

V O L V O | INCREASED PROTECTION



Total Loss Protection

# Protecting what matters, Even beyond the unexpected

## Product overview

Your Volvo is more than transportation—it's part of your everyday life. And while no one plans for the unexpected, events like theft or a total loss can happen. In those moments, your auto insurance payout may not fully cover the balance you still owe on your vehicle.

The Volvo Increased Protection Total Loss Protection Plan, also known as GAP (Guaranteed Asset Protection), is designed to help bridge that financial gap. If your Volvo is declared a total loss, this plan may waive the difference between your insurance settlement and what you still owe to your finance company, helping protect you from out-of-pocket expenses for a vehicle you no longer have.

It's thoughtful protection, built to help you move forward with confidence.

## Here's what sets us apart

- Coverage for new and used financed vehicles
- May waive up to \$1,000 of your auto insurance deductible
- Simple, digital claims experience designed to help you get back on track quickly
- Added protection during peak depreciation years, when your vehicle's value can decline fastest
- Easy financing that fits right into your current monthly payment

## Help protect your investment

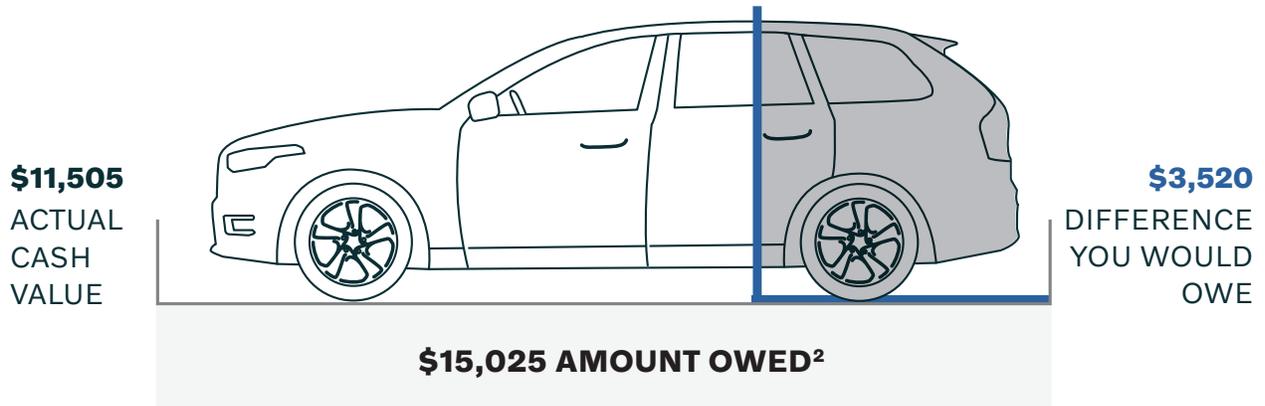
### Key features<sup>1</sup>

- Available for new and used vehicles
- Retail installment contracts
- Easy digital claims process for added convenience



## Stay ahead of the unexpected

How Does Our Volvo Increased Protection, Total Loss Protection Plan work?



This example is for illustrative purposes only. Circumstances may vary. Source: Jim Moran & Associates, Inc. Actual claim data.



## Is this the right protection for you? Should you buy or not?

You may benefit from a Volvo Increased Protection Total Loss Protection Plan if:

- Financed your vehicle with a low down payment (20% or less)
- Have a longer-term finance contract
- Own a vehicle that may depreciate more quickly
- Want added reassurance if your vehicle's value shifts
- Prefer predictable financial protection in the event of a total loss

## Maximize your protection Owner's responsibilities

Having a Volvo Increased Protection Total Loss Protection Plan requires that you:

- Keep payments to your finance company up to date
- Review the terms, conditions, and exclusions outlined in your Total Loss Protection Addendum
- In the event of a total loss or theft, report the claim promptly to both your auto insurer and the Total Loss Protection Administrator, following all plan timelines
- Maintain active primary auto insurance, as the Total Loss Protection Plan is not insurance

### Important legal information

#### Exclusions<sup>1</sup>

This information is intended to provide only an outline of the terms and conditions of the Total Loss Protection Plan and should not be relied upon at the time of purchase of your vehicle. Certain terms, definitions and exclusions may vary by state. For exact terms and conditions, please review the Total Loss Protection Addendum itself.

This is an optional waiver product and not a product of insurance. It is cancellable and not required for you to obtain financing for the purchase of a vehicle. The Plan may exclude vehicles used for the purpose of rental or ridesharing, limousines, taxis or shuttles.

Claims must be submitted within 90 days of auto insurance company settlement or date of loss, if no insurance exists, or your claim will be denied.<sup>3</sup>

Upon refinancing or payment in full of your Retail Installment Sales Contract, the contract will terminate. To receive a refund, you must submit a written request to the Dealer or Total Loss Protection Administrator within 90 days after termination.<sup>3</sup>

The waiver amount may decrease over the term of the finance contract. Total Loss Protection may not cancel or waive the entire amount owing at the time of loss. This Addendum is not a substitute for collision, comprehensive or property damage insurance.

<sup>1</sup> See Contract for a full description of all applicable terms, conditions, limitations, and exclusions.

<sup>2</sup> This amount will be reduced by amounts owed due to, for example, missed payments, accrued interest, late fees or other fees assessed on your finance contract.

<sup>3</sup> May vary by state.

Please review the Total Loss Protection Addendum for exact terms and conditions.

**Administered by:**  
**Jim Moran & Associates, Inc.**  
**P.O. BOX 8566**  
**Deerfield Beach, FL 33443**

"Volvo" and the "Volvo Increased Protection" logo are registered trademarks of Volvo Car Corporation. All imagery is the property of Volvo Car Corporation.

