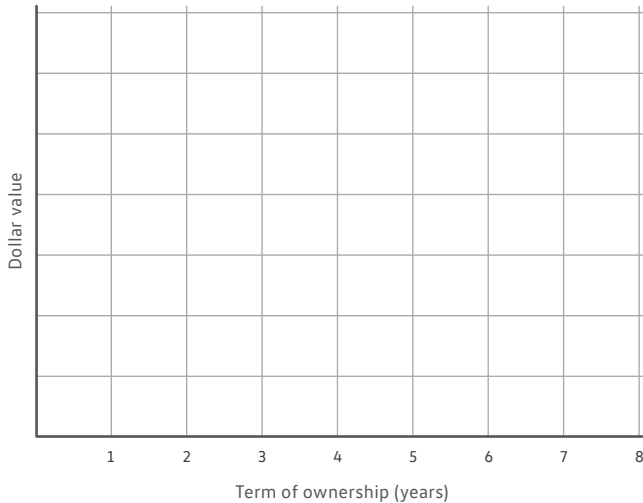


# Personal assessment.



## Did you know?

- Nearly 32% of trade-in vehicles have negative equity<sup>2</sup>
  - Vehicle loans can carry negative equity for up to 6 years
2. Source: J.D. Power, 2017.

## The Volkswagen advantage.

- Fully backed by Volkswagen Canada
- Payable in affordable monthly installments
- 60 day money back guarantee

Ask your dealer for more information or call:

**1-877-334-VWPP**

[vwprotection.ca](http://vwprotection.ca)

This is a loyalty membership program that provides eligibility for certain in-store loyalty privileges after a vehicle loss. The contents provided in this brochure are only a summary of certain terms and conditions of the agreement. Please refer to the actual agreement for complete details of privileges and exclusions. The terms and conditions of the agreement shall supersede the contents provided in this brochure. Vehicle Loss Privilege Program may not be available in all Provinces or Territories and specific provisions may vary based upon individual Provincial or Territory requirements. (E&OE).

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VWPP-VLPPNEE-180619

**Volkswagen Protection Plus<sup>®</sup>**  
Vehicle Loss Privilege Program



**Negative Equity Privilege**  
for New, Certified Pre-Owned  
and Used Vehicles.



[vwprotection.ca](http://vwprotection.ca)



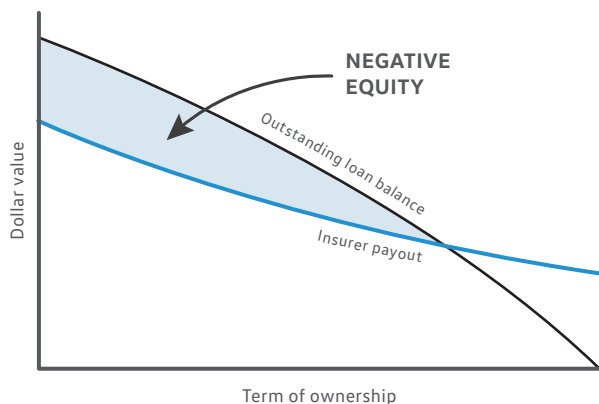
## Consider this...

If you experience a **vehicle total loss** and you have **negative equity**<sup>1</sup>, your insurer may only pay the **fair market value** of your vehicle.

HOW WILL YOU PAY OUT YOUR LOAN BALANCE?

## We can help.

With Negative Equity Privilege, you are eligible for an in-store loyalty discount towards a replacement vehicle in an amount equal to the difference between your insurer payout and the remaining loan balance.



## Look. It's easy to understand.



## For example.

|                                  |                |
|----------------------------------|----------------|
| Outstanding loan balance         | \$23,000       |
| Insurer payout                   | \$16,000       |
| <b>In-store loyalty discount</b> | <b>\$7,000</b> |

Vehicle Loss Privilege Program is not available in Quebec.

Negative Equity Privilege is only available to customers financing their vehicles. Lease or cash customers are not eligible.

The graphs in this brochure are for illustrative purposes only and may not accurately represent values for your circumstance. Variable in-store loyalty discount is capped to 150% of the vehicle's suggested retail selling price.

1. When you owe more on your vehicle loan than what the vehicle is worth.