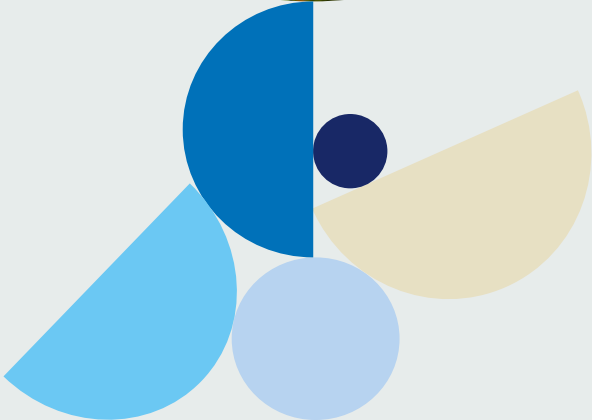


GAP

Guaranteed Asset Protection

Protection that
provides
peace of mind



GAP – Guaranteed Asset Protection

In the case your vehicle is stolen or damaged beyond repair, your 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 or lease. That can leave a financial "gap" of thousands of dollars. GAP offers financial protection and peace of mind, waiving or canceling the remaining balance of your vehicle loan or lease, after the payment from your insurance company.* Your insurance deductible up to \$1,000 may also be covered. (Deductible benefit may vary by state.)



GAP coverage benefits:

- Covers negative equity
- Insurance deductible up to \$1,000 may be included if the amount you owe on the vehicle exceeds your settlement payment
- Cost can be added to your monthly payment
- Helps maintain your good credit

The Purchase

Original amount financed	\$25,000
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Vehicle Totaled in Accident

Loan balance at time of loss	\$22,000
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Cash value of your vehicle	\$15,000
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The Gap

Loan balance at time of loss	\$22,000
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Deductible paid by customer	-1,000
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Insurance settlement	-15,000
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The GAP:	\$6,000
	(Not covered by insurance company)

GAP waiver

Amount waived by GAP	\$6,000*
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Reimbursed insurance deductible	\$1,000
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Covered with GAP Waiver	\$7,000
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With GAP wavier, you owe:	\$0
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*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.





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This brochure gives you a general overview of Zurich's GAP waiver program. Purchase of this product is voluntary and not required to complete the retail transaction. GAP waiver 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 you may remain liable. Please consult your GAP agreement for details. Contact the selling dealer or Universal Underwriters Service Corporation (UUSC). UUSC is an individual member company of Zurich in North America and the administrator of the GAP waiver in all states. In New York, UUSC operates under its d/b/a UUSC Service Company.

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