



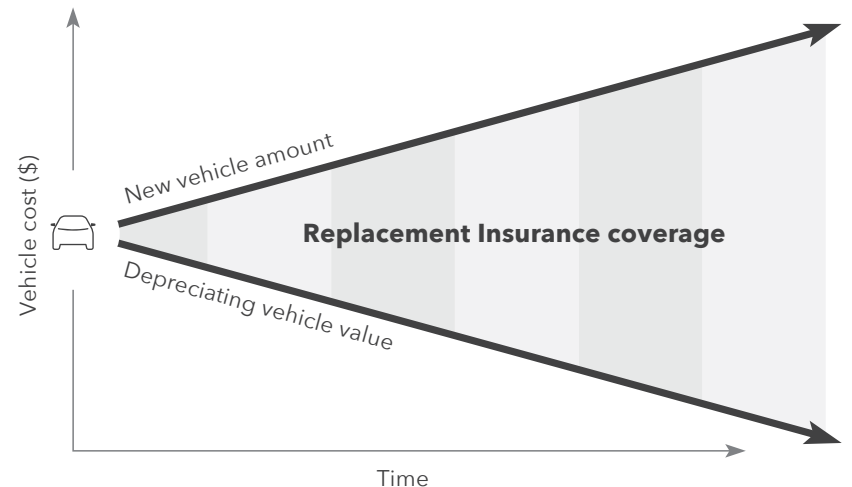
REPLACEMENT INSURANCE

SECUREDRIVE™*

Protect your investment

Driving your vehicle is the most exciting part of ownership, and protecting its value is equally as important. The reality is, a vehicle depreciates as soon as it is driven off the lot. The more the vehicle decreases in value, the more it will cost to replace it with a new model. Replacement Insurance is one option to this gap; covering a loss in vehicle value due to a damage, theft or total loss.

For more information contact your authorized dealer or call 1-866-287-6200.



New vehicle coverage

If your new vehicle is declared a total loss, Replacement Insurance covers the difference between the amount paid by your primary insurer and the cost of a new vehicle with the same specifications and accessories. If your vehicle is damaged but repairable, new, original vehicle parts will be used.

Used vehicle coverage

If your used vehicle is declared a total loss, you are covered for the difference between the amount paid by your primary insurer and the marked-up value of your vehicle. Speak to your authorized dealer for more information.

Additional features

- ✓ **Coverage for all financing options**
Available for new, used and demonstrator vehicles. Purchased by cash, financed or leased.
- ✓ **Rental coverage**
Coverage for a rental vehicle of similar type while your vehicle is being repaired or replaced. Daily and maximum dollar limit applies.
- ✓ **Your choice**
Replace with a vehicle of your choice.
- ✓ **Any provider, any time**
Change primary insurance providers and remain covered under the Replacement Insurance plan.
- ✓ **Fixed pricing**
With a fixed policy premium, you are safe against increasing rates throughout your coverage period.
- ✓ **Deductible coverage**
Put money in your pocket by getting a refund on all or part of your primary insurance deductible.
- ✓ **No commitments**
Cancel your contract at any time for a full or partial refund.

Dealer notes:

Assistance at your fingertips.

Dial toll-free 1-866-287-6200.

The Sovereign General Insurance Company

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Montréal, Québec H3A 1G1
Phone: 514-847-8615

Important Information: This brochure is only intended to summarize key aspects of Replacement Insurance, which is a standardized Québec Automobile Insurance Policy (Q.P.F. Form No. 5) approved by the Autorité des marchés financiers. Please refer to the Summary, Fact Sheet, and the insurance policy for complete details of coverage, limitations and exclusions. *Replacement Insurance 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 Québec.

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