

COMPANION ASSET PROTECTION

Protection against the unexpected.



Reduce the financial impact from an accident, fire, or theft.

Losing your vehicle is bad enough. Being left with a loan to pay off or not having a car is worse. Companion Asset Protection helps to get you back on the right track.



ACCIDENT



FIRE



THEFT

You are covered for the greater of:

- A financialGAP
- A replacement vehicle

“GAP” example:

- Your vehicle’s value will decline faster than the balance you owe on your outstanding loan amount. GAP Benefit will cover this difference

“Replacement vehicle” example:

- New vehicle:** If your 2021 vehicle is stolen and declared a total loss, we will provide you with a current vehicle similarly equipped
- **Pre-owned vehicle:** If you have a 3 - year - old vehicle and it is declared a loss 3 years later, you will receive a credit towards a 3 - year - old vehicle, not a 6 - year - old vehicle



79,563

79,563 traffic collisions occurred in Canada in 2021.

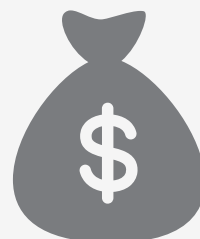
CanadianMotor Vehicle Traffic Collision Statistics 2021



6 minutes

In Canada, a car was stolen every 6 minutes, in 2022. This rate is among the highest in the world.

Canadian Finance and Leasing Association 2023



\$1 billion

Each year, automobile theft costs Canadians more than \$1 billion.

Canadian Finance and Leasing Association

This coverage gets you back on the right track.

In the case of total loss, you will receive “GAP Benefit” or “Replacement Vehicle Benefit,” whichever is greater:

GAP Benefit

The difference between your outstanding loan amount and the amount paid by your standard insurance policy.¹

Replacement Vehicle Benefit

A replacement vehicle plus your deductible up to \$500.

Protection — Covers you for up to 7 years

- Could save you up to \$60,000
- Will stay active regardless of driving experience or losses
- Automatically gives you the best protection: we calculate, and you receive whichever is greater

Additional protection

- Rental benefits
- Deductible coverage (up to \$250)

Available for auto, recreational vehicle, trailer, SUV-truck, ATV, motorbike, marine², side by side, scooter, personal watercraft, golf cart, mobility scooter.

¹ Less any amount already covered by any other policies. This amount is subject to the maximum benefit. ² Not available in Saskatchewan.

This document is not a policy and the contents are limited by its size. Please see your policy for the specific terms, conditions, limitations and exclusions that apply to your coverage.

Companion Asset Protection is insured by Industrial Alliance Pacific General Insurance Corporation, a member of iA Financial Group.



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