

COMPANION GAP PLUS

Protection against the unexpected.

Don't let the unexpected leave you short!

In today's fast-paced world, your vehicle's value will decline faster than the balance you owe on your vehicle loan. This could leave you liable for thousands of dollars of financial liability (or negative equity) in the event that your vehicle is written off due to fire, theft or accident – that is over and above what your insurance policy will pay out. You could still be paying for a vehicle you no longer have, and that is a financial burden you don't need.

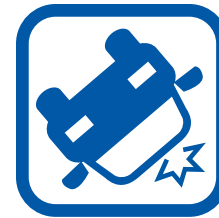
Companion GAP Plus is "Guaranteed Asset Protection" and pays the negative equity up to the lesser of \$50,000 or 150% of MSRP/Canadian Black Book retail.

For a few dollars a month Companion GAP Plus:

- Could save you up to \$50,000 or 150% of MSRP/CBB retail including refinanced negative equity from previous loans
- Protects your credit rating
- Locks in your rate for up to 8 years

Premiums are affordable

Your dealer can include the amount right in your vehicle's finance or lease agreement. Coverage is available for amount financed up to \$150,000. Receive a \$500 credit applied to the purchase of a replacement vehicle purchased from your dealer.



ACCIDENT



FIRE



THEFT



110,114

110,114 traffic collisions occurred in Canada in 2018.

Canadian Motor Vehicle Traffic Collision Statistics 2018



6 minutes

In Canada, a car was stolen every 6 minutes, in 2017. This rate is among the highest in the world.

Insurance Bureau of Canada, Facts Book 2019



\$1 billion

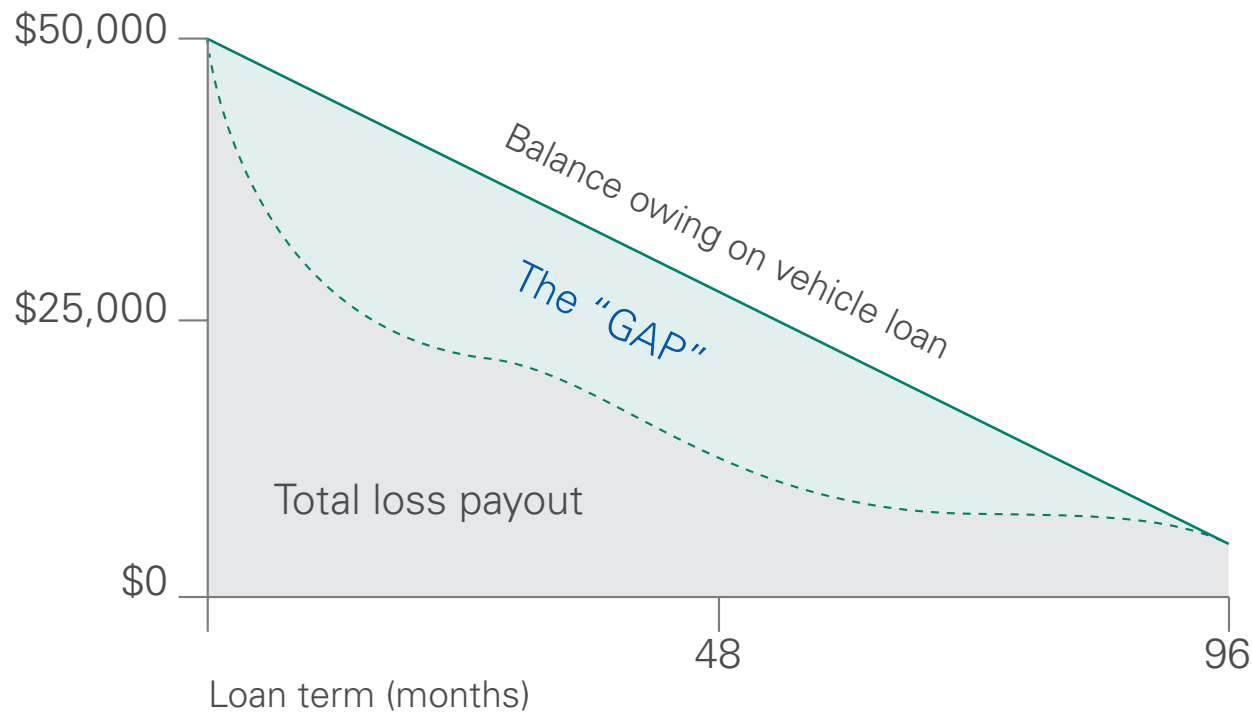
Each year, automobile theft costs Canadians close to \$1 billion.

Insurance Bureau of Canada

Avoid the GAP with Companion GAP Plus

Companion GAP Plus provides the top-up coverage to your insurer's total loss payout and provides affordable peace of mind during life's unexpected challenges. The benefit (up to \$50,000) also includes **negative equity from refinanced amounts** from previous vehicle debt.

Financed amount



Balance owing at 48 months	\$27,000
Total loss payout from insurance ¹	\$12,500
Shortfall or GAP	\$14,500
Loyalty credit ²	\$500
Deductible ³	\$1,000
Companion GAP Plus pays	\$16,000

Chart and example for illustration purposes only.

¹ Amount paid by the policyholder's standard insurance policy for the described vehicle.

² Loyalty credit is applied to the purchase of a replacement vehicle from the same dealer.

³ A maximum of up to \$1,000 of the policyholder's standard insurance policy deductible is included in the Companion GAP Plus coverage for total loss.

This document is not a contract/policy and the contents are limited by its size. Please see your contract/policy for the specific terms, conditions, limitations and exclusions that apply to your coverage.

Companion GAP Plus is administered and underwritten by Industrial Alliance Pacific General Insurance Corporation, a member of iA Financial Group.



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