

## THE BMW ADVANTAGE\*.

- Fully backed by BMW Canada—there is no comparison
- Purchase price may be included with your BMW Financial Services vehicle financing
- Coverage for loans up to \$250,000
- Optional coverage for depreciation from a vehicle repair event

**Please see your authorized BMW Retailer for full protection plan details, or contact us at [www.BMWfinance.ca](http://www.BMWfinance.ca) or 1-800-3000-BMW.**

1. Eligibility requirements apply. Ask your BMW representative for details.
- \* BMW Limited Debt Waiver is an optional and voluntary protection product. This brochure is not a contract and is provided for information purposes only. Graphs and examples provided are for illustrative purposes only and may not accurately represent your circumstances. BMW Limited Debt Waiver is subject to terms, conditions, exclusions, limitations, and other provisions; see Limited Debt Waiver Amendment to the Conditional Sales Agreement for complete details. Contact your authorized BMW Retailer for more information.

BMW Limited Debt Waiver is administered by LGM Financial Services Inc.

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WITH YOU  
EVERY MOMENT™



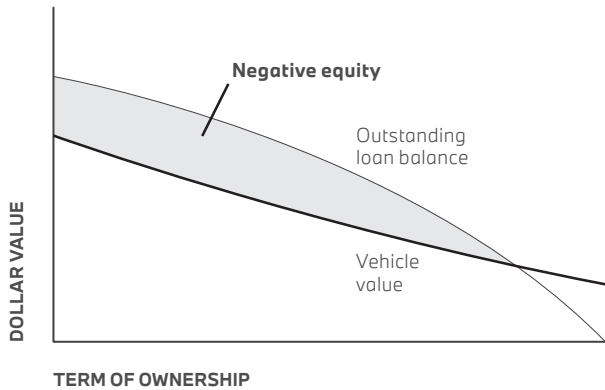
LIMITED DEBT  
WAIVER.

**BMW Financial Services**

For vehicles financed by  
BMW Financial Services<sup>1</sup>.

## PROTECT YOURSELF FROM NEGATIVE EQUITY\*.

If your vehicle is deemed a total loss from, for example, collision, fire or theft, and it is worth less than the remaining vehicle loan amount, then you are at risk of negative equity. This means **you could have to continue making payments for a vehicle you can no longer use.**



## A STRAIGHTFORWARD EXPLANATION\*:

Outstanding vehicle loan balance	\$50,000
Insurance payout value (less deductible)	– \$43,000
<b>Amount owed (debt waived)</b>	<b>\$7,000</b>

## HOW WE CAN ASSIST\*.

With BMW Limited Debt Waiver, you are eligible<sup>1</sup> to have the balance remaining on your BMW Financial Services loan waived.

### Replacement Event.

In the event of a **total loss** that is covered by your primary insurer, BMW Limited Debt Waiver will waive certain outstanding debt on your BMW Financial Services loan.

The amount waived is a variable amount equal to the difference between your primary insurer's payout and the remaining balance of your BMW Financial Services loan immediately prior to the total loss.

## ADDITIONAL OPTION\*.

### Repair Event.

As an add-on benefit, you can also purchase a 'Repair Event' benefit that will waive a fixed amount of your BMW Financial Services loan in the event of a **partial loss**. This is any instance where a damage declaration record has been added to your vehicle's history report and your claim has been paid by your primary insurer.

The amount waived will depend on your original vehicle loan amount:

Loan value	Debt waived
Less than \$30,000	Up to \$2,500
\$30,000 - \$100,000 (inclusive)	Up to \$5,000
More than \$100,000	Up to \$7,500

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