

TRICARE LOSS PROTECT

Protection against the unexpected

In today's fast-paced world, your vehicle's market value will decline faster than the balance you owe on your vehicle finance contract. This could leave you saddled with thousands of dollars of financial liability in the event your vehicle is written off due to accident, theft or fire. Unfortunately, the amount owing on your loan may far exceed what your insurance policy will pay out and you could still end up paying for a vehicle you no longer have.

Tricare Loss Protect provides you with "Guaranteed Asset Protection," or GAP coverage. It closes the "GAP" between your auto insurance payout and the full balance you still owe on your vehicle finance contract following the write-off. **Tricare Loss Protect** pays your remaining contract balance, up to \$50,000.

Tricare Loss Protect coverage offers many advantages including:

- Saving you up to \$50,000, including refinanced negative equity from previous vehicle debt.
- Preserving your credit rating
- Coverage for finance contracts up to \$150,000
- Up to a maximum of \$1,000 of the contract holder's standard insurance policy deductible

KEY FEATURES AND BENEFITS:

Affordable Premiums

Tricare Loss Protect is super affordable and a wise investment. Your dealer can include the GAP premium amount in your vehicle finance contract monthly payment.

Credit Toward Purchase of Replacement Vehicle at Original Dealer

With **Tricare Loss Protect**, you will receive a \$500 loyalty credit toward the purchase/lease of a replacement vehicle if purchased from your original selling Dealer or any other Dealership within that Dealer's ownership group.

Enjoy financial protection and peace of mind for vehicle losses due to:

Traffic Accidents

Never assume that accidents only happen to others. There were 114,408 traffic collisions in Canada in 2019. While the likelihood of an accident is low, if and when it happens, the financial consequences can be disastrous.

Auto Theft

On average, a car is stolen approximately every 6 minutes in Canada—one of the highest rates in the world. Take action and protect yourself from heavy financial burdens caused by no fault of your own.

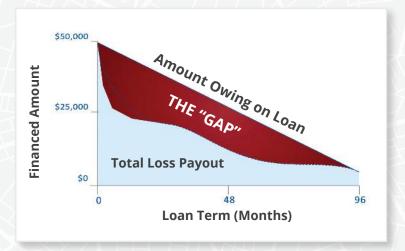


AVOID THE GAP WITH TRICARE LOSS PROTECT

| Tricare Loss Protect Pays | \$10,500 |
|-----------------------------------|----------|
| Deductible*** | \$1,000 |
| Loyalty credit** | \$500 |
| Shortfall or GAP | \$ 9,000 |
| Total Loss Payout from Insurance* | \$14,000 |
| Balance Owing at 36 months | \$23,000 |
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Chart and example for illustration purposes only. This document is not a contract and the contents are limited by its size.

^{***} A maximum of up to \$1,000 of the contract holder's standard insurance policy deductible is included in the Tricare Loss Protect coverage.



Tricare Loss Protect provides the top-up coverage to your insurer's total loss payout and offers affordable peace of mind to deal with life's unexpected challenges.

You are not required to purchase Tricare Loss Protect in order to purchase, lease, or otherwise obtain financing for your vehicle.

This brochure is intended solely as a brief summary of the benefits provided by Tricare Loss Protect. Please read the full contract for a listing of all specific terms, coverages, limitations, restrictions, and exclusions. A copy of the full contract will be provided to you prior to purchase.

Tricare Loss Protect is fully insured by licensed Canadian insurance companies.



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^{*} Amount paid by the contract holder's standard insurance policy for the vehicle.

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