

Help cover the GAP in the road ahead

If your vehicle is stolen and not recovered, totaled in an accident, or damaged beyond repair due to a natural disaster, your auto insurance alone may not pay everything you owe. Insurance typically pays the vehicle's actual cash value rather than the amount remaining on your loan. This could leave a financial "gap" of thousands of dollars.

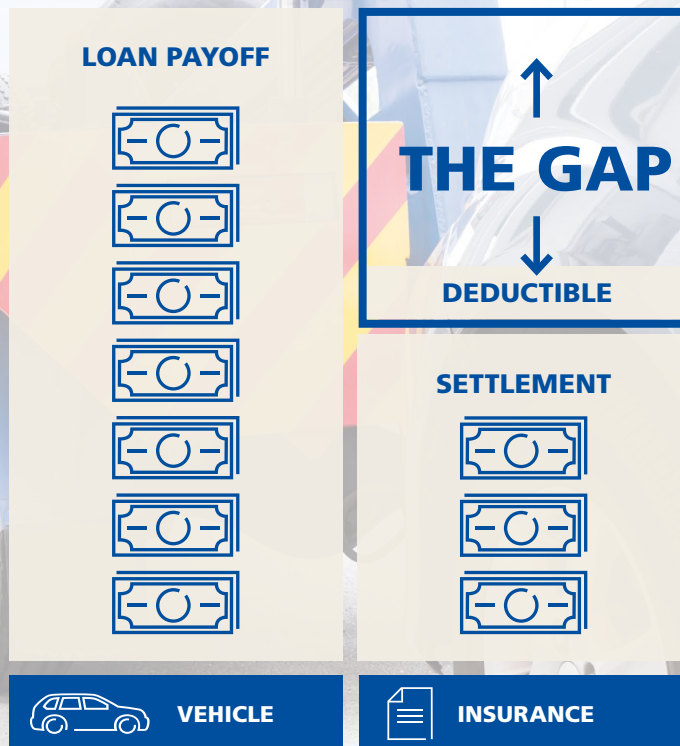
Guaranteed Auto Protection offers financial protection and peace of mind, waiving or cancelling the remaining balance of your vehicle loan, after the payment from your insurance company.* Insurance deductible of up to \$1,000 may also be covered.

> How to calculate GAP coverage

> When will GAP waiver apply?

* The amount cancelled could be limited if the amount of the loan or lease exceeds a certain percentage of the actual value of the covered vehicle. The amounts cancelled vary, and there may be amounts for which you remain liable. Please consult your GAP agreement for full details of the terms and conditions of this coverage.

** The maximum amount cancelled may not apply in your state. Please consult your GAP agreement for full details of the terms and conditions of this coverage.



Benefits of GAP:

- Cancels up to \$50,000** of loan balance
- Covers negative equity
- Insurance deductible of up to \$1,000 may be covered
- Helps maintain your good credit
- One-time cost that can be added to your vehicle's monthly payment.

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GAP waiver formula:

CAR PURCHASED



\$40,000 ORIGINAL AMOUNT FINANCED

CAR TOTALED IN ACCIDENT

\$32,000 LOAN BALANCE AT TIME OF LOSS

\$25,000 VEHICLE CASH VALUE AT TIME OF LOSS (PER INSURANCE COMPANY)

THE GAP

\$32,000 LOAN BALANCE AT TIME OF LOSS

- **\$24,000** INSURANCE SETTLEMENT

- **\$1,000** CUSTOMER PAID DEDUCTIBLE

THE GAP: AMOUNT NOT COVERED BY INSURANCE SETTLEMENT
\$7,000

GAP WAIVER

\$7,000 AMOUNT WAIVED BY GAP

+ **\$1,000** REIMBURSED CUSTOMER DEDUCTIBLE

\$8,000 COVERED WITH GAP WAIVER

WITH GAP WAIVER,
YOU OWE NOTHING: **\$0**



VEHICLE



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When will GAP waiver apply?



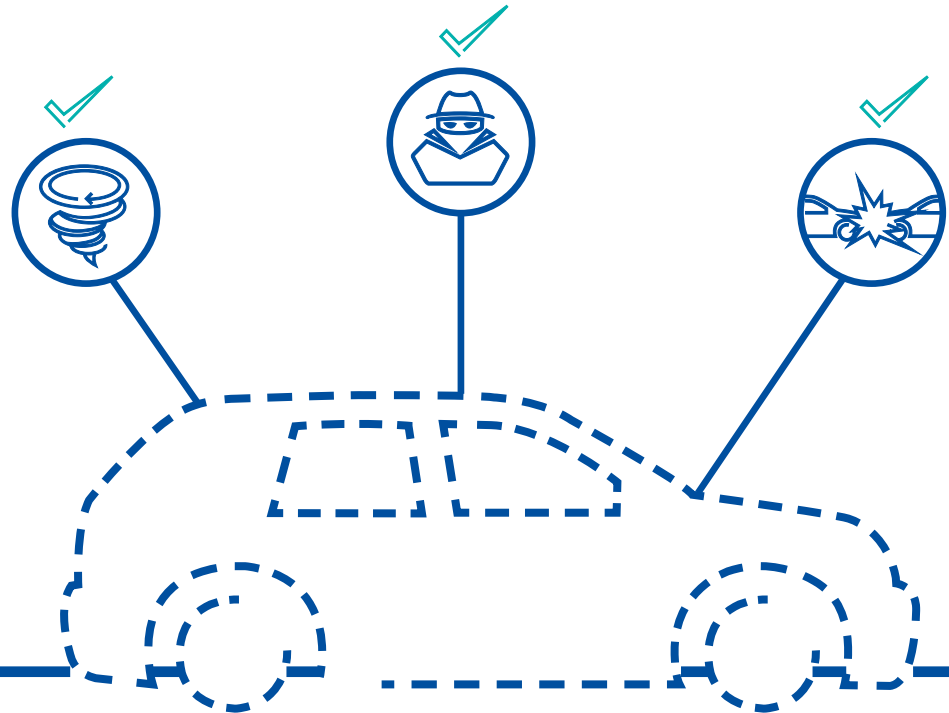
What is covered?

- Vehicle is totaled in an auto accident
- Vehicle is stolen and not recovered
- Vehicle is destroyed in a natural disaster



What is not covered?

- Repairs to your vehicle
- Car payments in case of hardship
- Value of vehicle or balance of loan if it is repossessed



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Guaranteed Auto Protection
or cancelling the remainder
your insurance company

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Legal disclaimer

This brochure gives you a general overview of Zurich's GAP waiver program available in California and other states. Purchase of this product is voluntary and not required to complete the retail transaction. GAP Programs may vary by state. The amount waived under a GAP waiver contract could be limited if the amount of the loan or lease exceeds a certain percentage of the actual value of the covered vehicle. Additionally, actual payoffs vary and there may be amounts for which the buyer may remain liable, including the auto insurance deductible. Please consult the GAP agreement for details. In California, contact Universal Underwriters Service Corporation, an individual member company of Zurich in North America, the administrator of the GAP waiver program with questions. In other states, contact the selling dealer or Universal Underwriters Service Corporation, an individual member company of Zurich in North America, the administrator of the GAP waiver program with questions.

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