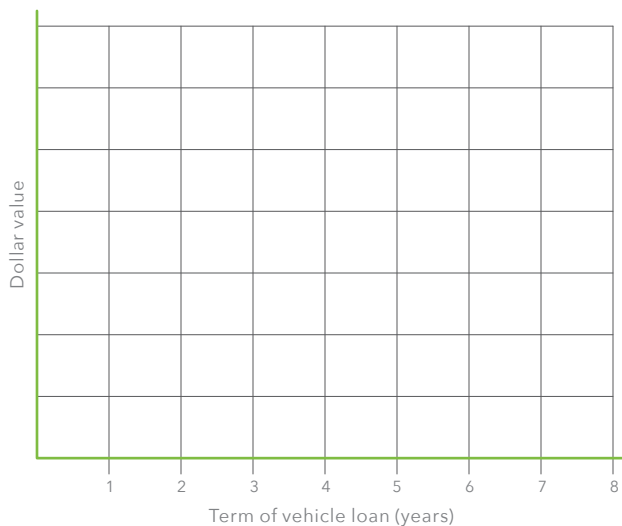


## Personal assessment



## Were you aware?

- Nearly 30% of traded vehicles have negative equity<sup>1</sup>
- 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



**The Sovereign General Insurance Company**  
140 - 6700 Macleod Trail SE, Calgary, AB T2H 0L3  
T. 1-800-661-1652



**Distributed by: LGM Financial Services Inc.**  
Suite 400, 1021 West Hastings Street, Vancouver, BC, V6E 0C3  
T. 1-866-287-6200 W. lgm.ca

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 The Sovereign General Insurance Company (SGIC) and administered by LGM Financial Services Inc. (LGM). It is distributed under SecureDrive brand by dealers authorized by LGM, on behalf of SGIC, in the Province of British Columbia.

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SD-VLP-BC-B2C-0121-R1E

# SECUREDRIVE™

# VEHICLE LOSS PROGRAM



## Negative Equity.

[securedrive.ca](https://securedrive.ca)

# 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...**

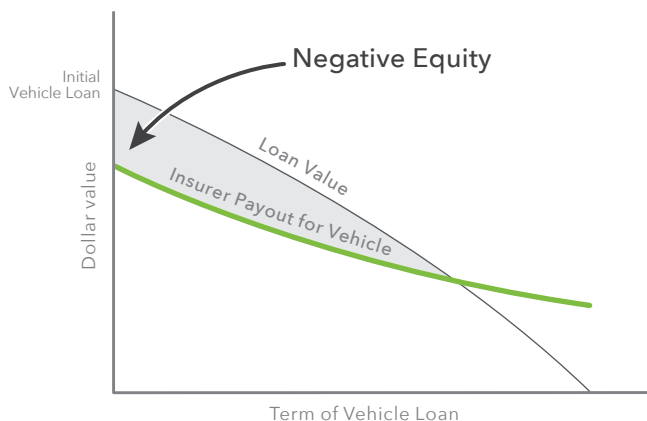
(when you owe more on your vehicle loan than what the vehicle is worth)

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

**How will you get a replacement vehicle?**

## Let us help

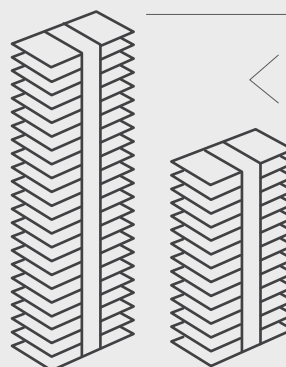
With Negative Equity, you are eligible for an in-store credit towards a replacement vehicle. If eligible, the credit may cover the difference between the insurer payout for your vehicle and your vehicle loan balance.



Contact your dealer for more information or call 1-866-287-6200.

[securedrive.ca](http://securedrive.ca)

## Here's a simple explanation



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

## For example:<sup>2</sup>

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.**