

YOUR DEALER HAS YOU COVERED.

DOWC® products are designed to help when you need it most.

Whether you are buying or leasing, new or pre-owned, vehicle ownership represents one of the most significant financial decisions you'll ever make. So it's a smart idea to talk to your dealer about coverage that can protect you from unplanned hardships.

DOWC's PaymentShield program, offered through your selling dealer, is designed to reimburse you for vehicle payments made when you lose your job.



IF YOU HAVE ANY QUESTIONS, DON'T HESITATE TO ASK YOUR DOWC® PARTNER DEALER.

Administered by*:



201.777.1000

*Assured Provider Services, Inc. serves as the administrator in CA, CT, FL, OK, WA, and WI. For more information, call 1.860.415.4608.

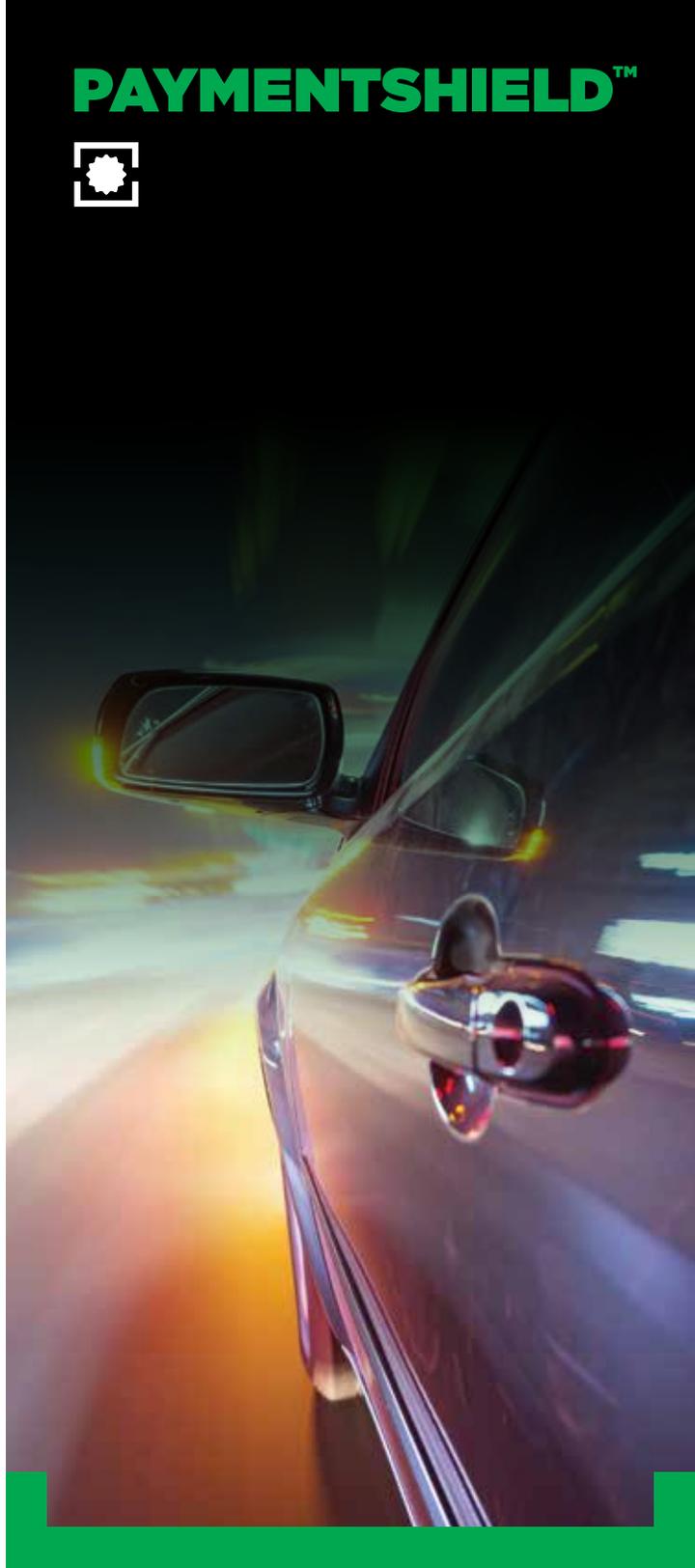
Limitations of Coverage:

The information in this brochure is intended to provide only an outline of the coverage that may be available to you, as well as the potential exclusions and limitations of the PaymentShield program. This brochure does not constitute an agreement between you and the administrator, the provider, or the selling dealer. For exact coverage, exclusions, and limitations, please refer to your PaymentShield contract.

TERMS, CONDITIONS, AND COVERAGE ARE SUBJECT TO CHANGE AT ANY TIME. NOT ALL COVERAGE IS AVAILABLE IN ALL AREAS AND COVERAGE MAY VARY BY STATE. COVERAGE IS OPTIONAL AND IS NOT REQUIRED TO OBTAIN FINANCING.

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PAYMENTSHIELD™



YOUR DEALER HAS A PLAN TO KEEP YOU ROLLING DESPITE DIFFICULT CIRCUMSTANCES.

If there's one thing you can be certain of, it's that the "new normal" is filled with uncertainty. Jobs that once seemed rock solid are just a pandemic away from being furloughed.

And even if you have a few months of reserve funds saved up, you'll no doubt want to conserve as much of your cash as possible.

The PaymentShield™ program can help you do just that.



GET REIMBURSED FOR UP TO 6 MONTHS OF VEHICLE PAYMENTS

With the PaymentShield program, in the unfortunate event that you lose your job due to covered circumstances, including pandemics like COVID-19, you will receive reimbursement for all loan or lease payments made for up to six months.*

PaymentShield is available for new vehicles that are leased or purchased, as well as for loans on used cars.

HOW IT WORKS

PaymentShield is a benefit provided by your selling dealer. When you purchase a vehicle from a participating dealer, you are automatically eligible for a predetermined maximum total PaymentShield benefit.

For example, assuming a maximum total benefit of \$2,500:

- If your payment is \$399/month, you could receive a monthly reimbursement for your entire payment for up to 6 months
- If your payment is \$499/month, you could receive a monthly reimbursement for your entire payment for up to 5 months
- If your payment is \$999/month, you could receive a \$999 reimbursement for two months, then receive \$502 toward your third month's payment

Note that you must be current on your payments and provide proof of payment(s) made to be eligible for reimbursement. Some additional restrictions will apply, and proof of employment at time of vehicle lease/purchase as well as proof of job loss are required.

*Subject to maximum benefit per terms of contract.