



## Product Highlights

This product provides assistance in the event of a vehicle loss and is suitable whether the vehicle is financed, leased or paid in cash. In the event of a vehicle loss, an in-store loyalty credit can be redeemed at the selling dealer.

### Privilege Options

#### Negative Equity Privilege

If the customer's vehicle is stolen or damaged and declared a total loss, they will be eligible to receive an in-store loyalty credit towards a replacement vehicle in an amount equal to the value of the vehicle and the remaining loan balance.

#### Total Loss Event Privilege

If the customer's vehicle is stolen or damaged and declared a total loss, they will be eligible to receive an in-store loyalty credit towards a replacement vehicle purchase.

#### Theft Event Privilege

If the customer's vehicle is stolen and not recovered, they will be eligible to receive an in-store loyalty credit towards a replacement vehicle purchase.

#### Partial Loss Event Privilege

If the customer's vehicle is damaged and repaired, resulting in a damage record on their vehicle's history report, they may be eligible to receive an in-store loyalty credit at the time they purchase a replacement vehicle.

## In-store Loyalty Credit Options

Privilege	Vehicle Value	In-store Loyalty Credit Options
<b>Negative Equity Privilege*</b>	Loan Value up to \$150,000	Deficit between the insurer payout and the remaining loan balance.
<b>Total Loss Event Privilege</b>	Up to \$20,000	\$5,000
	\$20,001-\$40,000	\$5,000 or \$7,500
	\$40,001+	\$5,000, \$7,500 or \$10,000
<b>Theft Event Privilege</b>	Up to \$20,000	\$5,000
	\$20,001-\$40,000	\$5,000 or \$7,500
	\$40,001+	\$5,000, \$7,500 or \$10,000
<b>Partial Loss Event Privilege</b>	Up to \$20,000	\$2,500
	\$20,001-\$40,000	\$2,500, \$3,750
	\$40,001+	\$2,500, \$3,750 or \$5,000

\*The loan amortization (months) must match the contract term (months).

Vehicle Loss Privilege Program is not available in BC and Quebec.  
Please see Selling Dealer Guide and/or actual agreement for full list of program details.

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**For more information about Vehicle Loss Privilege Program  
contact your Dealer Development Manager or 1-855-506-6160.**



## Eligibility

VLPP is available for all makes and models within 6 model years. VLPP must be purchased within 7 days of the purchase date of the vehicle.

## Third Party Products

Some privilege and in-store loyalty credit restrictions apply for lease vehicles and vehicle's equipped with some third-party products. The following table outlines any privilege and in-store loyalty credit restrictions:

Vehicle Purchase Type	Third Party GAP	Third Party Replacement	Negative Equity	Total Loss Event	Partial Loss Event	Theft Event
Financed	No	No	<i>Total Loss and Theft options are limited to \$5,000.</i>	All options	All options	All options
	Yes	No		\$5,000 option only	All options	\$5,000 option only
	No	Yes	<i>Only Partial Loss is available as an upgrade.</i>	\$5,000 option only	All options	\$5,000 option only
	Yes	Yes			All options	
Cash	No	No		All options	All options	All options
	Yes	No				
	No	Yes		\$5,000 option only	All options	\$5,000 option only
	Yes	Yes				
Lease	No	No				
	Yes	No		All options	All options	All options
	No	Yes				
	Yes	Yes		\$5,000 option only	All options	\$5,000 option only

## Negative Equity Maximum Privilege Amounts

Purchase Price for Your Vehicle on the Enrollment Date	Maximum Negative Equity Privilege
\$1 – \$9,999	\$10,000
\$10,000 – \$24,999	\$25,000
\$25,000 – \$49,999	\$50,000
Greater than \$50,000	\$75,000

## Bundled Pricing

Discounted pricing is available when the Negative Equity Privilege is purchased in conjunction with the Partial or Total Loss Event Privileges. For bundled pricing please use the HUB quoting tool.

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