

SUMMARY OF BENEFITS

ENCLOSED IS SUMMARY OF BENEFITS

Refer to your signed agreement for the full description of coverages and exclusions, as well as terms and conditions.

IMPORTANT NOTICE

You are solely responsible for the payment of any and all taxes you may owe due to the discharge of your debt under this Depreciation Protection Waiver Addendum. You may wish to consult a tax professional.

WE'RE THERE

FOR THE ROADS AHEAD

IF YOU NEED TO MAKE A CLAIM:

- 1 NOTIFY.** Call us at **877-674-6123** within 30–60 days of protected event.
- 2 VERIFY.** Document protected event by keeping any materials or information related to your claim.
- 3 DON'T DELAY.** It takes time to process your request for benefits. You are still responsible for your monthly payment while your claim is in process.

Once benefits begin, you are responsible for any difference between the minimum payment due on the loan and the amount that is canceled.

Call **844-634-6279** or visit
MissionAssetProtection.com
to get started today!

MISSION  **ASSET PROTECTION**

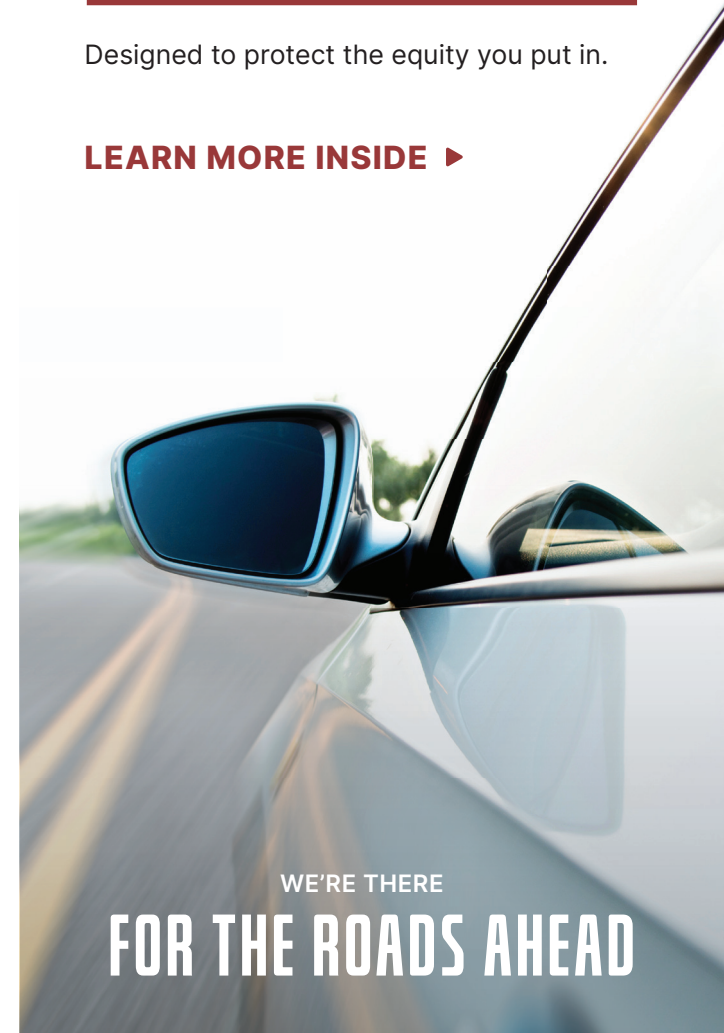
See your Agreement for full terms and conditions, definitions, exclusions, disclosures, cancellation, and miscellaneous provisions. Business with Mission Insurance Solutions, a wholly owned subsidiary of Notre Dame Federal Credit Union, is separate and distinct from any business conducted with Notre Dame Federal Credit Union. Insurance products are not insured by NCUA or any Federal Government Agency; are not a deposit of or guaranteed by the Credit Union or any Credit Union Affiliate; and may lose value. Any insurance required as a condition of the extension of credit by Notre Dame Federal Credit Union need not be purchased from Mission Insurance Solutions but may, without affecting the approval of the application for an extension of credit, be purchased from an agent or insurance company of the customer's choosing. Mission Asset Protection products are administered by Magellan Service Corporation. P.O. Box 92647 Albuquerque, NM 87199

MISSION 
ASSET PROTECTION

DEPRECIATION PROTECTION

Designed to protect the equity you put in.

LEARN MORE INSIDE ►



WE'RE THERE

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DEPRECIATION PROTECTION

VEHICLE DEPRECIATION IS OFTEN CONSIDERED THE #1 OUT-OF-POCKET EXPENSE TO PURCHASERS

Before the first oil change, a new car could lose thousands of dollars in value, potentially eliminating the down payment in the event of total loss. Designed to protect the equity you put in, Depreciation Protection provides more, when more is at stake.

SUCH AS:

- Large down payments
- Trade-in equity
- Established equity over life of the loan

The Depreciation Protection Waiver Fee will be waived due to a Total Loss, Constructive Total Loss or an Unrecovered Theft to the Eligible Collateral.

When Eligible Collateral is not covered by Primary Insurance, we will waive the Depreciation Protection Amount if we determine that the cost of repairs exceeds the Actual Cash Value of the collateral.

ACCIDENTAL DEATH

If in the event you die solely as a result of an accidental injury, we will cancel \$1,000 or the amount of your Unpaid Net Balance as of the date of death, whichever is less.

In no event will Accidental Death Protection cancellation amount in combination with waiver of the Depreciation Protection Amount exceed the amount of your Unpaid Net Balance.

Accidental Death Protection is limited protection. This means your protection will provide benefits only when your death results, directly and independently, from all other causes, from accidental bodily injury which was unintended, unexpected, and unforeseen.



NOTICE OF LOSS

In the event of a Total Loss, Constructive Total Loss or Unrecovered Theft, you must notify us within 30 days of receiving final settlement and provide the following:

- Copy of the Primary Insurance Settlement
- Copy of police report in the case of an Unrecovered Theft. We must file the Depreciation Protection waiver demand within 60 days after receiving final settlement from the Primary Insurer, or within 60 days of the Date of Loss if you do not have Primary Insurance coverage.



Call 877-674-6123 to file a claim.

MISSION
ASSET PROTECTION

