

**Ask your lender/loan officer  
for details on how to protect your loan.**

**Guaranteed Auto Protection** is a loan/lease deficiency waiver and is not offered as insurance coverage.

The purchase of **Guaranteed Auto Protection** is voluntary and cannot be required as a condition of credit approval. This brochure is not a contract. For a complete list of benefits and rules, please refer to your GAP Waiver Agreement.

**Add GAP protection  
to your loan today!**

### **ADDITIONAL BENEFIT**

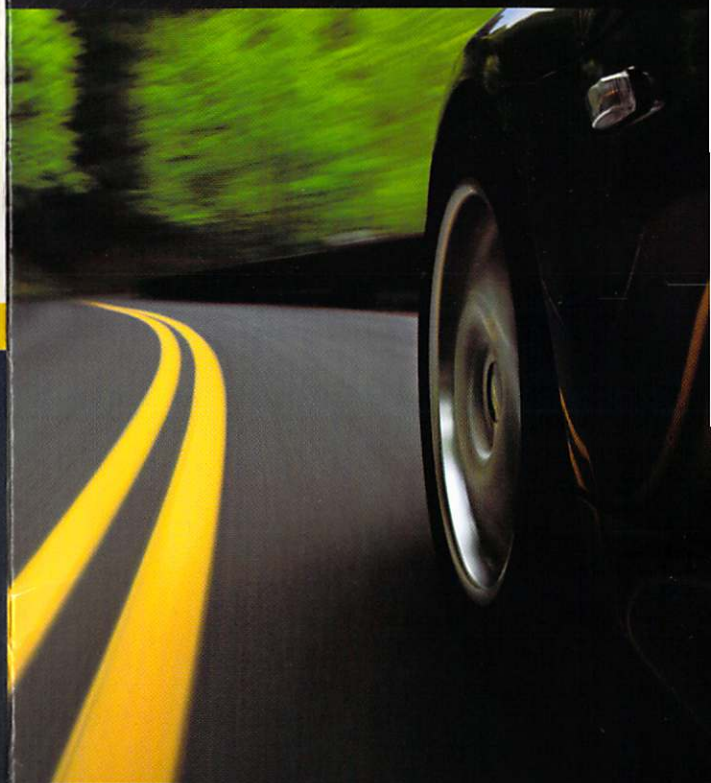
The **Guaranteed Auto Protection Plus** program offered through your financial institution provides an additional benefit to assist you in obtaining a replacement vehicle.

If you purchase a replacement vehicle within three months of the date your GAP claim is paid, we will pay an additional amount of \$500 or \$1,000 payable to you and the lender upon proof of the replacement vehicle. The actual amount depends on your financial institution's program limits. Ask your lender/loan officer for details.

**If You Think Your Auto  
Insurance Covers You  
Financially...**

**Think Again**

Close the **GAP!**



**You May Need...**

**GAP**

**Guaranteed  
Auto Protection**

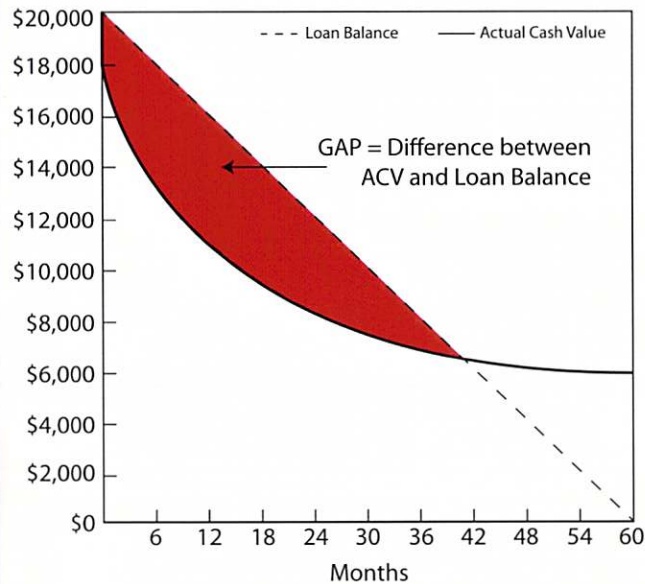


# YOUR AUTO INSURANCE DOES NOT COVER EVERYTHING

**GAP pays the difference between what you owe and what your insurance company will pay.**

In the event your vehicle is deemed a total loss due to an accident or theft, your auto insurance policy will usually only cover the actual cash value or market value of your vehicle less a deductible. This settlement could be significantly less than the amount you owe to your lender or leasing company. The final result is a financial GAP where you must make up the difference, which could mean thousands of dollars out of your pocket.

## Your Financial GAP



## PROTECT YOURSELF WITH GUARANTEED AUTO PROTECTION

**Guaranteed Auto Protection** protects individuals who finance a new or used vehicle from the financial **GAP**.

During the first few years that you own your vehicle, your loan/lease balance can be higher than the actual value of your vehicle, as a result of depreciation. As your vehicle's value declines, your loan/lease balance may decline more slowly resulting in a financial gap. If your vehicle were stolen or totaled in an accident, you would be liable to pay the difference between your insurance settlement and your outstanding loan/lease balance.

**Guaranteed Auto Protection** covers the difference between the actual cash value of your vehicle and the loan/lease balance as of date of loss, less delinquent payments, late charges, accrued interest, refundable service warranty contracts and other related charges.

**\*Guaranteed Auto Protection** will also cover the actual deductible amount stated in your primary insurance policy up to \$500 or \$1,000 depending on your financial institution's program limits, in the event of a covered GAP claim. Ask your lender/loan officer for details of the GAP program offered by your lending institution.



## HOW GAP WORKS

Example to the left is for illustrative purposes only and not based on your individual loan/lease.

Loan Balance After One Year.....	\$16,000
Your Vehicle's Actual Cash Value.....	\$11,000
Your Auto Insurance Deductible.....	\$1,000*
Your Auto Insurance Settlement.....	\$10,000
Your Financial GAP.....	\$6,000
Guaranteed Auto Protection Pays.....	\$6,000

**Without Guaranteed Auto Protection, you would be required to pay \$6,000 in order to pay off your loan/lease balance.**