



 **Collateral Protection Insurance (CPI)**
Through Valley Car Credit
A smart option for loan coverage – easy, affordable, and hassle-free.

Collateral Protection Insurance (CPI) helps meet the insurance requirements of your auto loan. It protects **Valley Car Credit's interest in the vehicle** in case of damage or loss.







What's Covered

- **Repairs or Loan Payoff** if you're at fault in an accident
- **Maximum Payout:** Book value of vehicle at time of loss
- **Deductible:** Only \$200

What's Not Covered

-  Liability Insurance (still required by Virginia law)
-  Towing, rental cars, or glass damage
-  Cash payouts beyond the loan balance
-  Any value above book value




Benefits of CPI Through Valley Car Credit

-  No down payment
-  Easy, automatic billing
-  Often lower than traditional insurance
-  No SR22 or driving record check required
-  Fewer calls or issues with insurance compliance
-  Claims service handled directly by Valley Car Credit

Things to Know

- CPI is **not full insurance** – you still need liability coverage.
- You won't receive money directly from CPI – it pays off repairs or the loan.
- Payouts are limited to the **book value or loan balance**, whichever is less.

Is CPI Right for You?

- **CPI may be a good fit if you:**
-  Struggle to get or afford traditional insurance
 -  Need immediate coverage without a large upfront payment
 -  Want to avoid SR22 or driving record complications

CPI can be canceled any time as long as the monthly premium is paid in full.