

## GAPCoverage Checklist

Optional: Yes

Cost: Yes – shown on contract

Vehicle Eligibility: New, used, personal use  
up to 12,500 lbs. GVWR

Financed Amount: Up to \$125,000

Coverage Limit: Lesser of \$125,000 or  
150% of MSRP (new)/  
150% of NADA  
“Retail” Value (used)

Deductible Coverage: Yes – up to \$1,000  
(except Alaska)

Cancelable/Refundable: Yes – pro-rata basis;  
full refund within 60 days

Exclusions: Yes – see previous page  
and contract details

Maximum Term: 84 months

Administrator: Premier Dealer Services  
888-768-0100



For more details about GAPCoverage,  
visit [LincolnAFS.com](http://LincolnAFS.com) or speak  
with your Lincoln Dealer.

The benefits described in this brochure are summarized  
and subject to the terms, conditions and exclusions in the  
GAPCoverage Deficiency Waiver or GAPCoverage Insurance  
Policy. Where GAP contracts are considered insurance,  
policies are underwritten by Arch Insurance Group.

LI-18779 4/15 | Previous editions may not be used.



LINCOLN  
AUTOMOTIVE FINANCIAL SERVICES

# GAPCOVERAGE

ADDED ASSURANCE FOR YOUR LINCOLN.



**GAP**  
COVERAGE

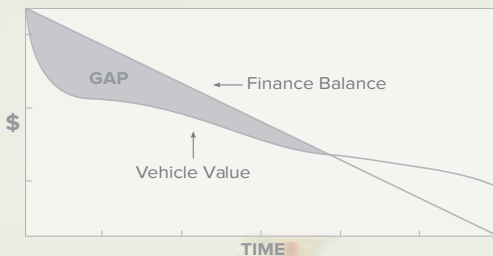
# Your Lincoln. Your investment.

## Protect both with GAPCoverage.

If your Lincoln is stolen and not recovered, or declared a total loss, GAPCoverage bridges the gap by waiving the difference between your current outstanding finance balance<sup>1</sup> and your insurance settlement.<sup>2</sup>

- > Applies to new, used and Certified Pre-Owned vehicles
- > Financed amounts up to \$125,000
- > Up to 84-month terms
- > Avoids cash outlay required to cover your insurance deductible with coverage up to \$1,000<sup>3</sup>
- > Coverage limit lesser of \$125,000 or 150% of MSRP (new)/150% of NADA "Retail" Value (used)
- > Can prevent you from owing money on a Lincoln you no longer own
- > Assists you with an expense that is unexpected and potentially significant

## Discover the benefits.



**Exclusions:** GAPCoverage does not provide benefits when loss or damage occurs:

- > Due to fraud or intentional damage by you
- > Prior to the total loss date
- > Outside the U.S. or Canada
- > After the redemption period following a repossession
- > Due to legal confiscation by a public official
- > If the vehicle is licensed or registered/titled in a business name or used for business, or has a salvage title

And it does not cover items such as:

- > Late charges, delinquent payments and deferred payments
- > Various refundable amounts due to you for early cancellation of financed products
- > Termination and disposition fees

Additional limitations apply. Be sure to review all limitations outlined in your GAP addendum.

**Keep in mind, GAPCoverage is only available at the time of vehicle purchase. For more details, visit [LincolnAFS.com](http://LincolnAFS.com) or consult your Lincoln Dealer.**



<sup>1</sup>After applying refunds from certain financed products and excluding certain amounts such as past-due payments and late charges.

<sup>2</sup>Please refer to program materials for complete terms and conditions. Always read all documents before purchasing. <sup>3</sup>Excludes Alaska.