

CUSTOMER INFORMATION SHEET

Please take this customer information sheet to your dealership for further information and to purchase credit life and disability insurance. This sheet outlines some of the basic information you can use as you make your decision.



P.O. Box 790
Deerfield, IL 60015
800.323.5771 Ext. 6240

www.protective.com/dealerservices

Protective 
Doing the right thing is smart business.®

CREDIT INSURANCE

What is Credit Life Insurance?

Protective's Credit Life Insurance may protect you and the co-borrower's estate from your automotive installment loan obligations in the event of a death. Credit life insurance does not require a medical examination. Upon application a few medical questions may be required. Any eligible borrower has the opportunity to purchase it. Premiums may be financed so there is no out-of-pocket cash outlay. Protective's credit life insurance is decreasing term life insurance purchased in conjunction with a consumer credit transaction.

What is Credit Disability Insurance?

Protective's Credit Disability Insurance may protect your savings and financial reputation if you become disabled during the term of the loan. Credit disability insurance is purchased in conjunction with a credit transaction and provides a monthly benefit (subject to some limitations) payable toward the required monthly payment. Upon application a few health related questions may be asked.

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 and Annuity Insurance Company. (Certain additional eligibility requirements may apply.)

How Do I Know If I Am Eligible For These Services?

This important protection may be available from your dealership. 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.

Personalized Service and Experience

As a credit insurance customer, you receive personalized customer service in the event you need to use your credit coverage.

Our many years of experience provide you with a quality product designed to meet your needs, offering you greater peace of mind.

How Much Does Credit Insurance Cost?

Depending on the term of your loan, prices may vary. Your plan can be financed along with the purchase of your vehicle. Check with your dealership for more details.

Check first with your dealership to ensure they offer Credit Insurance.

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

The coverage described on this sheet 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.

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