

## IMPORTANT NOTICE ABOUT YOUR INSURANCE COVERAGE

While you have a loan with MPD Community Credit Union, you are required to maintain and provide proof of insurance. Auto loans require comprehensive and collision coverage; real estate loans require hazard insurance.

If you fail to meet this requirement, we will add Collateral Protection Insurance (CPI) to your loan. CPI will increase your loan balance and payment. CPI covers only MPD Community CU's requirements and does not fulfill legal insurance requirements (e.g., it does not provide coverage for an accident or other incident).

Please note that CPI only protects the CU's interest in the collateral. When your insurance coverage has lapsed, is insufficient, cancelled, expired, or has not been received, CPI will be added to your loan.

### INSURANCE REQUIREMENTS

- MPD Community Credit Union needs to be listed as the lienholder on the declarations page
- Comprehensive and Collision coverage (deductible cannot exceed \$1,000), with acceptable/sufficient limits of liability listed on the document
- Current effective and expiration dates of the coverage
- Full collateral description, including the VIN
- Please make sure we have your current address
- The insurance company and agent information must also be listed. If your insurance agent/provider changes during the life of the loan, you must notify us.



## HOW TO PROVIDE PROOF OF INSURANCE (Choose One)

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Complete this form,  
<https://insurancepoi.com/>

Email your declarations page to  
[mpdcu@mycoverageonline.com](mailto:mpdcu@mycoverageonline.com)

Text a picture of proof of your insurance to **(800) 749-5440**

Mail a copy to  
**Insurance Service Center  
P.O. Box 5700  
Knoxville, TN 37928**

Fax a copy to **(865) 470-8805**

If you receive a letter to verify coverage, visit  
[www.mycoverageonline.com](http://www.mycoverageonline.com)

Scan QR Code:



**Important: Only the insurance declarations page is acceptable as proof of insurance. ID cards or insurance binders are not acceptable as proof of insurance.**