

Credit Life and Credit Disability Insurance



PROTECTION WHEN YOU NEED IT MOST

Credit Life and Credit Disability Insurance is:

- **Simple to Get:** Just request it when you apply for your retail contract or lease.
- **Convenient:** Finance your premium within your retail contract or lease and have only one monthly payment.
- **Extra Protection:** Benefit payments may be paid regardless of other insurance coverage you may have.
- **Hassle-free:** No physical exam is required to qualify and coverage begins immediately, upon satisfactory completion of health questions and approval of your application.

Here is what a timely decision to get optional Credit Life and Credit Disability Insurance can do:

- Provide immediate coverage.
- Help protect you from added financial stress at a time when you can least afford it.
- Pay quickly upon claim approval.

Credit Life Insurance

- The insurance company will help pay the covered balance due on your retail contract or lease (up to specified limits) should death occur while you are covered during the term of insurance.
- Joint coverage may be available (only one benefit is payable under joint life insurance).

Credit Disability Insurance

- The insurance company will help pay the covered monthly payment due on your retail contract or lease (up to specified limits) should disability occur while you are covered during the term of insurance.
- Hospitalization is not required for payment.
- Covers disabilities which occur at and away from work.
- Disability may be retroactive for 7, 14 or 30 days, as shown in the Certificate of Insurance Schedule (waiting period may vary from state to state).

Ask your Toyota Sales Consultant or Financial Services Manager how you can apply for Credit Insurance today.

One of the most important functions of Credit Life and Credit Disability Insurance is to help provide protection for your retail contract or lease obligation should the unforeseen happen. While you cannot predict the future, you can at least be prepared for it.

With Credit Life and Credit Disability Insurance, you are able to help keep your credit rating secure by protecting your retail contract or lease agreement, in the event you become disabled or die before the retail contract or lease obligation is met.

The purchase of Credit Life and Disability Insurance is optional, cancellable (see agreement) and in no way required to obtain credit.

Credit Life and Disability Insurance is underwritten by Transamerica Financial Life Insurance Company licensed in the state of New York (Home Office - Harrison, NY), Investors Heritage Life Insurance Company in the state of Kentucky (Home Office - Frankfort, KY) and in all other states by Transamerica Life Insurance Company (Home Office - Cedar Rapids, IA) or Monumental Life Insurance Company (Home Office - Cedar Rapids, IA).

Administrative Offices:
520 Park Avenue
Baltimore, MD 21201

Coverage availability varies by state.

For complete details of the insurance coverage, the terms of availability, exclusions, limitations, termination provisions, cost and exceptions, and the underwriting insurer, please refer to the Certificate of Insurance that governs this coverage, available from representatives at your Toyota dealership.

Credit Life and Disability Insurance is available at participating Toyota dealers in all states except Alabama, Hawaii, Mississippi and West Virginia, and is only available at the time of vehicle purchase or lease.



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