



YOUR FINANCIAL SAFETY NET



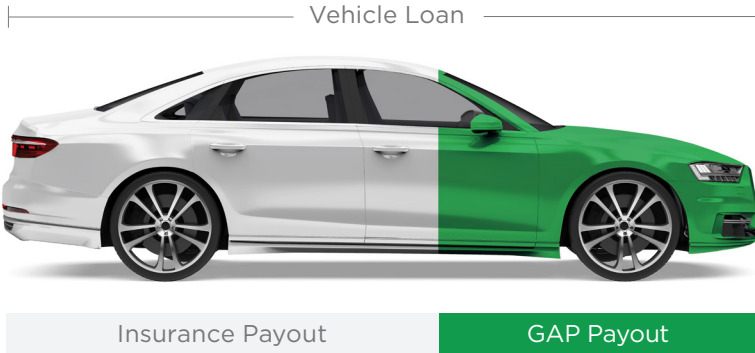
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DISCOVER TRUE FINANCIAL CONFIDENCE

Guaranteed Asset Protection (GAP) is a unique program that protects you from the financial burden that may result from your vehicle being declared a total loss if your insurance settlement does not cover the full amount of your loan or lease payoff. GAP may waive the difference between the insurance settlement and the outstanding balance owed on your vehicle as of the date of a total loss.*

HOW GAP WORKS



ADDITIONAL BENEFITS

- ✓ Optional coverage: Commercial Use, GAP Plus[†]
- ✓ Ability to roll cost into your monthly payment

WHAT'S NOT COVERED

Towing charges, rental fees, storage charges, administrative fees, salvage value, damage resulting from bodily injury or property damage liability, physical damage, medical payments, personal injury protection, uninsured motorist, underinsured motorist, self-financed vehicles, loss as a result of criminal acts, misrepresentation of fact, race or speed contest, vehicles classified as a lemon, resulting from wear and tear, gradual deterioration, obsolescence, rust, corrosion, latent defect, inherent vice, freezing, overheating. Please refer to the GAP Addendum for exact details.

*Total loss means direct or accidental physical damage loss to your vehicle or if your vehicle is stolen and not recoverable within 30 days.

[†]Additional coverage is available to cover the amount of your physical damage deductible on the primary carrier's policy up to \$1,000 under our GAP Plus program.

The information included here is provided only as an outline of available coverage and does not constitute an agreement between you and the administrator or the dealer/creditor. Exclusions and limitations apply. See your contract addendum for details. TERMS, CONDITIONS, AND COVERAGE ARE SUBJECT TO CHANGE AT ANY TIME. NOT ALL COVERAGE IS AVAILABLE IN ALL AREAS AND MAY VARY BY STATE. OBLIGOR AND/OR ADMINISTRATOR MAY VARY BY STATE. COVERAGE IS OPTIONAL AND NOT REQUIRED FOR FINANCING.