



LAND ROVER PROTECTION

GUARANTEED ASSET PROTECTION (GAP)

If you finance the purchase of your vehicle, you want to protect your investment. Land Rover Guaranteed Asset Protection (GAP) offers financial protection by waiving some or all of the "gap" between your vehicle finance agreement balance and the amount your primary insurer pays if your vehicle is declared a total loss due to accident, natural disaster, or theft.

BENEFITS:¹

Waives up to \$50,000 of the "gap" due to a covered total loss.¹

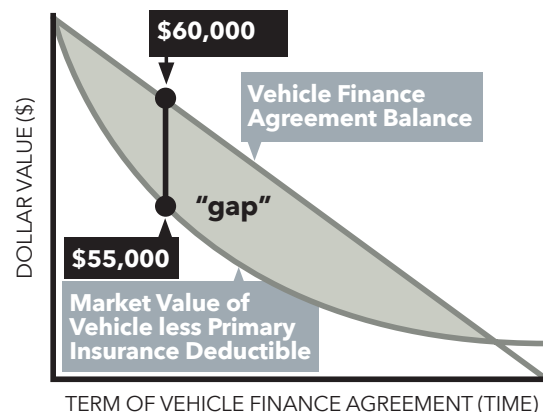
Covers amount financed up to 150% of the vehicle's MSRP/J.D. Power value²

Includes coverage for your primary insurance deductible up to \$1,000³

Covers vehicle finance agreement terms up to 84 months⁴

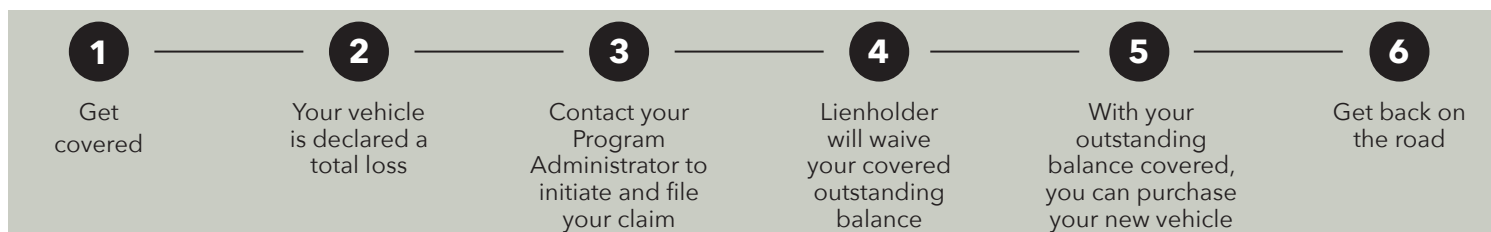
HOW GAP HELPS PROTECT YOUR INVESTMENT:

| | |
|--|------------------|
| Primary Insurance assessment of vehicle market value at time of total loss | \$56,000 |
| Primary insurance deductible - | \$1,000 |
| Market value of vehicle less primary insurance deductible | \$55,000 |
| Outstanding finance agreement balance | \$60,000 |
| Potential amount you owe | = \$5,000 |
| Potential amount Waived by GAP | - \$5,000 |
| Out-of-pocket expenses with GAP | = \$0 |



The example above is for illustrative purposes only. Actual GAP Waiver Benefit calculations will vary based on your specific circumstances and may not result in a GAP waiver benefit. Primary insurance deductible coverage is available up to \$1,000 and may not be available in all states.

HOW IT WORKS:



COVERAGE EXCLUSIONS MAY APPLY:⁵

Any amounts or terms exceeding the program maximum limits listed above under "Benefits" or in your Addendum. Any amounts owed on your vehicle finance agreement resulting from late fees, due date changes, or from missed, delinquent, deferred, or skipped payments. Total losses resulting from dishonest, fraudulent, or illegal acts (such as DUI) by customer, customer's family member, or other person acting under customer's authority. Vehicles used for competitive racing or for a prohibited commercial purpose, including, but not limited to, ride share services. If the customer has refinanced the vehicle finance agreement. Deductions taken by the primary insurer, such as prior damage, salvage, missing items, excess towing, custom equipment, and storage.

¹ Please refer to your Addendum for details. GAP programs vary by retailer/lender/state of purchase. Maximum eligibility limits, coverage limits, and exclusions apply. Note that you remain responsible for past due payments, late fees, other charges on your vehicle finance agreement, and any other amounts that are not covered by the GAP product. ² This is a limitation on the ratio of the vehicle finance agreement amount compared to the vehicle value. No coverage will be provided for the portion of the outstanding vehicle finance agreement balance resulting from the amount financed being greater than 150% of the MSRP/J.D. Power value of the vehicle. In the event of a total loss, the outstanding vehicle finance agreement balance will be re-amortized as if the amount financed were 150% of the MSRP/J.D. Power value (unless state law provides otherwise). ³ Primary insurance deductible coverage is not available in all states. See state-specific provisions in your Addendum for complete details. ⁴ This is a limitation on the vehicle finance agreement term. No coverage will be provided for the portion of the outstanding vehicle finance agreement balance resulting from the vehicle finance agreement term being greater than 84 months. In the event of a total loss, the outstanding vehicle finance agreement balance will be re-amortized as if the vehicle finance agreement term were 84 months (unless state law provides otherwise). ⁵ Additional exclusions may apply. Please see your Addendum for specific coverage details, including limitations and exclusions.

Limitations and exclusions apply. Land Rover Protection Guaranteed Auto Protection (GAP) is optional and is not insurance. All transactions related to optional Land Rover Protection GAP are governed solely by the provisions of the Land Rover Protection Guaranteed Auto Protection (GAP) Deficiency Waiver Addendum ("Addendum"). Please refer to the Addendum for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage may vary by state/model vehicle. See your dealer for details.

The Administrator of the Land Rover GAP product is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328.