




## CREDITINSURANCE

*Protect the future*

**Protective**   
Doing the right thing is smart business.®

## Protect the ones you love



Think about it - would your debts wipe out your estate in the event of your death? Would your family be financially able to repay your debts in the event of your disability?

These are not pleasant things to think about, but unfortunately they can happen any time - without warning.

That's why credit insurance is so important. It is designed to help keep your debts from becoming a burden to your family during your disability, or a drain on your estate in the unfortunate event of your death. With the loss of your income, could your family handle these debts? Are you leaving them a legacy of financial hardship?

Now is the time to consider credit life and disability insurance with Protective Life Insurance Company. Give yourself and your family the peace of mind of knowing your debts are insured with credit life and disability insurance.

### Credit Life Insurance

Credit life insurance is designed to help pay off your loan if you die before it is repaid. This insurance can be issued in an amount sufficient to cover the scheduled loan repayment obligation, unless the loan exceeds a stated maximum benefit amount. But in that case, you can purchase partial coverage up to the maximum. This insurance is available as single or joint coverage. Joint coverage provides only one death benefit, but that benefit payment usually frees the surviving borrower from any further repayment obligations.

### Credit Disability Insurance

Have you ever thought, "How would I pay my bills if I could not work because of illness or injury?" Are you prepared to answer this question?

Credit disability insurance is designed to help pay your regular loan installments, after any applicable waiting period, while a covered illness or injury keeps you from working. With this plan, you do not have to be confined to a bed or a

hospital to receive your disability benefits. It is also available as single or joint\* coverage and can be issued in an amount sufficient to provide benefits equal to your scheduled monthly payments, unless your monthly payments exceed a stated monthly benefit maximum. But in that case, you can purchase partial coverage up to the maximum.

Best of all, credit disability insurance benefits are payable regardless of any other insurance, workers' compensation, or sick leave you may have.

### Eligibility

Eligibility is based on your age, health status and, in the case of disability insurance, employment status. Borrowers who are age 65\*\* or under and in good health may be eligible for credit life and disability insurance coverage with Protective Life Insurance Company. (Certain additional eligibility requirements may apply.)

### We Make it Easy

This important protection is available to you through Protective Life Insurance Company. The exact cost for credit life and disability insurance will be quoted when you apply for coverage. Your premium will be included in your loan payment—no separate checks to write. Coverage is optional and is not required to obtain credit.

*The coverage described in this brochure is subject to exclusions, limitations, and reductions of benefits. This includes an exclusion for disabilities caused by conditions for which you were seen within a specified term prior to purchasing the coverage, if the disability occurs within a specified term after you buy the coverage. For complete details of the coverage, see the policy/certificate that will be issued to you if you accept the coverage. For costs and additional information check with your dealership.*

*\*Joint disability coverage is only available in certain states.*

*\*\*In certain states, borrowers who are over age 65 are eligible. Please check your policy/certificate for your state's limitations.*