



GAP Financial Protection provides...

### Security

Protects you from suffering significant financial hardship. GAP Financial Protection pays up to \$40,000.00 on your Outstanding Loan Amount.

### Protection

Protect your credit rating by ensuring that your Outstanding Loan Amount is retired in the event of a Total Loss of your vehicle.

### Stability

Flexible plans that equal the Finance Term up to 96 months to ensure protection on the full term of your loan for both new and pre-owned vehicles.

### Peace of mind

Alleviates financial worry and provides a smooth transition with a \$500.00 Loyalty Credit towards your next vehicle purchase.



Financial Protection  
When You Need It The Most

GAP Financial is administered by FCW a division of Mantha Insurance Brokers Ltd.



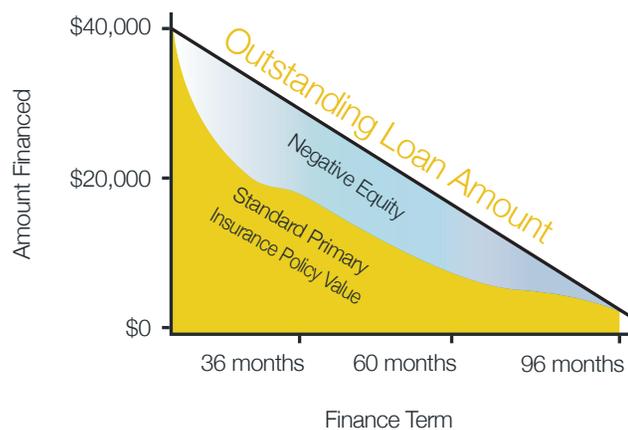
# Don't be caught upside down.

GAP Financial Protection will keep you right side up.



## GAP Financial Protection pays the difference!

There's a good chance your vehicle's value will decline faster than your loan balance. If you experience a Total Loss of your vehicle, you could be responsible for paying thousands of dollars which is called negative equity and it's fairly common.



GAP Financial Protection saves you from making payments on a vehicle you no longer have.

### Your Benefits:

#### Covers the Outstanding

##### Loan Amount which includes:

- Purchase Price
- Accessories
- Freight and PDI
- License or Registration Fees
- Applicable Taxes
- Extended Warranties & Insurance
- Other Coverage & Fees
- Refinancing Cost To Retire Other Loans

### Example of GAP Financial Protection coverage:

Outstanding Loan Amount	\$25,000
Standard Primary Insurance Policy Settlement*	- \$17,000
Negative Equity	\$8,000
GAP Financial Protection pays	- \$8,000
Out of pocket expenses with GAP Financial Protection	\$0

\*example of a Standard Primary Insurance Policy settlement

### Bonus Benefit:

#### Loyalty Credit

Purchase your next vehicle at the original selling Dealer/Retailer and receive a \$500 Loyalty Credit.

### Your Coverage

GAP protects you from the negative equity realized up to \$40,000 when there is a variance between Your Outstanding Loan Amount and the amount paid by Your Standard Primary Insurance Policy for the Described Vehicle in the event of a Total Loss, following a theft, accident or fire.



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