



# ARE YOU PROTECTED FROM THE "GAP"?

## WHAT IS THE "GAP"?

The "gap" occurs when the value of your vehicle is less than what you owe on your finance agreement. You may not realize it, but if your vehicle is deemed a total loss as a result of an accident or theft, your insurance payment may not cover the outstanding balance owed on your vehicle. Which means you could end up paying for a vehicle that you can no longer drive. That's why it's so important to protect yourself with Ally Guaranteed Asset Protection (GAP). The benefits of Ally GAP:

- Available on new and used vehicles
- Coverage is available for finance agreements of up to 96 months<sup>1</sup>
- Covers the remaining net outstanding balance<sup>2</sup> including a deductible up to \$1,000 (where permitted by state law)

## REST EASY WITH ALLY GAP

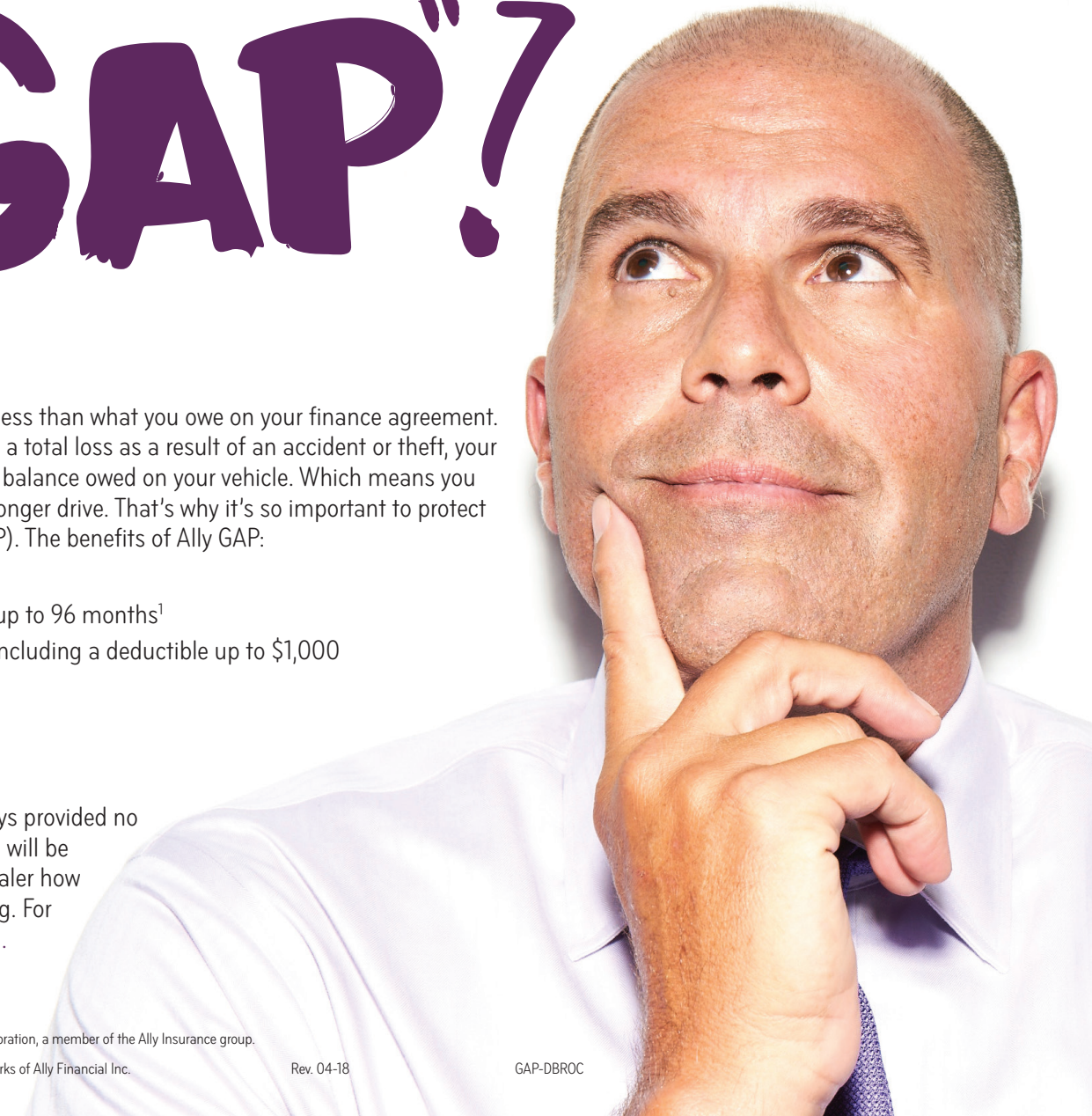
A full refund is available if you cancel within 60 days provided no claims have been made. After 60 days, your refund will be prorated. So, protect your finances and ask your dealer how you can include Ally GAP with your vehicle financing. For additional details, visit our website at [ALLYGAP.COM](http://ALLYGAP.COM).

Where GAP is offered as Insurance, the insurer is MIC Property & Casualty Insurance Corporation, a member of the Ally Insurance group.

©2018 Ally Financial Inc. All rights reserved. Ally and Do It Right are registered service marks of Ally Financial Inc.

Rev. 04-18

GAP-DBROC



# HOW ALLY GAP WORKS<sup>2</sup>

This GAP coverage example is for illustrative purposes only.

BALANCE ON FINANCE CONTRACT	\$20,000
ACTUAL CASH VALUE OF VEHICLE AS DETERMINED BY YOUR PRIMARY INSURANCE CARRIER	\$17,000
LESS YOUR INSURANCE DEDUCTIBLE <sup>3</sup>	\$1,000
INSURANCE CARRIER'S PAYMENT TO YOU	\$16,000
<hr/>	
AMOUNT YOU WOULD OWE – THE "GAP"	\$4,000



Car Insurance Payout  
\$16,000

GAP Amount  
\$4,000

<sup>1</sup>See your dealer for details.

<sup>2</sup>The Ally GAP payment example is for illustration only. For complete details of what Ally GAP will or will not cover in the event of a total loss of your vehicle, please ask your dealer for details or refer to your Ally GAP Addendum or insurance policy. For example, any late payment fees, other finance fees and any delayed payments from repayment extensions from your finance company included in the Balance on your Finance Contract are not covered. If the condition of your vehicle is subject to excess wear condition adjustments by your primary insurance carrier, these adjustments are not covered. See your Ally GAP Addendum or insurance policy for complete details.

<sup>3</sup>Coverage of the deductible is subject to individual state laws and regulations.