



Essential.*

Essential is designed to protect your financial obligations from the impact of having an unforeseen life event. All of the following coverages are included in your protection.

- Loss of Employment
- Disability
- Life

Additional benefits.

- ✓ Available for ages 17 to 71
- ✓ Tax-free claims benefits
- ✓ No medical questionnaire or exams
- ✓ No smoker premium surcharge
- ✓ Cancellable at anytime
- ✓ Premium can be included with the vehicle financing

Toll free assistance:
1-866-475-8864

kia.ca/kiaprotect

Quality Underwriting

Carefree is underwritten by Co-operators Life Insurance Company and administered by LGM Financial Services Inc. To contact Co-operators Life Insurance Company call 1-855-587-8595 or visit cooperators.ca

This brochure is not a contract. It is intended for informational purposes only. Essential contains many valuable features and benefits which are described in greater detail in the certificate of insurance. Please read the certificate carefully as it sets out the policy terms, conditions, definitions, and exclusions.

* Coverage is optional and voluntary.

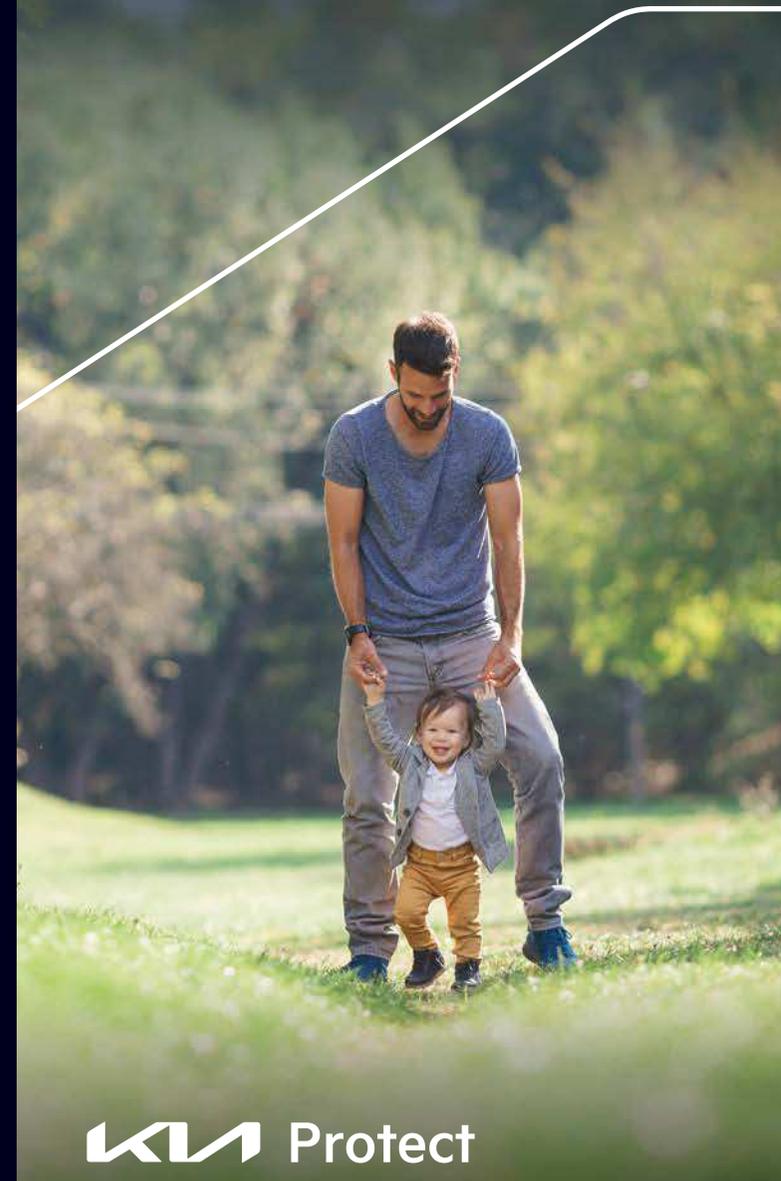
KIA
Movement that inspires

Kia Loan Protection.

The essential coverages in one.

Essential.

Bundled coverage: Life, Disability and Loss of Employment*.



KIA Protect

KIA-LP-ES-B2C-0521-R1E

With Essential, all the following coverages are included.

Loss of employment coverage.

The job market is volatile, but Essential can help. If you become unemployed through no fault of your own, you can rest easy knowing that you have up to 6 monthly payments per claim while you are looking for your next opportunity.

Covers up to \$1,000 per month.

19.8 weeks - the average weeks unemployed.

Disability coverage.

Physical and psychological disability can have a significant impact on your life.

Essential helps you get back on your feet and makes up to 6 monthly payments per claim in the event you become disabled; regardless if the incident occurred at work, at home, or at play.

Covers up to \$1,000 per month.

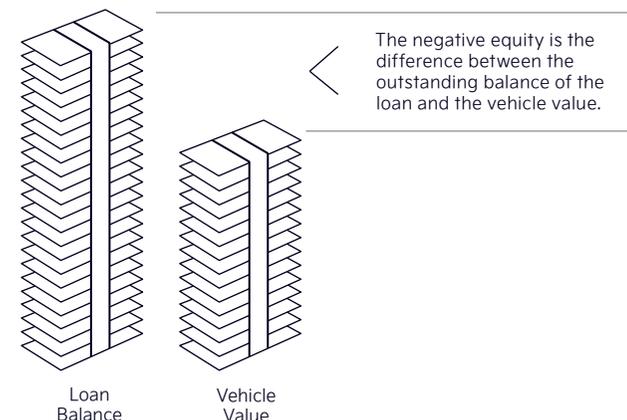
1 in 3 Canadians run the risk of being disabled for over 3 months in their working years.

11 weeks is the average length of absence from work.

Life coverage.

The negative equity portion of the loan will be paid, **up to \$20,000, in the event of death.**

Here's a simple explanation



This flexible coverage allows you to:

- Keep the vehicle with your loved ones (vehicle value is still required to be paid), or
- Sell the vehicle privately, or
- Return the vehicle to a dealership.

Included with life coverage, the **living benefit** covers the negative equity if you are diagnosed with a terminal illness.

51% of widowers suffer a loss of adjusted income five years after the loss of their loved one.

Contact your local Kia dealer, call our toll-free number at 1-866-475-8864, or visit kia.ca/kiaprotect to learn more about Kia Protect products.

