



VEHICLE LOSS PRIVILEGE PROGRAM



Negative Equity.

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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...**

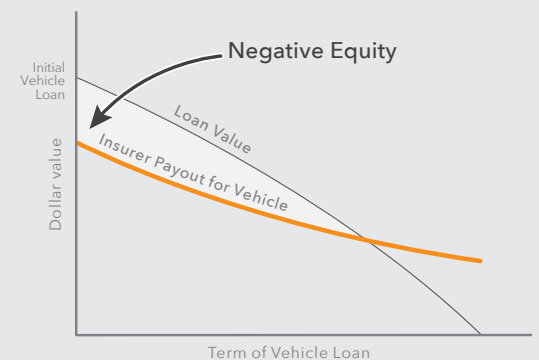
(when you owe more on your vehicle loan than what the vehicle is worth)

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

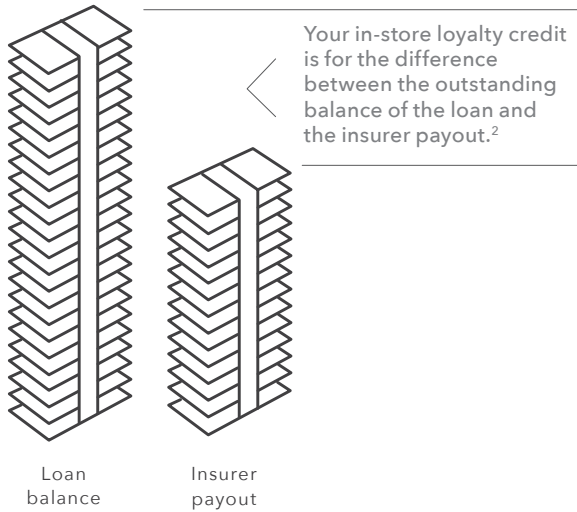
How will you get a replacement vehicle?

Let us help

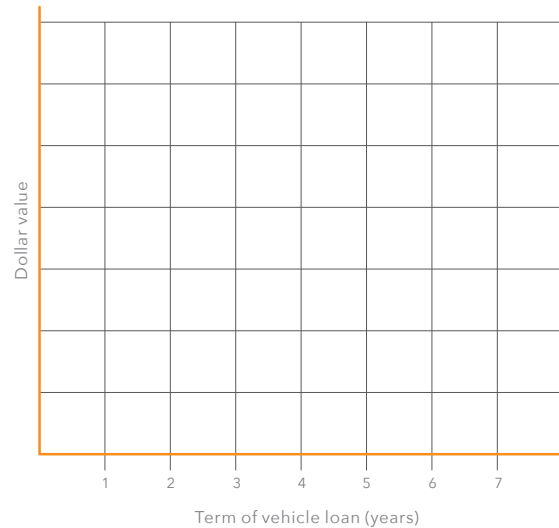
With Negative Equity Privilege, you are eligible for an in-store loyalty credit towards a replacement vehicle. If eligible, the credit may cover the difference between the insurer payout for your vehicle and your vehicle loan balance.



Here's a simple explanation



Personal assessment



For example:²

| | |
|----------------------------------|----------------|
| Outstanding vehicle loan balance | \$23,000 |
| Insurer payout for vehicle | \$16,000 |
| In-store loyalty credit | \$7,000 |

The graph and diagram in this brochure are for illustrative purposes only. Your vehicle purchase price will determine the maximum negative equity privilege you may be eligible to receive. Ask your dealership representative for details.

Were you aware?

- Nearly 30% of traded vehicles have negative equity¹
- 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



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1. J.D. Power. (2015). July 2015 Automotive Market Metrics. Retrieved from: <https://tinyurl.com/y59q8ehq>
2. Maximum eligible negative equity is determined based on the initial finance amount. Refer to the Vehicle Loss Privilege Program Terms and Conditions for coverage amounts.

This is a loyalty membership program offered by your selling dealer that provides eligibility for certain in-store loyalty credit privileges after a vehicle loss. This brochure is a summary of the dealer loyalty membership program and is provided for informational purposes. Actual contractual terms and conditions govern membership eligibility, membership privileges and exclusions. Vehicle Loss Privilege Program is not available in Québec. If the program is made available in British Columbia, the program may be governed by alternative contractual terms and conditions.

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VEHICLE LOSS PRIVILEGE PROGRAM



Every vehicle owner should consider...

