

Stop Depreciation in its Tracks!

**Depreciation
PROTECTION®**



Quick Reference Sales Card

Depreciation Protection® kicks in if your vehicle is ever totaled or stolen and not recovered at anytime over the life of your loan. It provides you with a waiver benefit equal to the difference between MSRP or National Automobile Dealers Association (NADA) retail value at time of waiver purchase, less the amount of your loan balance at time of total loss. Not to exceed the lesser of the waiver addendum maximum or your outstanding loan balance at time of total loss.

Waiver Pricing

Vehicle Values up to \$25,000

\$10,000 Maximum Benefit: **\$749**

\$5,000 Maximum Benefit: **\$649**

Vehicle Values \$25,001 - \$75,000

\$10,000 Maximum Benefit: **\$959**

\$5,000 Maximum Benefit: **\$729**

Testimonial:

The product sells itself. Ms. K put money down and I simply explained that if her new Jeep Cherokee is totaled she is out that money she put down. She said "yes! Put that in there!"
-John Speer, September 2016

QUICK FACTS

▶ Eligibility

- Cars and Trucks up to \$75,000 in value (MSRP or NADA Retail)
- 100% financing or less
- Borrowers not purchasing Dealer or Credit Union GAP
- Loan terms of 84 months or less
- No mileage, make or year restrictions

▶ Maximum Waiver Benefit

- \$5,000 or \$10,000 maximum waiver options available
- Calculated waiver benefit will not exceed the lesser of the outstanding loan balance or maximum waiver benefit amount at time of loss.

▶ 100% Refundable for 60-days

If you are not satisfied with this product, you are eligible for a full refund within 60-days of purchase. After 60 days the waiver is nonrefundable.

▶ Common Exclusions

- Vehicles with values over \$75,000 (NADA Retail or MSRP)
- Commercial vehicles or vehicles for hire
- Loan terms over 84 months
- Leased vehicles or balloon notes
- Full cash purchases
- Salvaged or reconstructed titles
- Trucks exceeding 1-ton load capacity
- Motorcycles, RV's, Boats, Golf Carts and any other recreational vehicles
- Losses due to fraudulent activity

Client Development Manager: Becky Johnson
Email: bjohnson@icadayton.com
Phone: 859-940-7224

Administrator: Depreciation Protection, Inc.
Support & Claims: 877-298-1075
Email: info@depreciationprotection.com

9/6/16