

Guaranteed Asset Protection (GAP) Coverage

Protection for your dealership.
Protection for your customers.



An AmTrust Financial Company

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Warranty Solutions is an AmTrust Financial Company. Wesco Insurance Company is the underwriter for the Warranty Solutions GAP program and Warranty Solutions Protection programs.

WARRANTY
SOLUTIONS®

Why Guaranteed Asset Protection (GAP) from Warranty Solutions?

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- ✓ **All-risk protection.**
Protects against financial loss in the event the vehicle is declared a total loss due to theft, collision, fire or any insured peril. The Program waives the difference between the outstanding loan balance as of the date of loss and the primary insurance settlement (some restrictions apply).
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- ✓ **Program meets industry standards on LTV restrictions.**
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- ✓ **Available for new and used vehicles.**
There are no model or year limitations.
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- ✓ **Available for motor vehicles (personal and commercial utilization).**
Applies to autos, vans and light trucks less than 15,000 GVW.
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- ✓ **Protection for the term of the loan or lease.**
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- ✓ **Benefits are provided up to \$50,000.**
The amount waived on any one claim shall not exceed \$50,000* in total.
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- ✓ **Coverage for vehicles valued up to \$125,000.**
The maximum vehicle value is \$125,000*, depending on vehicle eligibility guidelines at financial agreement inception.
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- ✓ **Deductibles covered.***
Consumer deductibles up to \$1,000 are automatically covered in the amount waived.
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- ✓ **GAP Plus.**
GAP Plus option includes a \$1,000 replacement vehicle credit.**
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- ✓ **Limited exclusions.**
Limited exclusions apply to salvaged vehicles, taxicabs and rare, exotic, unusual, limited production, one-of-a-kind, kit, customized or vehicles over 15,000 GVW. Standard conversion vans are covered.
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- ✓ **Commercial utilization.***
A commercial utilization surcharge is required for motor vehicles used for business purposes (some restrictions apply).
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- ✓ **Protection fully insured.**
Credit seller is insured by an A (Excellent) A.M. Best-rated insurance company.
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- ✓ **Cancellation provisions.***
Standard cancellation provisions include fully cancelable within thirty (30) days and thereafter cancelable with a pro-rata refund including a processing fee.
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- ✓ **Web-based environment.**
An online solution is available at no charge and allows all contract origination, printing and reporting transaction elements to be performed from your desktop in a secure, web-based environment. All reporting and account edits can be transmitted online.

* Except as limited by program or state guidelines.

** GAP Plus not available in AK, FL, GA, IL, KS, NE, OR, WI.