



# COLLATERAL PROTECTION INSURANCE



Place or cancel coverage online via Tokio Marine Highland's iClient® or let TMH track customer insurance compliance



Backed by Lloyd's, London and carriers rated "A" Excellent by AM Best



Option to send customer insurance requirement letters on your behalf based on your prescribed timing



Dedicated account services representative for service requests



Prompt and professional claims handling by a TMH wholly owned claims management company

Protect your interest as lienholder by helping your customers protect theirs. Collateral Protection Insurance (CPI) is a win-win solution to managing risk and increasing or retaining business. CPI protects the loan collateral by providing coverage for your customers whose insurance cancelled, lapsed, or expired for various reasons.

## Did you know?

- There are 6 million car accidents in the US every year or one accident every 11 seconds
- Road crashes cost the US \$230.6 billion per year, or an average of \$820 per person
- 72% of all crashes result in property damage
- Driving while using a cellphone reduces brain activity associated with driving by 37%

## Highlights

- Place or cancel coverage online 24/7 via Tokio Marine Highland's iClient® portal
- iClient® provides on-screen views of insurance history, lapse and deficiency notices, claim records and imaged insurance documents
- Immediate and uninterrupted protection if customer's insurance lapses or cancels
- Over 90% of physical damage losses are settled within 10 days or less
- Loss reports are accepted via the internet or fax, 24/7
- Customers can file non-repossession claims by calling a toll-free number

- iaminsured.net™ enables customers to provide proof of insurance online

## Coverages

- All-risk physical damage
- Automatic protection
- Waiver of repossession
- Uncollected premium
- Repossession and return expense
- Insufficient insurance
- Confiscation
- Conversion (skip)
- Instrument non-filing errors and omissions
- Repossessed property
- Worldwide protection

## For questions or more information

- For questions or information on other Tokio Marine Highland solutions, please call your representative or visit us at [www.tokiomarinehighland.com](http://www.tokiomarinehighland.com)

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