American Acceptance Corporation Consumer Insurance Disclosure & Agreement To Provide Insurance (Dealer Finance)

I UNDERSTAND AND AGREE TO THE FOLLOWING: Under my installment contract (my "contract"), I am required to provide continuous insurance coverage on the vehicle identified below, including (1) comprehensive coverage of fire, theft and combined additional coverage with a maximum deductible of \$500 and (2) collision coverage with a maximum deductible of \$500. To satisfy my obligation, I have arranged for the required insurance through the insurance company shown below. I have asked my insurance agent to endorse the policy to show American Acceptance Corporation as a loss payee/additional insured. I authorize American Acceptance Corporation from time to time to verify directly with my insurance carrier or agent that the required insurance is in full force and effect. American Acceptance Corporation is not required to place insurance on the vehicle. I AM TOTALLY RESPONSIBLE IN THE EVENT OF A LOSS. If for any reason the required insurance is not obtained and continuously maintained, I will be in default and American Acceptance Corporation may purchase insurance from any properly licensed insurance company, including an affiliated company. Collateral protection insurance may be more expensive and provide less protection for me than insurance I obtain myself, does not provide bodily injury and property damage liability coverage, and will not comply with financial responsibility or no fault insurance laws. The amount of insurance American Acceptance Corporation obtains will be based upon the amount I owe under my contract rather than the value of the vehicle. At American Acceptance Corporation option, either (1) I will reimburse American Acceptance Corporation on demand for any such insurance premiums it pays, or (2) American Acceptance Corporation may add the amount of any such insurance premiums it pays to the indebtedness I owe under my contract. In either case, I agree to pay interest thereon until paid at the same interest rate provided in my contract. If American Acceptance Corporation elects to add the premiums to the amount I owe, American Acceptance Corporation may select the manner these additional sums will be repaid. American Acceptance Corporation may require that I make (1) higher periodic payments over the remaining term of my contract, (2) additional periodic payments, and/or (3) a higher final payment.

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