



- Your credit agreement requires you to obtain and maintain acceptable physical damage insurance during the term of the credit agreement.
- You may purchase physical damage insurance from any agent or company licensed to do business in your state.
- If you fail to provide proof of adequate physical damage insurance, or have failed to maintain or obtain physical damage insurance. The Creditor can purchase CPI insurance, at your expense, to protect their interests in your collateral.



## Collateral Protection Insurance (CPI)

- CPI is placed by the Creditor to protect their interest in the vehicle against physical damage should you fail to obtain or maintain physical damage insurance as required in the credit agreement.
- You will be responsible for the cost of this insurance.
- You may purchase your own physical damage insurance from an agent or company of your choice at any time.
- If you provide acceptable physical damage insurance at anytime. The CPI coverage will be cancelled and you will be credited any unused premium.
- You may indirectly benefit from the CPI coverage. Claim payments made to the Creditor, will either be credited to your credit agreement or used at the Creditor's discretion to repair your vehicle.
- Should there be physical damage claim to the vehicle while CPI is in place you will be responsible to pay the deductible on any claims paid to the Creditor.

**Collateral Protection Insurance does not provide bodily injury, no fault or liability insurance and does not comply with any state financial responsibility law. You must obtain and maintain the state required liability coverage on your own.**

# We want you to enjoy your vehicle



Collateral Protection Insurance fulfills the Creditor's insurance requirement on the credit agreement.

Collateral Protection Insurance does not provide bodily injury, no fault or liability insurance and does not comply with any state financial responsibility law

**WARNING: It is your responsibility under state law to obtain liability insurance. This coverage is not and does not provide liability coverage. This coverage does not meet the requirements of any state's financial responsibility law that requires you to obtain liability insurance.**



## What you need to know about Collateral Protection Insurance

Collateral Protection Insurance is; Creditor placed Physical Damage Coverage that covers the Creditor's interest in your vehicle



**Servicing Agent:**  
**Assured Vehicle Protection**  
**P.O. Box 9320**  
**Mission, KS 66201**  
**(913) 396-5480**  
**avpadmin.com**

**Note:**  
This is an overview of the Collateral Protection Insurance

**Collateral Protection Insurance Does not provide bodily injury, no fault or liability insurance and does not comply with any state financial responsibility law. You must obtain and maintain the State required liability coverage on your own.**

