

Estate, Recovery, and Credit Protection



Protect what's important to you.

Are You Prepared?

Many Canadians feel the pressure of living paycheck to paycheck. Imagine the stress of being unable to pay your bills on time because of an illness or injury. How would you account for unexpected expenses? Would you put an additional financial burden on your loved ones if you passed away?



- One in five (20%) households would experience financial adversity immediately if a primary wage earner died suddenly.
- 1 in 3 workers between ages 30-64 will experience a disability greater than 90 days.
- 51% of workers would find it difficult to meet their financial obligations if their paycheck were delayed by even a single week.
- 2 in 5 Canadians (44% of men and 43% of women) are expected to develop cancer during their lifetime. In addition, about 1 out of 4 Canadians (26% of men and 22% of women) is expected to die from cancer.
- 9 in 10 Canadians have at least one risk factor for heart conditions, stroke, or vascular cognitive impairment.

Sources:

LIMRA: <chrome-extension://efaidnbmnnnibpcajpcgltclfindmkaj/https://www.limra.com/siteassets/newsroom/fact-tank/fact-sheets/limras-facts-about-life-canada-2019.pdf>

Statistics Canada: <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2018002-eng.htm>

MoneySense: <https://www.moneysense.ca/save/financial-planning/why-disability-insurance-is-so-important/>

Canadian Cancer: <https://cancer.ca/en/research/cancer-statistics/cancer-statistics-at-a-glance>

Heart and Stroke: <https://www.heartandstroke.ca/articles/connected-by-the-numbers>



What are the Benefits?

Let First Canadian shoulder the financial burden of your vehicle loan. We'll make payments directly to your vehicle lender.

- Benefit payments are tax-free, paid directly to your lender, and never have to be repaid.
- Premiums are calculated based on your financed amount NOT on your age.
- No medical exam is required.
- Creditor Insurance pays over and above any additional insurance.
- Enrolment is voluntary and made available at the time your loan or leasing agreement commences, so premiums can be included in financing as an easy payment option.
- Plans are available to you and a co-signer.

Life Insurance

Estate and Family Protection

We provide coverage for death resulting from illness or injury.

Critical Illness

Recovery Protection

Benefits are available for a new diagnosis for:

- Life Threatening Cancer
- Major Organ Transplant
- Heart Attack
- Paralysis
- Stroke

Disability Insurance

Credit Protection

Coverage is available for injuries or sickness which prevent you from working. Unlike WCB benefits, our coverage is in place 24 hours a day, 365 days a year.

First Canadian Insurance Corporation is a national, privately held Life Insurance company offering life and disability coverage to consumers through financial service offices since 1988. Today, we protect over 2.2 million Canadians. Check out our Google Reviews to see why our customers choose us.



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