

## Selling SecureDrive Vehicle Loss Privilege Program

SecureDrive’s Vehicle Loss Privilege Program offers customer assistance in the event of total vehicle loss, partial loss, or theft. This plan is designed as a customer loyalty program for dealers with customers being provided in-store loyalty credit options.

### Unique Selling Propositions

- Improves customer retention as customers return to selling dealer in the case of a total loss, partial loss, or theft.
- Discounted pricing available when bundled: when Negative Equity Privilege is purchased in conjunction with the Partial or Total Loss Event Privileges. For bundled pricing please use the HUB quoting tool.
- Eligible for No Interest Deferred Payment Plan (NIDPP). 0% interest finance program allowing your customers to spread the retail cost over the time of their contract, with no qualification or approval process required.

### Product Options

**Negative Equity Privilege:** If the customer has financed their vehicle and it’s 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 deficit between 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 for 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
Negative Equity Privilege	Loan Value up to \$150,000	Deficit between the insurer payout and the remaining loan balance, subject to program maximums.
Total Loss Event Privilege	Up to \$20,000	\$5,000
	\$20,001-\$40,000	\$5,000 or \$7,500
	\$40,001+	\$5,000, \$7,500 or \$10,000
Theft Event Privilege	Up to \$20,000	\$5,000
	\$20,001-\$40,000	\$5,000 or \$7,500
	\$40,001+	\$5,000, \$7,500 or \$10,000
Partial Loss Event Privilege	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).

**For more information about this product or to receive complementary [online product training](#), contact your LGM Dealer Development Manager or call 1-866-267-6200.**

## 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

### Extensive Eligibility

- Available for all makes and models within 10 model years
- Must be purchased within 7 days of the purchase date of the vehicle
- Available for all provinces except BC and Quebec
  - see SecureDrive Replacement Insurance Product for Quebec
  - see SecureDrive VLP- BC product for BC

### Third Party Products

Some privilege and in-store loyalty credit restrictions apply for lease vehicles and vehicles 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 Privilege	Total Loss Event Privilege	Partial Loss Event Privilege	Theft Event Privilege
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

\*See above table for the options available.

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