

Partial Loss Event

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 provides an in-store 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.

Options

VEHICLE VALUE	IN-STORE 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



The Sovereign General Insurance Company
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Distributed by: LGM Financial Services Inc.
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1. Insurance Bureau of Canada. (2015). Facts 2015. Retrieved from: <https://tinyurl.com/y4yvfvcb>
2. Statistics Canada (2017). Police-reported crime for selected offences, Canada. Retrieved from: <https://tinyurl.com/y35ftxqr>

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SECUREDRIVE™

VEHICLE LOSS PROGRAM



Total Loss Event and Partial Loss Event.

securedrive.ca

TOTAL LOSS EVENT

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?

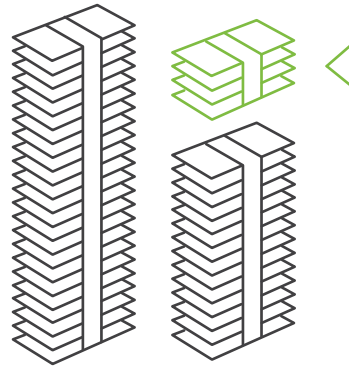
- Over 85,000 vehicles are stolen each year in Canada²
- Vehicle loans can carry negative equity for up to 6 years

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

securedrive.ca

Let us help

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



Replacement vehicle cost

Vehicle value

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

Options

VEHICLE VALUE

IN-STORE 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

The diagram in this brochure is for illustrative purposes only and may not accurately represent values for your circumstance. Fixed in-store credit is capped at the limit selected at time of purchase.

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