

## **GUARANTEED ASSET PROTECTION (GAP) INSURANCE**

## **BENEFITS**<sup>1</sup>

Covers up to \$25,000 of the "gap" due to a covered total loss **Pays up to \$500** of your primary insurance deductible Available
on vehicles
with a MSRP/
Canadian Blue
Book value of
up to \$50,000

Covers amount financed up to 150% of the unit's MSRP/ Canadian Blue Book value

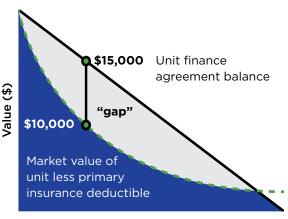
\$0

Terms up to 120 months available for purchase

PLUS a \$500 Loyal Customer Credit toward the purchase of a replacement unit at the original selling dealer<sup>2</sup>

## HOW GAP HELPS PROTECT YOUR INVESTMENT<sup>3</sup>

Insurance assessment of unit's market value		\$10,500
Primary insurance deductible	-	\$500
Market value of unit less primary insurance deductible	=	\$10,000
Outstanding finance agreement balance	-	\$15,000
Detential encount you over	=	\$5,000
Potential amount you owe	_	,
Covered by GAP	_	\$5,000



Term of Unit Finance Agreement (Time)

The example above is for illustrative purposes only. Actual GAP payment calculations will vary based on your specific circumstances and may not result in a GAP benefit.

## **EXCLUSIONS**<sup>4</sup>

Out-of-pocket expenses with GAP

Any amount or terms exceeding the program maximum limits listed under "Benefits" or in your Insurance Certificate. Total losses resulting from dishonest, fraudulent, or illegal acts (such as DUI) by customer, customer's family member, or other person acting under customer's authority. Units used for competitive racing or for a prohibited commercial purpose. If the customer has refinanced the original unit finance agreement. Deductions taken by the primary insurer, such as prior damage, salvage, missing items, excess towing, custom equipment, and storage.

- 1 GAP Insurance is not available for purchase in British Columbia or Quebec.
- 2 To receive the \$500 Loyal Customer Credit at the selling dealer, you must purchase a replacement unit within 150 days of the primary insurance settlement date.
- 3 GAP programs vary by dealer/lender/province of purchase. Maximum eligibility limits and exclusions apply. Note that you remain responsible for charges/fees on your finance agreement, and any other amounts that are not covered by the GAP product.
- 4 Additional exclusions may apply. Please see your Insurance Certificate for specific coverage details, including limitations and exclusions.

The Adventure Protect Guaranteed Asset Protection (GAP) product is optional. All transactions related to the optional GAP product are governed solely by the provisions of the Adventure Protect Powersports and Marine Loss Protection GAP Certificate of Insurance ("Insurance Certificate"). This document provides general information about the GAP product and should not be solely relied upon when purchasing coverage. Please refer to the Insurance Certificate for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage may vary by province. Please see your dealer for more information.

The Administrator of the Adventure Protect GAP product is Safe-Guard Canada, Ltd., 1790 Matheson Boulevard, Suite C-3, Mississauga, ON L4W 0B3, 1-833-954-0079.

The Insurer of the GAP Insurance Certificate is Arch Insurance Canada Ltd., 200 Bay Street, Suite 3100, P.O. Box 119, Toronto, ON M5J 2J3.

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