

GAP PLUS

Guaranteed Asset Protection Coverage

Additional Program Information

What to Do in the Event of a Total Loss

1. Have the following information available:
   - Copy of your original financing contract and Warranty Solutions GAP waiver
   - Copy of the accident/police/fire report
   - Copy of the primary insurance settlement check, settlement valuation and worksheet
2. Call 866.648.2475 within 90 days of the issuance of your settlement check or total loss if you do not have insurance.

Important Disclosures

Your purchase of Warranty Solutions GAP is optional. Your decision to purchase GAP or not has no bearing on your application for credit or the credit terms. You can cancel Warranty Solutions GAP within thirty (30) days and receive a full refund.

There are eligibility requirements, conditions, and exclusions that could prevent you from receiving a waiver under the Warranty Solutions GAP program. You should carefully read the Warranty Solutions GAP contract for a full explanation of its terms.

Adding the lump sum for the price of Warranty Solutions GAP to the amount you borrow pay increase the total amount paid for Warranty Solutions GAP.

PROTECT YOURSELF

if your vehicle is stolen or declared a total loss from an accident.

WARRANTY SOLUTIONS®

AN AMYNTA COMPANY

Program Administrator – OwnerGUARD P.O. Box 1009 Bedford, TX 76095 Telephone (800) 216-9739.

WS3175 (08/23)

warrantysolutions.com

What is GAP Liability?

If your vehicle is in an accident or stolen and considered a total loss by your insurer, the Warranty Solutions Guaranteed Asset Protection (GAP) program covers all or most of the difference between what you owe and the amount of your primary insurance settlement.

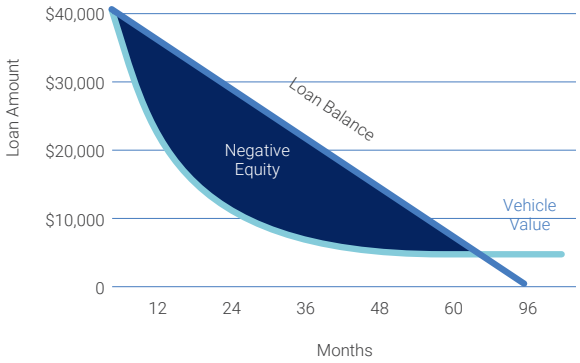
Why do you need Warranty Solutions GAP?

Chances are, you need Warranty Solutions GAP protection if you:

- put less than a 20% down payment on your amount financed
- are financing your vehicle for more than 36 months
- are carrying debt forward from your prior loan into your new auto loan

For example:

Loan Amount $40,000 | Term = 96 months



Loan Balance at time of total loss	$30,500
Primary insurance settlement	$23,500
Remaining loan balance you owe	$7,000
GAP waives	($7,000)
Your out-of-pocket expense with Warranty Solutions GAP protection	**$0**

This example is for illustrative purposes only

Protect Yourself

Now You Can Protect Yourself If Your Vehicle Is Stolen or Totaled with Warranty Solutions GAP

Affordable protection for the road ahead

Did you know that in 2021 a vehicle was stolen every 44 seconds?[1] With the Warranty Solutions GAP program, you can be ready to face your financial future if your car is stolen or totaled.

Benefits of Warranty Solutions GAP

✓	Covers amounts owed due to negative equity, up to 150% of MSRP/NADA value
✓	Pays up to $1,000 of the primary insurance deductible[2]
✓	Waives up to $50,000 of your outstanding loan balance
✓	Provides protection even if you lose your primary insurance coverage[3]
✓	Protects for new and used vehicles (<15,000 GVWR); no restrictions on vehicle make, model, or year
✓	Protection for vehicles valued up to $100,000
✓	GAP Plus allows for up to a $1,000 allowance (or credit) towards the down payment of a replacement vehicle when purchased from issuing dealership[4]
✓	Benefits backed by the financial strength of an A- rated carrier
✓	Begins protecting you immediately

[1] NTHSA.gov, July 2021
[2] Except as limited by program or state provisions.
[3] Restrictions apply. Maximum loan deficiency (or gap) covered is $50,000. See your contract for program limitations, exclusions and state provisions.
[4] Must occur within 60 days after the date of your primary vehicle insurer's settlement check.

