

Kentucky

---

## VEHICLE REPLACEMENT INSURANCE COVER SHEET

Your policy is a legal contract between you and us. PLEASE READ YOUR POLICY CAREFULLY. This cover sheet provides only a brief outline of some of the important features of your policy. This cover sheet is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth, in detail, the rights and obligations of both you and your insurance company. IT IS THEREFORE IMPORTANT THAT YOU READ YOUR POLICY.

The following is an index of the major provisions of your policy. Page numbers refer to the location of these provisions in the policy. Amendatory endorsements may be attached to your policy to modify these provisions.

### INDEX OF MAJOR POLICY PROVISIONS

INSURED POLICY STATEMENT	2
ELIGIBILITY	2
BENEFIT	2
Additional Benefit	2
IMPORTANT INFORMATION	2
DEFINITIONS	2
EXCLUSIONS	3
GENERAL TERMS AND CONDITIONS	4
CLAIMS AND NOTIFICATION CONDITIONS	5
IMPORTANT INFORMATION	5
MAKING A CLAIM	5
TERMINATION	5

## VEHICLE REPLACEMENT INSURANCE (VRI)

### INSURED POLICY STATEMENT

Obligation under this VRI **Policy** is fully insured and guaranteed by:  
QBE Insurance Corporation  
One QBE Way  
Sun Prairie, WI 53596

### ELIGIBILITY

**You** can apply for cover under this **Policy** if at the **Start Date**:

1. **You** are the owner or lessee of the **Vehicle**.
2. **Your Vehicle** is covered under a comprehensive **Auto Insurance Policy**.
3. **Your Vehicle** has a **MSRP** not exceeding \$150,000.
4. **Your Vehicle** was purchased by **You** from any Stellantis dealership.
5. **Your Vehicle** is new at the time of purchase of the **Vehicle**.
6. **Your Vehicle** has not been modified from the original manufacturer specification and was originally registered in the **Territory**.

### BENEFIT

In the event of a **Total Loss** to **Your Vehicle** occurring within the **Territory** during the **Period of Insurance**, **We** will provide **You** with a **Voucher** which **You** can redeem against the purchase of a **Replacement Vehicle** for the difference between the **Vehicle Replacement Value** and the greater of the **Auto Insurer Payment** or the **Market Value** of **Your Vehicle**, not exceeding the **Claim Limit**.

### Additional Benefit

In the event of a **Total Loss** or **Partial Loss** to **Your Vehicle** occurring within the **Territory** during the **Period of Insurance**, **We** will reimburse **You** for any deductible you have paid to **Your Auto Insurer** in respect of such loss, up to a maximum of \$1,000. **We** will only pay one **Partial Loss** deductible per year of **Your Policy**.

### Please note:

Only one claim in respect of a **Total Loss** can be made under this **Policy** during the **Period of Insurance**. **Your Policy** will automatically terminate after **We** pay a valid claim in respect of a **Total Loss**.

### IMPORTANT INFORMATION

**You** must contact **Us** prior to accepting any **Total Loss** settlement under **Your Auto Insurance Policy** or a third-party motor insurance company. If **You** do not contact **Us** first, then the benefit under **Your Policy** may be settled based on the **Market Value** and not on the **Auto Insurer Payment**.

### DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this insurance and will appear with a capital letter and in bold.

1. **Auto Insurer** means the insurance company that issued **Your Auto Insurance Policy**.
2. **Auto Insurer Payment** means the amount **You** receive under **Your Auto Insurance Policy** in respect of a **Total Loss**.
3. **Auto Insurance Policy** means a comprehensive automobile physical damage insurance policy which covers the **Vehicle** in respect of accidental damage, fire, and theft, which is maintained throughout the **Period of Insurance**.
4. **Claims Administrator** means QBE Administration Services, Inc. **You** may contact the **Claims Administrator's** office at any time for coverage questions or receive assistance in filing a claim at 1-800-206-1319, P.O. Box 372790, Denver, CO 80237-9714.
5. **Claim Limit** means the maximum amount that can be claimed in total during the **Period of Insurance**, as set forth in **Item 3.** of the **Declaration Page**.
6. **Date of Loss** means the date of the incident to **Your Vehicle** in respect of which a **Total Loss** is subsequently paid under **Your Auto Insurance Policy**.
7. **Declaration Page** means the document given to **You** with this **Policy** that includes **Your** details, the details of **Your Vehicle** and the **Period of Insurance**.
8. **Equivalent Model** means a Stellantis vehicle sourced by **Your** dealer for replacement where for whatever reason it is impossible to replace **Your** original **Vehicle**. For new vehicles this will be the superseding Stellantis model.
9. **Finance Agreement** means an agreement **You** have entered into with a **Finance Company** to finance **Your Vehicle**.
10. **Finance Company** means the financing corporation or other lender which has financed the loan to acquire **Your Vehicle** or fund **Your Premium** for this **Policy**.
11. **Market Value** means the value of **Your Vehicle** confirmed by **Us** at the **Date of Loss** as determined by NADA (<https://www.nadaguides.com>).
12. **MSRP** means the manufacturer's suggested retail sales price as listed on the manufacturer's window sticker or as on the manufacturer's corporate website, less any factory incentives or dealer discounts.

13. **Partial Loss** means a loss that is not a **Total Loss** and is covered by **Your Auto Insurance Policy** for direct physical loss or damage to **Your Vehicle**, where the cost of repair exceeds the deductible payable by **You** under such **Auto Insurance Policy**.
14. **Period of Insurance** means the dates shown in **Item 2.** of the **Declaration Page**.
15. **Policy** means this entire VRI Policy that sets out all the terms and conditions of coverage under this **Policy**.
16. **Premium** means the amount payable by **You** (including any taxes or charges thereon) for coverage under this **Policy**.
17. **Premium Financing Agreement** means an agreement **You** have entered into with a **Finance Company** to fund the **Premium** for this **Policy**, if applicable.
18. **Replacement Vehicle** means the new current model year vehicle, or the **Equivalent Model** chosen to replace **Your Vehicle** in the event of a **Total Loss**.
19. **Sales Invoice** means the sales invoice providing details of the purchase of **Your Vehicle**.
20. **Start Date** means the date cover commences under this **Policy**, as stated in **Your Declaration Page**.
21. **Territory** means within the United States of America.
22. **Total Loss** is when the **Vehicle** is deemed beyond economical or constructive repair by **Your Auto Insurer** as a result of accidental damage, fire, or theft.
23. **Vehicle** means only the **Vehicle** as identified in the **Sales Invoice** not exceeding a **MSRP** value of \$150,000 and being purchased from a Stellantis dealership and not excluded under the "EXCLUSIONS" section of this **Policy**.
24. **Vehicle Replacement Value** means the **MSRP** of a new current model year vehicle or the **MSRP** of the **Equivalent Model**. The maximum **Vehicle Replacement Value** shall be the **MSRP** of **Your Vehicle** plus an inflationary increase not exceeding 5% of the **MSRP** of **Your Vehicle** per annum or 15% of the **MSRP** of **Your Vehicle** in total over the **Period of Insurance**. The **Vehicle Replacement Value** does not include dealer installed accessories, insurance premiums, extended warranties, other coverage, license or other fees or any additional amounts that are being advanced in conjunction with the purchase in order to settle or payoff all or a portion of any other loans. In the event there is no new current model of **Your Vehicle**, or an **Equivalent Model**, or **You** decide to purchase a lesser equivalent Stellantis vehicle, or any other vehicle, there will be no cash pay out to **You** for the difference of **Your** vehicle's lower cost compared to the **Vehicle Replacement Value**.
25. **Voucher** means a voucher redeemable against a vehicle at a Stellantis dealer. The **Voucher** cannot be converted to cash.

26. **We/Us/Our** means QBE Insurance Corporation, whose registered address is One QBE Way, Sun Prairie, WI 53596.
27. **You/Your/Yourself** means the person named in **Item 1.** of the **Declaration Page**.

