



1320 City Center Drive, Suite 100 • Carmel, IN 46032  
317.571.3721 • Fax 317.571.3737 • [nextgearcapital.com](http://nextgearcapital.com)

Dear Valued Customer,

Thank you for choosing NextGear Capital for your floor planning needs. We strive to provide all the products and services needed for your business to be successful.

One of the services that we provide is a Collateral Protection Program for NextGear Capital financed inventory. You can obtain information related to the program, including all claim forms, by logging in online at:

<https://customer.nextgearcapital.com/#/login>.

You may also contact your NextGear Capital Collateral Protection representative for complete details, terms and conditions. A summary of relevant program information is as follows:

<b>Policy Term</b>	1/1/2015 to 1/1/2016
<b>Coverage</b>	Physical Damage Only; Limit \$75,000 per vehicle; Up to \$250,000 per occurrence
<b>Rates</b>  <i>*Rates based on a 360 day calendar year</i>	<p>Amount Floored: \$1,000</p> <p><b>Daily @ 0.0129%                      \$0.13</b> AK, CT, DE, GA, HI, ID, MA, ME, MT, NV, PA, SC, SD, VA, VT, WA</p> <p><b>Daily @ 0.0135%                      \$0.14</b> AL, AR, CA, D.C., FL, IA, IL, IN, LA, MD, MN, MS, NC, ND, NM, NY, OR, UT, WI, WV, WY</p> <p><b>Daily @ 0.0145%                      \$0.15</b> AZ, CO, KS, KY, MI, MO, NE, NH, NJ, OH, OK, RI, TN, TX</p> <p><i>*For illustrative purposes only. Rates, terms and conditions subject to change.</i></p>

If you currently have physical damage insurance coverage, please fax your insurance certificate to 866.924.4525 or email it to us at [collateralprotection@nextgearcapital.com](mailto:collateralprotection@nextgearcapital.com). Your policy must meet the following minimum requirements:

- Physical damage insurance covering a minimum of 66% of your borrowing limit on your NextGear Capital Line of Credit
- NextGear Capital (11799 N. College Ave., Suite 150, Carmel, IN, 46032) must be listed as Loss payee
- Such insurance must be maintained for the duration of your contract.

If you have any questions, please feel free to contact a representative at [collateralprotection@nextgearcapital.com](mailto:collateralprotection@nextgearcapital.com) or 800.815.8280. Thank you again for choosing NextGear Capital to service your floor plan needs.

Sincerely,

NextGear Capital  
Collateral Protection Department  
11799 N. College Avenue, Suite 150  
Carmel, IN 46032-5605

*It's time to shift.™*