

The truth is, if your car is totaled, the value your insurance company places on your vehicle may be substantially less than its actual retail value, or the amount you owe on your loan or lease.



Add this to your deductible payment and you could be left owing thousands!

DEBT
guardian
AutoCare

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**PROTECTING
YOUR INVESTMENT
NOW AND INTO
THE FUTURE.**

DEBT guardian

Auto Care

GAP PROGRAMS

Take care of the **GAP** between your insurance settlement and your loan or lease payoff* amount

DID YOU KNOW...

The market value of your vehicle starts to depreciate the moment you take possession?

Due to depreciation and other factors, there's a period of time during most loan or lease terms when THE BALANCE YOU OWE on your vehicle may be substantially higher than the vehicle's current value.

If your vehicle is stolen or wrecked and considered a total loss by your insurance company while you owe more than your vehicle is currently worth, insurance will only pay current market value – leaving YOU responsible for paying not only the difference (between what your car is worth and what you owe), but also your insurance deductible!

THE SOLUTION

For a low monthly cost, which can added into your monthly finance payment, you can protect yourself from unexpected expenses with Debt Guardian Auto Care's GAP Coverage. Our GAP Program will pay the difference between your insurance settlement and the balance owed on your vehicle* and give you a fresh start with a new car purchase!

HOW GAP WORKS

Example:

LOAN AMOUNT: \$25,000

TERM: 60 Months

LOSS DATE: 36 Months

Loan/Lease Payoff.....	\$15,000
Insurance Settlement**	\$12,000
Balance Left On Your Loan/Lease (GAP)	(\$3,000)
Insurance Deductible	(\$1,000)
Potential Out-of-Pocket Expenses.....	\$4,000

WITHOUT GAP Coverage, you would be required to pay \$4000 out of YOUR pocket just to settle your loan or lease balance! What will that leave you towards buying another vehicle?

GAP Program Payment to Lender.....	\$4,000
Out-of-Pocket Expenses WITH GAP PROTECTION.....	\$0

**Actual cash value of vehicle

* In some circumstances (such as past due payments, higher insurance deductibles, a delayed insurance settlement, or limitations of the plan), GAP Protection may not take care of the entire GAP. For a complete list of limitations, see the debt cancellation waiver addendum. The purchase of GAP Protection is voluntary and is not required as part of the loan or lease approval.

ADDITIONAL BENEFITS

- Primary Insurance Deductible Coverage up to \$1000
- Loans or Leases
- Terms up to 84 Months
- New or Used Vehicles
- Claims Up to \$50,000
- Minimal Monthly Cost
- Available for all types of financial contracts

WHAT TO DO NOW

Find out more about GAP Coverage by asking your loan representative for complete details. It's simple and convenient. Your enrollment fee can even be included as a small addition in your monthly finance payment.



PROTECTING YOUR INVESTMENT NOW AND INTO THE FUTURE.