

WE HAVE YOU COVERED:

1. In the event of a Constructive Total Loss, you must provide all of the following to the Administrator:

- Copy of settlement check, covered vehicle valuation report and total loss breakdown, and “Declaration Page” issued by your primary insurance carrier
- A copy of the police report (in respect of theft)
- A copy of the original PowerBuy Depreciation Program form
- A copy of the original Bill of Sale/Buyers Order/ Retail Installment Sale Contract/ Finance Contract/Lease Agreement
- Any additional reasonable documentation requested by the Administrator

2. Customer will return to the participating dealership to request PowerBuy benefit on the purchase of a replacement vehicle from that participating dealer.

3. Participating Dealer to provide proof of purchase replacement vehicle to the Administrator. Upon Administrator’s receipt of all claim documents and approval of the claim, the benefit amount is paid to participating dealer to be applied as a down payment on the replacement vehicle.

Representatives are available to assist from 8:00 A.M to 5:00 P.M, Central, Monday through Friday, excluding holidays, at 800-000-0000. The Administrator must receive this documentation within ninety (90) days of the Primary Insurance Settlement.

The purchase of PowerBuy is voluntary and cannot be required as a condition of loan approval. PowerBuy is not offered as insurance coverage.

This brochure is not a contract and the contents are limited by its size. It only provides a general summary of plan options that are available. Be sure to read your specific contract, as all benefits are subject to the terms and conditions of that contract.

Enrollment in PowerBuy Depreciation Program is available within 365 days of the date of purchase of the covered vehicle. Certain exclusions may apply.

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04/2019



Auto

SUMMARY OF FEATURES & BENEFITS⁽¹⁾

- Helps protect your investment by reimbursing you for depreciation experienced in the event of a total vehicle loss
- Pays you the difference from the cash selling price of the vehicle⁽²⁾ and the primary insurance carrier settlement on a total loss
- Maximum Depreciation Benefit up to \$10,000, depending on the level of coverage chosen
- Up to 60 months of coverage
- Benefit paid upon returning to the selling dealership or auto group

WHAT CAN POWERBUY DO FOR YOU?

All vehicles begin to depreciate from the moment you drive them off the dealer's lot.

If your vehicle is totaled or stolen, your primary insurance carrier will only reimburse you for the actual cash value of your vehicle at the time of loss. The insurance company payout may not cover your full vehicle investment, including any down payment made at the time of purchase, or monthly payments made to that point in time.

Protect your investment by adding a PowerBuy Depreciation Program to your vehicle purchase, and get a benefit amount up to \$3,500, \$6,000, or \$10,000 in depreciation coverage, depending on dealer offer, for up to 60 months when you return to the original selling dealership or auto group to purchase your replacement vehicle.

HOW IT WORKS

Vehicle Purchase Price⁽²⁾ \$37,000
Primary Carrier Settlement⁽³⁾ — \$28,000

PowerBuy[®] Benefit⁽⁴⁾ \$9,000

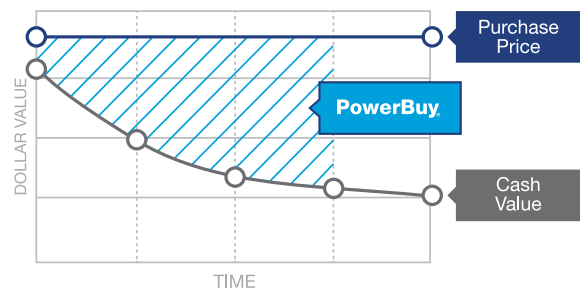
⁽¹⁾ Refer to PowerBuy Depreciation Program Consumer Contract for additional terms, conditions, limitations & exclusions.*

⁽²⁾ Cash Selling Price prior to the addition of tax, title, additional front end products, or documentation fees. Cash selling price does not include any manufacturer or dealer rebates or discounts.*

⁽³⁾ The valuation by Your Primary Insurance Carrier (before deductions made for wear/tear, prior damage, etc. & any deductible in excess of \$1,000).

⁽⁴⁾ Benefit amount is limited to the PowerBuy benefit level purchased.

This material is for marketing purposes only.



*Maximum PowerBuy benefits are not always paid to vehicle purchase price.

The above graph is for illustration purposes only.

Ask how you can add **PowerBuy** to your vehicle purchase.