

## Protect your financial future.

These are not pleasant things to think about, but unfortunately an accident or sickness can happen at any time and change your life and those of your loved ones. Wise planning, however, can ease the pain of a sudden tragedy.

## Consider these questions...

How would you meet your obligations during an extended illness or injury?

What percentage of your income would you receive if you were off work due to an accident or sickness?



What impact would your death have on the financial security of your family?

Doesn't it make sense to protect all the things you've worked so hard to achieve?



This brochure is not a contract of insurance and contains only a summary of the provisions of the Certificate. Not all coverages described in this brochure are available in all states.

Complete details of terms and conditions are set forth in the Certificate of Insurance. Please read the Certificate thoroughly for coverage details, provisions, limitations, and exclusions. You may cancel coverage at any time by notifying your creditor or the insurance company in writing. Call the insurance office shown below for details.

This information does not serve, either directly or indirectly, as legal, financial, or tax advice and you should always consult a qualified legal, financial, and/or tax advisor when making decisions related to your individual situation.

This insurance product is not a deposit, not FDIC insured, not insured by any federal government agency, and is not guaranteed by the financial institution/affiliate.



# Plateau

**Plateau Insurance Company**

PO Box 7001

Crossville, TN 38557-7001

1-800-PLATEAU (752-8328)

9/2019

Are you protected against the unexpected?



## Payment Protection Plan



**Plateau**

# Payment Protection - supporting your financial safety net



*Don't wait and be too late,  
**APPLY TODAY!***

## PEACE OF MIND

*Payment Protection is designed to provide a benefit for our customers during a time of grief or during the aftermath of a disability so that your loan does not become a burden. Anyone whose death or disability would cause hardship on their financial stability needs protection. Make Payment Protection part of your overall financial plan.*

- **Coverage begins immediately.**

- **Save your existing coverage.**

Payment Protection pays benefits in addition to any other coverages, so you can save your current life or disability insurance for living expenses instead of loan payments.

- **Life coverage available.**

Credit Life Insurance is designed to pay off your eligible loan balance, up to the policy maximum, should an unexpected life event occur.

- **Joint Life coverage is available in most states.**

- **Disability coverage available.**

Credit Disability Insurance may make your loan payment, up to the policy maximum, if you become disabled due to a covered sickness or accident.

## AFFORDABLE

*Choosing Payment Protection means that under the strain of a death or disability your loan would not become a drain on your valuable resources. Give yourself and your family the peace of mind knowing your debt is protected. With Payment Protection, there are no down payments and no hidden fees.*

- **Cost is based on the loan balance and term.**

Unlike other insurance, you buy only what is needed to cover your payments or loan balance, securing your loan without overpaying.

- **Low group rates.**

Any individual, regardless of the hazards of his/her occupation, who is actively employed at the time the indebtedness is incurred (subject to policy age limitations and health requirements) is eligible.

- **Premiums don't increase as you get older.**

- **No extra bills to pay.**

Premiums are included in your monthly loan payment.

## CONVENIENT

*Payment Protection is an easy and convenient way to prepare for the unexpected. Simple to apply, the application form takes very little time to complete and your benefits are clearly identified in easy-to-understand language.*

- **Coverage is voluntary.**

Purchase of insurance is optional and will not affect the loan approval process.

- **No medical exam.**

Answer only a few simple health questions to determine eligibility.

- **Simple claims process.**

In most cases for Disability coverage, a periodic report from you, your employer, and your doctor is all that is needed.

- **Payments go directly to your creditor.**

If death or disability strikes, your Payment Protection plan pays your creditor directly, one less burden during difficult times.

- **Protect your credit.**