



Please visit your selling dealer to enroll.



Request an In-Store Loyalty Credit

If your vehicle experiences a total loss please call 1-800-361-5344.

We are available to assist you Monday to Friday from 8 a.m. to 8 p.m. ET.



**It's not a car.
It's a companion.**

1. JD Power, "Automotive Market Metrics", March 2017.
2. Insurance Bureau of Canada, "Auto Theft", 2017.
3. InsuranceHotline.com, "My Vehicle is a Write-off - Now What?", 2011.
4. Please check with your insurance company for their definition of total loss. To be eligible for the In-Store and Dealer Loyalty Credits, your primary insurance company must declare your vehicle a total and permanent loss.
5. FCAC, "Auto Finance: Market Trends", 2016.
6. Please refer to the Terms and Conditions for detailed terms, conditions, limitations and exclusions.
7. The In-Store and Dealer Loyalty Credits must be used at the dealership where you originally purchased your vehicle.

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Did you know?



30%

of people owe more on their vehicle than it's worth.¹



On average, in Canada, a car is stolen every

7 minutes²

Approximately

150,000



collisions happen in Canada every year.

In many cases, at least one of the vehicles involved is damaged beyond repair.³

Why protecting your vehicle loan is important

We want to make sure that you get the most out of your vehicle. If your vehicle is declared a total loss⁴ due to an accident or theft, even the most extensive insurance may not cover it.

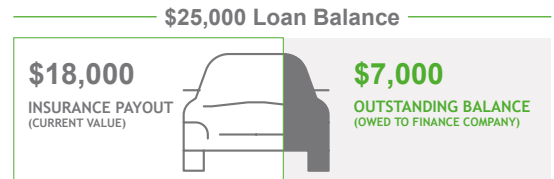
- Your insurance company will pay the current market value of your vehicle, which may only be a portion of what you owe.
- You will be at a higher risk of owing more if you carried over debt from a previous vehicle.⁵

How it works⁶

The Vehicle Loyalty Credit Program helps you take the wheel when the unexpected happens.

1. Your vehicle is declared a total loss⁴ after an accident or theft.
2. You can receive an In-Store Loyalty Credit that is equal to the difference between your loan balance and the insurance payout – up to \$50,000 or 150% of the current Canadian Black Book Value.⁶
3. You can also receive an additional \$750 Dealer Loyalty Credit.⁶
4. Use the Vehicle Loyalty Credits to purchase a replacement vehicle.⁷

For example, your vehicle with a \$25,000 loan balance is declared a total loss:



With the Vehicle Loyalty Credit Program, receive two credits to purchase a replacement vehicle:

\$29,000	REPLACEMENT VEHICLE COST
- \$7,000	IN-STORE LOYALTY CREDIT
- \$750	DEALER LOYALTY CREDIT
\$21,250	REPLACEMENT VEHICLE LOAN

