

WHAT CAN POWERBUY DO FOR YOU?

All vehicles begin to depreciate value from the moment you drive them off the dealer's lot.

If your vehicle is totaled or stolen, your primary insurance carrier will only reimburse you for the actual cash value of your vehicle at the time of loss. The insurance company payout may not cover your full vehicle investment, including any down payment made at the time of purchase, or monthly payments made up to that point in time.

Protect your investment by adding a PowerBuy Depreciation Program to your vehicle purchase, and get a benefit amount up to \$3,500, \$6,000, or \$10,000 in depreciation coverage, depending on dealer offer when you return to the original selling dealership or auto group to purchase your replacement vehicle.



GAP insurance may pay off your outstanding loan balance, but you would still have out-of-pocket costs for down payment on a new vehicle. That's where PowerBuy comes in.

POWERBUY DEPRECIATION PROGRAM

Protect Your Investment



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Protect Your Investment



Get National Auto Care's PowerBuy today!

**If you have any questions regarding this program, please call:
800-548-1875**



This brochure is not a contract and the contents are limited by its size. It only provides a general summary of the program. Be sure to read your specific PowerBuy Depreciation program form, as all benefits are subject to terms, conditions, and exclusions.

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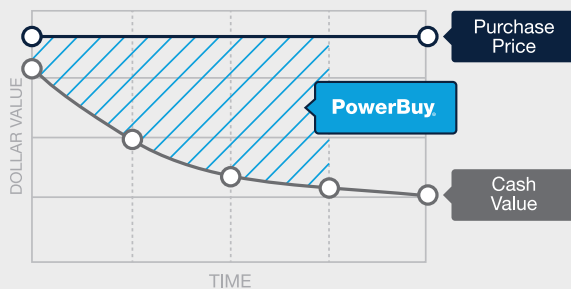
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HOW IT WORKS

Vehicle Purchase Price ⁽²⁾ \$37,000
 Primary Carrier Settlement ⁽³⁾ – \$28,000

PowerBuy® Benefit⁽⁴⁾ \$9,000



Maximum PowerBuy benefit amount is not always the same as purchase price.
 The above graph is for illustration purposes only.

(1) Refer to PowerBuy Depreciation Program Form for additional terms, conditions, limitations, & exclusions.
 (2) Sales Price prior to the addition of tax, title, or documentation fees.
 (3) The valuation by Your Primary Insurance Carrier (before deductions made for wear/tear, prior damage, etc. & any deductible in excess of \$1,000).
 (4) Benefit amount is limited to the PowerBuy benefit level purchased. In this example, \$10,000 maximum benefit was selected.
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SUMMARY OF FEATURES & BENEFITS⁽¹⁾

- Helps protect your investment by reimbursing for depreciation experienced in the event of a total vehicle loss
- Pays the difference between the original vehicle purchase price and the value as determined by your primary auto insurance carrier, or if uninsured, the Actual Cash Value (ACV), up to the Maximum Depreciation Benefit selected
- Maximum Depreciation Benefit up to \$10,000, depending on the level of coverage chosen
- 60 months of coverage

WE HAVE YOU COVERED:

In the event of a Constructive Total Loss, you must notify and provide all of the following to the Administrator:

- Copy of settlement check, covered vehicle valuation report and total loss breakdown, and “Declaration Page” issued by your primary insurance carrier
- Copy of the police report (if total loss is due to theft)
- Copy of the original PowerBuy Depreciation Program form
- Copy of the original Bill of Sale/Buyers Order/Retail Installment Sale Contract/Finance Contract/Lease Agreement

Return to the participating dealership to request PowerBuy benefit on the purchase of a replacement vehicle from that participating dealer.

Participating Dealer to provide proof of purchase of replacement vehicle to the Administrator. Upon Administrator’s receipt of all claim documents and approval of the claim, the benefit amount is paid to participating dealer to be applied as a down payment on the replacement vehicle.