



PREFERRED SERVICE AUTO PLAN

EXTRA ADVANTAGES & BENEFITS FOR PREFERRED POLICYHOLDERS

Congratulations! You have met our eligibility criteria and are now a Preferred Service (PS) Plan member.

Preferred Service Advantages

As a PS Plan member, you receive the following advantages at no extra charge. (Note: Please see your insurance certificate(s) for confirmation of other benefits and the applicable charge(s).)

1. PS Plan Advantages Guaranteed.

No one else offers such a broad range of innovative advantages, benefits, and premium discounts. You'll have peace of mind knowing that we guarantee to automatically provide you with every new PS Advantage as soon as it becomes available.

2. Members Only Website.

PS Plan members may access their home and auto insurance information from the comfort and convenience of their own computer. The Members Only website enables you to view and interact with your plans, request changes to your coverages, and contact your personally assigned service representative in a private and completely secure online environment. Please refer to your policy documentation for your exclusive Members Only access.

3. Personally Assigned Service Representative.

As a PS Plan member, you are assured of fast, helpful, priority attention to all your requests and enquiries. A service representative is assigned to your account to ensure that you always receive the very best assistance and personal attention you deserve.

4. 24-Hour Service.

In addition to 24-hour emergency claim service, we provide 24-hour, everyday service on your personal policy(s). You may call toll-free or email your service representative at any time that is convenient for you. For after-hours assistance, you'll be able to speak with one of our nationally licensed service representatives.

5. Records Immediately Accessible.

Changes you request are completed immediately and the applicable documents usually sent to you by the next business day. Should your premium or monthly deduction change, you will also receive a written explanation/confirmation.

6. Choose the Payment Plan.

You may have the option to pay your premium on a monthly basis, with no interest or service charges (certain conditions apply). Your monthly deduction(s) can be automatically deducted from your bank, credit union, trust company account or payroll/pension (if accessible).

7. Automatic Renewal of Policy(s).

Your policy(s) will be automatically renewed so that it will never lapse or expire unless you request it. That means no annual renewal hassle or uncertainty about whether you have coverage on your valuable assets.

8. Safe Switchover from Previous Policy.

If you wish, when you transfer your insurance to us, we will make arrangements so that you will not be responsible for any part of a renewal premium on your previous insurance.

9. Fast Track Claims Service.

Rest assured that we fully understand the importance of fast claims handling. Our claims adjusters personally help you arrange repair or replacement of your damage or loss, and finalize your claim as quickly as possible. Settlement cheques are issued immediately when claim amounts are known.

PS Advantages are services that may be added, amended, or deleted from time to time.

PS Auto Benefits on reverse.



Preferred Service Auto Plus Benefit

This additional, valuable benefit supplements each of your Unifund Assurance Company auto policy(s) (other than Residual Market policy(s)). Please see your auto insurance certificate to confirm you have this benefit and the applicable charge.

I. Depreciation Benefit - Conditionally Approved Endorsements 1 and 2.

Under the standard Automobile Policy, there is a deduction for depreciation from the amount of loss or damage under your All Perils, Collision, Comprehensive or Specified Perils claim. The amount of depreciation deducted is based on the age and condition of your vehicle.

If you are the owner or lessee of your vehicle, we will add to your claim the amount of depreciation from normal wear and tear, as provided by the Conditionally Approved Endorsement (C.A.E.) #1 (Owned Vehicles) or #2 (Leased Vehicles).

The PS Auto Plus Benefit applies only when your auto insurance policy is with Unifund Assurance Company and not to any auto policy in Residual Market, or with another insurance company. PS Auto Plus is not available or applicable to recreational vehicles, motorcycles, motor homes, trailers, or commercial vehicles. This PS-Auto Plus Benefit is underwritten by Unifund Assurance Company and may be added, amended, or deleted from time to time.