

# Trade-In Protection Plus

*Protect their equity. Bring them back.*

Trade-In Protection Plus (TIPP) gives your buyer a future Vehicle Replacement Credit — up to \$10,000 — if their vehicle is involved in a qualifying collision. It offsets the diminished value an accident leaves on Carfax, restores customer confidence, and brings the trade back to the originating dealer.

\$10K

Max credit

84 mo

Financed term

\$500+

Qualifying repair

0

Insurance friction

## Why it matters

### *An accident shouldn't end the customer relationship.*

Modern buyers finance with little to no down payment. A single fender bender — even one fully repaired and covered by insurance — can drop a vehicle's trade-in value by \$3,000 to \$10,000 or more the moment it appears on Carfax. That gap leaves the customer underwater and uncomfortable, and the dealership that sold them the car risks losing them at the worst possible moment.

TIPP restores that perceived value with a real, contractually-backed credit. Customers come back to your dealership to redeem it. You retain the relationship, the trade, and the next sale.

For the dealer

## *A loyalty tool that pays you back — twice.*

### **Repeat business engine**

Incentivizes customers to bring damaged vehicles back to the originating dealer at trade-in — not to a competitor.

### **CSI & retention lift**

A customer-first benefit that turns post-accident anxiety into renewed brand trust.

### **Higher-quality used inventory**

Trade-ins come back through your store with full repair documentation — feeding a stronger, more transparent used-car pipeline.

### **F&I differentiator**

A protection product that solves a real, visible customer pain — and stands out on the menu.

How it works

## *From qualifying collision to credit at trade-in.*

### **01 - Enroll at purchase**

Customer selects a \$2,500, \$5,000, \$7,500, or \$10,000 Vehicle Replacement Credit limit when financing.

### **02 - Drive with confidence**

Coverage is active up to 84 months financed (60 months cash) as long as physical-damage insurance is maintained.

### **03 - Qualifying repair**

After an insurance-covered collision with \$500+ in repairs, Estimatics helps document the event quickly.

### **04 - Credit at trade-in**

When the customer trades at a participating dealer, the Vehicle Replacement Credit is applied — offsetting Carfax-driven value loss.

## *Scenarios that close the next deal.*

### **Trade-up customer (Subaru Outback)**

Rear-ended at a red light. \$3,700 in repairs. Carfax knocks \$9,000 off her trade. Her \$5,000 TIPP plan returns a \$3,700 credit — most of the lost value, recovered.

### **Family saver (Pre-owned Camry)**

A young driver scrapes a pole. \$1,100 repair. Trade-in value drops \$3,500. The \$2,500 plan delivers \$1,100 — enough to make the safer SUV affordable.

### **Retention close (Repeat buyer)**

Loyal customer hits a deer. \$5,200 in repairs. Trade-in value drops \$8,000. The \$5,000 plan caps at \$5,000 — and the sales manager closes the next deal in-brand.

### **Luxury upgrade (BMW X5)**

Serious accident — \$12,500 in repairs, \$18,000 of diminished value. The maximum \$10,000 plan delivers the full credit, keeping the customer in the brand family.

### **Out-of-town trade (Ford Explorer)**

Relocated from Florida to North Carolina. \$6,000 in repairs, \$10,000 of lost value. The \$5,000 plan pays out at a participating network dealer.

### **Lease buyout boost (Mazda CX-5)**

Bought out a CX-5 lease, then a low-speed collision: \$1,200 in repairs, \$4,000 in lost value. The \$2,500 plan returns \$1,200 — applied straight to her next lease.

## Coverage levels

### *Four credit tiers. Real money at trade.*

\$2,500

Default

\$5,000

Most popular

\$7,500

Higher-value vehicles

\$10,000

Maximum credit

The Vehicle Replacement Credit pays out at the lesser of the qualifying repair amount or the selected coverage limit — applied directly at trade-in.

## Eligibility

### *What qualifies*

- Physical-damage insurance maintained on the vehicle
- Covered collision (not a total loss)
- Repairs over \$500, covered by insurance
- Trade-in occurs during the active Agreement Term (up to 84 months financed, 60 months cash)
- Trade-in at the originating or a participating network dealer

## Exclusions

### *What doesn't qualify*

- Salvage or branded-title vehicles
- Exotic makes (Ferrari, Lotus, etc.)
- Vehicles used commercially (rideshare, delivery)
- Vehicles priced above the program maximum
- Trade-ins after the Agreement Term expires

TIPP is not an insurance policy. It is a voluntary vehicle protection agreement administered by Auto Trac System / D&P Holdings and underwritten by Jefferson Insurance Company. Full refund within 30 days; prorated refund thereafter, less applicable admin fee per state law.

## Let's connect

*Add a loyalty engine to your F&I menu.*

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