

 HYUNDAI  
Assurance

## Frequently Ask Questions

**HEALTH RELATED:** (Remember, no “good health” statement needed.)

**Q: I’m 72 and have a heart condition. Do I qualify for Hyundai Assurance?**

**A: YES.** Everyone qualifies regardless of age and previous health conditions.

**Q: My diabetes puts me at risk of losing my vision and therefore my license too. Does Hyundai Assurance cover me?**

**A: YES.** You would be covered due to loss of driver’s license regardless of your pre-existing diabetes.

**EMPLOYMENT RELATED:** (Remember, unemployment benefits are available on the 91st day of coverage following the effective date)

**Q: If my employer transfers me to Mexico, would this be considered an “international transfer” for benefits purposes?**

**A: YES.** Any country, other than the United States is considered “international” for benefits purposes.

**Q: Am I covered under the Hyundai Assurance “involuntary unemployment” benefit if I quit/resign from my job?**

**A: NO.** Hyundai Assurance only covers events that are beyond the certificate-holder’s control. Your employer must terminate you from your position in order for you to qualify for benefits.

**Q: I’m in the military. If I am not deployed, but I am assigned to a post outside of the US for the next 2.5 years, could I still qualify for the international employment transfer benefits?**

**A: YES.** As long as you are **not deployed** and **are assigned outside the U.S. for more than 24 months**, you may still qualify for benefits.

**BENEFIT PROCESSING:** *(Remember to always refer members to 800-443-2570)*

**Q: How long does it take to complete a request for benefits?**

**A:** On average, benefits have been paid within 35 calendar days from the date the request is first submitted. Submitting proof of qualification documentation as quickly as possible is imperative.

**Q: Can I continue to drive my car while my request is being processed?**

**A: YES.** Your car and related financial obligations remain yours until your benefit is approved and you have voluntarily returned your vehicle. Once approved, your benefit administrator will give you instructions for returning your vehicle.

**Q: There is no equity in my car because I financed my taxes and put no money down. What if the benefit isn’t enough?**

**A:** In the case of more expensive vehicles, custom items or the financing of taxes and extras, the benefit may not be enough to cover the financing shortfall if you return your vehicle. In this case, you would be required to make up the balance with your own funds.

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**CREDIT RELATED QUESTIONS:**

**Q: My wife and I share a car. Can we make a claim if one of us loses our job, even if the other one remains employed?**

**A:** One certificate per loan or lease contract and only one person listed on a certificate, your choice of who is listed at time of delivery, which is the effective date of certificate.

**Q: Will returning a car thanks to a payable Hyundai Assurance benefit, damage my credit rating?**

**A: NO.** The return of a vehicle resulting from a paid benefit is considered an early pay-out of your loan or lease and not a credit default. As a result, Hyundai Assurance *protects* both your credit rating AND your savings.

**Q: If my son is listed as co-buyer on my loan, can he receive the Complimentary Certificate?**

**A: YES,** he may be listed on the certificate since he is on the loan. No more than one certificate per loan or lease contract and only one person listed on a certificate.

**Q: Is returning a vehicle due to a qualifying Hyundai Assurance benefit considered a voluntary repossession?**

**A: NO.** The return of a vehicle resulting from a paid benefit is considered an early pay-out of your loan or lease. It is not considered a voluntary repossession and does not adversely impact a consumer's credit rating in any way. **RETURNING YOUR VEHICLE PRIOR TO BENEFIT APPROVAL WILL BE CONSIDERED A VOLUNTARY REPOSSESSION AND WILL IMPACT YOUR CREDIT SCORE IN A NEGATIVE WAY.**

**VEHICLE RELATED QUESTIONS:**

**Q: Am I responsible to maintain full coverage insurance before returning the vehicle to the designated return facility?**

**A: YES.** You must maintain full coverage insurance before returning the vehicle to the designated return facility.

**Q: Will cosmetic customizations made to my car impact its value?**

**A:** In some cases, customizations such as specialized paint, customized wheels, and suspension can reduce resale value. Other changes, on the other hand, may not impact the value of your vehicle and therefore would have no impact on your claim. See your insurance adjuster to learn additional information.