## EXCLUSIONS

This **Policy** does not provide any cover for:

1. **Vehicles** which:
  - 1.1 have been modified in any way from the manufacturer's specification,
  - 1.2 are used for a purpose for which they are not designed, or
  - 1.3 are owned temporarily or otherwise (resulting from trade-in or acquisition for the purposes of resale) by a business formed for the purposes of selling or servicing motor vehicles,
  - 1.4 Are used for: Any commercial or business use (full or part time), rental, taxi, livery, delivery or ride share services; municipal, volunteer, or professional emergency services; fleet or pool services; towing a trailer whose weight exceeds the manufacturer's recommendations for that vehicle or is used for any snowplowing,
  - 1.5 are used for competition, racing or speed event, or
  - 1.6 are used and/or insured for commercial purposes or vehicles fitted with special equipment that is intended for commercial use,
  - 1.7 are over seven tons gross weight,
  - 1.8 are used for anything other than private use,
  - 1.9 are not covered by a fully comprehensive **Auto Insurance Policy** for the full duration of the **Period of Insurance**.
2. Any **Total Loss**:
  - 2.1 where the **Total Loss** occurred before the inception of this **Policy**.
  - 2.2 that occurs outside of the **Territory**.
  - 2.3 arising directly or indirectly, in whole or in part, due to any act or omission which is wilful or unlawful by **You** or by the driver of the **Vehicle**.
  - 2.4 arising from any intentional damage or loss caused by **You** or any person using **Your Vehicle** with **Your** permission which results directly or indirectly in a **Total Loss**.
  - 2.5 if **You** have not paid the appropriate **Premium** in respect of this **Policy**.
3. Any theft or malicious damage claim which is not accompanied by a Police Report or Court Judgment as appropriate.
4. Any arrears on any **Finance Agreement** **You** have at the **Date of Loss**.
5. Any deferred payment and or fees and or interest charges resulting from any payment holiday agreed between **You** and **Your Finance Company**.
6. Any **Vehicle** that is stolen by any person having access to the keys of **Your Vehicle**.
7. Any **Total Loss** which is not the subject of an indemnity under the accidental damage, fire, or theft sections of any other insurance policy.
8. Any **Total Loss** where the driver of the **Vehicle** is under the influence of alcohol, drugs not

prescribed by a registered medical practitioner, or drugs prescribed by a registered medical practitioner where a warning against driving has been given.

9. Additional costs for anything other than the **Purchase Price of Your Vehicle**.
10. a) any actual or threatened unauthorised, malicious, or criminal act, or series of actual or threatened unauthorised, malicious, or criminal acts, or any hoax relating to any of these.  
b) any failure to act, error, omission or accident or series of related failures to act, series of related errors, series of related omissions or series of related accidents; or  
c) partial or total unavailability or failure, or series of related partial or total unavailability or failures, involving or affecting the use or operation of, access to, or the processing of any computer, hardware, software, data, information technology and communications system, electronic device, server, cloud, or microcontroller including any similar system or any configuration of the aforementioned, and including any associated input, output, or data storage device.
11. Any claims to the extent that the provision of such cover would expose **Us** or any member of **Our** company group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of any country.
12. Loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
  - a) War, cyber warfare, invasion, acts of foreign enemies, hostilities, or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military, or usurped power; or
  - b) Any act of terrorism.  
For the purpose of this section an act of terrorism means an act, including but not limited to the use of force, including cyber, biological, chemical and/or nuclear force, or violence and/or the threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
13. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss.
14. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to or by or arising from (i) ionising radiations or

contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

15. Loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the environment and/or pollution, including airborne fallout, chemicals, tree sap, salt, hail, windstorm, typhoon, floods, lightning, storm, tornado, rainstorm, flooding, freezing, earthquake, snow, tsunami, earth subsidence, cliff collapses, avalanche, hail disaster, mud-rock flow, landslide, or sandstorm.
16. Loss of use or any other consequential loss, penalties for delay or detention, or in connection with guarantees of performance or efficiency. **Our** liability for incidental and consequential damages including, but not limited to, personal injury, physical damage, property, damage loss of use of your vehicle, loss of time and inconvenience resulting from the operation, maintenance or use of **Your Vehicle** is expressly excluded.
17. Any defect in workmanship and materials which is claimable under the terms of any other insurance, warranty, or manufacturer's warranty.
18. Loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following: the collapsing of external objects, the falling of moving objects in air incurred while the vehicle is moving or parking, pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

#### GENERAL TERMS AND CONDITIONS

**You** must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them, **We** may at **Our** discretion terminate the **Policy** or refuse to deal with **Your** claim or reduce the amount of the claims payment.

1. Any reference to 'basis of the contract' in this **Policy** or in the proposal form (if any) is of no effect.
2. **You** must take reasonable care not to make any misrepresentation or provide untrue or misleading information when **You** take out this **Policy**.
3. In the event that any of the information or representations in the **Declaration Page** are untrue and materially affected the acceptance of the risk or hazard assumed by **Us** under this **Policy**, then any claim arising from or based upon such untrue information or representations shall not be covered under this **Policy** with respect to **You** who knew of such untruth.
4. **You** must not act in a fraudulent manner. If **You**, or anyone acting for **You**:
  - a. makes a claim under the **Policy** knowing the claim to be false, or fraudulently exaggerated in any respect, or



- b. makes a statement in support of a claim, knowing the statement to be false in any respect, or
- c. submits a document in support of a claim, knowing the document to be forged or false in any respect, or
- d. makes a claim in respect of any loss or damage caused by **Your** wilful act, or with **Your** connivance, then:
  - i. **We** shall not pay the claim.
  - ii. **We** may by notice to **You** treat this **Policy** as having been terminated from the time of the first fraudulent act.
  - iii. **We** may recover from **You** the amount of any claim already paid under the **Policy**.
  - iv. **We** may retain any **Premium**.
  - v. **We** may inform the Police of the circumstances.
5. The **Policy** will be issued based upon information that has been given to **Us** about **You**, and **Your Vehicle**. **You** have a duty to tell **Us** immediately of any changes to this information such as change of address. Failure to do so may lead **Us** to reassess the terms of **Your** cover under this **Policy**. **We** will then advise **You** of any changes in terms.
6. **You** must not continue to drive **Your Vehicle** after any damage or incident as this could cause further damage to **Your Vehicle**.
7. The cover under **Your Policy** may be affected if **You** do not comply with all the provisions of this **Policy**.
8. **Your Policy** will be governed by the law of the state where **You** reside.
9. This **Policy** is not transferable to any subsequent **Vehicle** owners.

#### CLAIMS AND NOTIFICATION CONDITIONS

**You** must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them, **We** may at **Our** discretion terminate the **Policy** or refuse to deal with **Your** claim or reduce the amount of the claims payment.

#### IMPORTANT INFORMATION

If within the **Period of Insurance** an incident occurs within the **Territory** which results in **Your Vehicle** being classed as a **Total Loss**, **You** should not accept any settlement offer made under **Your Auto Insurance Policy** or a third-party motor insurance company until **You** have contacted **Us**, and **We** have given **You** permission to accept the offer. **We** may seek to have the offer received by **You** under **Your Auto Insurance Policy** or the offer of a third-party motor insurance company increased if in **Our** absolute discretion **We** do not consider such offers to be reasonable.

1. If **You** accept a **Total Loss** settlement offer under **Your Auto Insurance Policy** or a third-party motor insurance company prior to or without **Our** consent, then **We** may settle **Your** claim based

- on the **Market Value** at the **Date of Loss** and not on the **Auto Insurer Payment**.
2. **You** must advise **Us** within five working days of any claim **You** have made under **Your Auto Insurance Policy**:
  - a) that results from theft; or
  - b) in the event of any loss resulting from accidental damage and fire, where the damage is so significant that **Your Auto Insurance Policy** underwriter may classify it as a **Total Loss**. If **You** have any doubts, **You** should contact **Us**.
3. Where possible **You** must take all reasonable steps to safeguard **Your Vehicle**.
4. **You** must report the incident to the Police and provide **Us** with a Police Report or Court Judgment as appropriate.
5. **We** accept no liability for the irresponsible disposal of **Your Vehicle** or its salvage in any event.
6. At notification of any claim, **We** reserve the right to instruct an engineer to inspect **Your Vehicle** before authorising any claim. Any decision on liability will be withheld until this report is received.

#### MAKING A CLAIM

If a **Total Loss** occurs, please report **Your** claim to the **Claims Administrator** according to the following procedure:

1. Contact the **Claims Administrator** at telephone 1-800-206-1319. Upon their verification that you have a **Policy**, they will e-mail **You** the required claims forms and checklists to process a claim.
2. Return the completed claims forms provided by the **Claims Administrator** with all requested documentation as outlined below.

No benefit shall become payable under this **Policy** until **We** have received proof to **Our** satisfaction of:

1. Payment of the appropriate **Premium** in respect of **Your Policy**.
2. Payment of the claim for **Total Loss** or **Partial Loss** under **Your Auto Insurance Policy**.
3. Evidence of the **Total Loss** or **Partial Loss** and the **Auto Insurer Payment** **You** receive from **Your Auto Insurer** as at the **Date of Loss** and a valuation report from **Your Auto Insurer**.
4. A copy of **Your Auto Insurance Policy** declaration page.
5. **Your Policy** number and **Vehicle** details.
6. Cause of **Total Loss**.
7. Police Report or Court Judgment as appropriate.
8. **Your Sales Invoice** showing the **MSRP**.
9. Any other evidence which may be reasonably requested by **Us**.

#### TERMINATION

By **You**

If no claims are known or reported under this **Policy**, within 30 days from the **Start Date** **You** have a right to terminate this **Policy** and to receive a full refund of **Premium** by giving written notice to **Us** and quoting

**Your Policy** number shown on **Your Declaration Page**.

If **You** do not terminate cover within 30 days from the **Start Date**, the **Policy** will continue to its natural expiry, unless **You** subsequently terminate the **Policy**.

If the **Policy** is terminated after the 30-day period from the **Start Date**, provided no claims are known or reported, **You** will be entitled to a daily pro rata refund of **Premium** from the **Start Date** for this **Policy**, as shown on the **Declaration Page**.

