PRODUCT 02 · TIPP™ · TRADE-IN PROTECTION PLUS™

PROTECT EVERY SALE. CAPTURE EVERY OPPORTUNITY.

Trade-In Protection Plus™ converts an insured repair into a trade-in credit at your store. When a covered loss happens, the insurer pays the repair, TIPP™ may reimburse the customer's deductible, and the customer earns a credit that can only be used on their next vehicle from you.

Suggested retail starts at $295 per vehicle for 1 year / $1,000 coverage; plans scale up from there — powered by the Estimatra™ platform.

TRADE IN PROTECTION +™

$295
STARTING SUGGESTED RETAIL

1 yr / $1k
BASE COVERAGE

$600+
MINIMUM DOCUMENTED REPAIR

Every VIN
NEW & USED

HOW A CLAIM ACTUALLY WORKS

INSURED LOSS IN. TRADE-IN CREDIT OUT.

TIPP™ sits alongside the customer's auto insurance — it never replaces it. Every benefit is tied to a real, accepted insurance claim and a repair completed inside your network.

01

COVERED LOSS OCCURS

The customer has an insured loss event inside the stated term of coverage shown on their Program agreement.

02

INSURER ACCEPTS THE CLAIM

A licensed auto insurer must be involved and must have accepted, approved, or acknowledged the claim.

03

REPAIR AT YOUR STORE

Work is completed at the selling dealership, a dealer in its network group, or an approved dealer collision center partner — parts and labor exceeding $600.

04

CREDIT + DEDUCTIBLE

The benefit is applied as a trade-in credit toward the next vehicle, and the customer may be reimbursed for their out-of-pocket deductible.

WHAT TIPP™ DELIVERS FOR YOUR STORE

THREE OUTCOMES ON EVERY VEHICLE YOU DELIVER.

01

PROTECT TRADE-IN VALUE

Every delivery is documented with baseline photos via QR code. When the vehicle returns in trade, pre-existing condition is settled — recon is predictable and appraisals are defensible.

02

KEEP THE REPAIR IN YOUR NETWORK

Eligible repairs must be completed at the selling dealership, a dealer in its group, or an approved collision partner. Insured collision work routes back to your shop instead of leaving the group.

03

BRING THE NEXT TRADE HOME

The benefit is a trade-in credit only — no cash, no check, not transferable. It can be redeemed only at the selling dealership or a dealer in its group.

PORTFOLIO ECONOMICS

WHY IT BELONGS ON EVERY VEHICLE.

TIPP™ is not a line-item upsell. It's a portfolio play. When you cover every new and used vehicle at the store, you create a predictable reconditioning baseline across your entire trade-in pipeline.

- → One avoided undisclosed-damage trade-in loss pays for coverage on 3–8 vehicles.
- → Condition data across your inventory improves recon planning and speeds wholesale decisions.
- → Customers perceive TIPP™ as a dealership promise, not an add-on — trust before the first service visit.
- → Deductible reimbursement gives your F&I team a benefit customers feel immediately after a loss.

THE MATH IS SIMPLE

COVERAGE THAT PAYS FOR ITSELF.

SUGGESTED RETAIL STARTS AT

$295 / vehicle

1 year / $1,000 coverage. Plans scale up.

AVG. RECON SURPRISE AVOIDED

$1,200 – $2,500

Per undisclosed-damage trade.

MINIMUM REPAIR THRESHOLD

$600

Documented parts and labor must exceed $600.00.

Pricing absorbs cleanly into deal structure. A single protected trade-in more than justifies the investment across the full portfolio.

WHAT THE CUSTOMER MUST PROVIDE

DOCUMENTED CLAIMS ONLY. NO EXCEPTIONS.

Before any claim is evaluated, the Program administrator requires a complete file. Incomplete, altered, or unverifiable documentation results in automatic denial.

- → A copy of the original insurance claim or claim number.
- → The insurer's estimate, work authorization, or repair approval.
- → The final itemized repair invoice from the servicing facility.
- → Proof of payment for the repair and/or deductible, where applicable.
- → Any additional documentation reasonably requested by the Program administrator.
- → All claims are subject to review; the administrator's decision is final and binding.

EASE OF USE

NO NEW HARDWARE. NO NEW HEADACHES.

TIPP™ slips into the handoff your team already does. No IT project, no lengthy training, no extra devices — your delivery or tech team photographs the vehicle and hands the customer a QR code. The rest lives in their pocket.

- → Set up in minutes, not months.
- → Works with any smartphone — no app-store download required to take the initial photos.

- → Branded to your dealership from day one.
- → Every VIN, every delivery — new and used.

LET'S CONNECT

READY TO PROTECT EVERY VEHICLE?

