

Quantum Auto 2.0[®]

PREMIER NEW CAR REPLACEMENT[®]

If our customer totals a car, their Collision or Comprehensive coverage may not be enough to replace the car and cover the unpaid principal they may owe on the loan. Premier New Car Replacement[®] can broaden their coverage to cover the gap and replace their car. This is the only package where individual components are available separately and as part of a package. Premier New Car Replacement[®] consists of the following endorsements: Loan or Lease Gap Coverage, New Car Replacement Coverage, and Glass Deductible.

| FEATURE | BENEFITS TO THE CUSTOMER |
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| Loan or Lease Gap Coverage | |
| <ul style="list-style-type: none">In the event of a total loss of a new financed car, Gap Coverage can cover the gap between the actual cash value of our customer's car and the unpaid principal on their loan minus any applicable deductible. | <ul style="list-style-type: none">Saves the customer money if they did have a gap between the actual cash value of their car and the unpaid principal on their loan.Gives the customer peace of mind that their car will be paid for if they have a total loss. |
| New Car Replacement Coverage | |
| <ul style="list-style-type: none">New Car Replacement Coverage can provide additional coverage for our customer's new car.If we determine there is a covered total loss to their new car, this coverage can pay to replace that car with a new car of the same make and model, minus any applicable deductible.Fire, theft and flood are excluded. | <ul style="list-style-type: none">Rewards our customers with additional coverage for their new car.Gives the customer the option to get additional coverage to cover their car if they have a total loss. |
| Glass Deductible | |
| <ul style="list-style-type: none">With this feature, if you have a glass-only loss to your windshield, windows, or exterior lights or mirrors, the \$50 deductible would apply instead of the standard Comprehensive or Collision deductible. | <ul style="list-style-type: none">The customer automatically gets the \$50 deductible instead of the standard Comprehensive or Collision deductible. |
| Eligibility | |
| <ul style="list-style-type: none">Premier New Car Replacement[®] is only available for purchased (not leased) cars of which our customer is the original owner.To add the package to a policy, the car must be the current or future model year.In order to retain the coverage on a car, the car must be <u>less than</u> 6 years old. | <ul style="list-style-type: none">Offers customers coverage for purchased cars of which the customer is the original owner.Provides peace of mind to customers that buy a car that is the current or future model year and is <u>less than</u> 6 years old. |

The information in this training is general in nature and necessarily simplified. Whether a particular loss is covered depends on the specific facts and the provisions, exclusions and limits of the actual policy. Nothing in this training alters the terms or conditions of any policy.