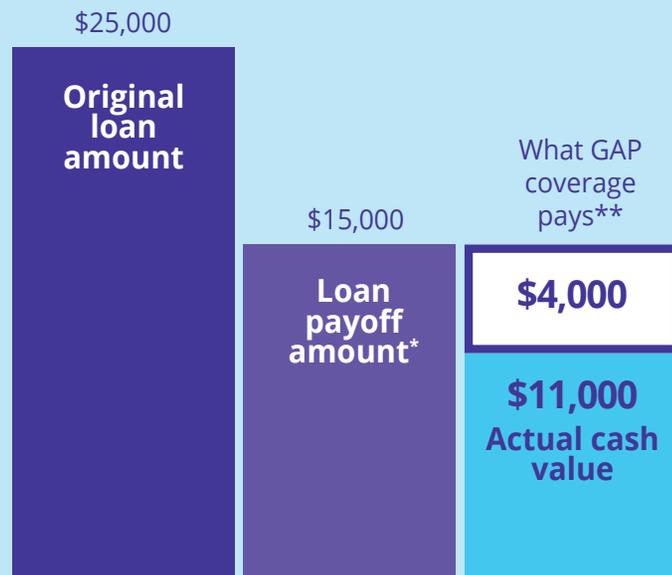


Guaranteed Asset Protection (GAP)

GAP protects you in the event of a total loss or an unrecoverable theft of your vehicle



*For purposes of the GAP calculation, this will generally be the lesser of the scheduled payoff balance or the actual payoff balance, minus refunds, if any, due to be received for the early termination of products such as credit insurance and service contracts.

**The GAP coverage benefit might not cancel the entire amount you owe at the time of loss. If debt-to-value exceeded 125% or 150% (depending on contract) on the GAP effective date, the GAP coverage benefit will be adjusted by subtracting the amount by which debt-to-value exceeded 125% or 150% (depending on contract).



If your financed vehicle is declared a total loss, are you prepared to write a big check to your lender?

GAP (Guaranteed Asset Protection) covers the difference, in most cases, between an insurance settlement and the amount still owed on your automobile loan.

How GAP protects your investment:

- Protects against financial loss if the vehicle is declared a total loss due to fire, theft, collision, etc.
- Available on both new and used vehicles
- Affordable protection for the life of the original loan contract
- Covers, in most cases, the amount of your loan that's not covered by your current insurance policy
- Covers your primary insurance deductible up to \$1,000¹
- GAP benefit covers up to \$50,000²
- 100% refund if canceled within 30 days of purchase (when no GAP Benefit has been provided - see GAP Addendum for details.)

¹ Payment of deductible not available in all states.

² Less any amount of the debt-to-value that exceeds 125% or 150% (depending on contract) at the time of purchase.



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GAP Coverage is administered by Western Diversified Services, Inc., a Protective company (P.O. Box 830633, Birmingham, AL 35283-0633, 800 445 2992). This program is not available in New York.