


WEBSITE VIDEO – DISABILITY & CRITICAL ILLNESS CPI

“What is disability and critical illness credit protection insurance?”

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Audio	Story Board Description	Time	Comment
Would you be able to make your monthly mortgage or loan payments for an extended period if you became disabled or critically ill? If not, you may want to consider two types of credit protection insurance that can help you and your family.		15 sec	
Disability Insurance will cover the regular payments on your mortgage, loan or credit card for a specified period of time if you become ill or have an accident that leaves you unable to work.		12 sec	
Critical Illness Insurance will pay off or reduce the outstanding balance on your mortgage, loan or credit card if you are diagnosed with one of several types of critical illnesses that are covered under the policy.		11 sec	
While these two types of insurance are complementary and can be purchased together, they provide protection against different risks.		8 sec	
More specifically, Disability Insurance replaces part of your lost income that would normally be used to pay your monthly debt obligations to your bank or credit union. You'll still be responsible for paying the remaining balance on these loans when you recover from your disability or after the coverage period ends, whichever comes first.		19 sec	
Unlike Disability Insurance, Critical Illness Insurance is not related to employment and being unable to work. You can be covered and receive a benefit under Critical Illness		22 sec	

Insurance regardless of your employment status. This type of insurance pays off all or most of your insured debt obligations in one lump sum, thereby freeing up money for other uses.			
These types of insurance help people manage their debt obligations while they are still alive. In contrast, credit protection life insurance on mortgages, loans and credit cards is designed to benefit surviving family members after their insured loved one has passed away.		15 sec	
All three types of Credit Protection Insurance – Disability, Critical Illness, and Life -- can be purchased to cover your mortgage, loan or credit card balance from most CAFII-member financial institutions.		12 sec	
CAFII: Making insurance simple, accessible and affordable	 <p>WWW.CAFII.COM/MORTGAGE-LIFE-INSURANCE</p> <p>www.cafii.com/mortgage-life-insurance</p>	6 sec	
Total:		2.00 min	