Once this **Policy** is terminated **You** will not be entitled to make a claim under this **Policy**.

By **Us**

**We** can terminate **Your Policy** in any way permitted by law for reasons including any of the following. If **You** have:

- made a misrepresentation to **Us** before the **Policy**, including failure to pay the **Premium**.
- made a fraudulent claim under the **Policy** or acted in a fraudulent manner.
- failed to notify **Us** of a specific act or omission as required by the **Policy**.

If all or any part of the **Premium** has been financed under a **Premium Financing Agreement** and **You** are in default under your **Premium Financing Agreement**, **Your Policy** will terminate on the date that **Your Premium Financing Agreement** goes into default, automatically without the requirement that we provide **You** with notice of termination.

Michigan

---





[INSERT LOGO]

## VEHICLE REPLACEMENT INSURANCE (VRI)

### INSURED POLICY STATEMENT

Obligation under this VRI **Policy** is fully insured and guaranteed by:  
QBE Insurance Corporation  
One QBE Way  
Sun Prairie, WI 53596

### ELIGIBILITY

**You** can apply for cover under this **Policy** if at the **Start Date**:

1. **You** are the owner or lessee of the **Vehicle**.
2. **Your Vehicle** is covered under a comprehensive **Auto Insurance Policy**.
3. **Your Vehicle** has a **MSRP** not exceeding \$150,000.
4. **Your Vehicle** was purchased by **You** from any Stellantis dealership.
5. **Your Vehicle** is new at the time of purchase of the **Vehicle**.
6. **Your Vehicle** has not been modified from the original manufacturer specification and was originally registered in the **Territory**.

### BENEFIT

In the event of a **Total Loss** to **Your Vehicle** occurring within the **Territory** during the **Period of Insurance**, **We** will provide **You** with a **Voucher** which **You** can redeem against the purchase of a **Replacement Vehicle** for the difference between the **Vehicle Replacement Value** and the greater of the **Auto Insurer Payment** or the **Market Value** of **Your Vehicle**, not exceeding the **Claim Limit**.

### Optional Additional Benefit

In the event of a **Total Loss** or **Partial Loss** to **Your Vehicle** occurring within the **Territory** during the **Period of Insurance**, **We** will reimburse **You** for any deductible you have paid to **Your Auto Insurer** in respect of such loss, up to a maximum of \$1,000. **We** will only pay one **Partial Loss** deductible per year of **Your Policy**.

### Please note:

Only one claim in respect of a **Total Loss** can be made under this **Policy** during the **Period of Insurance**. **Your Policy** will automatically terminate after **We** pay a valid claim in respect of a **Total Loss**.

### IMPORTANT INFORMATION

**You** must contact **Us** prior to accepting any **Total Loss** settlement under **Your Auto Insurance Policy** or a third-party motor insurance company. If **You** do not contact **Us** first, then the benefit under **Your Policy** may be settled based on the **Market Value** and not on the **Auto Insurer Payment**.

### DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this insurance and will appear with a capital letter and in bold.

1. **Auto Insurer** means the insurance company that issued **Your Auto Insurance Policy**.
2. **Auto Insurer Payment** means the amount **You** receive under **Your Auto Insurance Policy** in respect of a **Total Loss**.
3. **Auto Insurance Policy** means a comprehensive automobile physical damage insurance policy which covers the **Vehicle** in respect of accidental damage, fire, and theft, which is maintained throughout the **Period of Insurance**.
4. **Claims Administrator** means QBE Administration Services, Inc. **You** may contact the **Claims Administrator's** office at any time for coverage questions or receive assistance in filing a claim at 1-800-206-1319, P.O. Box 372790, Denver, CO 80237-9714.
5. **Claim Limit** means the maximum amount that can be claimed in total during the **Period of Insurance**, as set forth in **Item 3.** of the **Declaration Page**.
6. **Date of Loss** means the date of the incident to **Your Vehicle** in respect of which a **Total Loss** is subsequently paid under **Your Auto Insurance Policy**.
7. **Declaration Page** means the document given to **You** with this **Policy** that includes **Your** details, the details of **Your Vehicle** and the **Period of Insurance**.
8. **Equivalent Model** means a Stellantis vehicle sourced by **Your** dealer for replacement where for whatever reason it is impossible to replace **Your** original **Vehicle**. For new vehicles this will be the superseding Stellantis model.
9. **Finance Agreement** means an agreement **You** have entered into with a **Finance Company** to finance **Your Vehicle**.
10. **Finance Company** means the financing corporation or other lender which has financed the loan to acquire **Your Vehicle** or fund **Your Premium** for this **Policy**.
11. **Market Value** means the value of **Your Vehicle** confirmed by **Us** at the **Date of Loss** as determined by NADA (<https://www.nadaguides.com>).
12. **MSRP** means the manufacturer's suggested retail sales price as listed on the manufacturer's window sticker or as on the manufacturer's corporate website, less any factory incentives or dealer discounts.

13. **Partial Loss** means a loss that is not a **Total Loss** and is covered by **Your Auto Insurance Policy** for direct physical loss or damage to **Your Vehicle**, where the cost of repair exceeds the deductible payable by **You** under such **Auto Insurance Policy**.
14. **Period of Insurance** means the dates shown in **Item 2.** of the **Declaration Page**.
15. **Policy** means this entire VRI Policy that sets out all the terms and conditions of coverage under this **Policy**.
16. **Premium** means the amount payable by **You** (including any taxes or charges thereon) for coverage under this **Policy**.
17. **Premium Financing Agreement** means an agreement **You** have entered into with a **Finance Company** to fund the **Premium** for this **Policy**, if applicable.
18. **Replacement Vehicle** means the new current model year vehicle, or the **Equivalent Model** chosen to replace **Your Vehicle** in the event of a **Total Loss**.
19. **Sales Invoice** means the sales invoice providing details of the purchase of **Your Vehicle**.
20. **Start Date** means the date cover commences under this **Policy**, as stated in **Your Declaration Page**.
21. **Territory** means within the United States of America.
22. **Total Loss** is when the **Vehicle** is deemed beyond economical or constructive repair by **Your Auto Insurer** as a result of accidental damage, fire, or theft.
23. **Vehicle** means only the **Vehicle** as identified in the **Sales Invoice** not exceeding a **MSRP** value of \$150,000 and being purchased from a Stellantis dealership and not excluded under the "EXCLUSIONS" section of this **Policy**.
24. **Vehicle Replacement Value** means the **MSRP** of a new current model year vehicle or the **MSRP** of the **Equivalent Model**. The maximum **Vehicle Replacement Value** shall be the **MSRP** of **Your Vehicle** plus an inflationary increase not exceeding 5% of the **MSRP** of **Your Vehicle** per annum or 15% of the **MSRP** of **Your Vehicle** in total over the **Period of Insurance**. The **Vehicle Replacement Value** does not include dealer installed accessories, insurance premiums, extended warranties, other coverage, license or other fees or any additional amounts that are being advanced in conjunction with the purchase in order to settle or payoff all or a portion of any other loans. In the event there is no new current model of **Your Vehicle**, or an **Equivalent Model**, or **You** decide to purchase a lesser equivalent Stellantis vehicle, or any other vehicle, there will be no cash pay out to **You** for the difference of **Your** vehicle's lower cost compared to the **Vehicle Replacement Value**.
25. **Voucher** means a voucher redeemable against a vehicle at a Stellantis dealer. The **Voucher** cannot be converted to cash.

26. **We/Us/Our** means QBE Insurance Corporation, whose registered address is One QBE Way, Sun Prairie, WI 53596.
27. **You/Your/Yourself** means the person named in **Item 1.** of the **Declaration Page**.

## EXCLUSIONS

This **Policy** does not provide any cover for:

1. **Vehicles** which:
  - 1.1 have been modified in any way from the manufacturer's specification,
  - 1.2 are used for a purpose for which they are not designed, or
  - 1.3 are owned temporarily or otherwise (resulting from trade-in or acquisition for the purposes of resale) by a business formed for the purposes of selling or servicing motor vehicles,
  - 1.4 Are used for: Any commercial or business use (full or part time), rental, taxi, livery, delivery or ride share services; municipal, volunteer, or professional emergency services; fleet or pool services; towing a trailer whose weight exceeds the manufacturer's recommendations for that vehicle or is used for any snowplowing,
  - 1.5 are used for competition, racing or speed event, or
  - 1.6 are used and/or insured for commercial purposes or vehicles fitted with special equipment that is intended for commercial use,
  - 1.7 are over seven tons gross weight,
  - 1.8 are used for anything other than private use,
  - 1.9 are not covered by a fully comprehensive **Auto Insurance Policy** for the full duration of the **Period of Insurance**.
2. Any **Total Loss**:
  - 2.1 where the **Total Loss** occurred before the inception of this **Policy**.
  - 2.2 that occurs outside of the **Territory**.
  - 2.3 arising directly or indirectly, in whole or in part, due to any act or omission which is wilful or unlawful by **You** or by the driver of the **Vehicle**.
  - 2.4 arising from any intentional damage or loss caused by **You** or any person using **Your Vehicle** with **Your** permission which results directly or indirectly in a **Total Loss**.
  - 2.5 if **You** have not paid the appropriate **Premium** in respect of this **Policy**.
3. Any theft or malicious damage claim which is not accompanied by a Police Report or Court Judgment as appropriate.
4. Any arrears on any **Finance Agreement** **You** have at the **Date of Loss**.
5. Any deferred payment and or fees and or interest charges resulting from any payment holiday agreed between **You** and **Your Finance Company**.
6. Any **Vehicle** that is stolen by any person having access to the keys of **Your Vehicle**.
7. Any **Total Loss** which is not the subject of an indemnity under the accidental damage, fire, or theft sections of any other insurance policy.
8. Any **Total Loss** where the driver of the **Vehicle** is under the influence of alcohol, drugs not

prescribed by a registered medical practitioner, or drugs prescribed by a registered medical practitioner where a warning against driving has been given.

