

# GUARANTEED ASSET PROTECTION

## Freedom from worry, with GAP

If your car is declared a total loss, Guaranteed Asset Protection (GAP) covers some or all of the difference between your insurance payout and what you still owe on your finance agreement.

### HOW GAP HELPS PROTECT YOUR INVESTMENT

In case of total loss, due to:



Accident



Natural Disaster



Theft

### HOW GAP SUPPORTS YOUR FINANCIAL FUTURE

Covers the gap between insurance payout and loan balance<sup>1</sup>

Covers your deductible up to \$1,000<sup>2</sup>

No dollar cap in what's covered<sup>1</sup>

Covers rideshare vehicles

Terms up to eight (8) years



The example above is for illustrative purposes only. Actual GAP waiver benefit calculations will vary based on your specific circumstances and may not result in a GAP waiver benefit.

### WHEN IS GAP MOST BENEFICIAL?

If you have:

Financed your vehicle

Made a minimal down payment

Financed for longer terms

**PLEASE SEE THE SECOND PAGE OF THIS SELL SHEET FOR CORRESPONDING FOOTNOTES, LEGAL DISCLAIMERS, AND A SUMMARY OF TERMS, CONDITIONS, AND EXCLUSIONS.**

## COVERAGE EXCLUSIONS APPLY:<sup>3</sup>

Any amounts owed on your vehicle financing resulting from late fees, due date changes, or from missed or delinquent payments. Total losses resulting from dishonest, fraudulent, or illegal acts (such as DUI) by customer, customer's family member, or other person acting under customer's authority. Vehicles used for competitive racing or for a prohibited commercial purpose. If the customer has refinanced the original vehicle finance agreement or the original covered vehicle. The following deductions taken by the primary insurer: prior damage, salvage, missing items, excess towing, custom equipment, and storage.

1. Please see your Agreement for details. GAP programs vary by dealer/lender/state of purchase. Maximum eligibility limits and exclusions apply. Note that you remain responsible for past-due payments, late fees, and other charges on your finance agreement, and any other amounts that are not covered by the GAP product.
2. Insurance deductible coverage is not available in all states. See state-specific provisions in your Agreement for complete details.
3. Additional exclusions may apply. Please see your Agreement for specific coverage details, including limitations and exclusions.

The Power Protect Guaranteed Asset Protection (GAP) product is optional and is not insurance. All transactions related to the optional Power Protect Guaranteed Asset Protection (GAP) product are governed solely by the provisions of the Power Protect GAP Agreement ("Agreement"). This document provides general information about the Power Protect Guaranteed Asset Protection (GAP) product and should not be solely relied upon when purchasing coverage. Please refer to the Agreement 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 Guaranteed Asset Protection (GAP) product is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, 800-689-0047.