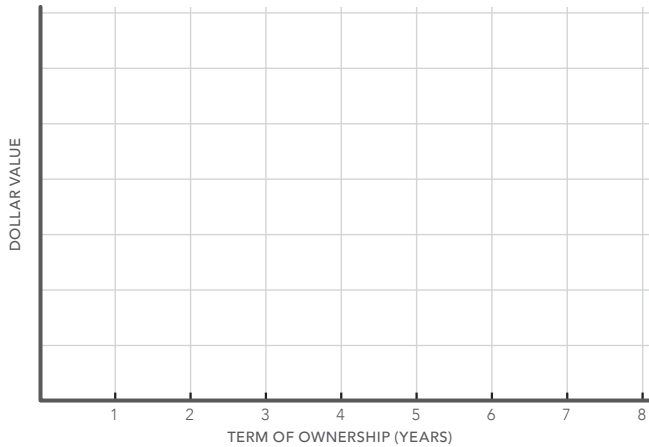


## PERSONAL ASSESSMENT



### WERE YOU AWARE?<sup>1</sup>

- Over 39% of traded vehicles have negative equity
- Vehicle loans can carry negative equity for up to 6 years

### THE BENEFITS OF SECUREDRIVE

- Payable in affordable monthly installments
- 30 day money back guarantee

<sup>1</sup> Sources available at [vlpp.ca/sources](http://vlpp.ca/sources)



**DISTRIBUTED BY:**  
LGM Financial Services Inc.

Suite 617, R142-757 West Hastings Street,  
Vancouver, BC, V6C 1A1  
**T.** 1-866-287-6200  
**F.** 1-866-287-6201  
**W.** [lgm.ca](http://lgm.ca)

**UNDERWRITTEN BY:**  
The Sovereign General  
Insurance Company

140, 6700 Macleod Trail, SE  
Calgary, AB, T2H 0L3  
**T.** 1-800-661-1652  
**F.** 1-866-754-0750  
**W.** [sovereigngeneral.com](http://sovereigngeneral.com)

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This is a loyalty membership program offered by your selling dealer that provides eligibility for certain in-store loyalty credit privileges provided by your selling dealer after a vehicle loss. The contents provided in this brochure are only a summary of certain terms and conditions of the agreement. Please refer to the actual agreement for complete details of privileges and exclusions. The terms and conditions of the agreement shall supersede the contents provided in this brochure. Vehicle Loss Privilege Program may not be available in all Provinces or Territories and specific provisions may vary based upon individual Provincial or Territory requirements.

The selling dealer's obligations under this program are guaranteed by an insurance agreement issued by The Sovereign General Insurance Company.

## NEGATIVE EQUITY PRIVILEGE

*for New & Pre-Owned Vehicles*



VARIABLE IN-STORE LOYALTY CREDIT TO ASSIST WITH A VEHICLE LOSS



## CONSIDER THIS:

If you experience a **total loss...**

*(any instance where your vehicle has been declared a permanent loss by your insurer resulting from such things as collision, fire or theft)*

and you have **negative equity...**

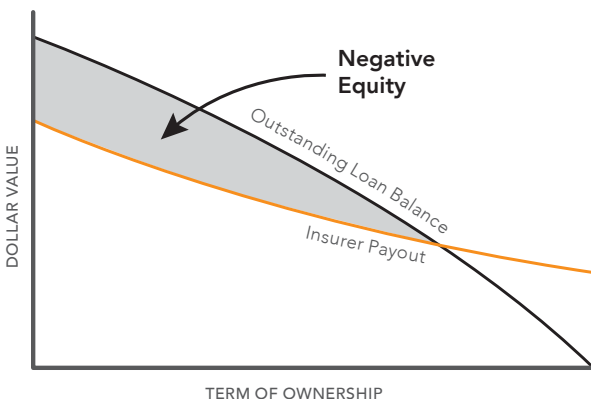
*(when you owe more on your vehicle loan than what the vehicle is worth)*

your insurer may only pay the **fair market value** of your vehicle.

How will you get a replacement vehicle?

## LET US HELP

With Negative Equity Privilege, you are eligible for an in-store loyalty credit towards a replacement vehicle in an amount equal to the difference between your insurer payout and the remaining loan balance.



## HERE'S A SIMPLE EXPLANATION



Loan Balance



Insurer Payout



Your in-store loyalty credit is for the difference between the outstanding balance of the loan and the insurer payout.

## FOR EXAMPLE:

Outstanding Loan Balance	\$23,000
Insurer Payout	\$16,000
In-store Loyalty Credit	\$7,000

Vehicle Loss Privilege Program is not available in Quebec.

The graphs in this brochure are for illustrative purposes only and may not accurately represent values for your circumstance. Variable in-store loyalty credit is capped to 150% of the suggested retail selling price.

**CONTACT YOUR SELLING DEALER, VISIT SECUREDRIVE.CA  
OR CALL 1-866-287-6200 FOR MORE INFORMATION.**