

SECUREDRIVE™

# VEHICLE LOSS PRIVILEGE 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...**

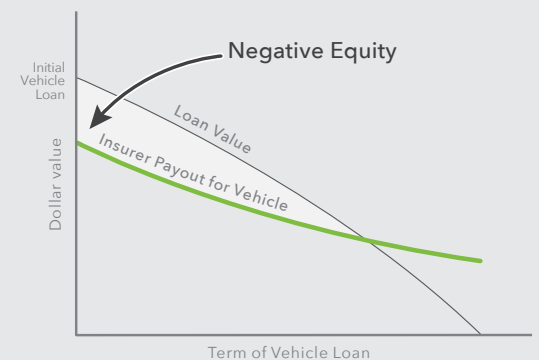
(when you owe more on your vehicle loan than what the vehicle is worth)

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 Privilege, you are eligible for an in-store loyalty 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.



## Here's a simple explanation

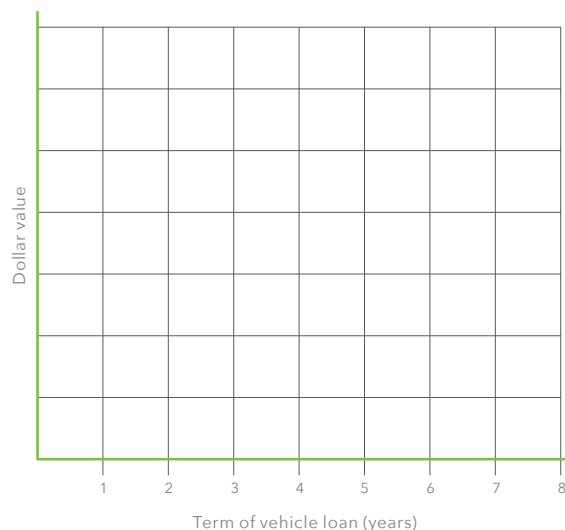


## For example:<sup>2</sup>

Outstanding vehicle loan balance	\$23,000
Insurer payout for vehicle	\$16,000
<b>In-store loyalty credit</b>	<b>\$7,000</b>

The graph and diagram in this brochure are for illustrative purposes only. Your vehicle purchase price will determine the maximum negative equity privilege you may be eligible to receive. Ask your dealership representative for details.

## Personal assessment

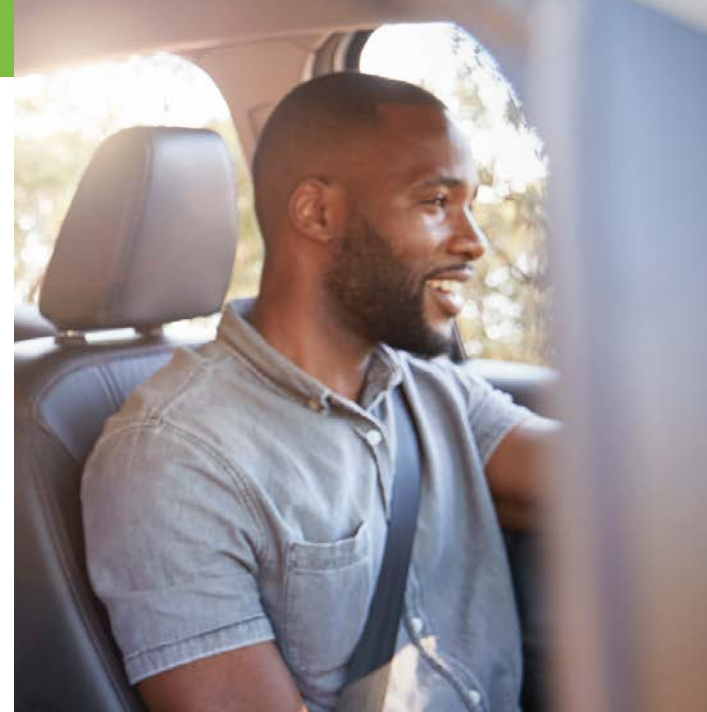


## Were you aware?

- 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



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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 Privilege Program Terms and Conditions for coverage amounts.

This is a loyalty membership program offered by your selling dealer that provides eligibility for certain in-store loyalty credit privileges after a vehicle loss. This brochure is a summary of the dealer loyalty membership program and is provided for informational purposes. Actual contractual terms and conditions govern membership eligibility, membership privileges and exclusions. Vehicle Loss Privilege Program is not available in Québec. If the program is made available in British Columbia, the program may be governed by alternative contractual terms and conditions.

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