Who Can Apply for Coverage?

You must be a Canadian resident, at least 18 years of age and a Glory Hills premium financing customer.

Plan Options

Single Coverage

insurance issued to one individual who is a Glory Hills Services Inc Customer.

Joint Coverage**

insurance issued jointly to Glory Hills Services Inc. customers, insuring the lives of two individuals.

Cost of Insurance

Single Coverage Plan

Premium is

9.1%

x the customer's total financed amount plus applicable taxes.

Joint Coverage Plan

Premium is

15%

x the customer's total financed amount plus applicable taxes.

How Do I Enroll?

The coverage* is optional and signing up is simple. If interested in signing up, you can complete the payment protection policy application alongside your premium financing application.

Satisfaction Review Period

Insurance coverage can be cancelled at any time. When the coverage is cancelled within **30 days** of enrollment and no claim has been made, any premium charged will be refunded to you.

Stress-Free Claims

We have quick and simple claims process with no deductible and a high claims approval rate.

One of the Most Comprehensive Bundle of Coverages in Canada

Involuntary Unemployment Benefits

Coverage for

Employed Individuals

Could pay your premium finance payments for up to 12 months up to a maximum of $15,000 if you involuntarily lose your job. You must have been employed on a permanent full-time basis for at least 25 hours per week prior to the job loss. Dismissal for cause, retirement, or resignation is not covered under this plan.

Coverage for

Self-Employed Individuals

Could pay your premium finance payments for up to 12 months up to a maximum of $15,000 if you become unable to generate any income for a minimum of 90 consecutive days. You must have been working on a permanent full-time basis at least 25 hours per week prior to the involuntary self-employment loss. Being fired or discharged for cause by the hiring company or customer is not covered under this plan.

Disability Benefit

Could pay your premium finance payments for up to 12 months up to a maximum of $15,000 if you sustain an injury or disability and you are unable to work, and you are receiving treatment from a doctor.

Critical Illness Benefits

Could pay off your outstanding premium finance balance up to $15,000 in the event that you are diagnosed with a Critical Illness, such as cancer, heart attack, or stroke. Critical Illness caused by a pre-existing condition is not covered under this plan.

Life with Dismemberment Benefits

For these unfortunate events, we could pay off your outstanding premium finance balance up to $15,000.

UNDERWRITTEN BY

TRANS GLOBAL INSURANCE

This product is underwritten by Trans Global Insurance and Trans Global Life Insurance Company

CONTACT INFORMATION

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*The coverage begins on the date the insurer receives your enrollment for insurance and ends on the earliest of the dates specified in the certificate of insurance.

** Total payout for both customers cannot exceed the outstanding loan balance or $15,000. Please see the certificate of insurance for additional information on the joint coverage plan.