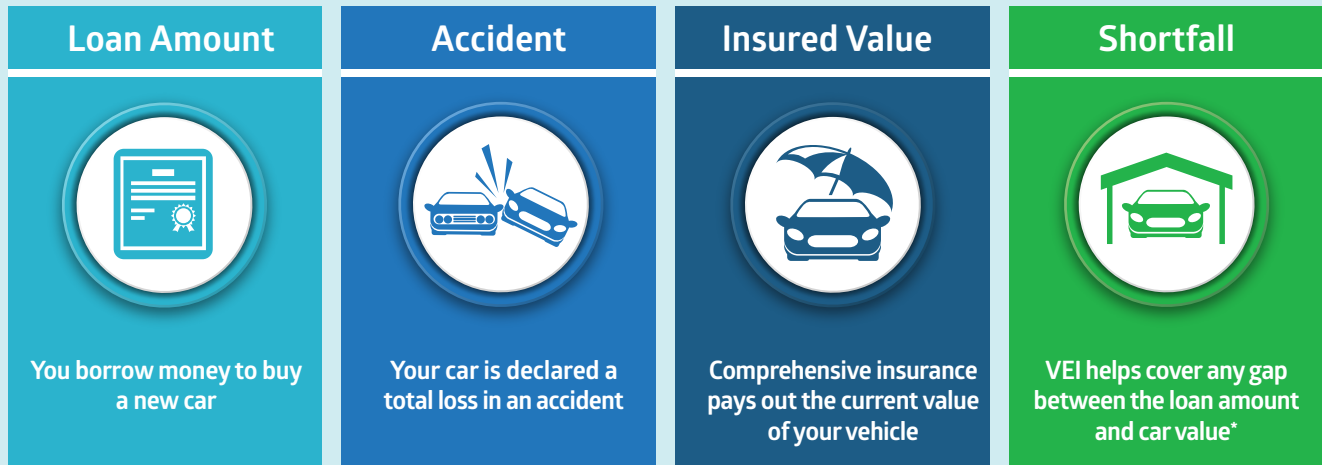


Shortfall Benefit

Vehicle Equity Insurance (VEI) covers the shortfall between your loan amount and the insured value of your car in the event of a total loss. Here's how it works:



Extras Benefit

Extras benefits helps with expenses incurred as a consequence of the accident, such as:

- Excess charged on your comprehensive insurance claim
- Registration fees for new car purchase
- New comprehensive vehicle insurance premium
- Stamp duty and dealer delivery fee on new car

No Shortfall Benefit

In the event the value of the car exceeds the loan amount, a lump sum will be paid to you (the Extra Benefits would not apply).

| | Cover option 1 | Cover option 2 | Cover option 3 | Cover option 4 |
|---------------------------|----------------|----------------|----------------|----------------|
| Maximum shortfall benefit | \$20,000 | \$15,000 | \$7,500 | \$5,000 |
| Maximum extras benefit | \$5,000 | \$4,000 | \$2,000 | \$1,000 |
| No shortfall benefit | \$2,000 | \$2,000 | \$1,000 | \$1,000 |

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