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314-9525 201 St  
Langley, BC V1M 4A5

Effective date: March 28, 2019 - Date of Total Loss: April 1, 2022

policy duration: 3 years

We have reviewed the original bill of sale as well as the primary auto insurer's valuation report for your 2014 Dodge Durango, and calculated the benefits available to you as follows:

• Vehicle Value exclusive of taxes fees and charges:	\$33,893.00
• 5% appreciation/year:	\$5,107.16
• Cost allotted to replace your vehicle Excluding Freight & PDI, Fees, Warranty, etc:	\$39,000.16
• The amount paid by primary insurer; + deductible if applicable:	-\$13,310.00
• Balance of premium due:	-\$308.75
• <b>Remainder of benefit to go towards your replacement vehicle:</b>	<b>\$25,381.41</b>
• Deductible released separately	\$500.00

Of the total benefits available, a credit of \$25,381.41 will be available to replace the vehicle. The final benefit is conditional on you replacing the vehicle as indicated above.

- *If the vehicle replacement cost is more than the amount highlighted above, we will pay no more than the amount indicated as **total benefits** under the policy.*
- *If the vehicle replacement cost is less than the amount highlighted above, benefits will be recalculated to reflect the lesser value.*

**In order to complete your benefit and issue final payment, please provide a copy of the bill of sale or purchase agreement for the replacement vehicle.**

Your deductible benefit, if you have one, will be released to you separately. Please allow 10 - 12 business days for receipt of funds, payments are sent via Canada Post.

Please note we have terminated your policy. Please contact your broker to determine if a credit is available to you for purchase of a new policy on your replacement vehicle.

We invite you to contact our office if you have any questions or concerns.

Regards,

Optiom Inc.



May 16, 2023

RE: policy # [REDACTED] Effective Date: February 22, 2019 - Date of Total Loss: Apr 04, 2023

We have reviewed the original bill of sale as well as the primary auto insurer's Mitchell evaluation for your 2018 Audi SQ5 Progressiv 3.0 TFSI quattro VIN # [REDACTED], and calculated the benefits available to you as follows:

• MSRP of replacement vehicle:	\$73,450.00
• PDI and freight:	\$2,850.00
• Documentation fee Max of \$399:	\$399.00
• Accessories:	\$1,489.00
• Air Excise Tax and or Tire Levy:	\$125.00
• PST tax	\$7,831.30
• GST tax	\$3,915.65
• Total cost to replace vehicle:	\$90,059.95
• The amount paid by primary insurer + deductible if applicable:	-\$42,413.18
• Total benefit to go towards your replacement vehicle:	\$47,646.77

Of the total benefits available, a credit of \$47,646.77 will be available at [REDACTED] to replace the vehicle. The final benefit is conditional on you replacing the vehicle as indicated above.

- *If the vehicle replacement cost is more than the amount highlighted above, we will pay no more than the amount indicated as **total benefits** under the policy.*
- *If the vehicle replacement cost is less than the amount highlighted above, benefits will be recalculated to reflect the lesser value.*

**In order to complete your benefit and issue final payment, please provide a copy of the bill of sale or purchase agreement for the replacement vehicle.**

Please note we have terminated your policy. Please contact your broker to determine if a credit is available to you for purchase of a new policy on your replacement vehicle.

We invite you to contact our office if you have any questions or concerns.

Regards,

Optiom Inc.



Dec 14, 2023

Dear [REDACTED],

RE: policy # [REDACTED] Effective Date: Oct 16, 2019 Date of Total Loss: Oct 24, 2023

We have reviewed the original bill of sale as well as the primary auto insurer's Mitchell evaluation for your 2018 BMW 5 Series 530i xDrive Sedan VIN # [REDACTED], and calculated the benefits available to you as follows

• MSRP of replacement vehicle:	\$70500.00
• PDI and freight:	\$3195.00
• Documentation fee Max of \$399:	\$399.00
• Accessories:	\$9100.00
• Air Excise Tax and or Tire Levy:	\$120.00
• PST tax	\$8331.40
• GST tax	\$4165.70
• Total cost to replace vehicle:	\$95811.10
• The amount paid by primary insurer + deductible if applicable:	-\$42391.96
• Total benefit to go towards your replacement vehicle:	\$53419.14
• Deductible released separately	\$500.00

Of the total benefits available, a credit of \$53419.14 will be available at [REDACTED] to replace the vehicle. The final benefit is conditional on you replacing the vehicle as indicated above.

- If the vehicle replacement cost is more than the amount highlighted above, we will pay no more than the amount indicated as **total benefits** under the policy.
- If the vehicle replacement cost is less than the amount highlighted above, benefits will be recalculated to reflect the lesser value.

**In order to complete your benefit and issue final payment, please provide a copy of the bill of sale or purchase agreement for the replacement vehicle.**

Your deductible benefit, if you have one, will be released to you separately. Please allow 10 - 12 business days for receipt of funds, payments are sent via Canada Post.

Please note we have terminated your policy. Please contact your broker to determine if a credit is available to you for purchase of a new policy on your replacement vehicle. We invite you to contact our office if you have any questions or concerns.

Regards,  
Optiom Inc.





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## Used Vehicle Policy

Effective Date: October 29, 2019 - Date of Total Loss: June 29, 2021

Policy duration: 1 year 8 months

We have reviewed the original bill of sale as well as the primary auto insurer's valuation report for your 2018 Subaru WRX, and calculated the benefits available to you as follows:

• Original Value:	\$42,680.00
• 5% appreciation/year:	\$3,560.56
• GST Tax:	\$2,312.03
• PST Tax:	\$3,236.84
• Cost allotted to replace your vehicle Excluding Freight & PDI, Fees, Warranty, etc:	\$51,789.43
• The amount paid by primary insurer; + deductible if applicable:	-\$39,340.65
• Balance of premium due:	-\$1,396.10
• <b>Total benefit to go towards your replacement vehicle:</b>	<b>\$11,052.68</b>
• Deductible released separately	\$300.00

Of the total benefits available, a credit of \$11,052.68 will be available to replace the vehicle. The final benefit is conditional on you replacing the vehicle as indicated above.

- *If the vehicle replacement cost is more than the amount highlighted above, we will pay no more than the amount indicated as **total benefits** under the policy.*
- *If the vehicle replacement cost is less than the amount highlighted above, benefits will be recalculated to reflect the lesser value.*

**In order to complete your benefit and issue final payment, please provide a copy of the bill of sale or purchase agreement for the replacement vehicle.**

Your deductible benefit, if you have one, will be released to you separately. Please allow 10 - 12 business days for receipt of funds, payments are sent via Canada Post.

Please note we have terminated your policy. Please contact your broker to determine if a credit is available to you for purchase of a new policy on your replacement vehicle.

We invite you to contact our office if you have any questions or concerns.

Regards,

Optiom Inc.