



All Vehicle Advantage Program



All Vehicle Advantage

All Vehicle Deductible Reimbursement

- Pays up to **[five hundred, one thousand] dollars [\$500,\$1000] per Loss (UNLIMITED losses per year)** when a Loss is filed and paid by the Vehicle Insurance Company for the Covered Vehicle the Member **owns** or leases evidenced by the title, registration or loan document, **AND insured** under an Insurance Policy designating the Member as the Named Insured.
- **Covered Vehicle** refers to a non-commercial, four (4) or six (6) [i.e. dually] wheel auto, All Terrain Vehicle (ATV), Golf Cart, Motorcycle, Snowmobile, Boat, Personal Watercraft (PWC) or Recreational Vehicle (RV)
- **Recreational Vehicle (RV)** means a motorhome or a towable RV including fifth wheel travel trailers, camper vans, truck camper trailers, pop-ups campers, ice houses and horse trailers that include living quarters and are designed for temporary accommodation.
- **Loss** means an event for which the Covered Vehicle Insurance Company has approved and paid a collision or comprehensive claim which exceeds the Insurance Policy deductible for the Covered Vehicle.
- **Coverage** is effective upon date of enrollment and will continue for **one (1) to (5) year[s]** depending on program provided.

If the Member suffers a Loss during the benefit period which is covered by the Member's Vehicle Insurance Policy, the Member may be entitled to reimbursement of the Vehicle Insurance Policy deductible amount up to a maximum of [five hundred, one thousand] dollars [\$500,\$1000] per Loss. To be eligible for reimbursement the Member must own or lease and insure the Covered Vehicle under an Vehicle Insurance Policy designating the Member as the Vehicle Policy Named Insured.

The Vehicle Deductible Reimbursement Benefit Does Not Apply If:

- 1) the Member does not have an in force Vehicle Insurance Policy on the Member's Covered Vehicle at the time of a Loss;
- 2) the claim under the Member's Vehicle Insurance Policy is not covered or has been denied by the Member's Vehicle Insurance Company;
- 3) the Loss does not exceed the in force Vehicle Insurance Policy deductible;
- 4) the Member's Vehicle Insurance Company has waived the Vehicle Insurance Policy deductible under the Vehicle Insurance Policy;
- 5) the Loss is for a vehicle that does not fall under the definition of a Covered Vehicle;
- 6) the Vehicle is used for commercial purposes or hire, or the Vehicle is a commercial vehicle as defined by the manufacturer;
- 7) the Loss is other than a Total Loss and the Member does not repair the Vehicle.

How to file a claim:

Call the **Claims Administrator at 1-877-296-4892** OR go to www.assuranceplus.com/claims to request a claim form. Notice of the Loss must have been provided to the Claims Administrator within 90 days of the date of Loss, but in no event later than 1 year from date of **Loss**. To process a claim the Claims Administrator must be sent a completed and signed claim form, along with the following required documents, within 180 days of the date of Loss, but in no event later than 1 year from date of **Loss**.

- 1) A copy of the Vehicle Insurance Policy Declarations page in effect on the date of Loss.
- 2) A copy of the Covered Vehicle title, registration or loan/lease documents (if applicable) in effect on the date of Loss.
- 3) A copy of the estimate of repairs or the total Loss statement.
- 4) A copy of the claim payment check and/or settlement letter from the Vehicle Insurance Company showing the amount that was paid and that the deductible was satisfied.
- 5) A copy of the check, credit card charge, debit card charge or cash receipt showing the deductible was paid.
- 6) Any other information that may reasonably be requested in order to process your claim.

PLUS:

Personal ID Restoration Consulting: with Personal ID Restoration Consulting, you now have the peace of mind of knowing that a professional is standing ready to help restore your good name if identity theft strikes.

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Help protect your purchases . . . the Warranty Vault makes it quick and convenient!

Warranty Vault provides an on-line storage & organizing service that helps You to take full advantage of Your warranties for consumer products you have purchased. With minimal keystrokes, you can enter, upload & store vital information about your warranty(s) and access this information 24/7 at one central location.

We'll keep everything on file for you, like your sales receipts and copies of your warranty(s). No need to spend time digging through your drawers & files to find the information needed to utilize your warranty(s). They are now stored in one easy to use location.

This summary is a brief overview of the program and is not to be considered a full disclosure of policy terms. Please refer to the Terms and Conditions for complete forms, conditions, limitations, definitions, and exclusions.

