

# Value Protection

Don't Let a Total Loss Total Your Finances



## Why Choose Value Protection

You've made a significant investment in your new vehicle. Whether you've made a cash down payment or used trade-in equity, Value Protection can help ensure that you're covered in the event of a total loss due to theft, accident, or natural disaster. With a benefit of up to \$10,000, you can rest easy knowing your investment is better protected down the road.

## When does Value Protection apply?

What is covered?

- ✓ Your vehicle is declared a total loss by your insurance provider.
- ✓ Your vehicle is stolen and not recovered.
- ✓ The total cost to repair your vehicle is greater than, or equal to, its actual cash value, as of the date of loss.

What is not covered?

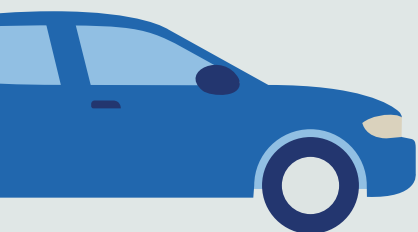
- ✗ Losses that happened before your coverage started.
- ✗ Losses because your vehicle was repossessed.
- ✗ Losses from theft not reported within 24 hours of you finding out.

## Benefits:

- Receive a credit of \$1,000 to \$10,000 from your selling dealership that will apply towards the purchase of a replacement vehicle.
- A variety of terms to choose from.
- Cancel your contract at any time.



## How it works



You purchase a vehicle for \$45,000.



You finance the vehicle with a down payment that includes:

- \$5,000 trade-in equity
- \$3,000 cash



A year later, your vehicle is totaled in an accident.



The claim is filed within 60 days of the date of loss and all required documents are provided.



The claim is approved, and you return to the selling dealer to look for your replacement vehicle.



You find the perfect replacement vehicle!



The dealership will provide a credit of \$8,000 toward the replacement vehicle.

## Vehicle Eligibility



Most makes and models, ask your dealership representative for further details.



Gas combustion, hybrid and electric vehicles purchased with a cash down payment or trade-in equity.

### Zurich

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