



Your Family Relies on You!

No one can assume good health and smooth sailing through life's small and large perils.

*Chart a protected voyage
Plan ahead*

Who will make your vehicle payment if your income is stopped due to death or disability?

Who will protect your credit rating and financial stability?

Protect Yourself and Your Family

No Medical exam necessary to apply

No occupational restrictions

Benefit payments are tax-free

Affordable premium included in your financing

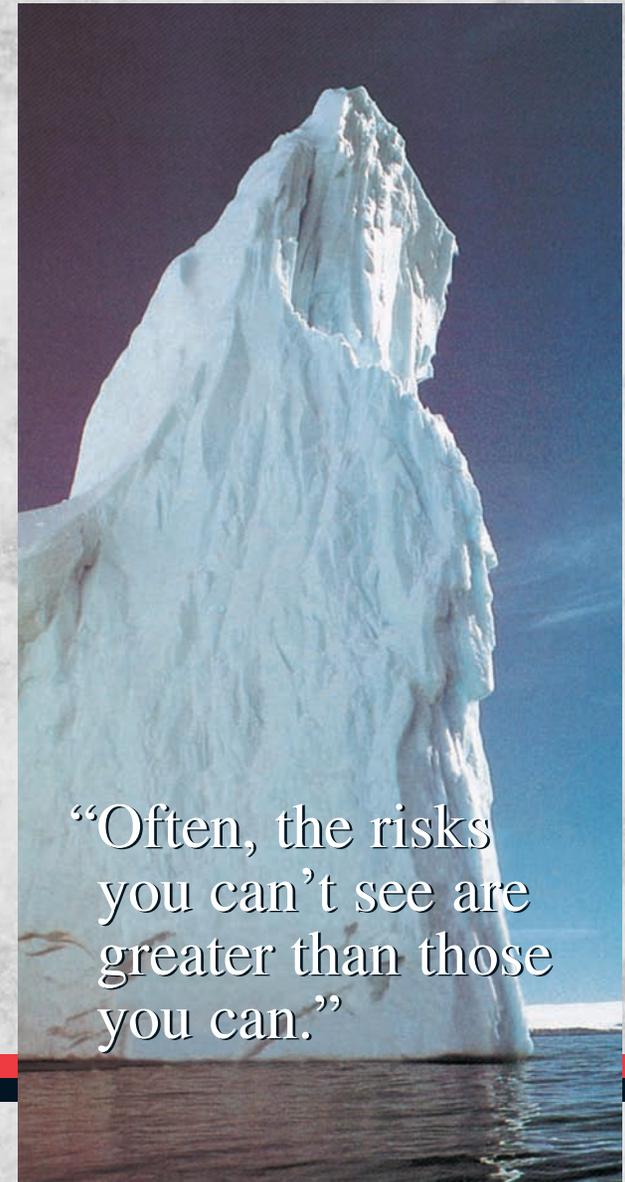
Customize coverage to fit your needs

Benefits are paid in addition to any other insurance

This brochure is designed to outline the benefits of Insurance coverage through First Canadian Insurance, and does not form part of the contract of group insurance. Please refer to the Insurance Certificate for complete terms, conditions, Limitations and Exclusions.



Life and Disability Insurance



“Often, the risks you can't see are greater than those you can.”



320 Sioux Road, Sherwood Park, Alberta T8A 3X6
Phone (780) 467-9575 Fax (780) 467-4016
Toll Free 1-800-561-3242



Life Insurance

First Canadian's life insurance is designed to protect your family from the financial risks of an untimely death.

Should you die before the financial obligation on your vehicle is fully re-paid, your family will be spared the expense and worry of paying out the loan.

You are protected during the entire term of your loan or a shorter period if you select short term benefits.

Because administration is direct between First Canadian and the credit granting institution, premiums are low and claims are easy.

A few simple health questions may be required, however no physical exam is necessary to qualify.

Disability Insurance

First Canadian offers disability insurance designed to protect you from the financial risks of an interruption in your ability to earn an income.

This 24 hour accident and sickness insurance makes your payments for an extended period of disability. If you are sick or become injured (on or off the job) and are unable to earn an income, then your monthly obligation will be paid on your behalf by First Canadian, subject to the terms and conditions of the policy.

Once the disability has continued beyond the waiting period, your monthly payment is automatically paid on your account. Benefits can even be paid retroactively from the first day of the disability if you elect that plan. Benefits continue for as long as you remain disabled as defined in the policy. You may claim as many times as necessary during the term of your coverage.

All disability insurance programs protect the entire term of your loan, or a shorter period if you select short term benefits. Also, partial payment disability benefits are available to allow you to tailor the coverage and the premium to your specific needs.

Excellent Protection Peace of Mind

Few exclusions means guaranteed protection from unknown conditions, regardless of your general medical condition, occupation, or hobbies.

Coverage is available at low group rates. The low rate remains the same, regardless of your age, or your current state of health. Please refer to the application for Insurance for specific age limitations.

First Canadian offers life insurance and all disability plans for the co-signer, instead of, or in addition to coverage on the principal buyer, if elected.

Insurance, if you plan ahead, is a small price to pay for your family's peace of mind and protection. The small premium needed to protect you against these risks is easily furnished in your monthly payment.

Some people have partial life or disability coverage through a group insurance plan at work but few people have the opportunity or can afford to increase that coverage when required to cover a major obligation such as the purchase of a vehicle.

Claims on all plans are straight forward and easy! Simply contact your dealer for plain language forms or telephone First Canadian directly. Payment will be made directly to the financial institution on your behalf. It's this easy administration which permits this insurance to be sold at these low rates.

What's more, these benefits are paid in addition to any other life, disability or accident insurance you may have, and they are non-taxable.



How Much Does It Cost?

- Pennies per day
- Less than individual insurance plans
- Less than the daily cost of a coffee and danish
- Much less than the daily cost of cigarettes
- Less than alternative forms of protection
- Much less than the cost of leaving yourself uncovered

Clearly, your life and your health are your most meaningful resources, too crucial to be left unprotected. Without them you cannot adequately care for yourself or your family nor maintain financial stability.

If the unforeseen should happen – an accident – an extended illness – death – this coverage will be required to continue the acquisition of the vehicle you have chosen today.

Without insurance, your options are severely restricted

- Forced sale of the vehicle
- Desperation re-financing (if that is even possible)
- Make payments with a high interest credit card to credit limit
- Repossession of the vehicle and resultant loss of vehicle and credit rating

With insurance, you're protected

- Extra security makes your loan application more attractive to the lender
- Direct payment to your creditor if you cannot pay due to death or disability
- Avoid the embarrassment and loss of a re-possession during a difficult time
- Avoid the extra costs and worries of missed payments during a difficult time