

## Protect Yourself From “Uncovered” Loss

“GAP” refers to the difference between what is owed on a vehicle and what an insurance company says it’s worth. As depreciation begins as soon as an automobile is driven off the lot, you’ll want to protect yourself against this kind of loss with GAP

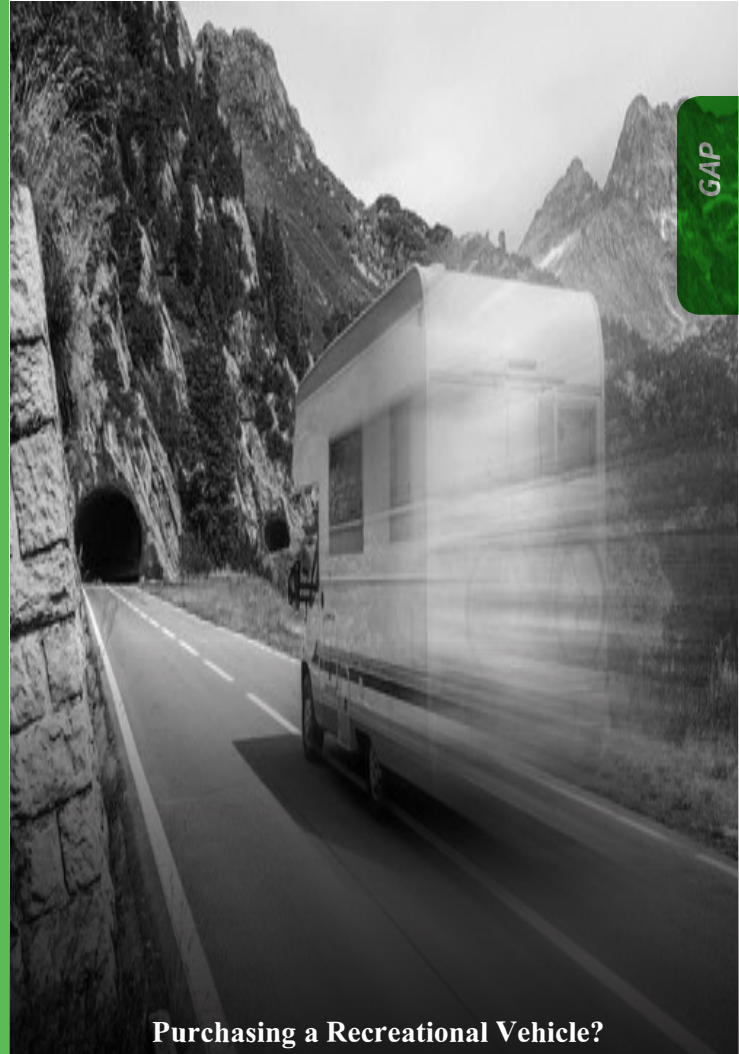
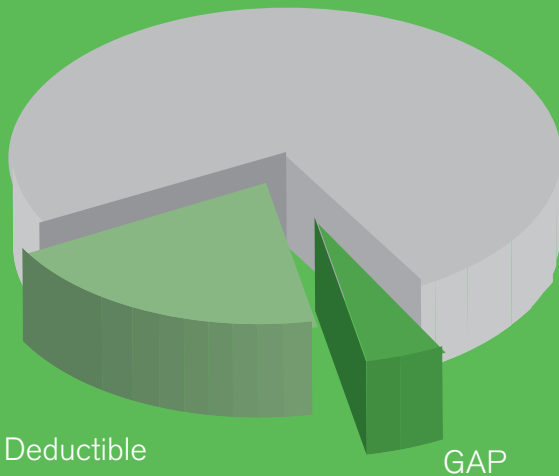
## How GAP Works

Loan Payoff*	\$15,000
Insurance Settlement	- \$12,000
Insurance Deductible +	+ \$1,000
GAP	\$4,000
GAP Protection	- \$4,000
Out of Pocket Expense w/GAP	\$0

### GAP Advantage Protection

In the event of a paid claim under this Addendum, if the Customer chooses this additional GAP Advantage Protection, the Customer will be eligible to receive an additional Replacement Vehicle Benefit in the amount of \$1,000 (not available in states where prohibited by law).

### Insurance Settlement



### Purchasing a Recreational Vehicle?

Reduce your financial exposure! When you finance a Recreational Vehicle, its value will depreciate over time. If the unit is stolen or destroyed, you could be left owing a substantial amount of money. You need protection against the “GAP” –the difference between the actual cash value, covered by your insurance, and the balance you owe.

## Recreational Vehicle GAP Program

### Plan Coverage Includes:

- Offers protection against unexpected payment of additional outstanding balance due.
- Benefits are paid up to \$50,000
- GAP coverage terms up to 120 months
- Deductible coverage up to \$1,000
- Insured by an A-Rated Insurer
- The cost of this program can be amortized over the term of the loan resulting in minimal payments.