If your vehicle is **stolen and not recovered**

and your insurer only pays the **fair market value** of your vehicle...

are you aware of the cost to get into a **replacement vehicle?**

Consider:

- The escalated cost to purchase a brand new vehicle
- Replacement of accessories from your previous vehicle (winter tires, etc.)
- The deposit for your next purchase
- The outstanding debt on your original loan

Were you aware?

- Over 85,000 vehicles are stolen each year in Canada¹
- A vehicle theft takes place every 7 minutes¹
- Vehicle loans can carry negative equity for up to 6 years

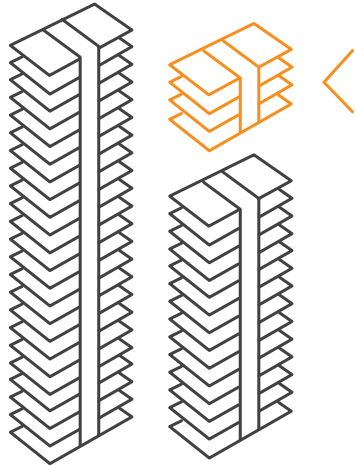
Theft Event Privilege.

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Let us help

With Theft Event Privilege, in the event your vehicle is stolen and not recovered, you are eligible for a fixed in-store loyalty credit towards a replacement vehicle.



Your fixed in-store loyalty credit can be applied to your replacement vehicle purchase.

Replacement vehicle cost

Vehicle value

Privilege options

| VEHICLE VALUE | IN-STORE LOYALTY CREDIT |
|---------------------|------------------------------|
| Up to \$20,000 | \$5,000 |
| \$20,000 - \$40,000 | \$5,000 or \$7,500 |
| \$40,000+ | \$5,000, \$7,500 or \$10,000 |

30 day money back guarantee

SecureDrive Theft Event Privilege is fully cancellable within 30 days of purchase.

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1. Statistics Canada (2017). Police-reported crime for selected offences, Canada. Retrieved from: <https://tinyurl.com/y35ftxqr>

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VEHICLE LOSS PRIVILEGE PROGRAM



TOTAL LOSS EVENT PRIVILEGE

Every vehicle owner should consider...

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 your insurer only pays the **fair market value** of your vehicle...

are you aware of the cost to get into a **replacement vehicle?**

Consider:

- The escalated cost to purchase a brand new vehicle
- Replacement of accessories from your previous vehicle (winter tires, etc.)
- The deposit for your next purchase
- The outstanding debt on your original loan

Were you aware?

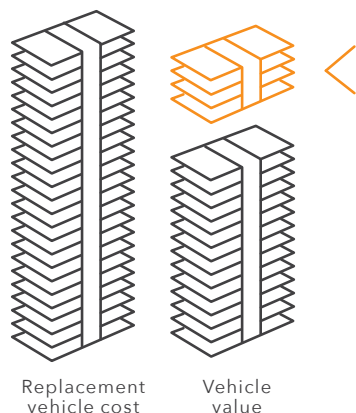
- Over 85,000 vehicles are stolen each year in Canada²
- Vehicle loans can carry negative equity for up to 6 years

Total Loss Event & Partial Loss Event Privilege.

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Let us help

In the event of a Total Loss, you are eligible for a fixed in-store loyalty credit towards a replacement vehicle.



Your fixed in-store loyalty credit can be applied to your replacement vehicle purchase.

Partial Loss Event Privilege

Did you know?

If you have a fender-bender and your vehicle is repaired, you could have a damage record on your vehicle's history report. In many cases a damage declaration can decrease the resale value of your vehicle.

Let us help

In the event of a damage declaration record on your vehicle's history report, the Partial Loss Event Privilege provides an in-store loyalty credit at the time you purchase or lease a new vehicle.

The statistics¹

- Annually, more than 240,000 vehicles in Canada claim collision damages.
- The average repair bill for a collision is over \$5,700, which often results in a damage record, accelerating the depreciation of your vehicle.

Privilege options

| VEHICLE VALUE | IN-STORE LOYALTY CREDIT |
|---------------------|------------------------------|
| Up to \$20,000 | \$5,000 |
| \$20,000 - \$40,000 | \$5,000 or \$7,500 |
| \$40,000+ | \$5,000, \$7,500 or \$10,000 |

The benefits of SecureDrive

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

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Privilege options

| VEHICLE VALUE | IN-STORE LOYALTY CREDIT |
|---------------------|-----------------------------|
| Up to \$20,000 | \$2,500 |
| \$20,000 - \$40,000 | \$2,500 or \$3,750 |
| \$40,000+ | \$2,500, \$3,750 or \$5,000 |

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