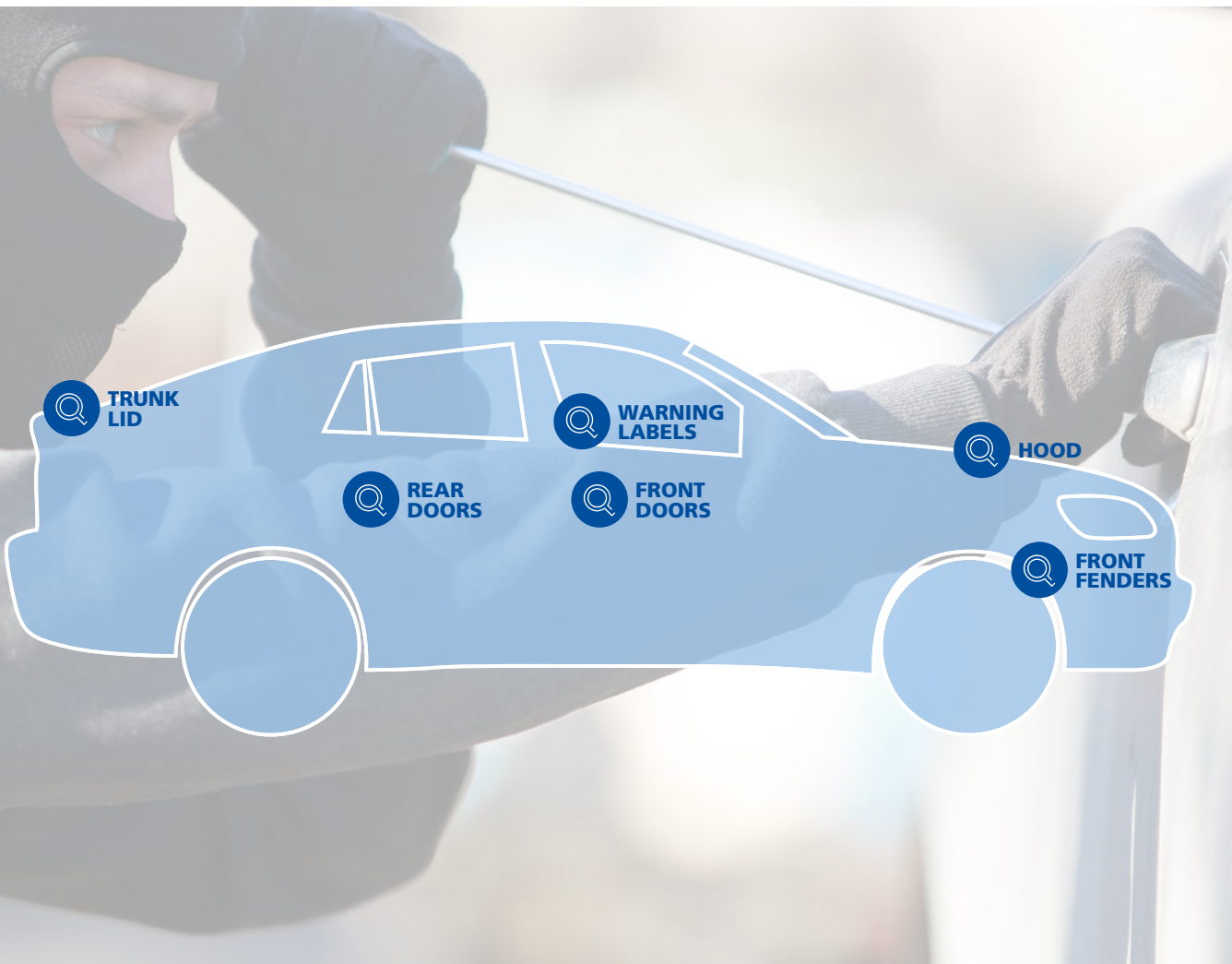


Help deter thieves from targeting your vehicle.

