

WHAT IS VRP?

Life Events Financial Gap

So, Here is What Happens...

When you get a motor vehicle loan or lease, the vehicle depreciates faster in value during the first few years than the loan or lease balance declines.

This means that should something happen to you and you want to sell your vehicle, the actual cash value may not pay off the balance of your loan or lease. This leaves a “Financial Gap” between your vehicle’s value and your loan or lease payoff. That is why Insurian VRP was created.

Losing a job, suffering an illness and other unexpected circumstances can be more than a bump in the road; they can be life changing. We understand that life events happen unexpectedly and that is when you need protection the most.

Our smart, worry-free protection covers depreciation resulting in negative equity on both installment loans and leases with coverage options available for your entire loan or lease term.

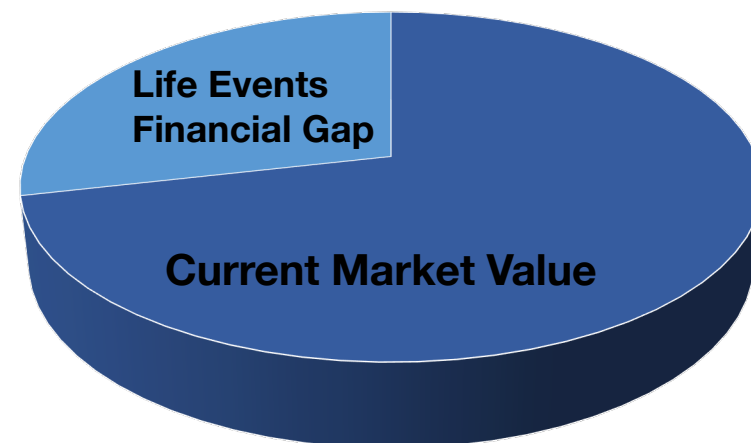
When any of the following occur:

- Involuntary unemployment
- International employment transfer
- Permanent change of station (military)
- Self-employed personal bankruptcy
- Loss of driver's license due to illness or injury
- Physical disability or accidental death

Have peace of mind knowing you can:

- Have 3 months worth of payments made for you
- Return your vehicle and free yourself from payments
- Positively eliminate your loan/lease and protect your credit

You can protect against uncertainty!



EXAMPLE WITH VRP PROTECTION

| | |
|------------------------|-----------------|
| Your Loan/Lease Payoff | \$ 25,000 |
| Your Vehicle's Value | - 18,000 |
| Your Financial Gap | \$ 7,000 |
| VRP Pays | \$ 7,000 |
| You Owe | \$ 0 |