

*It's that
simple*

GUARANTEED AUTO PROTECTION



Help protect your
investment with coverage that
bridges the GAP.

*This brochure is for demonstrative purposes only. Please thoroughly read your contract for all applicable terms, conditions, and exclusions. Some policy benefits may not be available in certain states. Please refer to customer contract for all details regarding this program.

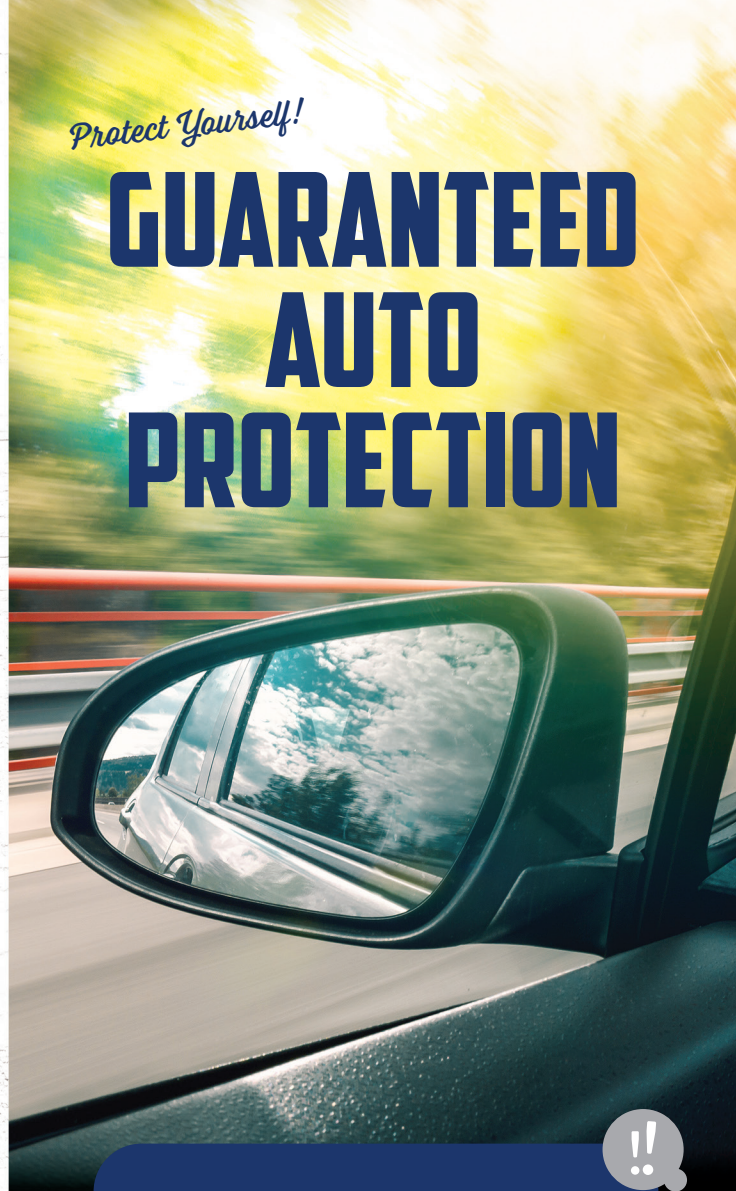
Program administered by

PARTNERS ALLIANCE CORPORATION

PO Box 1630
Poway, CA 92074-1630

Protect Yourself!

GUARANTEED AUTO PROTECTION

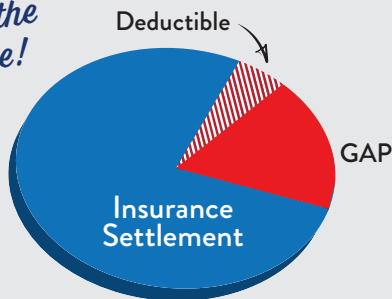


Do you know you're
NOT COVERED?

You have insurance, but it may
not cover your loan or lease
balance in the case of a total loss
or unrecovered theft.

JUST WHAT *is* A GAP?

We pay the difference!



HERE'S WHAT HAPPENS...

You secure a loan or lease for a vehicle; in the first few years, the vehicle depreciates in value faster than the loan or lease balance.

If your vehicle is totaled in an accident, or stolen, your insurance company will pay only the actual cash value of the vehicle.

The actual cash value may NOT pay off the balance of your loan/lease.

You are left with a GAP, an unpaid balance you still owe to your lender/lessor.

WHAT IS **GAP** PROTECTION?

Simply put, it's peace of mind — We provide GAP protection which pays, subject to the terms of the program, the difference between the insurance company's settlement and your loan/lease balance.

How it works

GUARANTEED AUTO PROTECTION

Loan/Lease Payoff:

\$20,000

Insurance Settlement of
Actual Cash Value:

\$16,000



GAP is:

\$4,000

Insurance
Deductible:

+ \$500

Consumer's
Financial
Responsibility:

\$4,500



HOW DO I PROTECT MYSELF?

Just ask your loan or lease representative.
It's easy and inexpensive — and it eliminates the worry you may be left with a gap!