

INDUSTRY NEWS:

Fraud and Security: In BC – ID Fraud and Security remain an issue. Being careful with portal logins and not sharing passwords. Catching ID Fraud can be done with extra vigilance on the initial meeting with a client and also double checking the ID at time of delivery. Attached is a great tool from ICBC with all the details on the security features and what to look for on a BC ID and below are some tips of what to look for. If you have build the habits of checking the ID looking for the features on the attached document it will become a quick process. When dealing with an out of province extra diligence is required. Have a look at your drivers license to start getting more familiar.

Help stop fraud by confirming cardholders' identity, using common sense:

- Make sure the person presenting the card is the person pictured on the card. Do the descriptions — eye/hair colour, height and weight — match?
- If you remain unsure, tactfully ask a few questions about information on the card, such as birth date, age and address.
- Make sure other information presented to you is consistent with that printed on the card.
- If you collect a signature from the cardholder, compare it with that on the card. Was there any hesitation in signing?
- Be familiar with the look and feel of genuine cards.

ACCIDENTAL DISABILITY ADVANTAGE

Accidental Disability Advantage Insurance may cover your monthly payments for up to 6 months (per occurrence) if you become disabled due to injury or become involuntarily unemployed.

- ✓ Accidental Disability Advantage Insurance is available to applicants that are between the ages of 18 and 65
- ✓ Maximum monthly benefit is up to \$750 depending on the coverage selected.

CRITICAL ILLNESS INSURANCE

Critical Illness Insurance may reduce or pay off the outstanding loan balance in the event that an insured debtor is diagnosed with a covered Critical Illness.

- ✓ Critical Illness Insurance is available to applicants that are between the ages of 18 and 65
- ✓ Maximum benefit is up to \$10,000 depending on coverage selected.

By covering the debts you owe, you are making certain that your family is not burdened by your financial obligations during the most difficult of times.

ACCIDENTAL DEATH INSURANCE

Accidental Death Insurance coverage may reduce or pay off the outstanding loan balance in the event of death of an insured debtor.

- ✓ Accidental Death Insurance is available to applicants that are between the ages of 18 and 74
- ✓ Maximum benefit is up to \$25,000 depending on coverage selected.




LOAN ARMOUR

SIMPLIFY 4-IN-1 CREDIT COVERAGE

- Job Loss Coverage up to \$750
- Injury Coverage up to \$750
- Accidental Death Coverage up to \$25k
- Critical Illness Coverage up to \$10K

Simplify 4-In-1 Credit Coverage is insured by Co-operators Life Insurance Company and managed by Loan Armour Insurance Solutions Inc.

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| Old Republic | |
|  <p style="font-size: small;">In 2023, Old Republic celebrates 100 years of delivering dedicated and reliable insurance solutions.</p> | <p>Cancellation Form: Just a reminder to use the New Cancellation Form if you have any Loyalty Credits or cancellations to process. All sections should be completed and the dates matching the new policy or cancellation date.</p> <p>Surcharges: Please note Surcharges like Business / Commercial User or Lift Kits and Oversized Tires or any other surcharges need to be added at the time of sale. If you need more information on surcharges please contact your TGEI Rep.</p> |