9. Additional costs for anything other than the **Purchase Price of Your Vehicle**.
10. a) any actual or threatened unauthorised, malicious, or criminal act, or series of actual or threatened unauthorised, malicious, or criminal acts, or any hoax relating to any of these.  
b) any failure to act, error, omission or accident or series of related failures to act, series of related errors, series of related omissions or series of related accidents; or  
c) partial or total unavailability or failure, or series of related partial or total unavailability or failures, involving or affecting the use or operation of, access to, or the processing of any computer, hardware, software, data, information technology and communications system, electronic device, server, cloud, or microcontroller including any similar system or any configuration of the aforementioned, and including any associated input, output, or data storage device.
11. Any claims to the extent that the provision of such cover would expose **Us** or any member of **Our** company group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of any country.
12. Loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
  - a) War, cyber warfare, invasion, acts of foreign enemies, hostilities, or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military, or usurped power; or
  - b) Any act of terrorism.  
For the purpose of this section an act of terrorism means an act, including but not limited to the use of force, including cyber, biological, chemical and/or nuclear force, or violence and/or the threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
13. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss.
14. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to or by or arising from (i) ionising radiations or

contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

15. Loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the environment and/or pollution, including airborne fallout, chemicals, tree sap, salt, hail, windstorm, typhoon, floods, lightning, storm, tornado, rainstorm, flooding, freezing, earthquake, snow, tsunami, earth subsidence, cliff collapses, avalanche, hail disaster, mud-rock flow, landslide, or sandstorm.
16. Loss of use or any other consequential loss, penalties for delay or detention, or in connection with guarantees of performance or efficiency. **Our** liability for incidental and consequential damages including, but not limited to, personal injury, physical damage, property, damage loss of use of your vehicle, loss of time and inconvenience resulting from the operation, maintenance or use of **Your Vehicle** is expressly excluded.
17. Any defect in workmanship and materials which is claimable under the terms of any other insurance, warranty, or manufacturer's warranty.
18. Loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following: the collapsing of external objects, the falling of moving objects in air incurred while the vehicle is moving or parking, pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

#### GENERAL TERMS AND CONDITIONS

**You** must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them, **We** may at **Our** discretion terminate the **Policy** or refuse to deal with **Your** claim or reduce the amount of the claims payment.

1. Any reference to 'basis of the contract' in this **Policy** or in the proposal form (if any) is of no effect.
2. **You** must take reasonable care not to make any misrepresentation or provide untrue or misleading information when **You** take out this **Policy**.
3. In the event that any of the information or representations in the **Declaration Page** are untrue and materially affected the acceptance of the risk or hazard assumed by **Us** under this **Policy**, then any claim arising from or based upon such untrue information or representations shall not be covered under this **Policy** with respect to **You** who knew of such untruth.
4. **You** must not act in a fraudulent manner. If **You**, or anyone acting for **You**:
  - a. makes a claim under the **Policy** knowing the claim to be false, or fraudulently exaggerated in any respect, or



- b. makes a statement in support of a claim, knowing the statement to be false in any respect, or
- c. submits a document in support of a claim, knowing the document to be forged or false in any respect, or
- d. makes a claim in respect of any loss or damage caused by **Your** wilful act, or with **Your** connivance, then:
  - i. **We** shall not pay the claim.
  - ii. **We** may by notice to **You** treat this **Policy** as having been terminated from the time of the first fraudulent act.
  - iii. **We** may recover from **You** the amount of any claim already paid under the **Policy**.
  - iv. **We** may retain any **Premium**.
  - v. **We** may inform the Police of the circumstances.
5. The **Policy** will be issued based upon information that has been given to **Us** about **You**, and **Your Vehicle**. **You** have a duty to tell **Us** immediately of any changes to this information such as change of address. Failure to do so may lead **Us** to reassess the terms of **Your** cover under this **Policy**. **We** will then advise **You** of any changes in terms.
6. **You** must not continue to drive **Your Vehicle** after any damage or incident as this could cause further damage to **Your Vehicle**.
7. The cover under **Your Policy** may be affected if **You** do not comply with all the provisions of this **Policy**.
8. **Your Policy** will be governed by the law of the state where **You** reside.
9. This **Policy** is not transferable to any subsequent **Vehicle** owners.

#### CLAIMS AND NOTIFICATION CONDITIONS

**You** must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them, **We** may at **Our** discretion terminate the **Policy** or refuse to deal with **Your** claim or reduce the amount of the claims payment.

#### IMPORTANT INFORMATION

If within the **Period of Insurance** an incident occurs within the **Territory** which results in **Your Vehicle** being classed as a **Total Loss**, **You** should not accept any settlement offer made under **Your Auto Insurance Policy** or a third-party motor insurance company until **You** have contacted **Us**, and **We** have given **You** permission to accept the offer. **We** may seek to have the offer received by **You** under **Your Auto Insurance Policy** or the offer of a third-party motor insurance company increased if in **Our** absolute discretion **We** do not consider such offers to be reasonable.

1. If **You** accept a **Total Loss** settlement offer under **Your Auto Insurance Policy** or a third-party motor insurance company prior to or without **Our** consent, then **We** may settle **Your** claim based

- on the **Market Value** at the **Date of Loss** and not on the **Auto Insurer Payment**.
2. **You** must advise **Us** within five working days of any claim **You** have made under **Your Auto Insurance Policy**:
  - a) that results from theft; or
  - b) in the event of any loss resulting from accidental damage and fire, where the damage is so significant that **Your Auto Insurance Policy** underwriter may classify it as a **Total Loss**. If **You** have any doubts, **You** should contact **Us**.
3. Where possible **You** must take all reasonable steps to safeguard **Your Vehicle**.
4. **You** must report the incident to the Police and provide **Us** with a Police Report or Court Judgment as appropriate.
5. **We** accept no liability for the irresponsible disposal of **Your Vehicle** or its salvage in any event.
6. At notification of any claim, **We** reserve the right to instruct an engineer to inspect **Your Vehicle** before authorising any claim. Any decision on liability will be withheld until this report is received.

#### MAKING A CLAIM

If a **Total Loss** occurs, please report **Your** claim to the **Claims Administrator** according to the following procedure:

1. Contact the **Claims Administrator** at telephone 1-800-206-1319. Upon their verification that you have a **Policy**, they will e-mail **You** the required claims forms and checklists to process a claim.
2. Return the completed claims forms provided by the **Claims Administrator** with all requested documentation as outlined below.

No benefit shall become payable under this **Policy** until **We** have received proof to **Our** satisfaction of:

1. Payment of the appropriate **Premium** in respect of **Your Policy**.
2. Payment of the claim for **Total Loss** or **Partial Loss** under **Your Auto Insurance Policy**.
3. Evidence of the **Total Loss** or **Partial Loss** and the **Auto Insurer Payment** **You** receive from **Your Auto Insurer** as at the **Date of Loss** and a valuation report from **Your Auto Insurer**.
4. A copy of **Your Auto Insurance Policy** declaration page.
5. **Your Policy** number and **Vehicle** details.
6. Cause of **Total Loss**.
7. Police Report or Court Judgment as appropriate.
8. **Your Sales Invoice** showing the **MSRP**.
9. Any other evidence which may be reasonably requested by **Us**.

#### TERMINATION

By **You**

If no claims are known or reported under this **Policy**, within 30 days from the **Start Date** **You** have a right to terminate this **Policy** and to receive a full refund of **Premium** by giving written notice to **Us** and quoting

**Your Policy** number shown on **Your Declaration Page**.

If **You** do not terminate cover within 30 days from the **Start Date**, the **Policy** will continue to its natural expiry, unless **You** subsequently terminate the **Policy**.

If the **Policy** is terminated after the 30-day period from the **Start Date**, provided no claims are known or reported, **You** will be entitled to a daily pro rata refund of **Premium** from the **Start Date** for this **Policy**, as shown on the **Declaration Page**.

Once this **Policy** is terminated **You** will not be entitled to make a claim under this **Policy**.

