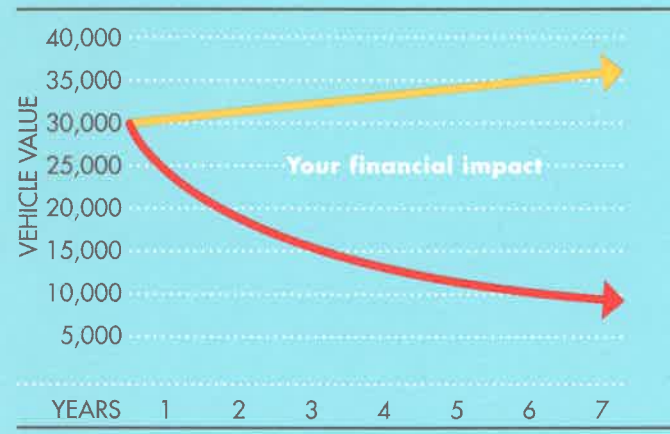


Do you know how much your vehicle is worth today?

Your vehicle is depreciating at an alarming rate. On average, within the first 4 years of owning a vehicle, it can lose up to half its value!

Avoid being underinsured by adding an Optiom policy to your vehicle. You will be protected from depreciation, and any outstanding loan you have on your vehicle will be taken care of first if your vehicle is written off.



■ Cost of new vehicle
■ What your primary auto insurer may pay

• Appreciation is based on average yearly increase of 2.5%
 • Depreciation is based upon the average yearly decrease of 20% in the first year, and 15% for each subsequent year

OPTIONAL COVERAGE ADD-ONS (for an additional premium)

In addition to the core Total Loss Benefit, you have the ability to choose from a variety of unique, optional coverages that can further protect your vehicle and more!



Policyholder has up to 30 days from core policy issuance to add any of the optional coverages.

Key Fob Reimbursement Benefit

If you should lose your vehicle's key fob, Optiom Prime will reimburse you the cost to replace it.

- Up to \$500 if your vehicle's keys are lost or stolen
- One-time only benefit request

Key fobs can be expensive these days, and losing one can easily cost you a few hundred dollars! Optiom can insure your key fob, so you don't have to worry about accidentally misplacing them.

Partial Loss Deductible Reimbursement Benefit

If you should have to pay a deductible on your primary auto insurance policy, Optiom Prime will reimburse you in the event of a repairable loss.

- Up to \$500 if your vehicle is repairable
- Unlimited number of benefit requests

This benefit is designed to help offset the price of your deductible in an accident. Optiom can reimburse your deductible up to \$500 every time you owe one to your primary insurer.

Rental Vehicle Reimbursement Benefit

Should the rental vehicle coverage provided by your primary auto insurance policy end before your vehicle is repaired or replaced, Optiom Prime will reimburse the continuing rental vehicle cost until the repairs or replacement are completed.

- Up to a maximum of \$1,500 per year
- Unlimited number of benefit requests

The cost of a rental vehicle can add up quite quickly. If you're waiting for your vehicle to be repaired, or just shopping around for a new one after an accident, Optiom can top-up your rental coverage \$1,500 per year.

Diminished Vehicle Value Benefit*

If you should suffer a no-fault accident, Optiom Prime will pay a fixed amount if repairs exceed more than 25% of the declared value of the vehicle at the time of the accident.

- Vehicle's value at policy inception determines fixed payout amount (see adjacent chart)
- One-time only benefit request

VEHICLE VALUE	GUARANTEED PAYOUT
\$5,000-\$10,000	\$1,000
\$10,001-\$20,000	\$2,000
\$20,001-\$30,000	\$3,000
\$30,001-\$40,000	\$4,000
\$40,001-\$50,000	\$5,000
\$50,001-\$60,000	\$6,000
\$60,001-\$70,000	\$7,000
\$70,001-\$80,000	\$8,000
\$80,001-\$90,000	\$9,000
\$90,001-\$100,000	\$10,000
\$100,001-\$125,000	\$12,500
\$125,001-\$150,000	\$15,000
\$150,001-\$175,000	\$17,500
\$175,001-\$200,000	\$20,000

By no fault of your own, your vehicle is t-boned, vandalized, beat up by hail, or involved in a hit-and-run collision. It's heavily damaged, but repairable. If you were thinking of reselling the vehicle, it is now worth significantly less since there is an accident on record. Optiom can contribute to this shortfall in order to recover some of the value you lost.

ADDITIONAL INFORMATION

SURCHARGED VEHICLES The following vehicles are subject to a surcharge. Please obtain quote from VIN Quote system. Surcharged vehicle listing subject to change without notice:

Acura NSX, Audi (R8, RS series and S8), BMW (Alpina, i8 and M Series), Cadillac (ELR and V series), Chevrolet (Camaro SS, Camaro ZL1 and Corvette), Dodge (Challenger, Charger 392, Durango R/T, SRT series and Viper), Ford (F-150 Raptor, GT Mustang and Shelby series), Hummer, Hyundai (Genesis Coupe), Infiniti (IPL series and Q60 Red Sport), Jaguar (F-Type, I-PACE, S-Type, XE, XF, XJ, XK and X-Type), Jeep (Trackhawk series), Land Rover (Range Rover series), Lexus (GS F, IS F, LC and RC F), Mercedes (AMG series and Maybach), Mitsubishi (Lancer Evolution), Nissan (GTR and Z series), all models of Porsche, RAM, Subaru (BRZ Aozora and STI series), and Tesla.

EXCLUDED VEHICLES Alfa Romeo, Ascari, Aston Martin, BAC, Bentley, Bugatti, Ferrari, Fisker, Ford GT, Gumpert, Hennessy, Koenigsegg, Lamborghini, Lexus LFA, Lotus, Maserati, McLaren, Noble, Pagani, Rolls Royce, SSC, TVR, Ultima, VLF, VW Motors. Plus all commercial vehicles (taxi, delivery, rental, etc.), motorcycles, recreational vehicles, modified, salvage or rebuilt vehicles and government or police vehicles.

VEHICLE USE Driven less than 50,000 km per year on average and used for Personal or Business purposes (please see Seller Manual for eligible vehicle rate classes). Vehicles used for commercial purposes (taxi, delivery, rental, etc.), and government, police, driving school, security patrol, exhibition and racing vehicles, are not eligible.

LEGAL Like all insurance, there are limitations and exclusions that apply. All coverage is subject to the terms and conditions of the insurance contract. Check your plan for details.

***IMPORTANT NOTE FOR OUR DIMINISHED VEHICLE VALUE BENEFIT**
There can only ever be one claim for benefits per Vehicle VIN under the Diminished Vehicle Value Benefit, regardless of whether such claim was made by you or a previous policyholder. If at the time of the event of a Total Loss you have already suffered a Partial Loss to Your Vehicle that is or was also covered by our Diminished Vehicle Value Optional Benefit coverage, then the amount paid by our Diminished Vehicle Value Optional Benefit will be deducted from the amount we pay under the Total Loss Benefit.

Coverholder at **LLOYD'S**