

Guaranteed Asset Protection (GAP)

Protection in case of a total loss.



PowerProtect[®]

GAP waives what insurance doesn't cover.

What is GAP?

If your vehicle is ever declared a total loss due to an accident, theft or natural disaster, your auto insurance company might only reimburse you an amount equal to their assessed market value of your vehicle. Unfortunately, there may be a significant gap between what your insurer pays and the balance you owe on your vehicle loan.

GAP helps waive the difference

Depending on the amount you borrow, the outstanding balance on your loan can be greater than the amount your auto insurance company will pay in the event of a total loss. The Power Protect Guaranteed Asset Protection (GAP) product protects you by waiving the difference and offering the following¹:

- Waives covered losses up to \$50,000
- Includes coverage for your insurance deductible up to \$1,000²
- Available on loan amounts up to 150% of your vehicle's MSRP, up to \$150,000¹

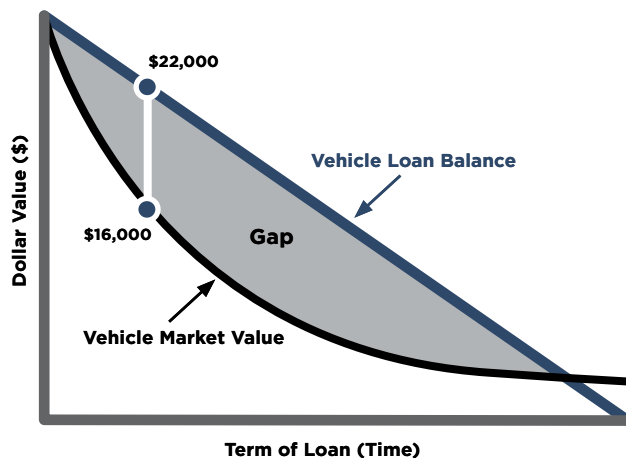
Coverage exclusions may apply³:

- Any amounts or terms exceeding the program maximums
- The following deductions taken by the primary insurer: Prior Damage, Salvage, Missing Items, Excess Towing, Custom Equipment and Storage
- Total losses resulting from the Customer's dishonest, fraudulent or illegal acts (such as DUI), or those committed by the Customer's family member or other person acting under the Customer's authority
- Vehicles used for competitive driving, racing or a prohibited commercial purpose

How GAP protects your investment

Here's an example of how a Power Protect GAP product would cover a \$25,000 vehicle declared a total loss due to an accident:

Outstanding loan balance	\$22,000
Insurance assessment of vehicle's Actual Cash Value, less \$1,000 deductible	- \$16,000
Your potential expense	= \$6,000
Waived by GAP	- \$6,000
Amount You Owe	\$0



This example is for illustrative purposes only. Actual GAP waiver benefit calculations will vary based on specific circumstances.

¹ Please refer to your Addendum for details. Programs vary by dealer/lender/state. Maximum eligibility limits and certain exclusions apply. Note that you remain responsible for past due payment, late fees and other charges on your loan.

² Deductible coverage is not available in all states.

³ Additional exclusions may apply. Please see your Addendum for specific coverage details, including limitations and exclusions.

We offer our customers exceptional benefits that enhance the driving experience. For more information, see your participating Power Protect dealer or visit:

Power-Protect.com

Have questions?

Contact the **Power Protect Customer Service team**

800-689-0047

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The Power Protect Guaranteed Asset Protection (GAP) product is optional and is not insurance. All transactions related to the optional Power Protect GAP product are governed solely by the provisions of the Power Protect GAP Deficiency Waiver Addendum ("Addendum"). This document provides general information about the Power Protect GAP product and should not be solely relied upon when purchasing coverage. Please refer to the Addendum for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage may vary by state. Not all vehicle models may be eligible for coverage. Please see your dealer for more information.

The Administrator of the Power Protect GAP product is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, except in Indiana where the GAP Plan Administrator is **Safe-Guard Warranty Corporation, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, 800-689-0047.**

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