

GUARANTEED ASSET PROTECTION (GAP) PLUS

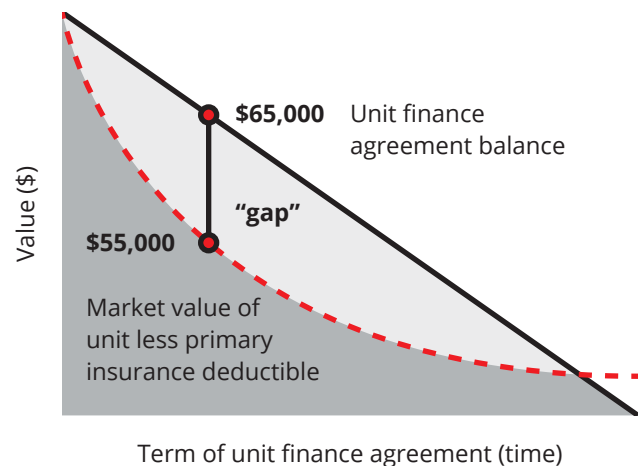


BENEFITS¹

Waives up to \$50,000 of the "gap" due to a covered total loss	Covers up to \$1,000 of your primary insurance deductible	Covers amount financed up to 150% of the unit's MSRP/NADA value ²	Terms up to 240 months available for purchase ³	\$1,000 credit toward the purchase of a replacement unit at the original selling dealer ⁴
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HOW GAP PLUS HELPS PROTECT YOUR INVESTMENT¹

Insurance assessment of unit's market value	\$56,000
Primary insurance deductible	- \$1,000
Market value of unit less primary insurance deductible	\$55,000
Outstanding finance agreement balance	\$65,000
Potential amount you owe	= \$10,000
Waived by GAP	- \$10,000
Out-of-pocket expenses with GAP	\$0
GAP Plus Benefit⁴	+ \$1,000



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

GAP Plus is only available on new and used boats on Yamaha Motor Finance Canada, Ltd. financial agreements at the time of boat financing only.

Exclusions⁵

Any amount or terms exceeding the program maximum limits listed under "Benefits" or in your Addendum. 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 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.
2. This is a limitation on the ratio of the unit finance agreement amount compared to the unit value. No coverage will be provided for the portion of the outstanding unit finance agreement balance resulting from the amount financed being greater than 150% of the MSRP/NADA value of the unit. In the event of a total loss, the outstanding unit finance agreement balance will be re-amortized as if the amount financed were 150% of the MSRP/NADA value (unless provincial law provides otherwise).
3. This is a limitation on the unit finance agreement term. No coverage will be provided for the portion of the outstanding unit finance agreement balance resulting from the unit finance agreement term being greater than 240 months. In the event of a total loss, the outstanding unit finance agreement balance will be re-amortized as if the unit finance agreement term were 240 months (unless provincial law provides otherwise).
4. The \$1,000 GAP Plus benefit is valid only if you finance the replacement unit through Yamaha Motor Finance Canada at the original selling dealer. The benefit will be in the form of a credit toward the purchase of a replacement unit. The GAP Plus benefit is available only if a GAP waiver benefit has been approved.
5. Additional exclusions may apply. Please see your Addendum for specific coverage details, including limitations and exclusions.

The Yamaha Motor Protection Plan Guaranteed Asset Protection (GAP) Plus product is optional and is not insurance. All transactions related to the optional GAP Plus product are governed solely by the provisions of the Yamaha Motor Protection Plan Guaranteed Asset Protection (GAP) Plus Deficiency Waiver Addendum ("Addendum"). This document provides general information about the GAP Plus product and should not be solely relied upon when purchasing coverage. Please refer to the Addendum 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 Yamaha Motor Protection Plan GAP Plus product is only available if financed through Yamaha Motor Finance Canada Ltd., 480 Gordon Baker Rd., North York, ON M2H 3B4.

The Administrator of the Yamaha Motor Protection Plan GAP Plus product is Safe-Guard Canada, Ltd., 1790 Matheson Boulevard, Suite C-3, Mississauga, ON L4W 0B3, 1-833-951-0127.

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