GAP Your Financial Safety Net

FINANCIAL PROTECTION

Guaranteed Asset Protection (GAP)* is a unique program that helps protect you from the potential financial burden that may result from your vehicle being declared a total loss[†] if your insurance settlement does not cover the full amount of your loan or lease payoff.

How GAP Works

Vehicle loan GAP payout

Insurance payout

COVERAGES

Deductible

Additional coverage is available to cover the amount of your physical damage deductible on the primary carrier's policy up to \$1,000 in the event of a total loss.†

Deductible coverage is not available in AL or LA. Leased deductible coverage is not available in NH or IL.

Commercial Use

Covers your vehicle even if used for business purposes.

ADDITIONAL OPTIONS

GAP Plus Vehicle Replacement Credit

Provides a credit toward a replacement vehicle from the original dealer/creditor within 90 days of a total loss.

Vehicle replacement credit is not available in AL, KS, NE, NY, TN, TX, WV.

DID YOU KNOW? The typical GAP claim ranges from \$3,200 to \$9,500¹

^{*}Not available in all states.

[†]Total loss means direct or accidental physical damage loss to your vehicle or if your vehicle is stolen and not recoverable within 30 days.



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References: 1. 2022, Consumer Reports Magazine, https://consumerreports.org

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