



BMW ESSENTIAL/ ESSENTIAL PLUS¹

BMW Essential/Essential Plus is designed to protect you from the impact of your vehicle financing obligations following an unforeseen life event.

Coverage includes:¹

- Loss of Employment
- Disability
- Life

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

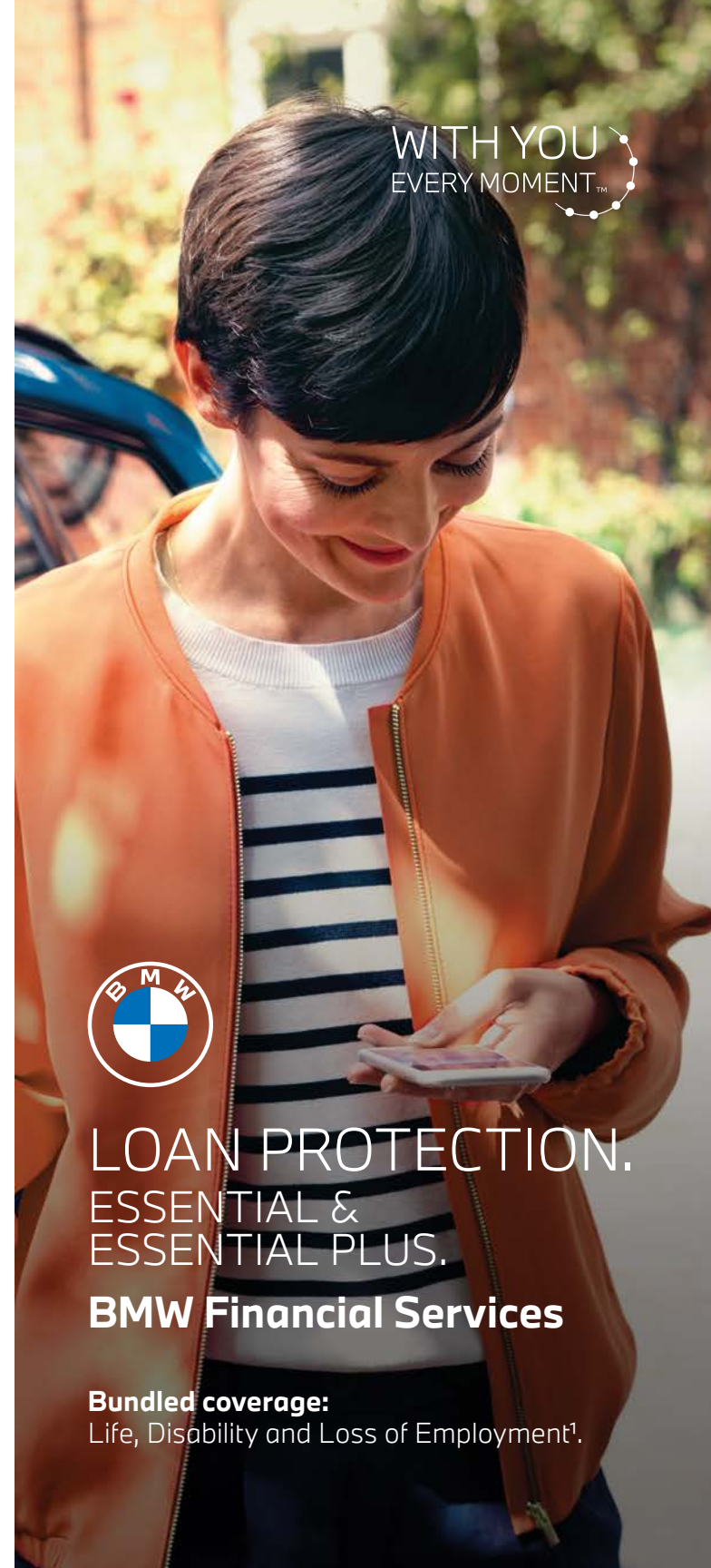
Please see your authorized BMW Retailer for full protection plan details, or contact us at www.BMWfinance.ca or 1-800-3000-BMW.

1. BMW Loan Protection Essential/Essential Plus ("BMW Essential/Essential Plus") 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 intended for information purposes only. BMW Essential/Essential Plus 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 Essential/Essential Plus 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-LPES-B2C-0124-R3E



WITH YOU
EVERY MOMENT™



LOAN PROTECTION.
ESSENTIAL &
ESSENTIAL PLUS.

BMW Financial Services

Bundled coverage:
Life, Disability and Loss of Employment¹.



LOSS OF EMPLOYMENT COVERAGE.¹

The job market is volatile, but BMW Essential/Essential Plus can help. If you become unemployed through no fault of your own, you can rest easy knowing that you have up to six monthly loan payments[†] per claim while you are looking for your next opportunity.

Coverages available:

† **Essential:** up to \$500 per month

† **Essential Plus:** up to \$1,000 per month

DISABILITY COVERAGE.¹

Physical and psychological disabilities can have a significant impact on your life.

BMW Essential/Essential Plus helps you get back on your feet and makes up to six monthly loan payments[†] per claim in the event you become disabled; regardless if the incident occurred at work, at home, or at play.

Coverages available:

† **Essential:** up to \$500 per month

† **Essential Plus:** up to \$1,000 per month

LIFE COVERAGE.¹

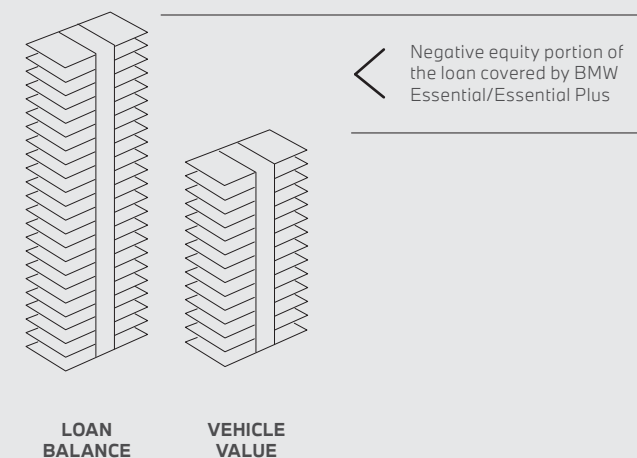
Negative equity is calculated as the difference between the outstanding balance of the loan and the vehicle value at the time of claim.

BMW Essential/Essential Plus helps protect your family by paying or reducing the negative equity portion of your loan in the event of death, up to the following amounts:

Essential: up to \$10,000

Essential Plus: up to \$20,000

Here's a simple explanation:



Included with Life Coverage, BMW Essential/Essential Plus pays or reduces the negative equity portion of your loan if you are diagnosed with a terminal illness (also referred to as the 'living benefit').

With BMW Essential/Essential Plus, all the coverages above are included.

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