By **Us**

**We** can terminate **Your Policy** in any way permitted by law for reasons including any of the following. If **You** have:

- made a misrepresentation to **Us** before the **Policy**, including failure to pay the **Premium**.
- made a fraudulent claim under the **Policy** or acted in a fraudulent manner.
- failed to notify **Us** of a specific act or omission as required by the **Policy**.

If all or any part of the **Premium** has been financed under a **Premium Financing Agreement** and **You** are in default under your **Premium Financing Agreement**, **Your Policy** will terminate on the date that **Your Premium Financing Agreement** goes into default, automatically without the requirement that we provide **You** with notice of termination.

**South Carolina**

---





[INSERT LOGO]

## VEHICLE REPLACEMENT INSURANCE (VRI)

### INSURED POLICY STATEMENT

Obligation under this VRI **Policy** is fully insured and guaranteed by:  
QBE Insurance Corporation  
One QBE Way  
Sun Prairie, WI 53596

### ELIGIBILITY

**You** can apply for cover under this **Policy** if at the **Start Date**:

1. **You** are the owner or lessee of the **Vehicle**.
2. **Your Vehicle** is covered under a comprehensive **Auto Insurance Policy**.
3. **Your Vehicle** has a **MSRP** not exceeding \$150,000.
4. **Your Vehicle** was purchased by **You** from any Stellantis dealership.
5. **Your Vehicle** is new at the time of purchase of the **Vehicle**.
6. **Your Vehicle** has not been modified from the original manufacturer specification and was originally registered in the **Territory**.

### BENEFIT

In the event of a **Total Loss** to **Your Vehicle** occurring within the **Territory** during the **Period of Insurance**, **We** will provide **You** with a **Voucher** which **You** can redeem against the purchase of a **Replacement Vehicle** for the difference between the **Vehicle Replacement Value** and the greater of the **Auto Insurer Payment** or the **Market Value** of **Your Vehicle**, not exceeding the **Claim Limit**.

### Optional Additional Benefit

In the event of a **Total Loss** or **Partial Loss** to **Your Vehicle** occurring within the **Territory** during the **Period of Insurance**, **We** will reimburse **You** for any deductible you have paid to **Your Auto Insurer** in respect of such loss, up to a maximum of \$1,000. **We** will only pay one **Partial Loss** deductible per year of **Your Policy**.

### Please note:

Only one claim in respect of a **Total Loss** can be made under this **Policy** during the **Period of Insurance**. **Your Policy** will automatically terminate after **We** pay a valid claim in respect of a **Total Loss**.

### IMPORTANT INFORMATION

**You** must contact **Us** prior to accepting any **Total Loss** settlement under **Your Auto Insurance Policy** or a third-party motor insurance company. If **You** do not contact **Us** first, then the benefit under **Your Policy** may be settled based on the **Market Value** and not on the **Auto Insurer Payment**.

### DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this insurance and will appear with a capital letter and in bold.

1. **Auto Insurer** means the insurance company that issued **Your Auto Insurance Policy**.
2. **Auto Insurer Payment** means the amount **You** receive under **Your Auto Insurance Policy** in respect of a **Total Loss**.
3. **Auto Insurance Policy** means a comprehensive automobile physical damage insurance policy which covers the **Vehicle** in respect of accidental damage, fire, and theft, which is maintained throughout the **Period of Insurance**.
4. **Claims Administrator** means QBE Administration Services, Inc. **You** may contact the **Claims Administrator's** office at any time for coverage questions or receive assistance in filing a claim at 1-800-206-1319, P.O. Box 372790, Denver, CO 80237-9714.
5. **Claim Limit** means the maximum amount that can be claimed in total during the **Period of Insurance**, as set forth in **Item 3.** of the **Declaration Page**.
6. **Date of Loss** means the date of the incident to **Your Vehicle** in respect of which a **Total Loss** is subsequently paid under **Your Auto Insurance Policy**.
7. **Declaration Page** means the document given to **You** with this **Policy** that includes **Your** details, the details of **Your Vehicle** and the **Period of Insurance**.
8. **Equivalent Model** means a Stellantis vehicle sourced by **Your** dealer for replacement where for whatever reason it is impossible to replace **Your** original **Vehicle**. For new vehicles this will be the superseding Stellantis model.
9. **Finance Agreement** means an agreement **You** have entered into with a **Finance Company** to finance **Your Vehicle**.
10. **Finance Company** means the financing corporation or other lender which has financed the loan to acquire **Your Vehicle** or fund **Your Premium** for this **Policy**.
11. **Market Value** means the value of **Your Vehicle** confirmed by **Us** at the **Date of Loss** as determined by NADA (<https://www.nadaguides.com>).
12. **MSRP** means the manufacturer's suggested retail sales price as listed on the manufacturer's window sticker or as on the manufacturer's corporate website, less any factory incentives or dealer discounts.

13. **Partial Loss** means a loss that is not a **Total Loss** and is covered by **Your Auto Insurance Policy** for direct physical loss or damage to **Your Vehicle**, where the cost of repair exceeds the deductible payable by **You** under such **Auto Insurance Policy**.
14. **Period of Insurance** means the dates shown in **Item 2.** of the **Declaration Page**.
15. **Policy** means this entire VRI Policy that sets out all the terms and conditions of coverage under this **Policy**.
16. **Premium** means the amount payable by **You** (including any taxes or charges thereon) for coverage under this **Policy**.
17. **Premium Financing Agreement** means an agreement **You** have entered into with a **Finance Company** to fund the **Premium** for this **Policy**, if applicable.
18. **Replacement Vehicle** means the new current model year vehicle, or the **Equivalent Model** chosen to replace **Your Vehicle** in the event of a **Total Loss**.
19. **Sales Invoice** means the sales invoice providing details of the purchase of **Your Vehicle**.
20. **Start Date** means the date cover commences under this **Policy**, as stated in **Your Declaration Page**.
21. **Territory** means within the United States of America.
22. **Total Loss** is when the **Vehicle** is deemed beyond economical or constructive repair by **Your Auto Insurer** as a result of accidental damage, fire, or theft.
23. **Vehicle** means only the **Vehicle** as identified in the **Sales Invoice** not exceeding a **MSRP** value of \$150,000 and being purchased from a Stellantis dealership and not excluded under the "EXCLUSIONS" section of this **Policy**.
24. **Vehicle Replacement Value** means the **MSRP** of a new current model year vehicle or the **MSRP** of the **Equivalent Model**. The maximum **Vehicle Replacement Value** shall be the **MSRP** of **Your Vehicle** plus an inflationary increase not exceeding 5% of the **MSRP** of **Your Vehicle** per annum or 15% of the **MSRP** of **Your Vehicle** in total over the **Period of Insurance**. The **Vehicle Replacement Value** does not include dealer installed accessories, insurance premiums, extended warranties, other coverage, license or other fees or any additional amounts that are being advanced in conjunction with the purchase in order to settle or payoff all or a portion of any other loans. In the event there is no new current model of **Your Vehicle**, or an **Equivalent Model**, or **You** decide to purchase a lesser equivalent Stellantis vehicle, or any other vehicle, there will be no cash pay out to **You** for the difference of **Your** vehicle's lower cost compared to the **Vehicle Replacement Value**.
25. **Voucher** means a voucher redeemable against a vehicle at a Stellantis dealer. The **Voucher** cannot be converted to cash.
26. **We/Us/Our** means QBE Insurance Corporation, whose registered address is One QBE Way, Sun Prairie, WI 53596.
27. **You/Your/Yourself** means the person named in **Item 1.** of the **Declaration Page**.

## EXCLUSIONS

This **Policy** does not provide any cover for:

1. **Vehicles** which:
  - 1.1 have been modified in any way from the manufacturer's specification,
  - 1.2 are used for a purpose for which they are not designed, or
  - 1.3 are owned temporarily or otherwise (resulting from trade-in or acquisition for the purposes of resale) by a business formed for the purposes of selling or servicing motor vehicles,
  - 1.4 Are used for: Any commercial or business use (full or part time), rental, taxi, livery, delivery or ride share services; municipal, volunteer, or professional emergency services; fleet or pool services; towing a trailer whose weight exceeds the manufacturer's recommendations for that vehicle or is used for any snowplowing,
  - 1.5 are used for competition, racing or speed event, or
  - 1.6 are used and/or insured for commercial purposes or vehicles fitted with special equipment that is intended for commercial use,
  - 1.7 are over seven tons gross weight,
  - 1.8 are used for anything other than private use,
  - 1.9 are not covered by a fully comprehensive **Auto Insurance Policy** for the full duration of the **Period of Insurance**.
2. Any **Total Loss**:
  - 2.1 where the **Total Loss** occurred before the inception of this **Policy**.
  - 2.2 that occurs outside of the **Territory**.
  - 2.3 arising directly or indirectly, in whole or in part, due to any act or omission which is wilful or unlawful by **You** or by the driver of the **Vehicle**.
  - 2.4 arising from any intentional damage or loss caused by **You** or any person using **Your Vehicle** with **Your** permission which results directly or indirectly in a **Total Loss**.
  - 2.5 if **You** have not paid the appropriate **Premium** in respect of this **Policy**.
3. Any theft or malicious damage claim which is not accompanied by a Police Report or Court Judgment as appropriate.
4. Any arrears on any **Finance Agreement** **You** have at the **Date of Loss**.
5. Any deferred payment and or fees and or interest charges resulting from any payment holiday agreed between **You** and **Your Finance Company**.
6. Any **Vehicle** that is stolen by any person having access to the keys of **Your Vehicle**.
7. Any **Total Loss** which is not the subject of an indemnity under the accidental damage, fire, or theft sections of any other insurance policy.
8. Any **Total Loss** where the driver of the **Vehicle** is under the influence of alcohol, drugs not

prescribed by a registered medical practitioner, or drugs prescribed by a registered medical practitioner where a warning against driving has been given.

