

STAR GAP INSURANCE

GUARANTEED ASSET PROTECTION



Your vehicle has been rendered a total loss by your insurance company. A settlement has been offered to you, but it does not take care of the outstanding amount owing on your vehicle finance contract. You are left with a financial shortfall, and to make matters worse, you need a replacement vehicle.

This is where we come in!



TRISURA[®]
a step above

Trisura Warranty Services Inc. is the evolution of financial protection products. We go “a step above” and provide superior protection for one of your most expensive lifetime purchases in a straightforward fashion.

DID YOU KNOW?

On average, a car is stolen every six minutes in Canada.

Source: Insurance Bureau of Canada

The frequency of a total loss occurring because of an unforeseen incident was 18% in 2019.

Source: Canadian Underwriter

On average, your vehicle will depreciate by 20% – 35% within the first year of ownership.

Source: Car Loans Canada

Trisura GAP insurance provides benefits, including:

1. Outstanding debt coverage of up to \$40,000.
2. Physical damage insurance deductible up to \$1,000.
3. Unforeseen rental vehicle costs.
4. A loyalty benefit of \$500 for purchase of a replacement vehicle from the same dealership.

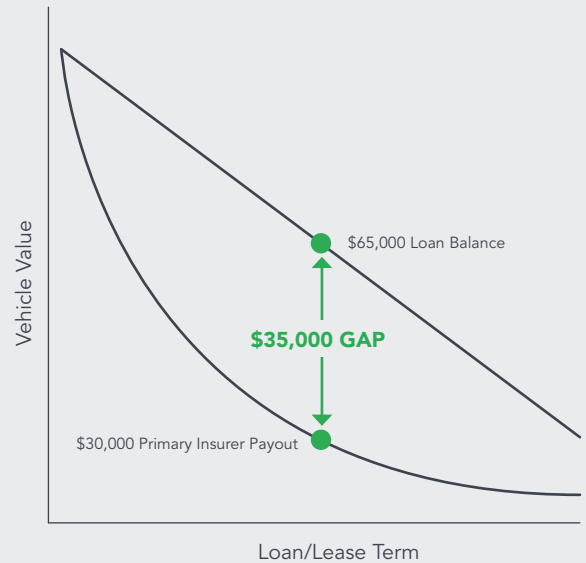
WHAT IS FINANCIAL GAP INSURANCE?

GAP insurance, sometimes referred to as “guaranteed asset protection” insurance, is coverage you can purchase that protects you if your vehicle is deemed a total loss or is stolen and not recovered. GAP insurance covers the difference between what you owe on your vehicle loan or lease and what your primary insurer has paid out.

In other words, GAP insurance comes in handy when the money from your insurance company isn't enough to cover the balance of the money you borrowed to finance your vehicle.

GAP insurance is a straight-forward protection product that works like this:

\$65,000	Loan or Lease Balance
– \$30,000	Primary Insurer Payout
<hr/>	
= \$35,000	GAP



Loan Balance at Time of Loss	\$65,000
Primary Insurance Settlement	\$30,000
GAP Settlement	\$35,000
Deductible Reimbursement	\$1,000
Rental Benefit	\$500
Total GAP Benefit	\$36,500

WHAT DOES YOUR LOSS LOOK LIKE?

Loan Balance at Time of Loss	\$ <input type="text"/>
Primary Insurance Settlement	\$ <input type="text"/>
GAP Settlement	\$ <input type="text"/>
Deductible Reimbursement	\$ <input type="text"/>
Rental Benefit	\$ <input type="text"/>
Total GAP Benefit	\$ <input type="text"/>

Don't be left with a **gap** in coverage!



FOR MORE INFORMATION

Visit our website: [trisurawarranty.com](https://www.trisurawarranty.com)

Toll Free: 844.995.7700

Contract Action Centre: Monday to Friday
from 8:30 a.m. – 8:00 p.m. EST

Administration: Monday to Friday
from 8:30 a.m. – 5:00 p.m. EST

Facsimile: 416.214.9597

Email: warrantyclaims@trisura.com

Address: 333 Bay Street, Suite 1610
Toronto, Ontario M5H 2R2

This brochure is intended to provide general information only. For complete terms and conditions, please refer to your Star GAP contract.

TRISURA WARRANTY SERVICES INC.

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