

## What is the "PLUS"?

The "PLUS" is the additional benefit of a \$1,000 deduction toward your next vehicle loan at this institution if financed within 90 days of the GAP claim settlement.

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

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

Ask your lender for more details.



# Congratulations on your New Wheels



Keep it covered with

# GAP PLUS

(Guaranteed Auto Protection)

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

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

But You  
**Should**

## GAP PLUS 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 PLUS 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 PLUS 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 PLUS:	\$4,500
GAP PLUS will help cover:	\$4,500*
<b>You owe after GAP PLUS*:</b>	<b>\$0</b>

Plus, receive a \$1,000 reduction toward your next auto loan at this institution.\*

\* Subject to certain exclusions and benefit limitations. Please refer to your GAP Addendum or Certificate for all terms and conditions. GAP Plus feature is not available in all states.