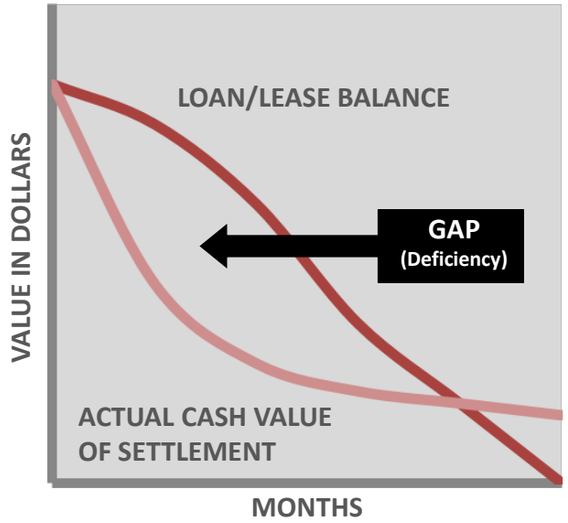
WHY DO I NEED *GUARANTEED ASSET PROTECTION (GAP)?*

Today's vehicles depreciate at a rate of 15-20% per year. In the majority of cases, you will owe thousands of dollars more than the insurer will pay out in the case of a Total Loss. This means that you will need to pay off the original loan, on an asset that you no longer have, before you can even consider another vehicle. GAP insurance will cover the deficiency, up to $45,000, allowing you to replace your vehicle worry free.*

☑ Guaranteed Asset Protection

In the event the vehicle is deemed a Total Loss by the vehicle insurer, the difference or "gap" between the outstanding balance on the finance contract and the adjusted settlement amount paid by the insurer is paid.

- **Up to $1,000** of your deductible will be covered for an eligible claim.
- Coverage available on loans with a term of up to **96 months** and leases with a term of up to 60 months.
- Coverage available for automobiles, minivans, SUV's or light trucks with a selling price of up to **$100,000** and a rating of less than one ton. Used vehicles are eligible if they are current + seven model years.
- Limitations apply where the amount financed is **more than 150%** of the Purchase Price. Vehicles used for any type of commercial purpose are not eligible.



☑ Market Value Protection

In the event that your vehicle suffers physical damage greater than $5,000 paid by the vehicle insurer, a benefit of **$5,000** will be paid at the time the vehicle is traded in.

☑ Dealer Loyalty Credit

A **$500 loyalty credit** will be paid when you purchase a replacement vehicle from the original dealer within 30 days of the Date of Total Loss.

☑ Car Rental Benefit

Up to **$50 per day** for up to 5 days will be paid to reimburse you for expenses incurred by you for a rental vehicle from the Date of Total Loss until delivery of a replacement vehicle, provided that the rental car benefits under your vehicle insurance policy have been exhausted.

* This brochure is for informational purposes only and is designed to outline the benefits for which you may be eligible. It does not create or confer any contractual or other rights. Definitions and details including limitations and exclusions are outlined in the Certificate of Insurance. All rights with respect to the benefits will be governed solely by the Group Policy issued by Trisura Guarantee Insurance Company.

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- ☑ **Guaranteed Asset Protection**
- ☑ **Market Value Protection**
- ☑ **Dealer Loyalty Credit**
- ☑ **Car Rental Benefit**

Amount Financed	Premium
Up to $14,999	**2,628**
$15,000-$29,999.99	**2,680**
$30,000-$59,999.99	**2,732**
$60,000 and over	**2,784**

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