Guaranteed Auto Protection (GAP)

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.

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.

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.
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GAP waiver formula:

<table>
<thead>
<tr>
<th>CAR PURCHASED</th>
<th>CAR TOTALED IN ACCIDENT</th>
<th>THE GAP</th>
<th>GAP WAIVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>$40,000</td>
<td>$32,000</td>
<td>$32,000</td>
<td>$7,000</td>
</tr>
<tr>
<td>ORIGINAL AMOUNT FINANCED</td>
<td>LOAN BALANCE AT TIME OF LOSS</td>
<td>insurance settlement</td>
<td>amount waived by GAP</td>
</tr>
<tr>
<td>$25,000</td>
<td>$25,000</td>
<td>$24,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>VEHICLE CASH VALUE AT TIME OF LOSS (PER INSURANCE COMPANY)</td>
<td>- $1,000</td>
<td>CUSTOMER PAID DEDUCTIBLE</td>
<td>reimbursed customer deductible</td>
</tr>
<tr>
<td>$7,000</td>
<td></td>
<td>$7,000</td>
<td>$8,000</td>
</tr>
<tr>
<td>THE GAP: $7,000</td>
<td>AMOUNT NOT COVERED BY INSURANCE SETTLEMENT</td>
<td>COVERED WITH GAP WAIVER</td>
<td></td>
</tr>
</tbody>
</table>

With GAP waiver, you owe nothing: $0

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> How to calculate GAP coverage
> When will GAP waiver apply?

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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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> Click here to view legal disclaimer
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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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