

## PROGRAM FEATURES

FEATURE	HYBRID	TRADITIONAL
Full Insurance Tracking	✓	✓
Outbound Verifications	✓	✓
Electronic Data Interchange (EDI)	✓	✓
Online Claims Portal	✓	✓
Co-Branded Insurance Verification Site	✓	✓
Automated Premium/Refund Posting	✓*	✓*

Administrative reimbursement available on Traditional program for eligible lenders

✓\* Available depending on institution's core processor

## PROGRAM PARAMETERS

FEATURE	HYBRID	TRADITIONAL
Coverage Term	1, 3, or 6 Months	12 Months
Coverage Rate	Flat Fee	% OLB
Billing Cycle	Monthly	Monthly or Annually
Refund Method	Monthly Pro Rata	Daily or Monthly Pro Rata
Letter Cycle	28–56 Days	56–77 Days
Grace Period	30 Days—New Loans	30 Days—All Exposures
Standard Limits of Liability	\$50,000*	\$75,000*
Standard Borrower Deductible	\$500	\$500*
Standard Lender Deductible	\$500	\$500*

\*Other options are available based on underwriting.

## COVERAGES

FEATURE	HYBRID	TRADITIONAL
Automatic Coverage	✓	✓
Dual-Interest, Physical Damage Coverage	✓	✓
Transportation Network	✓	✓
Excluded Driver	✓	✓
Waiver of ACV		✓
Skip Coverage*		✓
Repossession Expense and Storage*	✓	✓
Mechanic's Lien*	✓	✓
Premium Deficiency*		✓
Instrument Non-Filing*		✓
Repossessed Collateral*		✓

\*Lender Coverages