

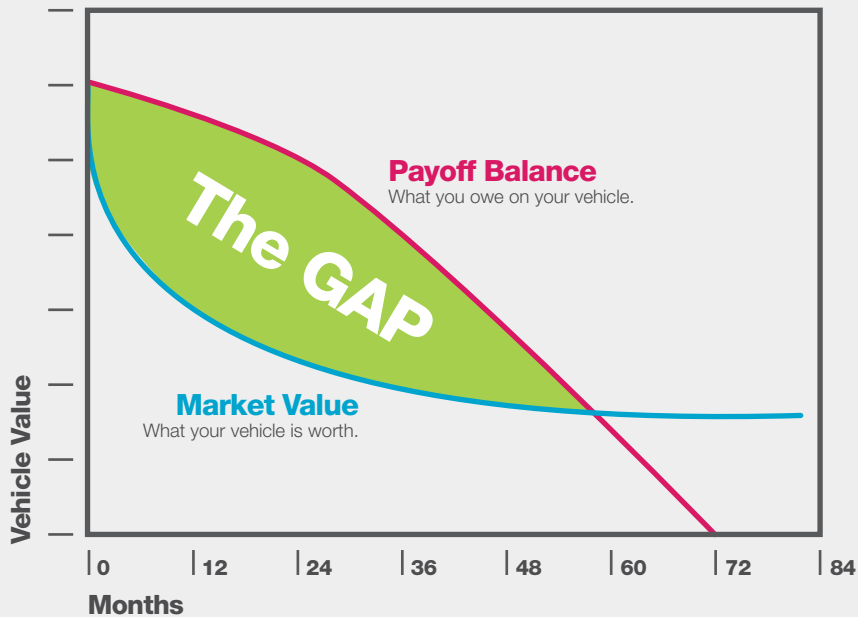


Guaranteed Asset Protection

GAP waives the difference between what you owe on your vehicle and what your insurance company will pay in the event your vehicle is declared a total loss.*



Are you prepared to pay the difference?



The GAP

is the area of financial liability in the event of a total loss.

In the event of a total loss, the difference between what you owe on your vehicle loan and the amount you receive from your primary insurance carrier is greater in the early years of vehicle ownership.

The Choice Is Yours.

GAP is an optional form of protection available only at the time you sign your Retail Finance or Lease Contract with the dealership. If you would like to know more about GAP, ask to see the GAP amendment. Besides the limitations listed at the below, terms and conditions may vary by state.

Payment of Deductible

GAP only provides a benefit if there is a balance due on the loan or lease after the insurance settlement. If there is no balance due, we will not pay your deductible.

Refinance

GAP coverage is terminated if the Retail Finance or Lease Contract is refinanced.

Settlement Deductions

GAP waiver amount does not include insurance settlement deductions or customer retained salvage, unrepaired physical damage, towing, rental or storage.

Non-covered Finance Items

GAP waiver amount does not include late payments, deferred payments, late charges/interest or interest after the date of loss.

Lost Equity

GAP does not refund advance payments or vehicle equity.

Uncancelled Add-ons

GAP waiver amount does not include the refundable portion of any finance additions such as credit insurance or service agreements.

Customer Secured Financing

GAP does not apply to any loan obtained from any finance source other than the dealer.

Insurance

GAP does not provide any insurance coverage for you or the vehicle, such as collision, comprehensive, bodily injury, property damage or liability. You must have or obtain physical damage insurance on your vehicle at the time of purchase in order for GAP to be effective. GAP is not a replacement for primary auto insurance.

Example

Market Value	\$13,000
Less Insurance Deductible	-\$1,000
Proceeds from Insurance\$12,000
Amount You Owe On Loan/Lease	\$18,500
Proceeds from Insurance	-\$12,000
The Difference\$(6,500)

Is the amount you receive from your insurance company enough to pay-off your loan or lease balance if your vehicle is declared a total loss?

In this example, the answer is no. The difference illustrates what you would still owe your lender without GAP.

Costs above are for illustrative purposes only. Actual costs may vary as to make, model and year. **Based on your insurance company paying NADA Retail Value for the vehicle at the time of loss. You will be responsible for any portion of a deficiency balance that results from the amount financed that exceeded 150% of the retail value of the vehicle as of the date you purchased your vehicle.