

Getting protection in the event of a total loss is easy!

Most types of vehicles are eligible, and you can generally include GAP coverage in your vehicle loan payment.



Ask your lender for more details.

This information is intended to provide an outline of the terms and conditions of the Guaranteed Auto Protection (GAP) program. Refer to your GAP Addendum or Certificate for all terms and conditions.

Congratulations on your New Wheels



Keep it covered with

GAP
(Guaranteed Auto Protection)

The last thing you want to think about right now is a total loss on your new vehicle ...

But You Should

GAP is Total Loss Protection... and then some

The moment you drive your vehicle off of the lot, it depreciates about 20% on average. And you can count on roughly a 15% decline in value each year for the next four years.

If your vehicle is stolen or damaged and deemed a total loss, you are responsible to pay the difference between what you owe and what your insurance company says your vehicle is worth.

GAP can help cover the difference and potentially save you thousands of dollars.

Navigating the Value of Your Vehicle...



The amount you owe on your vehicle and the amount it is worth usually take very different roads.

GAP will assist you in covering the distance between them.

An Example:

Your loan/lease payoff:	\$20,000
Vehicle value determined by primary insurance:	-\$16,000
Primary insurance deductible:	-\$500
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Your responsibility without GAP:	\$4,500
GAP will cover:	\$4,500
You owe after GAP*:	\$0

*Subject to certain exclusions and benefit limitations.