



Secure your mortgage, safeguard your future

Getting a mortgage is a big, exciting chapter for you and your loved ones. Whether buying a condo or refinancing your home, protecting that investment against life's unexpected turns can bring real peace of mind. For less than you might think, mortgage payment protection can step in if you lose your job, face disability, are diagnosed with a critical illness, or even if the worst happens. We're here to help ensure you and your family stay secure no matter what life brings.



Cover your monthly mortgage payments for up to

24 months



Up to

\$1,000,000

in coverage for your mortgage



Up to

\$3,000

per month loan payments

Disability Coverage

Can help cover your monthly mortgage payments, **up to \$3,000 per month**, for up to 24 months per claim if you experience a total disability.

Life/Critical Illness Coverage

Offers up to \$1,000,000 and **help you pay off or reduce your mortgage balance** in the event of a critical illness diagnosis or in the unfortunate case of death.

Loss of Employment Coverage

Helps cover your monthly mortgage payments, up to \$3,000 per month, for **up to 9 months if you experience a job loss**.

Life can change in an instant.

Let's talk about how mortgage payment protection can give you peace of mind. Reach out today to discuss your options with one of our representatives.

Payment protection insurance is underwritten by Co-operators Life Insurance Company and is optional and voluntary. Supporting services, such as enrolment intake, medical underwriting and claims administration are provided by the employees of CUMIS Services Incorporated, a subsidiary of Co-operators Life Insurance Company. Not all products are available in all provinces. Coverage is governed by the terms of the creditor group insurance policy issued to the creditor and is subject to terms, conditions, exclusions and eligibility requirements. See the Product Guide and Certificate of Insurance for full coverage details. For more information, visit www.cumis.com or call 1-800-263-9120. CUMIS and Co-operators Life Insurance Company are committed to protecting the privacy, confidentiality, accuracy and security of the personal information that we collect, use, retain and disclose in the course of conducting our business. Please visit cooperators.ca/privacy for more information. Borrow Guard is a trademark of Co-operators General Insurance Company and is used with permission. CUMIS® is a registered trademark of The CUMIS Group Limited and is used with permission. © 2025 Co-operators Life Insurance Company



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As your mortgage renewal approaches, it's a good idea to talk with your representative about your mortgage payment insurance options. Whether you're looking to update your current coverage or add more protection, you'll secure peace of mind for you and your family, knowing that your mortgage payments are protected against the unexpected.

Coverage Overview	Life	Critical Illness	Disability	Loss of Employment
Coverage is available up to \$1,000,000 and pays the outstanding insured balance of your mortgage as of the date of critical illness diagnosis or as of the date of death for Life Insurance.	✓	✓		
Coverage is available through age 69 and coverage ends when you turn 75.	✓		✓	✓
Making a lump sum payment of \$5,000 or more on your mortgage can reduce your monthly insurance payment.	✓	✓		
Coverage is available through age 59 and coverage ends when you turn 75.		✓		
Medical underwriting is done up front as part of your application, so you know what coverage you have in the event of a claim.	✓	✓	✓	
Includes a living benefit feature that helps protect you if you're diagnosed with a terminal illness with a life expectancy of 12 months or less.	✓			
Coverage will pay your monthly mortgage payments up to \$3,000 per month for a maximum of 24 months per claim if you become totally disabled.			✓	
You're eligible to apply for coverage if you're not working as of effective date of insurance. Must be considered actively at work (working 20 hours per week for 2 consecutive weeks) to qualify for disability insurance benefits; requirement must be met prior to claim.			✓	
Coverage will pay your monthly mortgage payments up to \$3,000 per month for a maximum of 9 months per claim if you're involuntarily unemployed. You must meet the Actively at Work requirements (working 20 hours per week for 12 consecutive months) at time of application and also at time of claim.				✓
Coverage helps provide financial protection in the event of a heart attack, stroke or diagnosis of cancer.		✓		

Disability, Critical Illness and Loss of Employment coverage are only available when Life coverage has been purchased.

Life can change in an instant. Let's ensure you're covered—talk to a representative today.

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