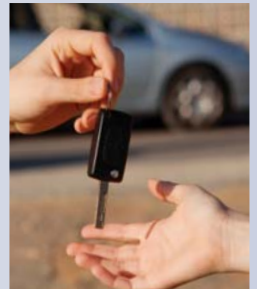
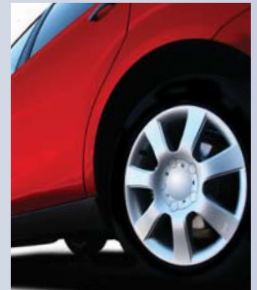


AUTOMOTIVE REPLACEMENT COVERAGE

YOUR ARC BENEFITS

Aside from knowing that you'll be able to get back on the road fast, ARC provides these unique benefits:

- 🛡️ A new replacement vehicle
- 🛡️ Maintain original loan structure*
- 🛡️ Cash down, rebates and incentives associated with original purchase are not lost
- 🛡️ Improved equity due to the greater value of your replacement vehicle
- 🛡️ Total peace of mind knowing you're fully protected



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WHY ARC?

Picture this..your life has just been turned upside down. Your vehicle was just stolen or “totaled” in an accident. Your insurance probably won’t cover 100% of your loan balance. You have no vehicle, have lost any equity it may have had, and worse yet, not sure how you are going to afford a replacement. The last thing you need right now is going through the process of finding a vehicle and financing it!

Relax...we can help.

Introducing Automotive Replacement Coverage (**ARC™**), a new and innovative approach to get you back on the road fast.

In stressful times like this ARC steps in where your primary insurance left off. ARC replaces your vehicle by paying your original car dealer an amount equal to the difference between the insurance settlement, a \$500 deductible, and the replacement cost of a newer vehicle. In other words, ARC will enable you to drive away in the newest model of the car you previously owned while maintaining your original loan structure.*



HOW DOES ARC WORK?

To provide peace of mind, ARC is designed to be clear, straight-forward and easy to understand.

- ☛ Applies to new or used vehicles
- ☛ Coverage terms of 24 or 36 months
- ☛ Primary insurance coverage required
- ☛ Applies to a total loss by collision, theft, or comprehensive causes
- ☛ If original vehicle was new, replacement vehicle will be a NEW equivalent model
- ☛ If original vehicle was used, replacement vehicle will be a CURRENT vehicle of same model age

EXAMPLE *New model purchase price in 2008 \$25,000*

	WITHOUT ARC	WITH ARC
2011 model replacement cost in 2011	N/A	\$27,000
Loan balance at total loss date in 2011	\$18,000	
Insurance settlement	(\$17,000)	(\$17,000)
Loan balance owed to the bank	\$1,000	
Standard ARC deductible		(\$ 500)

ARC Payment \$ 9,500



*For example purposes only. Actual benefit subject to credit status and lender agreement at time of loss. © TRI-ARC 2008. No replication without approval.