



BBB Rating: A+

The GAP Protection Plan is administered exclusively by American Guardian Warranty Services, Inc., A+ rated member of the Better Business Bureau.



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**Gap Protection**

## Why do you need the American Guardian Warranty Services, Inc. Gap Protection Program?

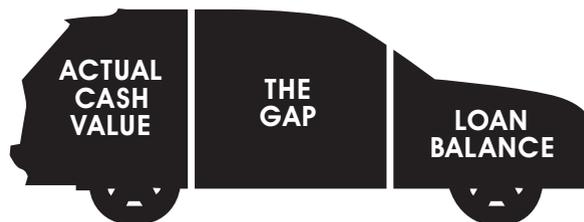
The Gap is the difference between the actual cash value of your vehicle and the amount of the loan at the time it was stolen or totaled in an accident.

### Why do I need this protection?

During the first few years of ownership, the probability of the actual cash value of your vehicle being worth less than the loan payoff is high. If your vehicle was deemed a total loss, the "GAP" could translate into thousands of dollars still owed after your insurance company paid the actual cash value of the vehicle.

## WITH AMERICAN GUARDIAN WARRANTY SERVICES, INC. GAP PROTECTION PLAN, THE GAP IS COVERED.

You are covered in case your vehicle is stolen or totaled. Your insurance deductible is covered in most cases! AGWS Protection provides peace of mind coverage.\*



Gap Protection covers the difference from Actual Cash Value and loan balance, saving you thousands of dollars.

### How GAP Works

Loan/Lease Payoff*		<b>\$9,000</b>
Insurance Settlement/ACV*	-	<b>\$6,000</b>
Insurance Deductible	+	<b>\$500</b>
	<b>GAP</b>	<b>\$3,500*</b>
	<b>GAP Protection</b>	<b>- \$3,500*</b>
Out of Pocket Expense w/GAP		<b>\$0</b>

\* Actual Cash Value of Vehicle

American Guardian Warranty Services, Inc. GAP Protection gives you the financial security against a GAP in your coverage.

Protection and service are only two of the many reasons why so many motorists rely on American Guardian Warranty Services, Inc. for protection.

\*This is a sample calculation. The formulas used for this calculation may differ based upon insurer, program and state. See your agreement for complete details. All benefits may not be available in all states.

