

*Protection Available  
For Up to 5 Years*

*We have  
the power to  
protect you  
when you  
need it the  
most . . .  
after a loss!*

*The plan is 100%  
insured and fully  
underwritten which  
means guaranteed  
coverage for the full  
term of your policy  
up to five years!*

## Consider This

- What happens when you suffer a total loss due to a non recovered theft, collision, fire, natural disaster or vandalism?

## Then Consider

- You need to replace your vehicle!
- How much money will you lose due to depreciation?
- How much of your original trade-in or down payment will you lose?
- Is your Vehicle Leased? If so, all equity and lease payments may be lost.

## Now Consider

- This Replacement Cost Indemnity will cover all the depreciation when you suffer a total loss. It covers vehicles up to five model years old and up to \$150,000 in value.. (some restrictions apply)

## Everyone Qualifies

- No safe driver discount required.
- New drivers qualify - even surcharged drivers.

## What is Vehicle Replacement Cost Indemnity?

- This Vehicle Replacement Cost Indemnity Program pays the difference between the underlying insurer's depreciated value on our vehicle and the cost of a brand new vehicle for up to 5 years.

## Why Vehicle Replacement Cost Indemnity?

- This program fully protects the financial investment in your leased or purchased vehicle!

## The Solution . . Vehicle Replacement Cost Indemnity?

- It provides the money needed to replace your vehicle! Plus much more.

Ask Your Agent,  
Get the Protection You Need!

# Total Coverage . . .

*Brought to you by*



**ULTIMA**  
Risk Solutions Inc.  
*Specialty Insurance & Guarantee  
Program Administrator*

Let Us  
Protect  
Your  
Investment

**Collision    Vandalism    Fire    Theft    Natural    Disaster    Collision**

**Protection for  
New and Used Vehicles**

## ULTIMA Basic

Provides *New & Used* VEHICLES

Current or preceding model year with less than 15,000 km qualify for Full Replacement Cost, regardless of the number of owners.

### Total Loss / Newer Vehicles

- For **NEWER VEHICLES** this Replacement Cost Indemnity will pay the difference between the amount paid by your underlying insurer and the cost of a similar new vehicle.

### O.E.M. Genuine Body Parts Coverage Newer Vehicles ONLY

- In the event of an accident or claim requiring body parts replacement, this coverage will provide you with guaranteed genuine original equipment manufacturers replacement body parts (O.E.M.) This coverage is available for **NEW VEHICLES ONLY** and is valid for 24 to 36 months from the date of purchase or lease depending on the model year of the vehicle.

*(some restrictions apply, refer to policy wordings for details)*

### Total Loss / Used Vehicles

Vehicles up to 5 model years old or newer vehicles with more than 15,000 km.

- For **USED VEHICLES** this Program will pay the difference between the amount paid by your underlying insurer and the original purchase price or the black book value at the time of the ULTIMA risk policy purchase.

## ULTIMA Platinum

Provides *New* VEHICLES

Current or preceding model year with less than 15,000 km qualify for Full Replacement Cost, regardless of the number of owners.

### Total Loss / Newer Vehicles

- For **NEWER VEHICLES** this Replacement Cost Indemnity will pay the difference between the amount paid by your underlying insurer and the cost of a similar new vehicle.
- If you have a **TOTAL LOSS** and your underlying insurer settles your claim, we will reimburse up to **\$500.00** of your underlying insurance **deductible**.

### O.E.M. Genuine Body Parts Coverage Newer Vehicles ONLY

- In the event of an accident or claim requiring body parts replacement, this coverage will provide you with guaranteed genuine original equipment manufacturers replacement body parts (O.E.M.) This coverage is available for **NEW VEHICLES ONLY** and is valid for 24 to 36 months from the date of purchase or lease depending on the model year of the vehicle.

*(some restrictions apply, refer to policy wordings for details)*

## ULTIMA Platinum

Provides *Used* VEHICLES

Vehicles up to 5 model years old or newer vehicles with more than 15,000 km.

### Total Loss / Used Vehicles

- For **USED VEHICLES** this Program will pay the difference between the amount paid by your underlying insurer and the original purchase price **plus 5% per year** up to the date of loss.

**EXAMPLE:** Vehicle Purchase Price  
Value Today = **\$20,000.00**  
If a total loss occurs after 5 years  
 $20,000 \times 5\% = 1,000$  per year  $\times 5$  years  
ULTIMA Policy value after 5 years = **\$25,000.00**

Underlying Insurer Payout (approximate after 5 years) = **\$10,000.00**

**ULTIMA Payout = \$15,000.00**

**\*Plus Deductible** when applicable reimbursement up to **\$500.00**

**\*Plus car rental** when applicable reimbursement up to **\$1,000.00**

**Combined Total Payout = \$26,500.00**

## ULTIMA Platinum

Provides *New & Used* VEHICLES

### PARTIAL LOSS *New & Used* DEDUCTIBLE COVERAGE

- If you have a **PARTIAL LOSS** on a **NEW OR USED VEHICLE** and your underlying insurer settles your claim, we will reimburse up to **\$250.00** of your underlying insurance **DEDUCTIBLE**.

#### This includes:

- Accidents - even if you are at fault!
- Glass Claims (windshield replacement)
- Theft - Vandalism - Fire - Natural Disaster

### \*NO LIMIT ON THE NUMBER OF CLAIMS

You must **REPORT** and **SUBMIT** your claim **WITHIN 60 DAYS** of the Date of Loss  
[www.ultimarisksolutions.com/contact.php](http://www.ultimarisksolutions.com/contact.php)

or call

**604-543-0159 or 1-800-613-3705**

Our Web Site:

[www.ultimarisksolutions.com](http://www.ultimarisksolutions.com)

## RENTAL EXTENSION Included on New and Used Vehicles

If you have rental coverage with your underlying insurer (loss of use) we will provide up to \$1,000.00 of additional coverage.

Collision Vandalism

Fire Theft Natural

Disaster Collision

Vandalism Fire Theft