9. Additional costs for anything other than the **Purchase Price of Your Vehicle**.
10. a) any actual or threatened unauthorised, malicious, or criminal act, or series of actual or threatened unauthorised, malicious, or criminal acts, or any hoax relating to any of these.  
b) any failure to act, error, omission or accident or series of related failures to act, series of related errors, series of related omissions or series of related accidents; or  
c) partial or total unavailability or failure, or series of related partial or total unavailability or failures, involving or affecting the use or operation of, access to, or the processing of any computer, hardware, software, data, information technology and communications system, electronic device, server, cloud, or microcontroller including any similar system or any configuration of the aforementioned, and including any associated input, output, or data storage device.
11. Any claims to the extent that the provision of such cover would expose **Us** or any member of **Our** company group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of any country.
12. Loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
  - a) War, cyber warfare, invasion, acts of foreign enemies, hostilities, or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military, or usurped power; or
  - b) Any act of terrorism.  
For the purpose of this section an act of terrorism means an act, including but not limited to the use of force, including cyber, biological, chemical and/or nuclear force, or violence and/or the threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
13. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss.
14. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to or by or arising from (i) ionising radiations or

contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

15. Loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the environment and/or pollution, including airborne fallout, chemicals, tree sap, salt, hail, windstorm, typhoon, floods, lightning, storm, tornado, rainstorm, flooding, freezing, earthquake, snow, tsunami, earth subsidence, cliff collapses, avalanche, hail disaster, mud-rock flow, landslide, or sandstorm.
16. Loss of use or any other consequential loss, penalties for delay or detention, or in connection with guarantees of performance or efficiency. **Our** liability for incidental and consequential damages including, but not limited to, personal injury, physical damage, property, damage loss of use of your vehicle, loss of time and inconvenience resulting from the operation, maintenance or use of **Your Vehicle** is expressly excluded.
17. Any defect in workmanship and materials which is claimable under the terms of any other insurance, warranty, or manufacturer's warranty.
18. Loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following: the collapsing of external objects, the falling of moving objects in air incurred while the vehicle is moving or parking, pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

#### GENERAL TERMS AND CONDITIONS

**You** must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them, **We** may at **Our** discretion terminate the **Policy** or refuse to deal with **Your** claim or reduce the amount of the claims payment.

1. Any reference to 'basis of the contract' in this **Policy** or in the proposal form (if any) is of no effect.
2. **You** must take reasonable care not to make any misrepresentation or provide untrue or misleading information when **You** take out this **Policy**.
3. In the event that any of the information or representations in the **Declaration Page** are untrue and materially affected the acceptance of the risk or hazard assumed by **Us** under this **Policy**, then any claim arising from or based upon such untrue information or representations shall not be covered under this **Policy** with respect to **You** who knew of such untruth.
4. **You** must not act in a fraudulent manner. If **You**, or anyone acting for **You**:
  - a. makes a claim under the **Policy** knowing the claim to be false, or fraudulently exaggerated in any respect, or



- b. makes a statement in support of a claim, knowing the statement to be false in any respect, or
- c. submits a document in support of a claim, knowing the document to be forged or false in any respect, or
- d. makes a claim in respect of any loss or damage caused by **Your** wilful act, or with **Your** connivance, then:
  - i. **We** shall not pay the claim.
  - ii. **We** may by notice to **You** treat this **Policy** as having been terminated from the time of the first fraudulent act.
  - iii. **We** may recover from **You** the amount of any claim already paid under the **Policy**.
  - iv. **We** may retain any **Premium**.
  - v. **We** may inform the Police of the circumstances.
5. The **Policy** will be issued based upon information that has been given to **Us** about **You**, and **Your Vehicle**. **You** have a duty to tell **Us** immediately of any changes to this information such as change of address. Failure to do so may lead **Us** to reassess the terms of **Your** cover under this **Policy**. **We** will then advise **You** of any changes in terms.
6. **You** must not continue to drive **Your Vehicle** after any damage or incident as this could cause further damage to **Your Vehicle**.
7. The cover under **Your Policy** may be affected if **You** do not comply with all the provisions of this **Policy**.
8. **Your Policy** will be governed by the law of the state where **You** reside.
9. This **Policy** is not transferable to any subsequent **Vehicle** owners.

#### CLAIMS AND NOTIFICATION CONDITIONS

**You** must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them, **We** may at **Our** discretion terminate the **Policy** or refuse to deal with **Your** claim or reduce the amount of the claims payment.

#### IMPORTANT INFORMATION

If within the **Period of Insurance** an incident occurs within the **Territory** which results in **Your Vehicle** being classed as a **Total Loss**, **You** should not accept any settlement offer made under **Your Auto Insurance Policy** or a third-party motor insurance company until **You** have contacted **Us**, and **We** have given **You** permission to accept the offer. **We** may seek to have the offer received by **You** under **Your Auto Insurance Policy** or the offer of a third-party motor insurance company increased if in **Our** absolute discretion **We** do not consider such offers to be reasonable.

1. If **You** accept a **Total Loss** settlement offer under **Your Auto Insurance Policy** or a third-party motor insurance company prior to or without **Our** consent, then **We** may settle **Your** claim based

- on the **Market Value** at the **Date of Loss** and not on the **Auto Insurer Payment**.
2. **You** must advise **Us** within five working days of any claim **You** have made under **Your Auto Insurance Policy**:
  - a) that results from theft; or
  - b) in the event of any loss resulting from accidental damage and fire, where the damage is so significant that **Your Auto Insurance Policy** underwriter may classify it as a **Total Loss**. If **You** have any doubts, **You** should contact **Us**.
3. Where possible **You** must take all reasonable steps to safeguard **Your Vehicle**.
4. **You** must report the incident to the Police and provide **Us** with a Police Report or Court Judgment as appropriate.
5. **We** accept no liability for the irresponsible disposal of **Your Vehicle** or its salvage in any event.
6. At notification of any claim, **We** reserve the right to instruct an engineer to inspect **Your Vehicle** before authorising any claim. Any decision on liability will be withheld until this report is received.

#### MAKING A CLAIM

If a **Total Loss** occurs, please report **Your** claim to the **Claims Administrator** according to the following procedure:

1. Contact the **Claims Administrator** at telephone 1-800-206-1319. Upon their verification that you have a **Policy**, they will e-mail **You** the required claims forms and checklists to process a claim.
2. Return the completed claims forms provided by the **Claims Administrator** with all requested documentation as outlined below.

No benefit shall become payable under this **Policy** until **We** have received proof to **Our** satisfaction of:

1. Payment of the appropriate **Premium** in respect of **Your Policy**.
2. Payment of the claim for **Total Loss** or **Partial Loss** under **Your Auto Insurance Policy**.
3. Evidence of the **Total Loss** or **Partial Loss** and the **Auto Insurer Payment** **You** receive from **Your Auto Insurer** as at the **Date of Loss** and a valuation report from **Your Auto Insurer**.
4. A copy of **Your Auto Insurance Policy** declaration page.
5. **Your Policy** number and **Vehicle** details.
6. Cause of **Total Loss**.
7. Police Report or Court Judgment as appropriate.
8. **Your Sales Invoice** showing the **MSRP**.
9. Any other evidence which may be reasonably requested by **Us**.

#### TERMINATION

By **You**

If no claims are known or reported under this **Policy**, within 30 days from the **Start Date** **You** have a right to terminate this **Policy** and to receive a full refund of **Premium** by giving written notice to **Us** and quoting

**Your Policy** number shown on **Your Declaration Page**.

If **You** do not terminate cover within 30 days from the **Start Date**, the **Policy** will continue to its natural expiry, unless **You** subsequently terminate the **Policy**.

If the **Policy** is terminated after the 30-day period from the **Start Date**, provided no claims are known or reported, **You** will be entitled to a daily pro rata refund of **Premium** from the **Start Date** for this **Policy**, as shown on the **Declaration Page**.

Once this **Policy** is terminated **You** will not be entitled to make a claim under this **Policy**.

By **Us**

**We** can terminate **Your Policy** in any way permitted by law for reasons including any of the following. If **You** have:

- made a misrepresentation to **Us** before the **Policy**, including failure to pay the **Premium**.
- made a fraudulent claim under the **Policy** or acted in a fraudulent manner.
- failed to notify **Us** of a specific act or omission as required by the **Policy**.

