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Hyundai de Puerto Rico and WALKAWAY USA Sign Private Label Agreement to Extend Hyundai Assurance Program to Puerto Rico

Cataño, Puerto Rico and Dallas, Texas, September 4, 2009 – [Hyundai de Puerto Rico](#) and [WALKAWAY USA, LLC](#), a division of [EFG Companies](#), today announced the signing of a private label agreement to extend the widely acclaimed [Hyundai Assurance program](#) to Puerto Rico. [Hyundai Assurance](#) is currently offered throughout the United States exclusively by WALKAWAY USA for Hyundai Motor America.

Under the new agreement, the 12-month [vehicle return program](#) is provided complimentary on every new Hyundai sold at Hyundai dealerships in Puerto Rico. The program is available to any consumer, regardless of age, health, employment history or amount financed and applies to all vehicle models sold by participating Hyundai dealers. Hyundai Assurance can safeguard consumers' finances and credit rating in the event the vehicle needs to be returned, providing protection from financial shortfalls that arise from vehicle depreciation (negative equity) up to \$7,500.

Covered circumstances for Hyundai Assurance include:

- Involuntary unemployment
- Physical disability
- Loss of driver's license due to medical impairment
- International employment transfer
- Self-employed personal bankruptcy
- Accidental death

“Hyundai Assurance has been a tremendous success throughout the United States, helping Hyundai gain significant market share while providing consumers with the confidence to make a vehicle buying decision,” said Victor Quintero, president and CEO of Hyundai de Puerto Rico. “We are excited to work with WALKAWAY USA to extend this popular program to Puerto Rico as it gives our customers that same confidence when purchasing our vehicles so that they may sleep well at night.”



To kick off the launch of Hyundai Assurance promotions in Puerto Rico, a full media campaign will take place involving print, outdoor and “on the street” teams where promoters dressed in pajamas throughout the island will reinforce the message “sleep well”. This message is positioned to give consumers peace of mind when making their vehicle purchase and confidence knowing that they have financial options should they experience a covered event.

The Hyundai Assurance program, the first of its kind for an automaker in the U.S. auto industry, has been offered to Hyundai customers since January 2009. WALKAWAY USA holds the exclusive U.S. distribution license to the WALKAWAY program, which originated in Canada. Since its introduction in 2000, WALKAWAY has made it possible for consumers to walk away from over \$35 million in automotive related debt and has provided WALKAWAY retailers with a distinct competitive sales advantage, as proven by the results of the Hyundai Assurance program. WALKAWAY USA is a wholly-owned subsidiary of EFG Companies, a Dallas-based, national performance management company serving the retail automotive industry.

For more details on the Hyundai Assurance program, please visit

<http://www.hyundaiassurancepr.walkawayusa.com>

About Hyundai de Puerto Rico

Hyundai de Puerto Rico is the authorized automotive distributor of Hyundai vehicles in Puerto Rico. The dealer network includes 12 locations in Puerto Rico and 1 in St. Croix, USVI. For more information about dealer locations, offers, product information, warranty and the Hyundai Assurance program, please visit

<http://www.hyundaipr.com>.

About WALKAWAY USA, LLC

WALKAWAY USA, LLC (<http://www.walkawayusa.com/>) is a division of EFG Companies (<http://www.efgcompanies.com/>), an industry leader in providing innovative performance management solutions and technologies to the retail auto industry. WALKAWAY USA markets and administers WALKAWAY® Protection for Automotive Financing. WALKAWAY is the First and Only Vehicle Return Program™ that protects consumers from financial shortfalls arising from the depreciation of new and used vehicles (negative equity).

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