

LOAN PROTECTION

You don't have to bank on it!

With Loan Protection from Harvard Western Insurance, you'll enjoy peace of mind knowing that your family will be protected if the unimaginable happens. Too often, people end up with pricey and confusing Creditor Insurance from their lender. So why spend even one more day paying for a policy designed to protect the lender first?

Insurance that protects your **family**, not the bank.

FAMILY FIRST

Creditor Insurance policies purchased from lenders are designed to protect the lender, so they are the beneficiary. In the unfortunate event that you become injured, sick or die. Loan Protection purchased through Harvard Western Insurance pays the beneficiary you have assigned.

30-50% SAVINGS

Our Loan protection coverage is not a one-size-fits-all style policy. The coverage is better, and premiums are, on average, 30-50% lower than traditional Creditor Insurance. We also give you the ability to lock in your rates, so you will not be faced with expensive increases down the road.

TRANSPARENT COVERAGE

Policies are underwritten at the time of application and not at the time of claim. This practice differed from Creditor Insurance, where you are underwritten after you have suffered a loss. Unfortunately, this could result in you not being covered for what you thought - but you will not know until it's too late.

FREEDOM TO GO WHEREVER YOU CHOOSE

If you decide to move your loan to a different financial institution, you will not be able to take your Creditor Insurance with you. You would have to reapply for coverage with the new lender. With Harvard Western Insurance, you can move your loan to any financial institution you choose without losing your protection and leaving you vulnerable to coverage gaps.

EXPERT ADVICE

We are an insurance brokerage, not a bank. Our employees are insurance experts who spend countless hours working to become licensed and keep updated on the latest information.

The benefits of choosing **Harvard Western Insurance**.

- ✓ *Non-commission dedicated advisor with industry experience.*
- ✓ *Regular touch points with your advisor to ensure that your plan is working for you.*
- ✓ *Access various services, including habitational, auto, travel, business and farm insurance solutions.*

For more information contact us at 306.791.4533