If all or any part of the **Premium** has been financed under a **Premium Financing Agreement** and **You** are in default under your **Premium Financing Agreement**, **Your Policy** will terminate on the date that **Your Premium Financing Agreement** goes into default, automatically without the requirement that we provide **You** with notice of termination.

All Other States





[INSERT LOGO]

## VEHICLE REPLACEMENT INSURANCE (VRI)

### INSURED POLICY STATEMENT

Obligation under this VRI **Policy** is fully insured and guaranteed by:  
QBE Insurance Corporation  
One QBE Way  
Sun Prairie, WI 53596

### ELIGIBILITY

**You** can apply for cover under this **Policy** if at the **Start Date**:

1. **You** are the owner or lessee of the **Vehicle**.
2. **Your Vehicle** is covered under a comprehensive **Auto Insurance Policy**.
3. **Your Vehicle** has a **MSRP** not exceeding \$150,000.
4. **Your Vehicle** was purchased by **You** from any Stellantis dealership.
5. **Your Vehicle** is new at the time of purchase of the **Vehicle**.
6. **Your Vehicle** has not been modified from the original manufacturer specification and was originally registered in the **Territory**.

### BENEFIT

In the event of a **Total Loss** to **Your Vehicle** occurring within the **Territory** during the **Period of Insurance**, **We** will provide **You** with a **Voucher** which **You** can redeem against the purchase of a **Replacement Vehicle** for the difference between the **Vehicle Replacement Value** and the greater of the **Auto Insurer Payment** or the **Market Value** of **Your Vehicle**, not exceeding the **Claim Limit**.

### Additional Benefit

In the event of a **Total Loss** or **Partial Loss** to **Your Vehicle** occurring within the **Territory** during the **Period of Insurance**, **We** will reimburse **You** for any deductible you have paid to **Your Auto Insurer** in respect of such loss, up to a maximum of \$1,000. **We** will only pay one **Partial Loss** deductible per year of **Your Policy**.

### Please note:

Only one claim in respect of a **Total Loss** can be made under this **Policy** during the **Period of Insurance**. **Your Policy** will automatically terminate after **We** pay a valid claim in respect of a **Total Loss**.

### IMPORTANT INFORMATION

**You** must contact **Us** prior to accepting any **Total Loss** settlement under **Your Auto Insurance Policy** or a third-party motor insurance company. If **You** do not contact **Us** first, then the benefit under **Your Policy** may be settled based on the **Market Value** and not on the **Auto Insurer Payment**.

### DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this insurance and will appear with a capital letter and in bold.

1. **Auto Insurer** means the insurance company that issued **Your Auto Insurance Policy**.
2. **Auto Insurer Payment** means the amount **You** receive under **Your Auto Insurance Policy** in respect of a **Total Loss**.
3. **Auto Insurance Policy** means a comprehensive automobile physical damage insurance policy which covers the **Vehicle** in respect of accidental damage, fire, and theft, which is maintained throughout the **Period of Insurance**.
4. **Claims Administrator** means QBE Administration Services, Inc. **You** may contact the **Claims Administrator's** office at any time for coverage questions or receive assistance in filing a claim at 1-800-206-1319, P.O. Box 372790, Denver, CO 80237-9714.
5. **Claim Limit** means the maximum amount that can be claimed in total during the **Period of Insurance**, as set forth in **Item 3.** of the **Declaration Page**.
6. **Date of Loss** means the date of the incident to **Your Vehicle** in respect of which a **Total Loss** is subsequently paid under **Your Auto Insurance Policy**.
7. **Declaration Page** means the document given to **You** with this **Policy** that includes **Your** details, the details of **Your Vehicle** and the **Period of Insurance**.
8. **Equivalent Model** means a Stellantis vehicle sourced by **Your** dealer for replacement where for whatever reason it is impossible to replace **Your** original **Vehicle**. For new vehicles this will be the superseding Stellantis model.
9. **Finance Agreement** means an agreement **You** have entered into with a **Finance Company** to finance **Your Vehicle**.
10. **Finance Company** means the financing corporation or other lender which has financed the loan to acquire **Your Vehicle** or fund **Your Premium** for this **Policy**.
11. **Market Value** means the value of **Your Vehicle** confirmed by **Us** at the **Date of Loss** as determined by NADA (<https://www.nadaguides.com>).
12. **MSRP** means the manufacturer's suggested retail sales price as listed on the manufacturer's window sticker or as on the manufacturer's corporate website, less any factory incentives or dealer discounts.

13. **Partial Loss** means a loss that is not a **Total Loss** and is covered by **Your Auto Insurance Policy** for direct physical loss or damage to **Your Vehicle**, where the cost of repair exceeds the deductible payable by **You** under such **Auto Insurance Policy**.
14. **Period of Insurance** means the dates shown in **Item 2.** of the **Declaration Page**.
15. **Policy** means this entire VRI Policy that sets out all the terms and conditions of coverage under this **Policy**.
16. **Premium** means the amount payable by **You** (including any taxes or charges thereon) for coverage under this **Policy**.
17. **Premium Financing Agreement** means an agreement **You** have entered into with a **Finance Company** to fund the **Premium** for this **Policy**, if applicable.
18. **Replacement Vehicle** means the new current model year vehicle, or the **Equivalent Model** chosen to replace **Your Vehicle** in the event of a **Total Loss**.
19. **Sales Invoice** means the sales invoice providing details of the purchase of **Your Vehicle**.
20. **Start Date** means the date cover commences under this **Policy**, as stated in **Your Declaration Page**.
21. **Territory** means within the United States of America.
22. **Total Loss** is when the **Vehicle** is deemed beyond economical or constructive repair by **Your Auto Insurer** as a result of accidental damage, fire, or theft.
23. **Vehicle** means only the **Vehicle** as identified in the **Sales Invoice** not exceeding a **MSRP** value of \$150,000 and being purchased from a Stellantis dealership and not excluded under the "EXCLUSIONS" section of this **Policy**.
24. **Vehicle Replacement Value** means the **MSRP** of a new current model year vehicle or the **MSRP** of the **Equivalent Model**. The maximum **Vehicle Replacement Value** shall be the **MSRP** of **Your Vehicle** plus an inflationary increase not exceeding 5% of the **MSRP** of **Your Vehicle** per annum or 15% of the **MSRP** of **Your Vehicle** in total over the **Period of Insurance**. The **Vehicle Replacement Value** does not include dealer installed accessories, insurance premiums, extended warranties, other coverage, license or other fees or any additional amounts that are being advanced in conjunction with the purchase in order to settle or payoff all or a portion of any other loans. In the event there is no new current model of **Your Vehicle**, or an **Equivalent Model**, or **You** decide to purchase a lesser equivalent Stellantis vehicle, or any other vehicle, there will be no cash pay out to **You** for the difference of **Your** vehicle's lower cost compared to the **Vehicle Replacement Value**.
25. **Voucher** means a voucher redeemable against a vehicle at a Stellantis dealer. The **Voucher** cannot be converted to cash.
26. **We/Us/Our** means QBE Insurance Corporation, whose registered address is One QBE Way, Sun Prairie, WI 53596.
27. **You/Your/Yourself** means the person named in **Item 1.** of the **Declaration Page**.

## EXCLUSIONS

This **Policy** does not provide any cover for:

1. **Vehicles** which:
  - 1.1 have been modified in any way from the manufacturer's specification,
  - 1.2 are used for a purpose for which they are not designed, or
  - 1.3 are owned temporarily or otherwise (resulting from trade-in or acquisition for the purposes of resale) by a business formed for the purposes of selling or servicing motor vehicles,
  - 1.4 Are used for: Any commercial or business use (full or part time), rental, taxi, livery, delivery or ride share services; municipal, volunteer, or professional emergency services; fleet or pool services; towing a trailer whose weight exceeds the manufacturer's recommendations for that vehicle or is used for any snowplowing,
  - 1.5 are used for competition, racing or speed event, or
  - 1.6 are used and/or insured for commercial purposes or vehicles fitted with special equipment that is intended for commercial use,
  - 1.7 are over seven tons gross weight,
  - 1.8 are used for anything other than private use,
  - 1.9 are not covered by a fully comprehensive **Auto Insurance Policy** for the full duration of the **Period of Insurance**.
2. Any **Total Loss**:
  - 2.1 where the **Total Loss** occurred before the inception of this **Policy**.
  - 2.2 that occurs outside of the **Territory**.
  - 2.3 arising directly or indirectly, in whole or in part, due to any act or omission which is wilful or unlawful by **You** or by the driver of the **Vehicle**.
  - 2.4 arising from any intentional damage or loss caused by **You** or any person using **Your Vehicle** with **Your** permission which results directly or indirectly in a **Total Loss**.
  - 2.5 if **You** have not paid the appropriate **Premium** in respect of this **Policy**.
3. Any theft or malicious damage claim which is not accompanied by a Police Report or Court Judgment as appropriate.
4. Any arrears on any **Finance Agreement** **You** have at the **Date of Loss**.
5. Any deferred payment and or fees and or interest charges resulting from any payment holiday agreed between **You** and **Your Finance Company**.
6. Any **Vehicle** that is stolen by any person having access to the keys of **Your Vehicle**.
7. Any **Total Loss** which is not the subject of an indemnity under the accidental damage, fire, or theft sections of any other insurance policy.
8. Any **Total Loss** where the driver of the **Vehicle** is under the influence of alcohol, drugs not

prescribed by a registered medical practitioner, or drugs prescribed by a registered medical practitioner where a warning against driving has been given.