Suggested retail starts at $295 per vehicle for 1 year / $1,000 coverage. The real value comes from covering your entire inventory — new and used.

EXPLORE V60PRO™

TRADE IN PROTECTION +™

TRADE-IN PROTECTION PLUS™ · PROGRAM TERMS

CLAIM LIMITATION & DISCLAIMER

This document sets forth the mandatory conditions and limitations applicable to any claim submitted under the Trade-In Protection Plus™ program (the “Program”). By participating in the Program, the dealership and its customers agree that no claim will be honored unless each of the following requirements is strictly satisfied.

SECTION 1

INSURANCE COMPANY INVOLVEMENT REQUIRED

Coverage is available only for repairs that arise directly from an insured loss event and are completed within the stated term of coverage shown on the customer's Program agreement. A licensed automobile insurance company or authorized insurer must be involved in the claim, and the insurer must have accepted, approved, or otherwise acknowledged the claim relating to the covered incident. Repairs must be completed at the selling dealership, a dealer within the selling dealership's dealer network group, or an approved dealer collision center partner.

Repairs completed outside the stated term, without an active insurance claim, at an unauthorized repair facility, or where the insurer has denied coverage, are not eligible for any benefit under the Program.

SECTION 2

DEDUCTIBLE REIMBURSEMENT

In addition to repair-related benefits, the Program may provide reimbursement for the customer's out-of-pocket insurance deductible paid in connection with a qualifying covered repair. Deductible reimbursement is available only when the underlying repair itself satisfies all Program requirements, including the insurance involvement, minimum repair cost, and stated term of coverage conditions set forth in Section 1 above. Reimbursement is limited to the actual deductible amount paid by the customer, not to exceed the applicable Program benefit limit, and must be supported by the documentation required in Section 5 below.

SECTION 3

TRADE-IN CREDIT ONLY — NO CASH PAYMENT

Any benefit provided under the Program is applied solely as a credit to the buyer at the time of trade-in toward the purchase or lease of a replacement new or used vehicle from the selling dealership or a dealer in the selling dealership's dealer group. No benefit will be paid directly to the customer, owner, or any third party in the form of cash, check, refund, or other negotiable instrument.

The Program credit has no cash value, is not transferable to any other transaction, individual, or dealership outside the selling dealership's dealer group, and may not be used at any dealership other than the selling dealership or a dealer in the selling dealership's dealer group. The credit must be applied at the time of trade-in and may not be used for any other purpose.

SECTION 4

MINIMUM REPAIR COST THRESHOLD

The documented repair cost, including parts and labor, must exceed **$600.00**. No benefit is payable for any repair or combination of repairs with a total documented cost of $600.00 or less. The repair invoice must clearly itemize all charges, and the total must be supported by the documentation required in Section 5 below.

SECTION 5

REQUIRED DOCUMENTATION

Before any claim will be evaluated, the following documentation must be submitted in full:

1. A copy of the original insurance claim or claim number;
2. A copy of the insurance company's estimate, work authorization, or repair approval;
3. The final itemized repair invoice from the servicing repair facility or collision center;
4. Proof of payment for the repair and/or deductible, where applicable; and
5. Any additional documentation reasonably requested by the Program administrator.

Failure to provide all required documentation, or submission of incomplete, altered, or unverifiable documents, shall result in automatic denial of the claim.

SECTION 6

EXCLUSIONS

No benefit is payable for any of the following:

→ Repairs completed at a facility other than the selling dealership, a dealer within the selling dealership's dealer network group, or an approved dealer collision center partner;

→ Repairs completed without an insurance company's involvement or claim acceptance;

→ Repairs with a total documented cost of $600.00 or less;

→ Routine maintenance, mechanical breakdowns, or wear-and-tear items;

→ Cosmetic-only repairs not related to a covered insurance claim;

→ Repairs performed prior to enrollment or outside the Program term;

→ Any request for a cash, check, or other direct payment to the customer or a third party;

→ Use of the credit at any dealership other than the selling dealership or a dealer in the selling dealership's dealer group;

→ Deductible reimbursement requests for repairs that do not otherwise qualify under the Program;

→ Deductible amounts that exceed the actual out-of-pocket amount paid by the customer or the applicable Program benefit limit; or

→ Repairs for which documentation is incomplete, altered, or cannot be independently verified.

SECTION 7

CLAIM REVIEW & FINAL DECISION

All claims are subject to review and approval by the Program administrator. The administrator reserves the right to deny any claim that does not strictly satisfy the terms set forth in this disclaimer. Benefits are determined solely based on the Program terms in effect at the time of the qualifying incident. The Program administrator’s decision on any claim shall be final and binding.

For questions regarding claim eligibility or required documentation, contact the Program administrator directly.