

The cost to replace your vehicle could be more than you think...

In the unfortunate event of a vehicle loss, your insurer may only pay the fair market value of your vehicle. In reality, a vehicle loss can create a negative financial outcome.

Have you considered?

- What if you owe more on your vehicle loan than you are paid by your insurer and need to purchase a replacement vehicle?
- Could you purchase the same quality of vehicle with increased pricing?
- Will you have to replace customized parts and accessories (e.g. winter tires)?
- Will a collision repair and damage record on your vehicle's history report accelerate depreciation?

Did you know?¹

- Over 39% of traded vehicles have negative equity (what you owe on your vehicle is more than what the vehicle is now worth).
- It can take up to 6 years before a loan does not carry negative equity.
- Over 82,000 vehicles are stolen each year in Canada, meaning a theft takes place every 7 minutes.
- More than 20% of vehicles currently driven in Canada have incurred damage exceeding \$2,500.
- The average repair bill for a collision is over \$5,400, which often results in a damage record which can accelerate the depreciation of your vehicle value.

Vehicle Loss Privilege Program (VLPP) can assist you with the purchase of a replacement vehicle in the event of a vehicle loss.

¹ Sources available at vwpp.ca/sources



Volkswagen Protection Plus[®]
Vehicle Loss Privilege Program

**For New, Certified Pre-owned
and Used vehicles**



Volkswagen Protection Plus[®]
Vehicle Loss Privilege Program

Ask your dealer for more information or call:

1-866-689-0840

vwpp.ca



This is a loyalty membership program that provides eligibility for certain in-store loyalty privileges after a vehicle loss. The contents provided in this brochure are only a summary of certain terms and conditions of the agreement. Please refer to the actual agreement for complete details of privileges and exclusions. The terms and conditions of the agreement shall supersede the contents provided in this brochure.

Volkswagen Canada's obligations under this program are guaranteed by an insurance agreement issued by The Sovereign General Insurance Company.

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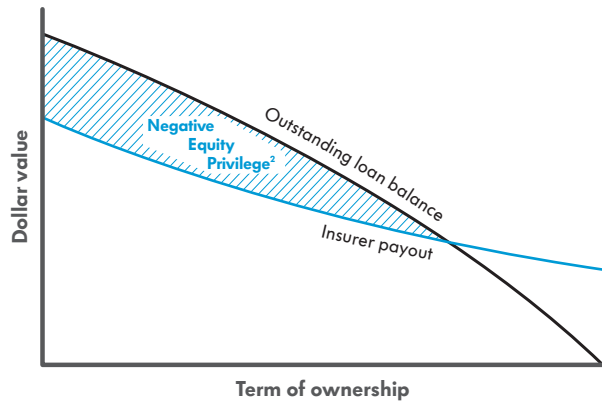


Vehicle Loss Privilege Program

The Vehicle Loss Privilege Program provides assistance in the event of a vehicle loss with an in-store loyalty credit to use towards a replacement vehicle. Whether you finance, lease or pay cash for your vehicle, there is a loyalty privilege that can be tailored for you. As a valued VLPP member, the in-store loyalty credit can be redeemed at your selling dealer. Getting into a replacement vehicle just got easier.

Variable in-store loyalty credit

For financed purchases



Negative Equity Privilege

When your vehicle is declared a total loss, the payout from your auto insurer may not cover the full amount you owe on your vehicle loan.

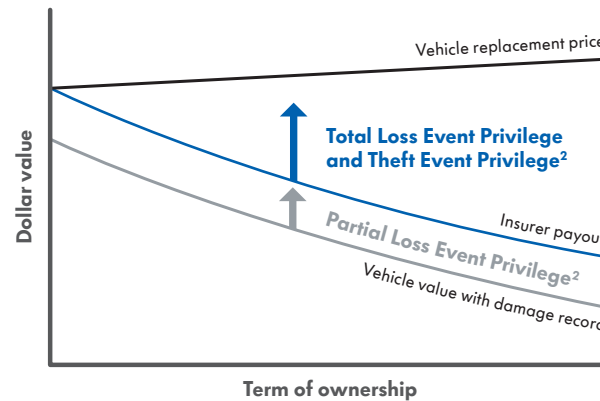
With the Negative Equity Privilege, you are eligible for an in-store loyalty credit towards a replacement vehicle in an amount equal to the deficit between your insurer payout and the remaining loan balance.

A total loss includes any instance where your vehicle has been declared a permanent loss by your insurer such as collision, fire or theft.

Negative Equity Privilege is available in Quebec for total loss due to collision or fire but is not available for total loss due to theft.

Fixed in-store loyalty credit

For financed, lease, or cash purchases



Total Loss Event Privilege

If your vehicle is stolen or damaged and declared a total loss, you will be eligible to receive an in-store loyalty credit towards a replacement vehicle purchase.

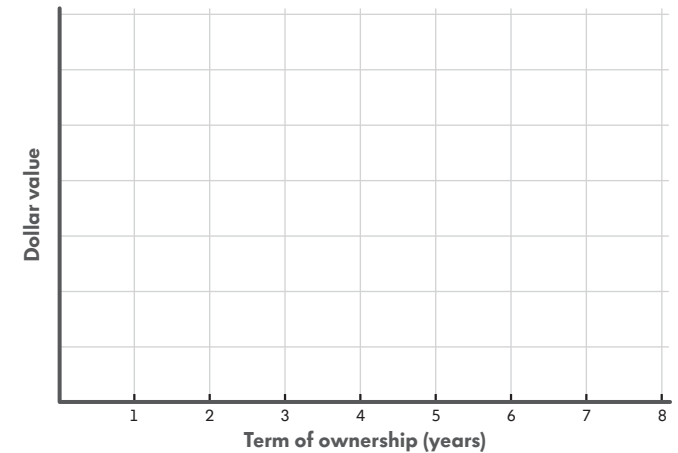
Theft Event Privilege

If your vehicle is stolen and not recovered, you will be eligible to receive an in-store loyalty credit towards a replacement vehicle purchase.

Partial Loss Event Privilege

If your vehicle is damaged and repaired, resulting in a damage record on your vehicle's history report, you may be eligible to receive an in-store loyalty credit at the time you purchase a replacement vehicle.

Personal assessment



Notes:

The Volkswagen advantage

- Fully backed by Volkswagen Canada – there is no comparison
- Payable in affordable monthly installments
- 60 day money back guarantee
- Product available across Canada

² The graphs in this brochure are for illustrative purposes only and may not accurately represent values for your circumstance. Variable in-store loyalty credit is capped to 150% of the suggested retail selling price. Fixed in-store loyalty credit cannot exceed the limit selected at time of purchase.

Ask your Volkswagen dealer for a Privilege Program tailored to you.

Visit vwpp.ca or call 1-866-689-0840.