Guaranteed Asset Protection Plus

Keep your cool -
we're here to help when you need us

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This piece is intended for marketing purposes only and is a summary of the benefits offered. Not all plans are available in all areas and benefits may vary by state or lender. The GAP Addendum amends the financing contract that is between you and your financial institution. Ask your financial institution representative for the actual GAP Addendum for complete terms, conditions, exclusions and state-specific language. Purchase of a GAP Addendum is optional and is not required to qualify for financing or to purchase, lease or register a motor vehicle.

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Guaranteed Asset Protection Plus

GAP Plus

Guaranteed Asset Protection

Buying a new car is one of those moments you live for, and there's nothing quite like the feeling when they finally hand you the keys. Unfortunately, depreciation begins long before that new car smell starts to fade. Meaning, if your car is totaled or stolen, you could be stuck paying for the "gap" between your insurance settlement and your loan balance.

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Benefits of GAP Plus

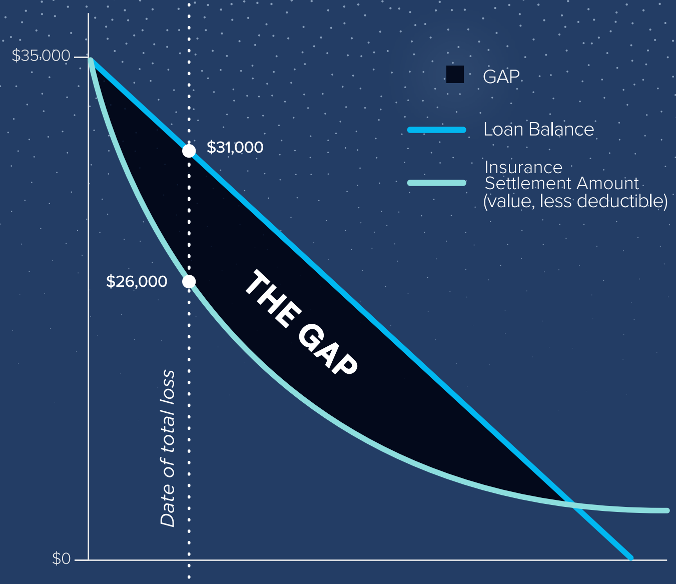
- It can help waive the difference between your actual cash value and your loan balance if your vehicle is totaled or stolen.*
- It allows for a primary insurance deductible up to $1,000.*
- When the cost of repairs are high, it's more likely a vehicle will be declared a total loss. GAP can help get you back on the road again.[1]
- The GAP Plus benefit can provide a $1,000 credit toward your next vehicle loan if financed with the same financial institution within 90 days of the GAP claim settlement.*

* May not be applicable; see your GAP Addendum for details. Deductible coverage is not available in the state of New York.

** You will remain responsible for any outstanding balance that may not be waived, including late payments or fees accrued.

(1) Source Kelly Blue Book May 2025

GAP may vary by state or lender and may be reduced subject to terms, conditions, exclusions and state-specific language; see your GAP Addendum for details.



Let's put this into perspective: At the time of loss, your loan balance is $31,000. The insurance company places the vehicle's value at $27,000. After a $1,000 deductible they provide a settlement of $26,000. You still owe $5,000 on a vehicle you can no longer drive. GAP can help cover part of that balance, and in some cases, may cover all of the balance.**