

TOTAL LOSS PROTECTION PLAN

GAP Waiver



It may be the last thing on your mind when buying a vehicle, but car accidents are something you need to think about when protecting yourself and your new purchase. If you have been in an accident you know it can be frustrating, timely, and costly to get your car back on the road. But what if your car is a total loss and you haven't finished paying for it?

That is where the Total Loss Protection Plan comes in. The Total Loss Protection Plan may waive the difference between the amount you owe on your vehicle and the actual cash value of your vehicle if it is considered a total loss getting you in the driver's seat sooner than later.

About The Plan

- How it Works
- Plan Specifics
- Additional Information

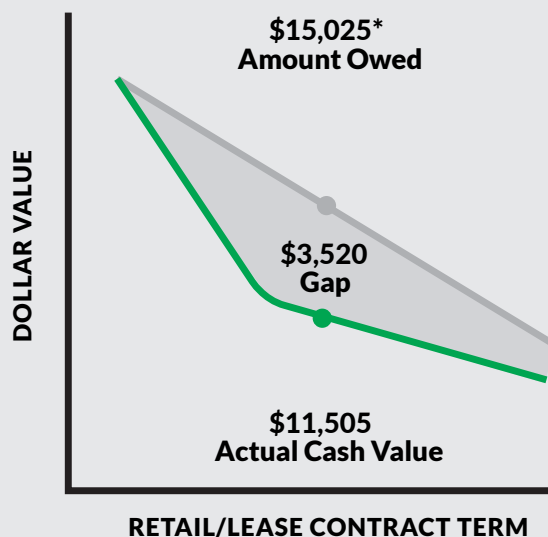
Total Loss Protection Plan

It's called the "gap". It's the difference between the Amount Owed on your Retail Installment Sales Contract/Lease Agreement Contract and the Actual Cash Value of your vehicle at the time of a Total Loss.

If your car is determined to be a Total Loss, this "gap" could translate into thousands of dollars that you would still owe after the settlement from the auto insurance company. The Amount Owed does not include missed payments, late fees or other fees assessed, disposition fees, penalty fees, early termination fees or any other fees charged in connection with the termination of your finance contract or finance charges incurred.

This is an optional waiver product and not a product of insurance. It is cancellable and not required for you to obtain financing for the purchase or lease of a vehicle.

How It Works



For example

\$15,025 (Amount Owed at Date of Loss)*
-\$11,505 (Actual Cash Value)

\$3,520 ("Gap" Amount)

(For Illustrative purposes only.
Your circumstances may vary.)

Source: Actual Claims Data

**This amount will be reduced by amounts owed due to missed payments, late fees or other fees assessed, disposition fees, penalty fees, early termination fees or any other fees charged in connection with the termination of your finance contract or finance charges incurred.*

Plan Specifics

- Available for new and used vehicles
- Your plan includes vehicles used for rideshare purposes excluding, without limitation, limousines, taxis and shuttles
- Available on both retail sale and leased vehicles

Additional Information

- Claims must be submitted within 90 days of auto insurance company settlement or date of loss, if no insurance exists.
- Upon refinancing or payment in full of your Retail Installment Sales Contract/Lease Agreement, the contract will terminate. To receive a refund, you must submit a written request to the Dealer or TLP Administrator within 90 days after termination.
- This information is intended to provide only an outline of the terms and conditions of the Total Loss Protection Plan described in this brochure and should not be relied upon at the time of purchase or lease of your vehicle. Certain terms, definitions and exclusions may not apply in your state. For exact terms and conditions, please review the Total Loss Protection contract itself.
- Ask your salesperson or Finance Manager for the Total Loss Protection/Gap option you prefer.



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