

Companion Clear Free	
Keep the Car Covers 50% of your Balance Shortfall	
Accidental Death	✓
Critical Illness	✓
Return the Car Covers your Balance Shortfall	
Critical Illness	✓
Accidental Disability	✓
Involuntary Unemployment	✓

Thanks to your dealer you have:

- Peace of Mind for you and your family at no cost to you
- Coverage term : 12 months
- Maximum total benefit: \$7,500
- Previous finance/loan deficiencies are covered up to \$3,500
- Living Life benefit of Critical Illness allows for full recovery
- Helps to protect your credit rating and savings
- Option to keep or return your vehicle when diagnosed with a covered Critical Illness

Ask your dealer about upgrading to Companion Clear or Companion Clear Plus.

ADDITIONAL COVERAGE options may include:

- Coverage of your entire term (up to 84 months)
- Maximum total benefits increased to \$15,000
- Additional coverage options – you decide if you keep or return your vehicle
- Additional coverages - Death due to sickness & Disability due to sickness
- Additional benefit option – Up to 6 Monthly payments covered

Imagine getting the help you need to get through the tough times...

Companion Clear Free helps protect you and your family by covering the balance shortfall (in full or in part) in the event the unexpected were to happen to you. Balance Shortfall is the difference between the amount you owe to the finance institution and the value of your vehicle.

Due to depreciation, the value of your vehicle can be lower than the amount that you owe on it. Unfortunately, when something unexpected happens to you such as unemployment, disability, critical illness, or even death, keeping up with the monthly payments for the vehicle could become a financial hardship.

Depending on the event, Companion Clear Free can offer you the option of keeping your vehicle and having 50% of your balance shortfall paid, easing some of the financial burden. Or you may have the option of returning your vehicle and having the balance shortfall paid in full, giving you the freedom to break free from your financial obligation altogether. Either way, Companion Clear Free helps to provide you and your family with peace of mind when it is needed most.

Best of all, thanks to your dealer, this balance shortfall protection is complimentary with your vehicle lease or finance purchase.



A track record you can trust.

The Companion Line of products is developed by SAL Group, which is a division of Industrial Alliance Insurance and Financial Services Inc., a member of the Industrial Alliance Group of companies (IAG), and has been protecting our customers and their families for over 45 years.

Leading independent financial rating agencies that assess life insurance companies based on financial strength, earnings and capital positions have rated IAG with high marks:

**STANDARD
& POOR'S**



IAG earned the Issuer Credit and Financial Strength Rating of "A+" for its overall financial capacity to pay its financial obligations*.

meet policyholder obligations over a long period of time.*

As an IAG customer, you can enjoy the peace of mind that comes with proven corporate integrity, sound financial backing and a solid track record.

* Ratings as of March 2012.



SAL Group Division Headquarters:
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This brochure is not a contract and the contents are limited by its size.
Please see your Certificate of Insurance for Balance Shortfall for the specific terms, conditions, limitations and exclusions that apply to your coverage.

Compliments of your dealer:

Complimentary Balance Shortfall Protection



Companion Clear Free