

Guaranteed Auto Protection

GAP Waiver Program

This Guaranteed Auto Protection Program provides you these important additional benefits:

▶ SECURITY

Pays off the deficiency between your vehicle's market value and the balance on your finance or lease contract plus your deductible, in the event of a total loss.**

▶ FLEXIBILITY

GAP protection is available to cover most types of financial contracts, including loans, balloon loans, and leases.

▶ CONVENIENCE

For just a small addition to your monthly payment, you are protected for the life of your loan or lease.

▶ FREEDOM

Allows you the freedom to purchase or lease a replacement vehicle right away. With the GAP Plus program, provides an amount directly to your dealer to apply to the down payment of your replacement vehicle.

State restrictions may apply.

**May not pay off the entire deficiency in all circumstances. Please see your contract for specific details of the terms and conditions of coverage.

Ask your dealer for details about our program to help protect you from the "gap".



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GAP Waiver



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Your Auto Insurance Does Not Cover Everything.

Few things can be more devastating to a motorist than experiencing a total vehicle loss.

If you are still making payments on your vehicle, GAP Waiver Coverage can minimize or even eliminate your financial obligation if your vehicle is declared a total loss.

The primary auto insurance settlement is generally based on vehicle market value, which could be less than what you still owe on your finance or lease contract.

So who pays the remainder? **You do** - unless you have Guaranteed Auto Protection (GAP).

Close the Gap.



Our GAP Waiver program is designed to help protect you and your family from the unexpected financial burden if your vehicle is declared a total loss from causes such as accident, fire, theft, or flood.

GAP Waiver Coverage will pay the difference, or deficiency, between your vehicle's market value and the balance on your finance or lease contract, including up to \$1,000 of your auto insurance deductible (if applicable) in most states.

Illustration Purposes Only

Loan Balance at Time of Loss	\$18,000
Insurance Settlement Covering Vehicle's Value at Time of Loss	\$12,000
Remaining Unpaid Loan Balance	\$6,000
GAP Waiver Benefit	\$6,000
Your Net Cost	\$0

Low Cost Protection for High Cost Losses.

Benefits of GAP Waiver Coverage

- ▶ Protection for the term of your loan, up to 84 months
- ▶ Covers vehicles valued up to \$100,000 at the time of purchase
- ▶ Payment of benefits up to \$50,000
- ▶ Coverage for auto insurance deductibles as part of your GAP claim settlement up to \$1000
- ▶ Helps to protect your personal credit rating
- ▶ Helps to protect your savings

State restrictions may apply. Please see your contract for specific details.

