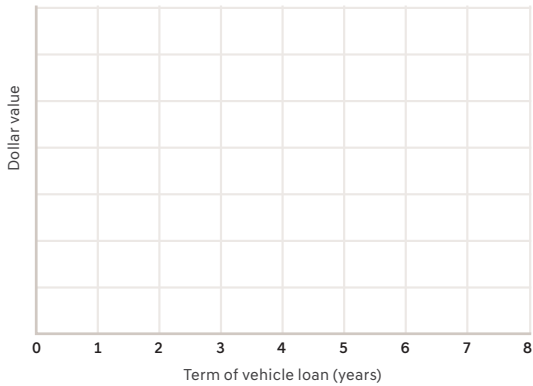


Personal assessment.



Discover the facts.

- Nearly 30% of trade-in vehicles have negative equity¹
- Vehicle loans can carry negative equity for up to 6 years

The Hyundai advantage.

- Fully backed by Hyundai Auto Canada—there is no comparison
- Payable in affordable monthly installments
- 30 day money back guarantee

For more information contact your Hyundai dealer or call 1-855-506-6160.

Trisura Guarantee Insurance Company

Bay Adelaide Centre, 333 Bay Street, Suite 1610,
Toronto, ON, M5H 2R2

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 Program Terms and Conditions for coverage amounts.

Please refer to the actual policy for complete details of coverage and exclusions. The terms and conditions of the policy shall supercede the contents provided in this brochure. VLP is underwritten by Trisura Guarantee Insurance Company and administered by LGM Financial Services Inc. (LGM). It is distributed by dealers authorized by LGM, on behalf of Trisura, in the Province of British Columbia.

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Vehicle Loss Program.

Negative equity.



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...

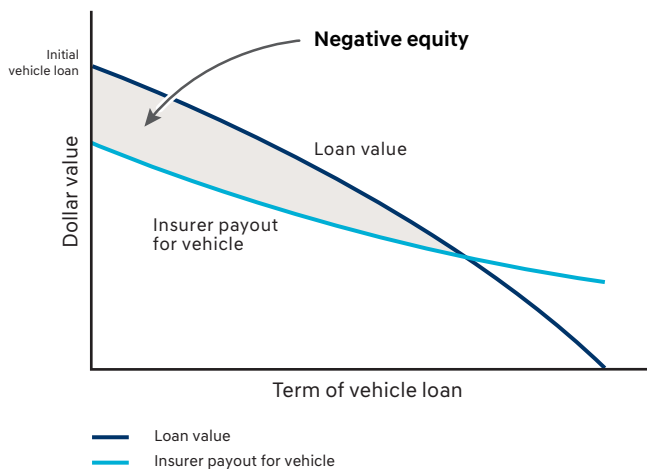
(when you owe more on your vehicle loan than what the vehicle is worth)

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

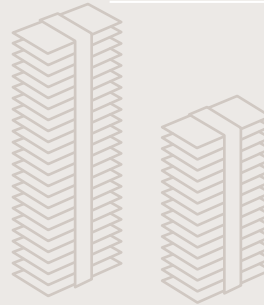
How will you get a replacement vehicle?

We're here to help.

With this product, you are eligible for an in-store 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.



We've made it easy to understand.



Loan balance

Insurer payout

Your in-store credit is for the difference between the outstanding balance of the loan and the insurer payout.²

For example.²

Outstanding vehicle loan balance	\$23,000
Insurer payout for vehicle	\$16,000
In-store 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 you may be eligible to receive. Ask your dealership representative for details.

Maximum credit payable for any and all coverages will not exceed \$15,000, inclusive of any applicable taxes or fees.