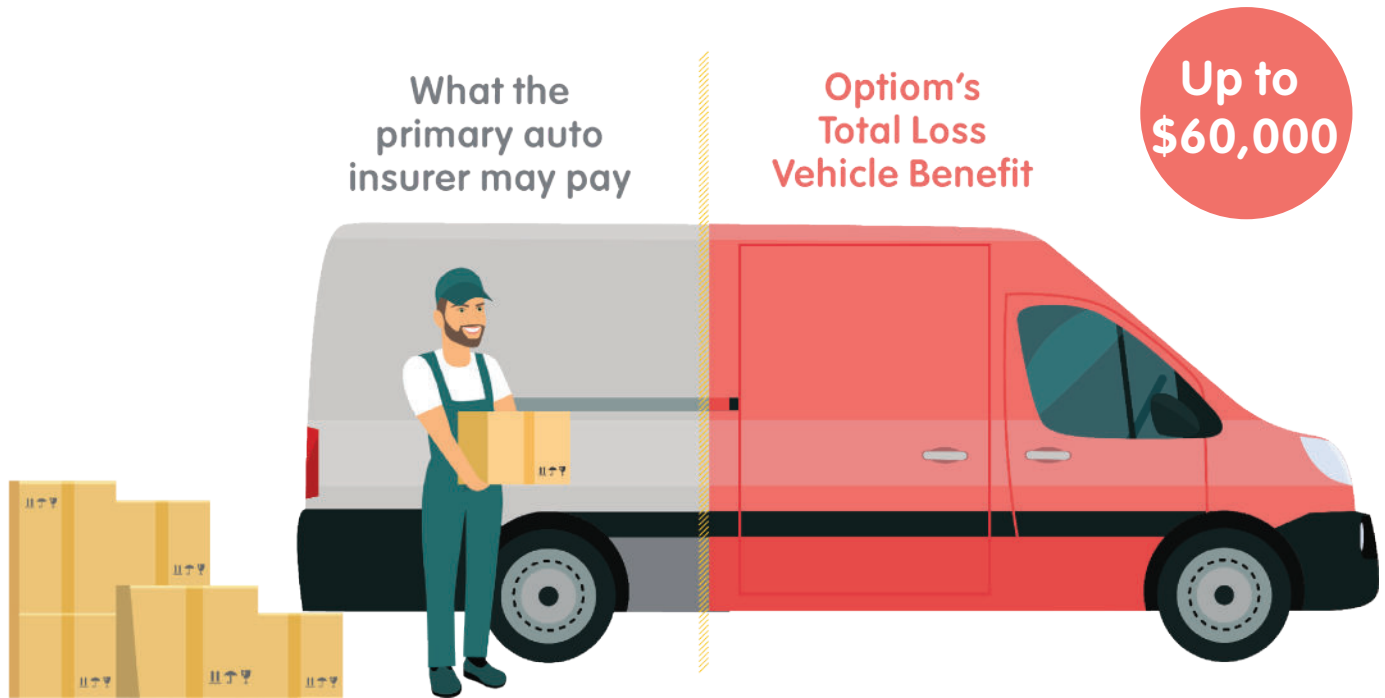


How it Works

VEHICLE ELIGIBILITY

- **New:** Current and prior vehicle models
- **Used:** Vehicle models up to 5 years
- Coverage available up to 36 months or 200,000 kms
- Under 6,500 kg GVWR
- Regardless of the number of previous owners
- Vehicle value up to \$100,000 or less before taxes to qualify

Within 3 years of owning the vehicle, it could lose half its value...



CORE COVERAGE

New Vehicles

In the event of a total loss, Optiom Pro will pay the difference between the market value of the vehicle at the time of loss and the MSRP value of a brand new, equivalent model replacement vehicle.

Total Loss Deductible Reimbursement

In the event of a total loss if a deductible has been paid to the primary auto insurer, Optiom Pro will reimburse up to \$500 for total loss deductible reimbursement.

Used Vehicles

In the event of a total loss, Optiom Pro will pay the difference between the market value of the vehicle at the time of loss and the Canadian Black Book retail clean value or an equivalent valuation of that vehicle at policy inception.

BENEFIT LIMIT IS \$60,000 FOR NEW AND USED VEHICLES

PLEASE NOTE: The policyholder must maintain full collision and comprehensive coverage with their primary insurer.

Eligibility

POLICYHOLDER ELIGIBILITY

- Eligible vehicle uses include personal, business, commercial or any combination of the three
- Delivery services are eligible
- Individuals qualify regardless of age, driving experience, or claims history
- For fleets, the loss history and fleet discount from the primary carrier will be reviewed
- No minimum number of units required

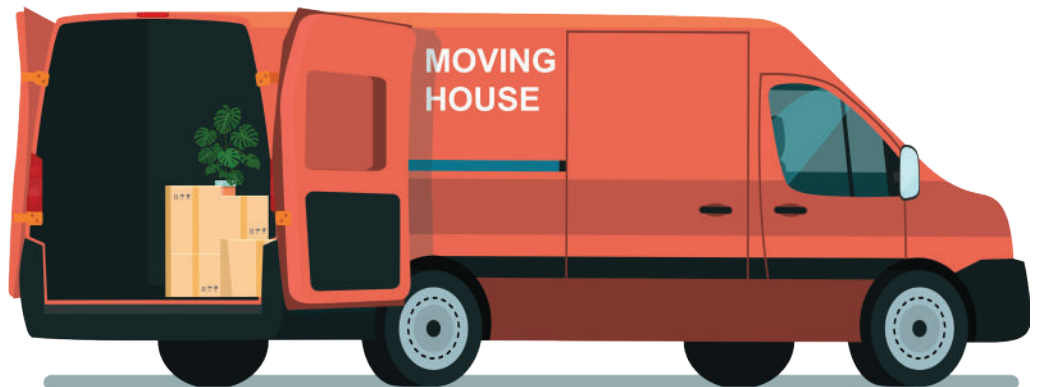
PURPOSE OF USE

VEHICLES MUST:

- Be driven on public roads/maintained service roads
- Not be used for emergency response
- Not be used for winter services (ie. blades, salter/sander, towing bars, etc.)
- For delivery services maintain a 500 km radius from their dispatch centre or home location

EXCLUDED VEHICLES:

- Motorhomes, buses, motorcycles, mopeds, three wheeled vehicles, mobility vehicles or off-road vehicles
- Modified, salvaged, or rebuilt vehicles
- Federal or Provincial Government Fleets including police vehicles
- Passenger for fare vehicles



TARGET MARKET

We will consider vehicles from all business segments!

- Single vehicles or fleets
- Delivery services
- Contractors
- Artisan vehicles
- Professional services
- Municipal fleets

Optiom Pro has been designed to address small to medium sized businesses that do their own delivery services or have higher mileage.

Contact our team at pro@optiom.com with your submissions today!