



ROAD HAZARD COVERAGE

# PROTECTION OPTIONS

Administered by  **AutoXcel**<sup>®</sup>

2

TYPES

OF ROAD HAZARD COVERAGES

## LOYALTY PROGRAMS

*ex. Dealer's Tires/BMW & MB Programs, Tire Rack*

## VSC

*Vehicle Service Contracts, ex. Discount Tire*



# LOYALTY ROAD HAZARD

## PROGRAM COMPARISONS

- No contract, form filing requirements
- No “CLIP” required
- No reserve requirements (*self insure option*)
- ◆ Insured preferred -  
return of reserves (yearly)  
& capital gains.

# LOYALTY ROAD HAZARD

## PROGRAM EXAMPLES

<b>COMPARISON OF THE COMPETITORS' PROGRAMS:</b>							
<b>LOYALTY ROAD HAZARD PROGRAMS:</b>							
	<u>Term:</u>	<u>Amount of Coverage:</u>	<u>Misc: (M/B, V/S, etc.)</u>	<u>Secondary to other MVSC:</u>	<u>Roadside Assistance:</u>	<u>Transferable Policy:</u>	<u>State Filings:</u>
<b>BMW (DT)</b>	1 Year or 2/32"	Up to \$600 (1x)	No.	Yes.	No.	No.	N/A
<b>MB (DT)</b>	2 Years* or 3/32"	1st Year: Up to \$550 *2nd Year: Cust. pays 50% & MB pays 50% (Up to \$550, IF no claim during 1st year.) (1x)	No.	Yes.	Yes- Will put on spare or if there is no spare, will tow up to 5 mi.	No.	N/A
<b>TIRERACK*</b>	2 Years or 2/32"	Reimburse \$40 for Repair & up to \$599 for Replacement (1x)	No.	Yes.	Yes- Will put on spare or if there is no spare, will tow up to 25 mi.	No.	N/A
<b>*CUSTOMER MUST PAY FOR REPAIR/REPLACEMENT AND SEEK REIMBURSEMENT FROM ADMINISTRATOR.</b>							

# VSC ROAD HAZARD

## PROGRAM COMPARISONS

- Contract, form filing requirements
- “CLIP” required
- Reserve requirements (*self insure option*)
- Additional administration & system processes
- Additional costs (*all around*)

# VSC ROAD HAZARD

## PROGRAM EXAMPLES

VSC STYLE ROAD HAZARD PROGRAM:							
	<u>Term:</u>	<u>Amount of Coverage:</u>	<u>Misc: (M/B, V/S, etc.)</u>	<u>Secondary to other MVSC:</u>	<u>Roadside Assistance:</u>	<u>Transferable Policy:</u>	<u>State Filings:</u>
<b>DISCOUNT TIRE (Certificate)*</b>	3 Years or 3/32"	Original tire price + tax.	Wheel Weights.	No.	No.	No. (Except FL)	Some. (Except NC)
<b>*CONTRACTS ARE CANCELLABLE.</b>							

# INSURED vs NON-INSURED

## *FACTORS TO CONSIDER*

- Cost of insurance
- Avoiding risk

*AutoXcel can take the risk, Fortegra can back that risk!*

# LOYALTY PROGRAM

## *OPTIONS & PRICING FACTORS*

- **TERMS**
  - 1 Year
  - 2 Years
  - 3 Years
- Repair **vs** Replacement
- **OPTIONS** Roadside Assistance

# LOYALTY STYLE PROGRAM

## PRICING

	<u>1 yr.</u>	<u>2<sup>nd</sup> yr.</u>	<u>3<sup>rd</sup> yr.</u>
Cost per tire:	\$2.05	\$2.28	\$2.62
<u>AutoXcel Administ.</u>	\$1.95	\$2.00	\$2.00
Total	\$4.00	\$4.28	\$4.62

# VSC STYLE PROGRAM

## PRICING

Class 1 and 2 vehicles: Domestic (GM, Ford, CDJ) and many Asian Imports (Nissan, Mitsubishi, Honda, Toyota)

	<u>1 yr.</u>	<u>2<sup>nd</sup> yr.</u>	<u>3<sup>rd</sup> yr.</u>
Cost per tire:	\$2.05	\$2.28	\$2.62
<u>AutoXcel Administ.</u>	\$4.95	\$5.00	\$5.50
Form housing	\$1.50	\$1.50	\$1.50
Total	\$8.50	\$8.78	\$9.62

Class 3-4 vehicles: Audi, VW, Jaguar, LR, MB, BWM

	<u>1 yr.</u>	<u>2<sup>nd</sup> yr.</u>	<u>3<sup>rd</sup> yr.</u>
Cost per tire:	\$3.05	\$4.28	\$4.62
<u>AutoXcel Administ.</u>	\$4.95	\$5.00	\$5.50
Form housing	\$1.50	\$1.50	\$1.50
Total	\$9.50	\$10.78	\$11.62



YOUR FULL SERVICE F&I PROVIDER

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***Thank you!***