

*› TOTAL LOSS PROTECTION*

# COVERAGE FOR TOTAL PEACE OF MIND



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## CONVENIENT PROTECTION THAT OFFERS PEACE OF MIND

Our Total Loss Protection can help protect your wallet and get you back on the road. If your vehicle is deemed a total loss

because of accident or theft, we cover you up to the maximum benefit to help relieve the burden of replacing your vehicle. What sets DOWC's

Total Loss Protection apart is the inclusion of available protective products designed to deter theft or aid in stolen vehicle recovery.



### DID YOU KNOW?

**A MOTOR VEHICLE WAS STOLEN EVERY 32 SECONDS IN THE UNITED STATES IN 2022.<sup>1</sup>**

## AVAILABLE OPTIONS

### UV Body Panel Labels

Leaves a permanent and unique code on a vehicle that is visible under UV light, deterring theft and allowing law enforcement agencies to identify the owner of a recovered vehicle.

### GPS Tracking Device

A device installed in a vehicle (some using the OBDII on-board diagnostic port) designed to transmit its location using GPS satellites, allowing immediate location tracking and aiding in recovery.

## COVERAGE DETAILS

### TOTAL LOSS PROTECTION

**New Vehicle** | Selling dealer will provide you with a credit towards the replacement vehicle to be purchased or leased from the selling dealer in an amount up to the lesser of: (i) ten percent (10%) of the original MSRP; or (ii) the maximum benefit as identified on the information schedule, and in no event shall be less than two-thousand five hundred dollars (\$2,500).

**Pre-Owned Vehicle** | Selling dealer will provide you with a credit towards the replacement vehicle to be purchased or leased from the selling dealer in an amount up to the lesser of: (i) fifty percent (50%) of the actual cash value of your vehicle as of the date of loss, as determined by Kelley Blue Book, National Auto Dealer Associate Guide Clean Loan Value, or such other nationally recognized source, based upon region; (ii) the purchase price you paid for the vehicle excluding charges for tax, negative equity, license, and finance and insurance products, or (iii) the maximum benefit as identified on the information schedule.

### THEFT PROTECTION

You will be provided a credit toward the purchase or lease of a replacement vehicle from the selling dealer.

The information included here is provided only as an outline of available coverage and does not constitute an agreement between you and the administrator, the warrantor, or the selling dealer. Exclusions and limitations apply. See your limited warranty for details. TERMS, CONDITIONS, AND COVERAGE ARE SUBJECT TO CHANGE AT ANY TIME. NOT ALL COVERAGE IS AVAILABLE IN ALL AREAS AND MAY VARY BY STATE. OBLIGOR AND/OR ADMINISTRATOR MAY VARY BY STATE. COVERAGE IS OPTIONAL AND NOT REQUIRED FOR FINANCING.