

UNIVERSAL SECURITY GUARD®

KEEP THIEVES FROM TARGETING YOUR VEHICLE

Auto theft continues to increase. In fact, every 36 seconds another vehicle is stolen in the United States.¹ With Universal Security Guard®, you can minimize your risk of becoming the next victim. Visible labels warn thieves that your vehicle is protected with an anti-theft system decreasing the likelihood your vehicle will be targeted. Uniquely numbered hidden labels are also applied and leave an imprint only visible with ultraviolet light for easy identification. Should your vehicle still be stolen and not recovered, this coverage provides a monetary reimbursement of up to \$5,000.

Features and benefits

If your vehicle is stolen, despite having the theft deterrent system in place, you are eligible for reimbursement* of theft-related expenses as long as the warranty requirements are met.**

These expenses include:

- ✓ Insurance policy deductible
- ✓ Registration fees for a replacement vehicle
- ✓ Mechanical inspection fees
- ✓ Immediate transportation (i.e., rental charges)

What is not covered?

There are some situations when Universal Security Guard® does not provide coverage. These include, but are not limited to:

- ✗ Theft not reported to local police within 24 hours of discovery of the theft
- ✗ Vehicle stolen by a person with access to vehicle keys or a person who is named as insured on the primary insurance for the covered vehicle
- ✗ Theft not reported to contract provider as required in the Claims Procedure section
- ✗ Theft that occurred outside the United States

VEHICLE ELIGIBILITY



Gas combustion, hybrid and electric vehicles



Most makes and models, ask your dealership representative for further details.

1. National Insurance Crime Bureau, America's Hottest Spots for Vehicle Theft. <https://www.nicb.org/news/blog/americas-hottest-spots-vehicle-theft>

*The maximum available benefit amount is stated in the contract, but the maximum payable benefit will not exceed the actual cash value of the vehicle on the date of loss.

** Be sure to keep a copy of your vehicle theft settlement payment by your insurance carrier, a copy of your primary insurance company's proof of loss, a copy of the theft report/police report, and a copy of your Universal Security Guard® warranty contract.

This is intended as a general overview of Zurich's Universal Security Guard product and warranty. Certain restrictions and exclusions apply, and benefits may differ in certain states. Please consult your warranty for detailed terms and conditions. Universal Underwriters Service Corporation (UUSC) is the warrantor and administrator of the Security Guard system and warranty in all states except Florida and New York. In California, UUSC operates under its d/b/a UUSC Service Company (CA License #0C17302). In Florida, Vehicle Dealer Solutions, Inc. (VDS) is the warrantor. In all states except New York, the warranty is guaranteed under a reimbursement insurance policy issued by Universal Underwriters Insurance Company. In the state of New York, Universal Underwriters Insurance Company ("UUI") is the provider of the master insurance policy backing Zurich's Universal Security Guard® program and the purchasing consumer is given an insurance certificate of coverage. UUSC, VDS, and UUI are individual member companies of Zurich in North America.