



**NICHOLAS FINANCIAL, INC.**  
**Agreement To Provide Physical Damage Insurance**

To provide protection against financial loss, I understand that my installment contract requires that the vehicle must be continuously covered with comprehensive and collision insurance. I further understand that the above detailed insurance coverage can not have deductibles higher than \$500 and that Nicholas Financial, Inc. must be listed as loss payee.

If at any time I fail to provide insurance as described above, Nicholas Financial, Inc. has the right to declare the entire unpaid balance immediately due and payable, or to purchase *limited physical damage insurance* and add the premium charge to my account. I understand that these charges will be paid from payments I make prior to any principal reduction. Additionally, I understand that *limited physical damage insurance* does not provide *bodily injury and liability* coverage for property damage and may only protect the collateral interest of Nicholas Financial, Inc.

Accordingly, I have arranged for the required insurance through the insurance company shown below and have confirmed that the policy contain a loss payable endorsement in favor of Nicholas Financial, Inc.

Buyer/Insured Signs \_\_\_\_\_ Date: \_\_\_\_\_

Lienholder: **Nicholas Financial, Inc.**  
**P.O. Box 47149**  
**Atlanta, GA 30362**

Buyer/Insured:

Name	
Address	
Tel. No.	Drivers License #

Vehicle Insured:

Year	Make	Model	Vin #
Insurance Agent:		Insurance Carrier:	
Name		Name	
Address		Policy #	
City, State, Zip		Effective From	To
Tel. No.		Coverage:	
		Collision	\$ Deductible
		Comprehensive	\$ Deductible
Agents Comment			
Confirmation:			
( ) Agency ( ) Insurance Carrier		Contact	( ) N.F.I. Loss Payee
Confirmed By:		Date:	