

Volkswagen Protection Plus®

# Vehicle Loss Privilege Program

Negative Equity Privilege



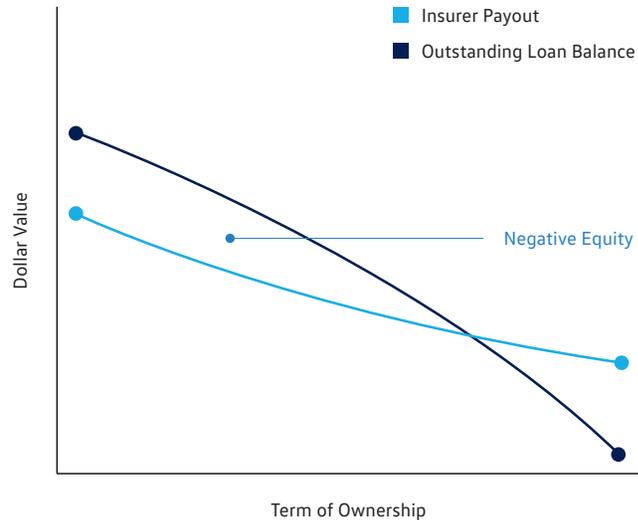
# Negative Equity Privilege for new, Certified Pre-owned and used Volkswagen vehicles

## We can help

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

## The Volkswagen advantage

- 01 Fully backed by Volkswagen Canada
- 02 Payable in affordable monthly installments
- 03 60-day money back guarantee



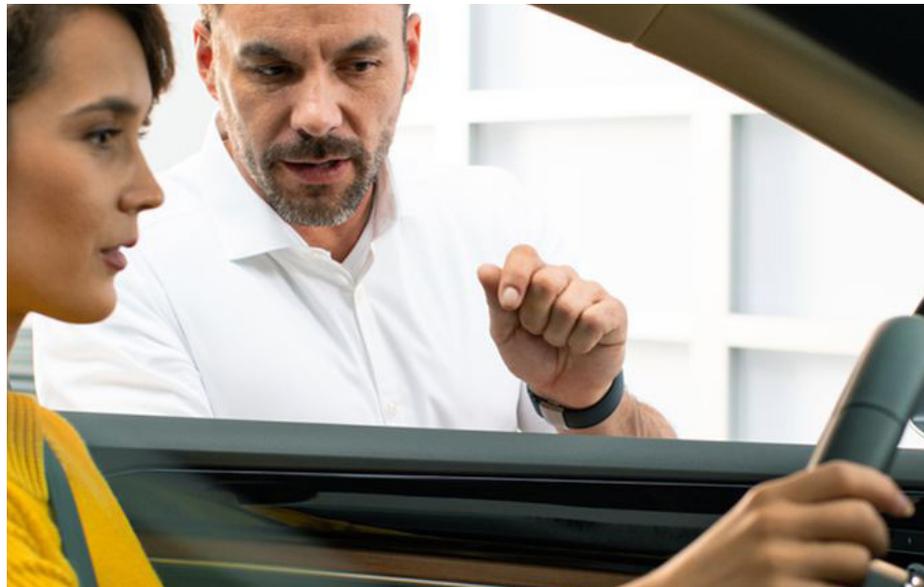
## Consider this...

If you experience a **vehicle total loss** and you have **negative equity**<sup>1</sup>, your insurance company may only pay the **fair market value** of your vehicle.

## Did you know?

- 01 Nearly 32% of trade-in vehicles have negative equity<sup>2</sup>
- 02 Vehicle Loans can carry negative equity for up to 6 years

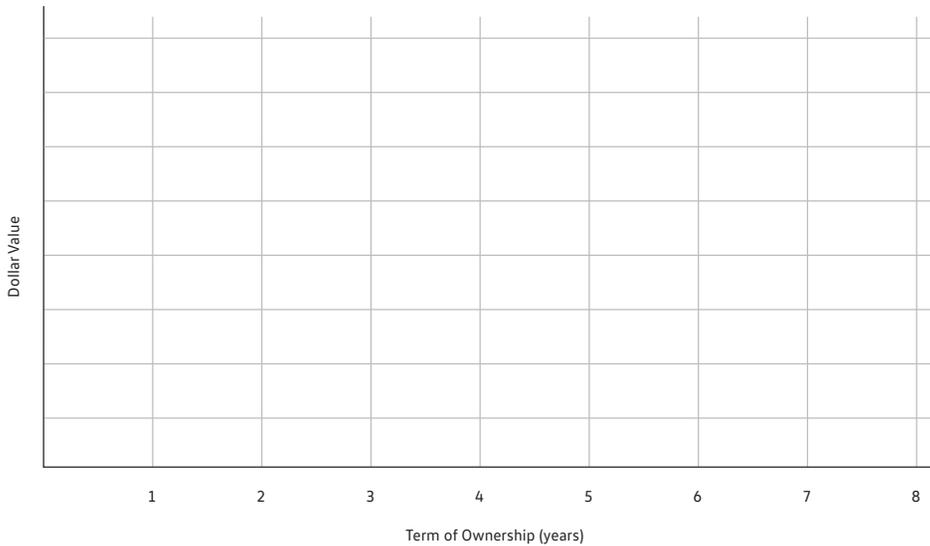
<sup>1</sup> When you owe more on your vehicle than what the vehicle is worth.  
<sup>2</sup> Source: J.D. Power, 2017.



Nearly 32% of trade-in vehicles have negative equity. With Negative Equity Privilege, you are eligible for an in-store loyalty discount towards a replacement vehicle in an amount equal to the difference between your insurer payout and the remaining Loan balance



Personal  
assessment



Vehicle Loss Privilege Program is not available in British Columbia or Quebec.  
 Negative Equity Privilege is only available to Customers financing their vehicles. Lease or cash Customers are not eligible.  
 The graphs in this brochure are for illustrative purposes only and may not accurately represent values for your circumstance.  
 Variable in-store loyalty discount is capped to 150% of the vehicle's suggested retail selling price.

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. Vehicle Loss Privilege Program may not be available in all Provinces or Territories and specific provisions may vary based upon individual Provincial or Territory requirements. European or US models may be shown. Photos for illustration purposes only. Some items, such as wheels, may be unavailable on some trim levels when vehicle is built or may not be available in Canada. (E&OE). ©Volkswagen Canada, "Volkswagen Protection Plus", "Volkswagen" and the Volkswagen logo are registered trademarks of Volkswagen AG.

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It doesn't  
have to be  
complicated



For example

Outstanding Loan Balance	\$23,000
Insurer Payout	\$16,000
In-store Loyalty Discount	\$7,000

