

# Western Division Auto Advantage Program Quick Reference

The Auto Advantage Program is an involuntary benefit provided to the borrower on behalf of the financial institution when a borrower purchases a GAP or DPW policy.

Auto Deductible Reimbursement (ADR) is the primary benefit included in the Auto Advantage Program. ADR is an individual member benefit that reimburses the deductible for any loss covered by the borrower's auto insurance policy for ALL passenger vehicles owned or leased (i.e. titled, registration, or loan documents) AND insured (i.e. Named Insured or Listed Driver) by the enrolled member.

## Program Details

<b>Provider</b>	AssurancePlus
<b>Coverage Period</b>	Effective upon enrollment and continues for 3 years
<b>Maximum Benefit</b>	\$500 per loss UNLIMITED Losses per year

## How ADR Works



### **The primary borrower is eligible for coverage.**

If the loan is joint, the co-borrower is not eligible for the **ADR** benefit. Only the individual listed as borrower in iQQ will receive the benefit.



**All vehicles the primary borrower owns (i.e. title, registration or loan documents) AND insures (i.e. Named Insured or Listed Driver) are eligible for coverage.** Only passenger vehicles are eligible for ADR claims, therefore, when issuing GAP for collateral other than vehicles (i.e. motorcycles, ATVs, Jet Skis, Boats, RVs) the verbal disclosure is required.



**A claim can be filed if the paid claim exceeds the borrower's deductible and has been approved and paid by borrower's primary auto insurance.**

Includes comprehensive and collision claims and requires repairs to be made.



**If claim is approved, the borrower can be reimbursed for the deductible he/she paid.**

See program details for maximum benefit amounts.

## Sample Script

Here is a sample script to explain the ADR benefit to your borrower when offering GAP or DPW:

*We highly recommend you purchase GAP or DPW to protect your equity in the event of a total loss or if your auto is stolen and not recovered. And as a value-added benefit, when you purchase GAP or DPW from us it comes with the Auto Advantage Program. This will reimburse your auto deductible up to \$500 per loss and UNLIMITED Losses per year for the next 3 year[s] on ALL passenger vehicles you own (i.e. titled, registered or loan document) AND insure (i.e. Named Insured).*

## Ancillary Benefits

Auto Advantage Program includes these additional benefits:

### Personal ID Restoration Consulting

This helps the benefit holder to recover name and/or rightful credit history in the event the consumer has been a victim of fraud or identity theft. Call center consultants will provide forms and walk the consumer through how to complete information and submit to appropriate parties. The benefit is awarded to the individual listed as the primary borrower.

### Warranty Vault™

Provides a single, central registration service that allows you to take full advantage of your warranties while you are a member of the Auto Advantage Program.

## Enrollment Process

1. Once a GAP or DPW policy is submitted in iQQ, the primary borrower will automatically be enrolled in the Auto Advantage Program.
2. When prompted to print documents, print the Auto Advantage Program Welcome Packet for your borrower. (no signature required for Auto Advantage Program)
3. If your Financial Institution offers the Auto Advantage Program to be included with all GAP policies, regardless of collateral being financed, only passenger vehicles are eligible for ADR claims, therefore, when issuing GAP for collateral other than vehicles (i.e. motorcycles, ATVs, Jet Skis, Boats, RVs) the verbal disclosure is required.

## Filing a Claim

### ADR

To file claims the borrower should call 1-877-296-4892 or go to [www.assuranceplus.com/claims](http://www.assuranceplus.com/claims). The borrower must provide notice of the Loss within 90 days, but in no event later than 1 year from the date of Loss. The claims area will confirm the borrower has the ADR benefit and will provide them with a claim form. The borrower will then complete the form and send it back to the claims area along with the required documents. When claim is approved, reimbursement checks will be sent directly to the borrower.

### Personal ID Restoration Consulting

To take advantage of this service, the benefit holder should call 1-877-296-4892 and an ID Theft Advocate will personally manage and assist with ID Restoration.

### Warranty Vault™

To take advantage of this service, the benefit holder should go to <https://www.assuranceplus.com/WarrantyVault> and add product warranty information and receipt information to maintain a list of warranties.

This solution is brought to you by:

