Depreciation Protection kicks in if your vehicle is ever totaled or stolen and not recovered at anytime over the life of your loan. It provides you with a waiver benefit equal to the difference between MSRP or retail value at time of waiver purchase, less the amount of your loan balance at time of total loss. Not to exceed the lesser of the waiver addendum maximum or your outstanding loan balance at time of total loss.

**Waiver Pricing**

**Vehicle Values up to $25,000**

- $10,000 Maximum Benefit: $774
- $5,000 Maximum Benefit: $674

**Vehicle Values $25,001 - $75,000**

- $10,000 Maximum Benefit: $984
- $5,000 Maximum Benefit: $754

**Testimonial:**

*The product sells itself. Ms. K put money down and I simply explained that if her new Jeep Cherokee is totaled she is out that money she put down. She said "yes! Put that in there!"*

- John Speer, September 2016