Did you know that every 45 seconds a motor vehicle is stolen in the United States? This is a scary statistic, but it is possible to minimize the risk of your new vehicle becoming a target for thieves. With Universal Security Guard® theft deterrent, visible labels warn thieves that your vehicle is protected with an anti-theft system. Thieves will, more than likely, quickly move on to the next unprotected target vehicle. In the event your vehicle is stolen, this coverage provides a monetary reimbursement of up to \$5,000.



- How does Universal Security Guard® Work?
- What are the benefits of Universal Security Guard®?
- What is NOT covered with Universal Security Guard®?

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How does Universal Security Guard® Work?



1 Purchase the Universal Security Guard® System the same day your vehicle is purchased.



2 Technicians at the dealership will apply uniquely numbered retro-reflective labels to six hidden panels on your vehicle, such as the underside of the hood and trunk lids and next to the locking mechanism on each car door. These labels penetrate the paint finish to provide a permanent ID.



3 If a label is removed, an imprint is left behind and can only be seen under an ultraviolet light.



4 If your vehicle is stolen, report it to local police within 24 hours and follow all instructions outlined in the Claims Procedure section of your warranty contract to file a claim.

How does Universal Security Guard® Work?



What are the benefits of Universal Security Guard®?



What is NOT covered with Universal Security Guard®?



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What are the benefits of Universal Security Guard®? ✕

In the event your vehicle is stolen, despite having the theft deterrent system in place, you are eligible for reimbursement of theft-related expenses as long as the warranty requirements are met.*

These expenses include:

- Difference between actual cash value at the time of theft and the cost of a replacement vehicle
- Insurance policy deductible
- Immediate transportation (i.e., rental charges)
- Registration fees for replacement vehicle
- Mechanical inspection fees

Be sure to keep a copy of your vehicle theft settlement payment by your insurance carrier, a copy of your primary insurance company's proof of loss, a copy of the theft report/police report, and a copy of your Universal Security Guard® warranty contract.

* The maximum available benefit amount is stated in the contract but the maximum payable benefit will not exceed the actual cash value of the vehicle on the date of loss.

How does Universal Security Guard® Work?

What are the benefits of Universal Security Guard®?


What is NOT covered with Universal Security Guard®?

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What is NOT covered with Universal Security Guard®?

-  There are some situations when Universal Security Guard® does not provide coverage. These include, but are not limited to:
- Theft not reported to local police within 24 hours of discovery of theft
 - Theft not reported to contract provider as required in the Claims Procedure section
 - Vehicle stolen by a person with access to vehicle keys or a person who is named as an insured on the primary insurance for the covered vehicle
 - Theft that occurred outside the United States

How does Universal Security Guard® Work?

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 FRONT FENDERS

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Legal disclaimer



References:

1 FBI Uniform Crime Report, 2015 Crime Clock Statistics

This brochure gives a general overview of the Universal Security Guard® theft deterrent system. Certain restrictions apply. Benefits may differ in certain states. Please consult your contract for complete details. Universal Underwriters Service Corporation (UUSC) is the warrantor of Universal Security Guard® theft deterrent system.

In Utah, the benefit is the amount stated in the contract and is not dependent upon individual expense factors, such as an underlying insurance policy deductible, nor is it limited to the actual cash value of the covered vehicle.

In Virginia, UUSC is the issuing provider and administrator of Universal Security Guard® theft deterrent system.

In Florida, Universal Underwriters Insurance Company (UUIC) is the warrantor of Universal Security Guard®, FL License #01837.

In New York, Universal Security Guard® is distributed through dealerships that procure group insurance issued by UUIC, an authorized insurer in the state of New York.

UUSC and UUIC are individual member companies of Zurich in North America.

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How does Universal Security Guard® Work?



What are the benefits of Universal Security Guard®?



What is NOT covered with Universal Security Guard®?



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