

LIFE INSURANCE

We pay off your loan* in the event of death

DISABILITY INSURANCE

We cover your monthly loan* payments if you become disabled

CRITICAL ILLNESS INSURANCE

We pay off your loan* if you have a covered critical illness

INVOLUNTARY UNEMPLOYMENT INSURANCE

We cover your monthly loan* payments if you lose your job

What is this document for?

This summary presents key aspects of the nature and conditions of the insurance and will help you determine if this product meets your needs.

This summary is not an insurance contract.

Conditions and exclusions applicable are described in full in the certificate of insurance that will be given to you if you apply for this insurance. You can view a sample certificate on our website at: iadealerservices.ca

*For purchase or lease, according to the terms of the certificate.

Choice of insurance coverage

You are not required to purchase this insurance coverage.

Each coverage can be selected individually, except involuntary unemployment insurance, which must be paired with life insurance.

You are eligible for this insurance if:

- You are the borrower or co-borrower on a loan with a term not exceeding 20 years.
- You are between the ages of 18 and 70 inclusively (must be age 65 or under for disability insurance).
- You are not taking out this insurance coverage on behalf of a business, company or association.
- To select disability insurance or involuntary unemployment insurance, you must be gainfully employed and able to perform the usual duties of your occupation. Your employment must meet the criteria indicated in the box at the top of the certificate of insurance.
- To select critical illness insurance, you must not have already had a critical illness covered by the insurance.
- To select involuntary unemployment insurance, you must not be self-employed or a seasonal worker.

Health questionnaire: If the coverage amount requested exceeds the amounts indicated in the box at the top of the certificate of insurance, we will ask you to complete a questionnaire regarding your health. In this case, after completing the analysis of your questionnaire, we will inform you whether or not you are covered by insurance. During the analysis period, you will be covered by **temporary insurance** (described in Section 2 of the certificate of insurance).

INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.

REGIONAL OFFICE

9150 Leduc Blvd., Suite 601
Brossard (Qc) J4Y 0E3
iadealerservices.ca

Administration

1 877 671-9009

Eligibility

1 800 761-4655

Claims

1 800 549-7227

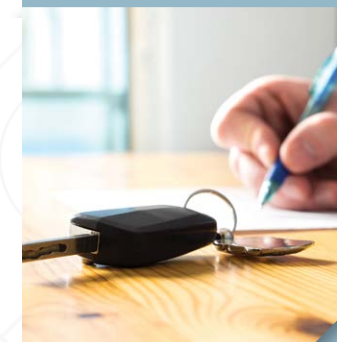
Insurer client number with the Autorité des
marchés financiers: 2000447410

Website of the Autorité des marchés financiers:
lautorite.qc.ca

INFORMATION INTENDED FOR THE CONSUMER

Creditor Insurance
Product Summary

Advantage EL-A



Offered by: **iA**
Financial Group

Through the following distributor:



Life insurance

When does this coverage apply?

In the event of your death.

Coverage options:

- **Residual value:** If you lease, you can choose whether you wish to cover the residual value of your vehicle in addition to the monthly payments.
- **Coverage term:** You can choose insurance coverage for the same term as your loan (up to a maximum of 15 years) or that covers only the initial years of your loan when the balance is higher (“Plus” option on the insurance application).

Critical illness insurance

When does this coverage apply?

If you are diagnosed with any of the following critical illnesses and you survive at least 30 days following diagnosis:

- Life-threatening cancer
- Heart attack
- Coronary artery bypass surgery
- Stroke (CVA)
- Major organ failure for which you are accepted into a recognized transplant program in Canada
- Paralysis of two or more limbs

The critical illness must meet certain criteria to be covered. These criteria can be found in Section 1, point 3 of the certificate of insurance.

For example, paralysis that lasts for less than 90 days, benign tumours, transient ischemic attacks, and heart attacks not diagnosed as indicated in the certificate of insurance are not covered.

For cancer, symptoms and testing must have begun at least 90 days after the beginning of the insurance coverage.

Coverage options:

- **Residual value:** If you lease, you can choose whether you wish to cover the residual value of your vehicle in addition to the monthly payments.
- **Coverage term:** You can choose insurance coverage for the same term as your loan (up to a maximum of 15 years) or that covers only the initial years of your loan when the balance is higher (“Plus” option on the insurance application).

Involuntary unemployment insurance

You can select this coverage only if you have also selected life insurance coverage.

When does this coverage apply?

If you are laid off or lose your job and remain unemployed for at least 30 days.

This insurance does not cover job losses resulting from retirement, resignation, a strike or lockout or the end of a contract.

Exclusions may apply to job losses that, for example, were planned or foreseeable, that occur within 90 days of the beginning of the insurance coverage or that result from your option or misconduct. See Section 6 of the certificate of insurance for more information.

Coverage options:

- **Number of payments covered:** You can select coverage for a maximum of 3 or 6 monthly payments.

Disability insurance

When does this coverage apply?

If you are unable to perform all the duties of your position due to an illness or injury, for at least 30 days.

Coverage options:

- **Number of payments covered:**
 - You can select a coverage which will protect you no matter how long your disability lasts (up to a maximum of 7 years).
 - You can also select coverage for a maximum number of monthly payments (total of 12 or 24) or that provides 6 payments per claim (up to a maximum of 15 years).
 - Regardless of the option selected, coverage is limited to 6 payments per disability period for neck, back, mental, nervous or psychiatric conditions or disorders.
- **Disability start date:** You can select whether coverage will apply during the first 30 days of a disability.

