



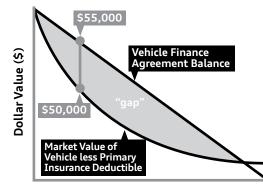
# **Guaranteed Asset Protection**

If you financed the purchase of your Audi, you want to protect your investment. A financial gap occurs when the amount your insurer pays falls short of your finance agreement balance. If your Audi is ever declared a total loss due to an accident, theft, or natural disaster, your gap and your primary insurance deductible can easily add to up to thousands of dollars.

Audi Pure Protection Guaranteed Asset Protection (GAP) may help by waiving some or all of the difference between your primary insurance settlement and the outstanding balance on your vehicle's financing. GAP may also help provide coverage for your insurance deductible, subject to the terms and conditions of the program. It's your best bet for added protection in a worst-case scenario.

#### GAP benefits:1

- ► Waives some or all of the difference between your primary insurance settlement and the outstanding balance on your vehicle's financing due to a covered total loss¹
- No maximum dollar amount on covered losses waived¹
- ► Includes waiver of up to \$1,000 for your primary insurance deductible²
- ► Transferable for a fee if another private party assumes your finance agreement³
- ► Cancelable at any time; after 30 days, subject to a fee³



Term of Vehicle Finance Agreement (Time)

# How GAP helps protect your investment:

Here's an example of how you are protected by a GAP product if the vehicle is declared a total loss:<sup>1</sup>

Insurance assessment of vehicle market value at time of total loss

\$51,000

\$1,000

\$55,000

Primary insurance deductible

Market value of vehicle less primary insurance deductible \$50,000

Outstanding finance agreement balance at time of total loss,

assuming all payments were made on time

## Potential amount you owe = \$5,000

Potential amount waived

by GAP - \$5,000

### Out-of-pocket expenses with GAP

The example above is for illustrative purposes only. Actual GAP waiver benefit calculations will vary based on your specific circumstances and may not result in a GAP waiver benefit. Primary insurance deductible coverage is available up to \$1,000, and may not be available in all states.

## Coverage exclusions may apply:4

- Any amounts or terms exceeding the program maximum limits listed under "GAP benefits", or in your GAP Addendum
- Any amounts owed on your vehicle financing resulting from late fees, due date changes, or from missed, delinquent, or skipped payments
- ► Total losses resulting from dishonest, fraudulent, or illegal acts (such as DUI) by customer, customer's family member, or other person acting under customer's authority

- Vehicles used for competitive racing or for a prohibited commercial purpose, including, but not limited to, ride share services
- ► If the customer has refinanced the original vehicle finance agreement or the original covered vehicle
- The following deductions taken by the primary insurer: prior damage, salvage, missing items, excess towing, custom equipment, and storage

GAP is not available for purchase on a leased vehicle.

- 1 Please consult your GAP Addendum for details. GAP programs vary by Dealer/lender/state of purchase. Maximum eligibility limits and exclusions apply. Note that you remain responsible for past-due payments, late fees, and other charges on your finance agreement, and any other amounts that are not covered by the GAP product.
- 2 Primary insurance deductible coverage is not available in all states. See state-specific provisions in your GAP Addendum for complete details.
- 3 Please consult your GAP Addendum for complete transfer and cancelation rules, including state-specific transfer and cancelation rules.
- 4 Additional exclusions may apply. Please consult your GAP Addendum for specific coverage details, including limitations and exclusions.



#### AudiPureProtection.com

The Audi Pure Protection Guaranteed Asset Protection (GAP) product is optional and is not insurance. All transactions related to the optional Audi Pure Protection program are governed solely by the provisions of the applicable Addendum. This document and its contents provide general information about the Audi Pure Protection program and should not be solely relied upon when purchasing coverage. Please refer to the applicable Audi Pure Protection program Addendum for details of terms, conditions, and specific coverage details, including limitations and exclusions, transferability, and cancelability. Coverage may vary by state. Not all vehicle models may be eligible for coverage. Please see your Dealer for more information. This product is not required for you to obtain financing for the purchase or lease of a vehicle.

The Administrator of Audi Pure Protection Guaranteed Asset Protection (GAP) included in the Audi Pure Protection program is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, 1 (844) 368-6416.

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