9. Additional costs for anything other than the **Purchase Price of Your Vehicle**.
10. a) any actual or threatened unauthorised, malicious, or criminal act, or series of actual or threatened unauthorised, malicious, or criminal acts, or any hoax relating to any of these.  
b) any failure to act, error, omission or accident or series of related failures to act, series of related errors, series of related omissions or series of related accidents; or  
c) partial or total unavailability or failure, or series of related partial or total unavailability or failures, involving or affecting the use or operation of, access to, or the processing of any computer, hardware, software, data, information technology and communications system, electronic device, server, cloud, or microcontroller including any similar system or any configuration of the aforementioned, and including any associated input, output, or data storage device.
11. Any claims to the extent that the provision of such cover would expose **Us** or any member of **Our** company group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of any country.
12. Loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
  - a) War, cyber warfare, invasion, acts of foreign enemies, hostilities, or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military, or usurped power; or
  - b) Any act of terrorism.  
For the purpose of this section an act of terrorism means an act, including but not limited to the use of force, including cyber, biological, chemical and/or nuclear force, or violence and/or the threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
13. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss.
14. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to or by or arising from (i) ionising radiations or

contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

15. Loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the environment and/or pollution, including airborne fallout, chemicals, tree sap, salt, hail, windstorm, typhoon, floods, lightning, storm, tornado, rainstorm, flooding, freezing, earthquake, snow, tsunami, earth subsidence, cliff collapses, avalanche, hail disaster, mud-rock flow, landslide, or sandstorm.
16. Loss of use or any other consequential loss, penalties for delay or detention, or in connection with guarantees of performance or efficiency. **Our** liability for incidental and consequential damages including, but not limited to, personal injury, physical damage, property, damage loss of use of your vehicle, loss of time and inconvenience resulting from the operation, maintenance or use of **Your Vehicle** is expressly excluded.
17. Any defect in workmanship and materials which is claimable under the terms of any other insurance, warranty, or manufacturer's warranty.
18. Loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following: the collapsing of external objects, the falling of moving objects in air incurred while the vehicle is moving or parking, pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

#### GENERAL TERMS AND CONDITIONS

**You** must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them, **We** may at **Our** discretion terminate the **Policy** or refuse to deal with **Your** claim or reduce the amount of the claims payment.

1. Any reference to 'basis of the contract' in this **Policy** or in the proposal form (if any) is of no effect.
2. **You** must take reasonable care not to make any misrepresentation or provide untrue or misleading information when **You** take out this **Policy**.
3. In the event that any of the information or representations in the **Declaration Page** are untrue and materially affected the acceptance of the risk or hazard assumed by **Us** under this **Policy**, then any claim arising from or based upon such untrue information or representations shall not be covered under this **Policy** with respect to **You** who knew of such untruth.
4. **You** must not act in a fraudulent manner. If **You**, or anyone acting for **You**:
  - a. makes a claim under the **Policy** knowing the claim to be false, or fraudulently exaggerated in any respect, or



- b. makes a statement in support of a claim, knowing the statement to be false in any respect, or
- c. submits a document in support of a claim, knowing the document to be forged or false in any respect, or
- d. makes a claim in respect of any loss or damage caused by **Your** wilful act, or with **Your** connivance, then:
  - i. **We** shall not pay the claim.
  - ii. **We** may by notice to **You** treat this **Policy** as having been terminated from the time of the first fraudulent act.
  - iii. **We** may recover from **You** the amount of any claim already paid under the **Policy**.
  - iv. **We** may retain any **Premium**.
  - v. **We** may inform the Police of the circumstances.
5. The **Policy** will be issued based upon information that has been given to **Us** about **You**, and **Your Vehicle**. **You** have a duty to tell **Us** immediately of any changes to this information such as change of address. Failure to do so may lead **Us** to reassess the terms of **Your** cover under this **Policy**. **We** will then advise **You** of any changes in terms.
6. **You** must not continue to drive **Your Vehicle** after any damage or incident as this could cause further damage to **Your Vehicle**.
7. The cover under **Your Policy** may be affected if **You** do not comply with all the provisions of this **Policy**.
8. **Your Policy** will be governed by the law of the state where **You** reside.
9. This **Policy** is not transferable to any subsequent **Vehicle** owners.

#### CLAIMS AND NOTIFICATION CONDITIONS

**You** must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them, **We** may at **Our** discretion terminate the **Policy** or refuse to deal with **Your** claim or reduce the amount of the claims payment.

#### IMPORTANT INFORMATION

If within the **Period of Insurance** an incident occurs within the **Territory** which results in **Your Vehicle** being classed as a **Total Loss**, **You** should not accept any settlement offer made under **Your Auto Insurance Policy** or a third-party motor insurance company until **You** have contacted **Us**, and **We** have given **You** permission to accept the offer. **We** may seek to have the offer received by **You** under **Your Auto Insurance Policy** or the offer of a third-party motor insurance company increased if in **Our** absolute discretion **We** do not consider such offers to be reasonable.

1. If **You** accept a **Total Loss** settlement offer under **Your Auto Insurance Policy** or a third-party motor insurance company prior to or without **Our** consent, then **We** may settle **Your** claim based

- on the **Market Value** at the **Date of Loss** and not on the **Auto Insurer Payment**.
2. **You** must advise **Us** within five working days of any claim **You** have made under **Your Auto Insurance Policy**:
  - a) that results from theft; or
  - b) in the event of any loss resulting from accidental damage and fire, where the damage is so significant that **Your Auto Insurance Policy** underwriter may classify it as a **Total Loss**. If **You** have any doubts, **You** should contact **Us**.
3. Where possible **You** must take all reasonable steps to safeguard **Your Vehicle**.
4. **You** must report the incident to the Police and provide **Us** with a Police Report or Court Judgment as appropriate.
5. **We** accept no liability for the irresponsible disposal of **Your Vehicle** or its salvage in any event.
6. At notification of any claim, **We** reserve the right to instruct an engineer to inspect **Your Vehicle** before authorising any claim. Any decision on liability will be withheld until this report is received.

#### MAKING A CLAIM

If a **Total Loss** occurs, please report **Your** claim to the **Claims Administrator** according to the following procedure:

1. Contact the **Claims Administrator** at telephone 1-800-206-1319. Upon their verification that you have a **Policy**, they will e-mail **You** the required claims forms and checklists to process a claim.
2. Return the completed claims forms provided by the **Claims Administrator** with all requested documentation as outlined below.

No benefit shall become payable under this **Policy** until **We** have received proof to **Our** satisfaction of:

1. Payment of the appropriate **Premium** in respect of **Your Policy**.
2. Payment of the claim for **Total Loss** or **Partial Loss** under **Your Auto Insurance Policy**.
3. Evidence of the **Total Loss** or **Partial Loss** and the **Auto Insurer Payment** **You** receive from **Your Auto Insurer** as at the **Date of Loss** and a valuation report from **Your Auto Insurer**.
4. A copy of **Your Auto Insurance Policy** declaration page.
5. **Your Policy** number and **Vehicle** details.
6. Cause of **Total Loss**.
7. Police Report or Court Judgment as appropriate.
8. **Your Sales Invoice** showing the **MSRP**.
9. Any other evidence which may be reasonably requested by **Us**.

#### TERMINATION

By **You**

If no claims are known or reported under this **Policy**, within 30 days from the **Start Date** **You** have a right to terminate this **Policy** and to receive a full refund of **Premium** by giving written notice to **Us** and quoting

**Your Policy** number shown on **Your Declaration Page**.

If **You** do not terminate cover within 30 days from the **Start Date**, the **Policy** will continue to its natural expiry, unless **You** subsequently terminate the **Policy**.

If the **Policy** is terminated after the 30-day period from the **Start Date**, provided no claims are known or reported, **You** will be entitled to a daily pro rata refund of **Premium** from the **Start Date** for this **Policy**, as shown on the **Declaration Page**.

Once this **Policy** is terminated **You** will not be entitled to make a claim under this **Policy**.

By **Us**

**We** can terminate **Your Policy** in any way permitted by law for reasons including any of the following. If **You** have:

- made a misrepresentation to **Us** before the **Policy**, including failure to pay the **Premium**.
- made a fraudulent claim under the **Policy** or acted in a fraudulent manner.
- failed to notify **Us** of a specific act or omission as required by the **Policy**.

If all or any part of the **Premium** has been financed under a **Premium Financing Agreement** and **You** are in default under your **Premium Financing Agreement**, **Your Policy** will terminate on the date that **Your Premium Financing Agreement** goes into default, automatically without the requirement that we provide **You** with notice of termination.