



POWERBUY™



For SWBC appointed representative and Dealer use only
Refer to the Agreement for complete details, terms, and conditions
This SWBC product is optional and is not required to obtain credit.

Eligibility Criteria

- Contract must be purchased within 365 days from vehicle sale date
- Vehicle model year must be no older than current calendar year plus 9

General Coverage & Limitations

- Maximum Coverage Term: 48 months
- Maximum Benefit Amount: \$6,000 or \$10,000 by Dealer Choice. Blanket Option Also Available.
- Maximum Eligibility: 125% of MSRP/NADA Retail
- Maximum MSRP/NADA:
 - Autos, light trucks/SUVs, motorcycles: \$128,000
 - Recreational Vehicles (RV): \$240,000

Coverage Benefits

The benefit amount will be calculated as the Covered Vehicle value (Line 1 Cash Selling Price) less the amount received as your primary insurance settlement and less any amounts deducted from the primary insurance settlement due to wear and tear, prior damage, etc.

In the event there is no primary insurance, the Covered Vehicle Actual Cash Value (ACV) will be used.

The benefit amount will not exceed the Maximum Benefit shown on the Membership Form.

Exclusions

Covered Vehicle used for commercial use

For any amounts deducted from the primary insurance settlement due to wear and tear, prior damage, etc.

If the Covered Vehicle is not available for inspection upon reasonable advance notice, except in the case of unrecovered theft.

Where the effective date of the membership is more than 365 days after the Covered Vehicle purchase date.

Dealer Support



CANCELLATIONS

For Cancellation Requests or
Inquiries

Call (877)463-4266

Fax (614)438-7423

CancellationsPB@SWBC.com

Refund checks are mailed bi-weekly



REMITTANCE

Please Remit Business and Make
Checks Payable to:

SWBC

ATTN: Business Processing

440 Polaris Parkway, Suite 250

Westerville, OH 43082



BILLING

For Billing Inquiries
Call (877)463-4266

BillingPB@SWBC.com



DEALER TRAINING AND SALES SUPPORT

www.SWBCPowerBuy.Com

DealerMgmt@SWBC.com

Claims

Please notify **SWBC** of a Constructive Total Loss

Monday through Friday

8:30 A.M. to 5:30 P.M. Eastern

Call (877)463-4266

Email ClaimsPB@SWBC.com

Benefit Amounts

Covered Vehicle Value (Line 1 Cash Selling Price)

Less Primary Insurance Settlement

Less Any Deductions due to Wear and Tear, Prior Damage, Etc.

Equals Benefit Amount not to Exceed \$10,000*

Turnaround Time

Once all required documentation is received, benefit requests will be processed and payments issued within 7-10 business days

Claim Procedures

Customer Responsibility

1. In the event of a Constructive Total Loss, customer must notify SWBC of the loss and provide the following information:
 - Last 8 of VIN
 - Membership Number
 - Date of Loss
 - Loss Type

Representatives are available to assist the customer from 8:30 A.M. to 5:30 P.M. Eastern, Monday through Friday, excluding holidays at (877)463-4266

2. Customer must provide the following documentation and any additional reasonable documentation request by the Administrator within 90 days of the primary insurance settlement:

- Copy of Settlement Check
- Copy of Accident/Police Report
- Copy of Original Membership Form
- Copy of Covered Vehicle's Buyer's Order
- Original Loan/Retail Installment Contract
- Proof of Purchase of Replacement Vehicle

Dealer Responsibility

1. Assist the customer in contacting SWBC upon notification of total loss.
 - Claim process is outlined on the back of the PowerBuy Customer brochure
 - Representatives are available to assist the customer from 8:30 A.M. to 5:30 P.M. Eastern, Monday through Friday, excluding holidays at (877)463-4266
2. Upon receipt of the claim reimbursement payment (typically within 7-10 business days of customer submitting all necessary documentation, Dealer applies payment toward the purchase of a replacement vehicle.



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