

GUARANTEED ASSET (GAP) PROTECTION FEATURES & BENEFITS INCLUDE:



ALL RISK PROTECTION

Our GAP Protection covers the financial “gap” left on your vehicle loan after insurance in the event your vehicle is declared a total loss due to nearly any reason or peril including fire, theft, collision, hail or other weather, vandalism, natural disaster and more!



VERY AFFORDABLE

Our cost-effective GAP Protection makes it easy for you to safeguard your hard earned credit.



TRUSTED COVERAGE

Our products are fully insured by an insurance carrier rated “A” (Excellent) by A. M. Best.



DEDUCTIBLE COVERAGE*

We'll cover your primary vehicle insurance deductible up to \$,1000.

*Not available in all states or under all program
All services are subject to maximum reimbursement limits.

DON'T GET CAUGHT UPSIDE DOWN ON YOUR VEHICLE LOAN!

In the unfortunate event your vehicle is damaged beyond repair, and declared a total loss by your insurance company, they will only provide compensation based on CURRENT market value, (minus your deductible). **That means you'll be stuck paying off the remaining balance on your loan even though your vehicle is gone.**

OUR GAP PROTECTION IS DESIGNED TO STEP IN AND BRIDGE THE FINANCIAL GAP BY:

- Covering the difference between your insurance settlement and the outstanding loan balance
- Paying up to \$1,000 towards your deductible*
- Ensuring your out-of-pocket costs are kept to the absolute minimum
- Making it easier for you to replace your vehicle

Ensure you're covered against unexpected losses and financial setbacks. Look inside to learn more about how **OUR GAP PROTECTION CAN PROVIDE A HELPING HAND WHEN YOU NEED IT MOST!**

*Not available in all states or under all programs

ADMINISTERED BY:



PowerGuard International
P.O. Box 1228 | Exton, PA 19341

CLAIM SUBMISSIONS & SUPPORT

Phone: 800-479-7702

Email: claims@powerguardintl.com



GAP PROTECTION

**BENEFITS UP TO \$25,000 FOR ON-ROAD
& OFF-ROAD MOTORCYCLES, ATV,
PERSONAL WATERCRAFT & SNOWMOBILES
+ TERMS UP TO 84 MONTHS**





HERE'S AN EXAMPLE OF HOW GAP PROTECTION WORKS

ORIGINAL LOAN: \$25,000/60 Months
LOSS DATE: 36 Months

GAP PROTECTION COVERS WHAT YOUR INSURANCE COMPANY DOESN'T!

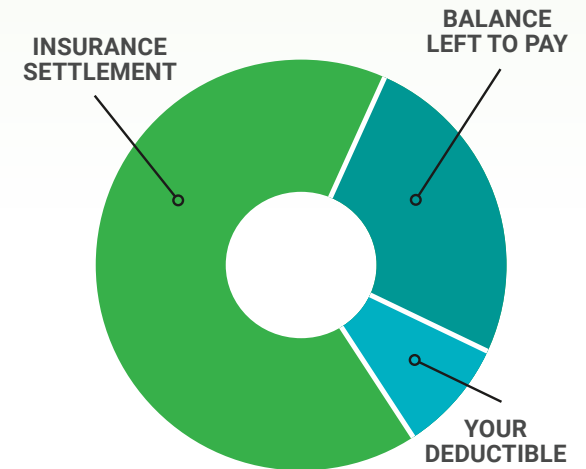
The market value of your vehicle starts to depreciate the moment you take possession and, for the first few years of ownership, is likely to continue to depreciate faster than the balance of your loan.

Unfortunately, this means if your vehicle is declared a total loss, your vehicle insurance settlement may be thousands of dollars less than what you still owe on your loan.

In other words, if your insurance doesn't cover the balance of your loan, you'll have to pay the difference.

GAP Protection is a simple concept. It is an agreement between you and your lender to waive the difference between your outstanding loan balance and your primary insurance settlement (which is the actual cash value of your vehicle on the date of loss).

IF YOU HAVE GAP PROTECTION, YOUR BENEFITS WILL PAY OFF THE LOAN BALANCE LEFT ON YOUR VEHICLE INCLUDING UP TO \$1,000 OF YOUR DEDUCTIBLE!*



LOAN PAYOFF*	\$15,000
INSURANCE SETTLEMENT	- \$10,000
BALANCE LEFT TO PAY	\$5,000
INSURANCE DEDUCTIBLE*	+ \$1,000

YOUR OUT-OF-POCKET EXPENSES \$6,000

WITH GAP PROTECTION - \$6,000

YOUR OUT-OF-POCKET EXPENSES \$0

NO MATTER WHERE THE JOURNEY TAKES YOU, ENJOY THE SECURE FEELING OF KNOWING YOU'RE COVERED WITH GAP PROTECTION!

Our affordable coverage protects you from financial disaster, and safeguards your hard earned credit, in the event your vehicle is declared a total loss for nearly any reason.

This is a general outline of coverage for marketing purposes only and does not constitute your contract. Actual terms and conditions may vary by state. See your contract for complete provisions, exclusions and limitations.

* Not available in all states or under all programs