DITTO

Asset Coverage

# TOTAL LOSS PROTECTION

Losing a vehicle due to theft or a total accident loss can create unexpected financial stress. Total Loss Protection (TLP) helps bridge the gap by providing credit toward the purchase of a replacement vehicle if your vehicle is declared a total loss. This program is designed to deliver added peace of mind and financial protection beyond traditional insurance coverage.

## Consumer Benefits

### $5,000 Benefit

New Vehicle:

- Up to 10% of original MSRP
- Up to $5,000 credit
- Minimum payment: up to $3,000

Used Vehicle:

- Up to $3,000 credit
- Not to exceed 50% of N.A.D.A. retail value at time of loss

### $2,500 Benefit

New Vehicle:

- Up to $2,500 credit
- Not to exceed N.A.D.A. retail value at time of loss

Used Vehicle:

- Up to $2,500 credit
- Not to exceed N.A.D.A. retail value at time of loss

## Additional Benefits

- Helps cover expenses insurance may not fully pay:
  - » Deductibles
  - » Down payments
  - » Taxes and fees
- Benefit is in addition to insurance or GAP coverage
- No impact on your insurance premiums

DITTO

Asset Coverage

# TOTAL LOSS PROTECTION

## Claim Requirements

To receive your benefit:

- Report total loss to law enforcement within 24 hours.
- Submit required documentation within 60 days, including:
  - » Agreement copy
  - » Police report
  - » Insurance settlement documentation
  - » Bills of sale, original and replacement vehicle
  - » Replacement vehicle's loan contract, if applicable
- Replacement vehicle must be purchased from the Authorized Dealer, with limited exceptions.

## Coverage Terms

- Begins on purchase/lease date
- Standard term: 36 months, unless otherwise specified

## Limitations

- Maximum total benefit determined by plan purchased
- Applies only to total loss events, no partial damage
- Non-transferable and non-cancelable
- Replacement vehicle must be equal to or greater in value than original
- Program is not available in CA, FL, OR, TN and WA
- See further details for NJ and NY

## Exclusions

To receive your benefit:

- War, nuclear events, or civil unrest
- Fraudulent or criminal acts by consumer
- Conversion, embezzlement, or misuse
- Jurisdictions where prohibited by law

*Note: This fact sheet is a summary only. Refer to the official agreement for full terms, conditions, exclusions, and limitations.*