



Guaranteed Asset Protection—GAP

Ask a dealership representative whether GAP coverage could be a good option for your vehicle!

Coverage Exclusions May Apply*

- Any amounts or terms exceeding the program maximum limits listed on your GAP Addendum.
- Certain amounts subtracted from your insurance settlement for unrepaired physical damage, owner-retained salvage value, or other adjustments.
- Past due payments on your loan, unearned interest charges, excess mileage (where applicable), or other fees resulting from failure to perform any term or condition of the financing agreement.
- Refundable portions of financed products including prepaid maintenance contracts, service contracts, or similar products.

800.733.7339 landcar.com

* Additional terms and conditions apply. See our Guaranteed Asset Protection (GAP) addendum for details, including the calculation for your vehicle's actual cash value (ACV). Loan-to-value payment limitations exist in most states.

GAP terms and conditions may vary by state and/or lender and may be reduced subject to terms, conditions, exclusions and state-specific language. Please see your GAP addendum for details.

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Total Care Auto[®]
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Protect Your Investment in case of Total Loss Due to Accident or Theft



What Is GAP Coverage?

If your vehicle is in an accident and deemed a total loss or if it is stolen and not recovered, the settlement amount your insurance company will actually pay may be less than the amount you owe on your vehicle's loan. In many cases, you are left to pay off the difference.

Guaranteed Asset Protection or GAP is an optional protection that assists in paying off the difference between the principal balance on your loan and the actual cash value of your vehicle.

Program Terms & Eligibility*

- Protection for loan terms up to 84 months.
- New and pre-owned vehicles up to 15 years old.
- No mileage limitations.
- Insurance deductible coverage up to \$1,000.
- Most makes and models are eligible.

Ask your dealership representative for further details.

Example
Loan Balance:
\$40,000



Insurance Company Settlement:
\$35,000 (\$36,000 less \$1,000 deductible)

GAP Amount:
\$5,000

You could be left owing money on your loan!

Illustration is for educational purposes only.