



DISABILITY COVERAGE.¹

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

† 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

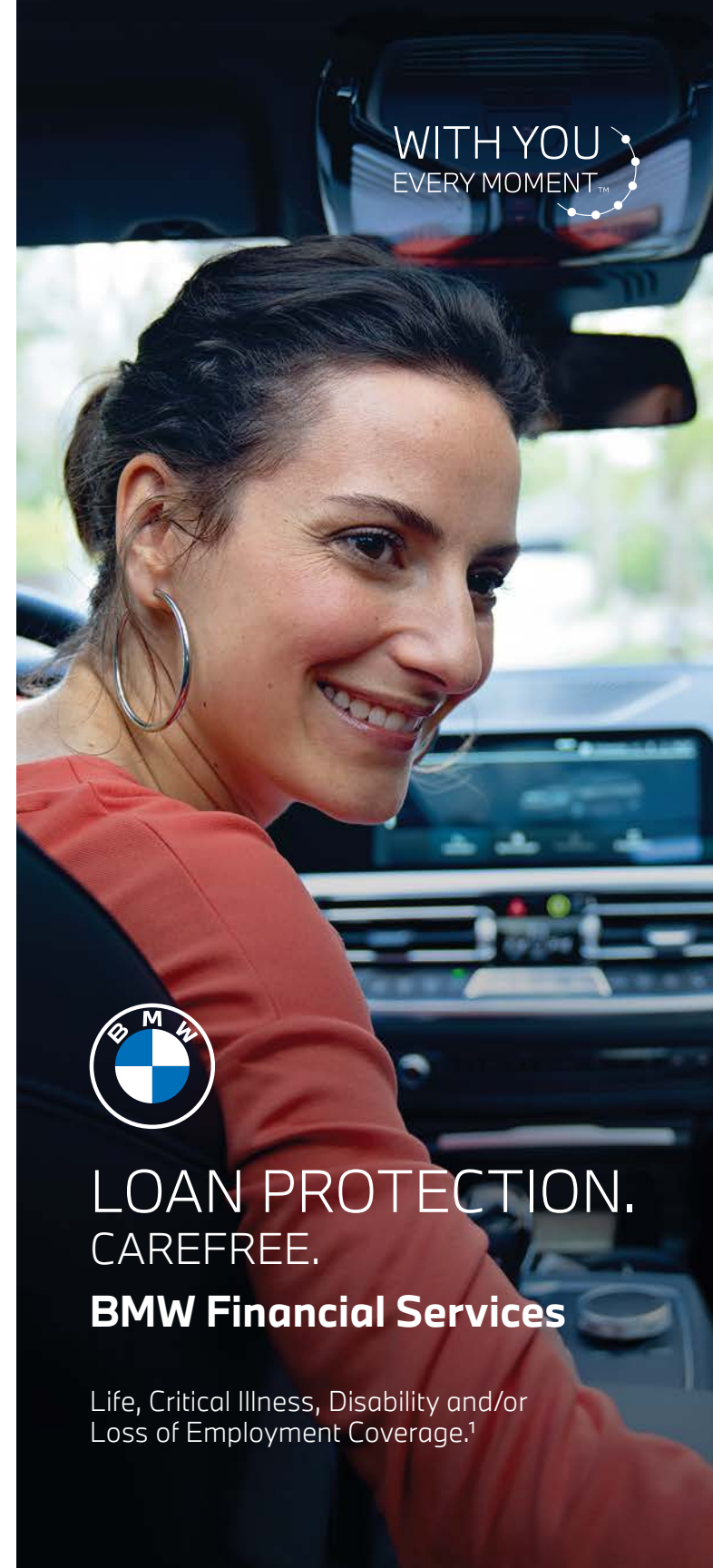
Please see your authorized BMW Retailer for full protection plan details, or contact us at www.BMWfinance.ca or 1-800-3000-BMW.

1. BMW Loan Protection Carefree ("BMW Carefree") is an optional and voluntary plan. Coverage is available in connection with the purchase of BMW vehicles; eligibility requirements apply. This brochure is not a contract and is provided for information purposes only. BMW 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 BMW Retailer for more information.

BMW 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.

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BMW-LPCF-B2C-0724-R4E



WITH YOU
EVERY MOMENT™



LOAN PROTECTION.
CAREFREE.

BMW Financial Services

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



LOSS OF EMPLOYMENT COVERAGE.¹

The job market is volatile, but BMW 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[†] of your loan covered per claim while you are looking for your next opportunity.

[†] Covers up to \$1,500 per month.

LIFE COVERAGE.¹

BMW Carefree helps protect your family by paying out the balance of your loan[‡] upon death, ensuring the vehicle you purchased remains with your estate.

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

[‡] Covers up to \$100,000.

CRITICAL ILLNESS COVERAGE.¹

BMW Carefree pays out the balance of your loan[‡] 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.

[‡] Covers up to \$100,000.

With BMW Carefree, you can select the coverage(s) that you need.

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