



## DISABILITY COVERAGE.<sup>1</sup>

Physical and psychological disabilities can have a significant impact on your life. MINI Carefree helps you get back on your feet and makes your vehicle monthly payments<sup>†</sup> in the event you become disabled; regardless if the incident occurred at work, at home, or at play.

<sup>†</sup> Covers up to \$1,500 per month.

## ADDITIONAL BENEFITS.

- Available for ages 17 to 71
- No enrollment medical questionnaire or exams
- Cancellable at anytime
- Premium can be included with the vehicle financing

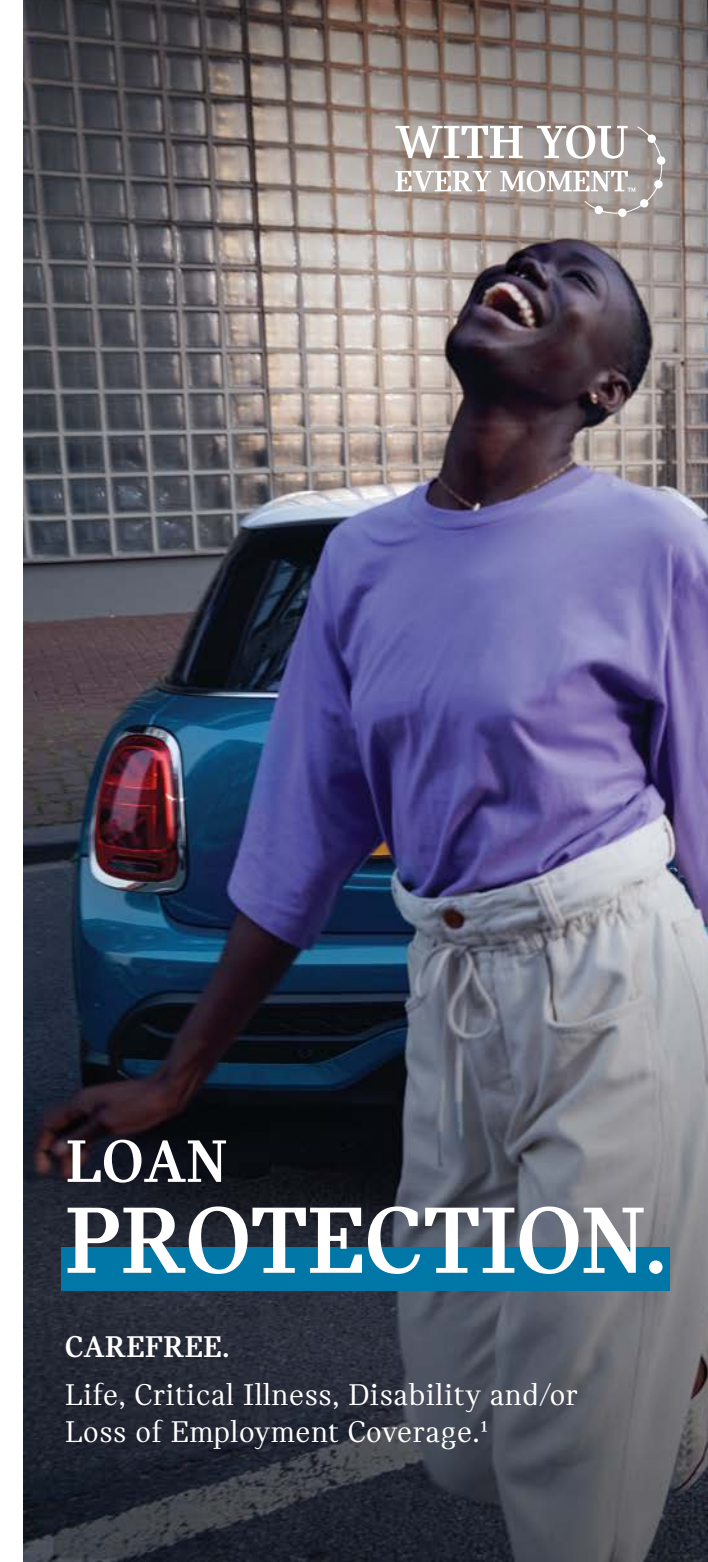
Please see your authorized MINI Retailer for full protection plan details, or contact us at [www.MINIfinance.ca](http://www.MINIfinance.ca) or 1-866-DRV-MINI.

1. MINI Loan Protection Carefree ("MINI Carefree") is an optional and voluntary plan. Coverage is available in connection with the purchase of MINI vehicles; eligibility requirements apply. This brochure is not a contract and is provided for information purposes only. MINI Carefree is subject to terms, conditions, exclusions, limitations, and other provisions; see the Insurance Enrollment for Optional and Voluntary Creditors' Group Insurance for complete details. Contact your MINI Retailer for more information.

MINI Carefree is underwritten by Co-operators Life Insurance Company and administered by LGM Group Insurance Administrative Services Inc. 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. To contact Co-operators Life Insurance Company call 1.855.587.8595 or visit [www.cooperators.ca](http://www.cooperators.ca).

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MINI-LPCF-B2C-0124-R2E



WITH YOU  
EVERY MOMENT.

# LOAN PROTECTION.

CAREFREE.

Life, Critical Illness, Disability and/or  
Loss of Employment Coverage.<sup>1</sup>

MINI FINANCIAL SERVICES







## LOSS OF EMPLOYMENT COVERAGE.<sup>1</sup>

The job market is volatile, but MINI Carefree can help. If you become unemployed through no fault of your own, you can rest easy knowing that you have up to six monthly payments<sup>†</sup> of your loan covered per claim while you are looking for your next opportunity.

<sup>†</sup> Covers up to \$1,500 per month.

## LIFE COVERAGE.<sup>1</sup>

MINI Carefree helps protect your family by paying out the balance of your loan<sup>‡</sup> upon death, ensuring the vehicle you purchased remains with your estate.

<sup>‡</sup> Covers up to \$100,000.

Included with Life Coverage, MINI Carefree pays out the balance of your loan if you are diagnosed with a terminal illness (also referred to as the 'living benefit').

## CRITICAL ILLNESS COVERAGE.<sup>1</sup>

MINI Carefree pays out the balance of your loan<sup>‡</sup> if you are diagnosed with a covered critical illness. Your vehicle remains with you and your family. You can opt to include this when you purchase Life Coverage.

<sup>‡</sup> Covers up to \$100,000.

**WITH MINI CAREFREE, YOU CAN SELECT THE COVERAGE(S) THAT YOU NEED.**

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