

# GAP PROGRAMS

✓ THEFT ✓ FIRE ✓ ACCIDENT

Total protection against financial breakdown.



## THE UNEXPECTED CAN HAPPEN, BE PREPARED FOR IT WITH THE GAP PROGRAMS

### Avoid the GAP with the GAP programs

The GAP programs provide the top-up coverage to your insurer's total loss payout and offer 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.

### Example

Balance owing at 48 months	\$27,000
Total loss payout from insurance <sup>1</sup>	\$12,500
Shortfall or GAP	\$14,500
Loyalty credit <sup>2</sup>	\$500
Deductible <sup>3</sup>	\$1,000
<b>The GAP program pays</b>	<b>\$16,000</b>

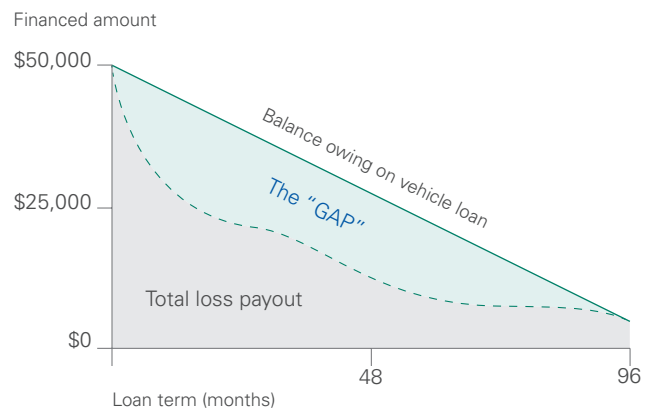


Chart and example for illustration purposes only.

<sup>1</sup> Amount paid by the policyholder's standard insurance policy for the described vehicle.

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

<sup>3</sup> 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.

## PERSONALIZE YOUR PROTECTION!

Ask your dealer how to make your protection fit your needs perfectly.

## FOR OVER 55 YEARS, WE'VE BEEN THERE WHEN OUR CUSTOMERS NEEDED US MOST.

The GAP programs are administered and underwritten by Industrial Alliance Pacific General Insurance Corporation, a member of iA Financial Group.

As an iA Financial Group customer, you can enjoy the peace of mind that comes with proven corporate integrity, sound financial backing and a solid track record, all demonstrated with A+ financial ratings from both A.M. Best and Standard & Poor's.

### Headquarters

PO Box 5900, Vancouver, BC V6B 5H6

### Administration

1 800 663-9498  
admin.iads@ia.ca

### Claims

1 877 356-6636  
gap.claims.iads@ia.ca

This is a brochure intended to outline the potential coverage offered and does not consist of a binding contract/policy. See your contract/policy for specific details.



Proudly Canadian 

iA Dealer Services is a division of iA Financial Group.  
iA Financial Group is a business name and trademark of  
**Industrial Alliance Insurance and Financial Services Inc.**

[iadealerservices.ca](http://iadealerservices.ca)