



GAP PROTECTION PLAN

FULLY INSURED



North American Toll Free
1-888-284-2356
pcwarranty.com



TOTAL LOSS PROTECTION PACKAGE

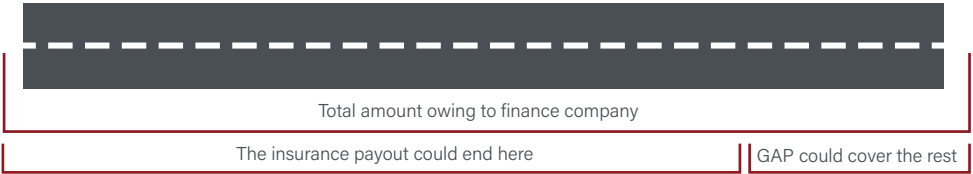
WHO SHOULD BUY IT?

If you own your car outright or have a lot of equity in it, you don't need GAP protection.

You're a likely candidate for GAP protection if you:

- ✓ Lease a vehicle or finance a vehicle.
- ✓ Put less then 20% down.
- ✓ Roll negative equity from a previous vehicle loan into a new vehicle loan.
- ✓ Drive more than the average 24,000 kilometers annually
- ✓ If your vehicle is 7 model years or newer.

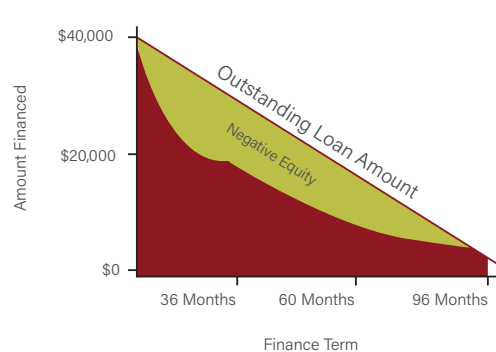
PROTECT YOUR CREDIT RATING



The average new vehicle loses 30% of its value the first year. By year three, that loss in value will be close to 50%

2019. Philip Reed, Senior consumer Advice Editor, Edmunds.com, an auto data provider

HOW DOES IT WORK?



VEHICLE LOAN

You take out a loan to buy a new vehicle.

ACCIDENT/TOTAL LOSS

You're in an accident and the vehicle is a total loss.

INSURANCE

Your insurance pays the current value of your vehicle.

GAP PROTECTION

GAP helps bring you to your new vehicle.

GAP PROTECTION BENEFITS

- ✓ Policies underwritten to loan amount of \$100, 000.
- ✓ Covers the "gap" in your insurance settlement up to \$50, 000.
- ✓ Coverage from 24 to 96 months on loan term.
- ✓ Negative Equity: (GAP Plus) remaining payout lien on trade-in less the amount on trade in allowance
- ✓ Pay a \$500 loyalty credit on your next vehicle purchase.
- ✓ Covers up to \$1, 000 in insurance deductible.
- ✓ Up to \$250 in car rental assistance.

You want adventure and the open road, and we will provide you with the coverage you need to feel safe doing so.

YOUR COVERAGE

GAP: When there is a difference between your Outstanding Loan Amount and the amount paid by your Standard Primary Insurance Policy. GAP Plus: Protects you from the negative equity up to \$15,000. Both GAP and GAP Plus offer coverage for your vehicle in the event of a total loss following a theft, accident or fire.

GAP FINANCIAL PROTECTION PAYS THE DIFFERENCE!

There's a good chance your vehicle's value will decline faster than your loan balance. If you experience a Total Loss of your vehicle, your could be responsible for paying thousands of dollars which is called negative equity and it's fairly common.



This brochure is not a contract, it is limited by its size and is intended to outline the range of coverages available. Please refer to your own contract for specific details



FULLY INSURED

Prescience Management Inc. is fully insured through underwriters that are AM Best classification required.



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CLAIMS PROCEDURE
Please call us first.

(519) 485-2616

(519) 425-2654

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