

# TOTAL REPLACEMENT COVERAGE


POWERED BY **GAP**<sup>RS</sup>

**DON'T GO OUT OF POCKET  
IF YOUR VEHICLE IS A TOTAL LOSS**

REPLACE YOUR VEHICLE FOR LITTLE TO NO COST

## COVERAGE HIGHLIGHTS

- Cover vehicles up to \$150,000
- Terms up to 84 months
- Primary deductible coverage up to \$500 for vehicles up to 7 years old
- Available for new & used vehicles
- Helps maintain your credit rating
- Protects against inflation
- Insured by Canadian Premier General Insurance Company

**RMA**  RMA, Inc. is the approved broker / administrator for this program.

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of an insured applicant will be governed by the terms and conditions of your policy.

If you require more information about this insurance product, please contact us at:  
**1-888-307-7443.**

\* In certain provinces, your dealer may be licensed to offer you GAP Insurance directly.



# TOTAL REPLACEMENT COVERAGE

POWERED BY **GAP**<sup>RS</sup>



**COVERAGE TO HELP YOU  
START OVER AGAIN**

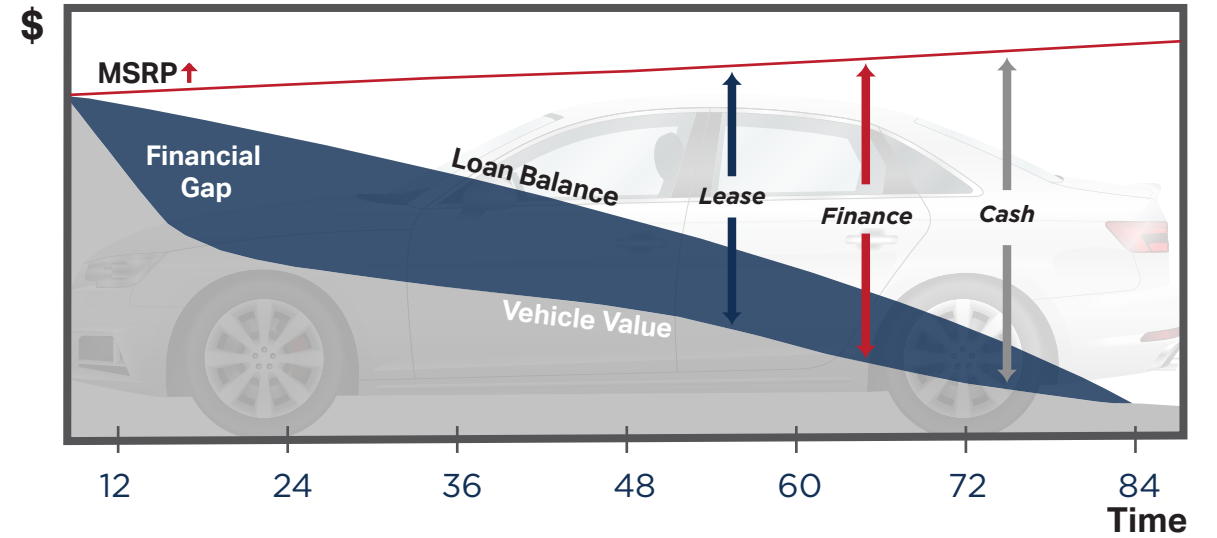
**GUARANTEED ASSET PROTECTION**  
(with Replacement subsidy)

**TRC**  
POWERED BY **GAP**<sup>RS</sup>

# What is Total Replacement Coverage and how it differs from traditional GAP?

Traditional Guaranteed Asset Protection (GAP) Insurance provides the first layer of protection on the shortfall between the remaining loan balance on your vehicle, and the insurance settlement you might receive from auto insurance policy. This essentially puts you in a break-even situation... but you still need to get a new vehicle.

Enter **TRC** (Total Replacement Coverage Powered by GAP RS). In addition to what traditional GAP pays, **TRC** is a replacement subsidy, so that you can not only settle the original financing, but you now receive a credit toward the purchase of the same or similar vehicle that you originally purchased including coverage for increased MSRP due to inflation.



## FINANCE Original Vehicle MSRP: \$35,000

Black Book Value: \$15,000  
Balance of Loan Due: \$20,000

**REPLACEMENT COST: \$37,000\***

\*\$2,000 Added For Inflation Covered By: **GAP RS**

### TOTAL LOSS BREAKDOWN

Primary Insurance Payout: \$15,000  
Paid To Creditor or Leasing Company

**GAP RS:** \$5,000  
Paid to Creditor

### REPLACEMENT SUBSIDY

**GAP RS:** \$17,000  
Paid to Dealership as a Residual Credit

**\$37,000  
Total Insurance Payout**

## LEASE Original Vehicle MSRP: \$35,000

Black Book Value: \$15,000

**REPLACEMENT COST: \$37,000\***

\*\$2,000 Added For Inflation Covered By: **GAP RS**

### TOTAL LOSS BREAKDOWN

Primary Insurance Payout: \$15,000  
Paid To Creditor or Leasing Company

### REPLACEMENT SUBSIDY

**GAP RS:** \$22,000  
Paid to Dealership as a Residual Credit

**\$37,000  
Total Insurance Payout**

## CASH Original Vehicle MSRP: \$35,000

Black Book Value: \$15,000

**REPLACEMENT COST: \$37,000\***

\*\$2,000 Added For Inflation Covered By: **GAP RS**

### TOTAL LOSS BREAKDOWN

Primary Insurance Payout: \$15,000  
Paid To Policy Holder

### REPLACEMENT SUBSIDY

**GAP RS:** \$22,000  
Paid to Dealership as a Residual Credit

**\$37,000  
Total Insurance Payout**