

AVOID THE GAP WITH COMPANION GAP PLUS

Companion GAP PLUS provides the top-up coverage to your insurer's total loss payout and provides 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.

Balance Owning at 36 months:	\$23,000
Total Loss Payout from Insurance*:	\$14,000
Shortfall or GAP:	\$9,000
Loyalty credit**:	\$500
Deductible***:	\$1,000
Companion GAP PLUS Pays:	\$10,500



Chart and example for illustration purposes only.

* Amount paid by the Contractholder's/Policyholder's Standard Insurance Policy for the Described Vehicle

** Loyalty credit is applied to the purchase of a replacement vehicle purchased from the same dealer.

*** A maximum of up to \$1000 of the Contractholder's/Policyholder's Standard Insurance Policy deductible is included in the Total Loss GAP PLUS Coverage.

“The unexpected can happen, be prepared for it with Companion GAP PLUS”



LEARN MORE ABOUT GAP CAN DO FOR YOU.

WWW.ONEEARTHSERVICES.CA

Email: info@oneearthservices.ca

COMPANION

GAP PLUS

PROTECTION AGAINST THE UNEXPECTED



DON'T LET THE UNEXPECTED LEAVE YOU SHORT!

In today's fast-paced world, your vehicle's real value will decline faster than the balance you owe on your vehicle loan. This could leave you liable for thousands of dollars of financial liability (or negative equity) in the event that your vehicle is written off due to fire, theft or accident – that is over and above what your insurance policy will pay out. You could still be paying for a vehicle you no longer have, and that is a financial burden you don't need.

Companion GAP PLUS is "Guaranteed Asset Protection" and pays the negative equity up to **\$50,000**.

FOR A FEW DOLLARS A MONTH COMPANION GAP PLUS PROTECTION:

- Could save you up to \$50,000 including refinanced negative equity from previous loans
- Protects your credit rating
- Locks in your rate for up to 8 years

PREMIUMS ARE AFFORDABLE:

Your dealer can include the amount right in your vehicle's Finance or Lease Agreement. Coverage is available for vehicles worth up to \$150,000. Receive a \$500 credit applied to the purchase of a replacement vehicle purchased from your Dealer.



122,401

In 2013, 122,401 Traffic Collisions occurred in Canada.

Canadian Motor Vehicle Traffic Collision Statistics 2013



7 Minutes

On average, a car is stolen every 7 minutes in Canada. This rate is among the highest in the world.

Insurance Bureau of Canada Facts Book 2015



\$1 Billion

Each year, automobile theft costs Canadians close to \$1 billion.

Insurance Bureau of Canada