What to do in the event of a total loss:

- 1. Have the following information available:
 - Copy of your original financing contract and Advanced Protection Plan waiver
 - File claim within 180 days of the total loss
 - Copy of the accident/police/fire report
 - Your primary insurance company information (including coverage, policy number, deductible, etc.)
- 2. Call 800-856-6468 with the number on your GAP waiver.

For complete information on coverage terms and what to do in the event of a total loss, please refer to the Advanced Protection Plan waiver.

GAP coverage is optional. There may be eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under the GAP Program. Read your contract for a full explanation.

Peace of mind we have you covered.



<u>= Advanced Protection Plan</u>° Guaranteed Asset Protection

Protecting your liability in the event of a total loss due to an accident or theft.

GAP Administrator: Financial Gap Administrator LLC Underwriter: Ohio Indemnity Company

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Set your mind at ease with reliable coverage from Advanced Protection Plan.

What is Advanced Protection Plan?

If your vehicle is totaled or stolen and considered a total loss, the Advanced Protection Plan covers all or most of the difference between what you owe and the amount of your primary insurance settlement.

Better Protection, Better Peace of Mind.

- Almost 6 million vehicles are totaled or stolen every year
- · A vehicle is stolen every 46 seconds*

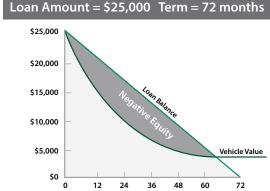
With the Advanced Protection Plan, you can be ready to face your financial future if your car is stolen or totaled.

Why do you need Advanced Protection Plan?

Chances are, you need Advanced Protection Plan protection if you:

- Put less than a 20% down payment on your vehicle
- Financed your vehicle for more than 48 months
- Rolled debt from your prior loan into your new loan

For example:



Advanced Protection Plan waives Your out-of-pocket expense with	(\$3,000)
The remaining balance you owe	\$3,000
Primary insurance settlement	\$18,200
Loan balance	\$21,200
0 12 24 36 48 60 Months	72

This example is for illustrative purposes only.



Benefits of Advanced Protection Plan:

- · Covers amounts due to negative equity, no LTV restrictions
- Pays up to \$1,000 of the primary insurance deductible¹
- Provides coverage for the full term of your loan/lease, up to 84 months
- Reimburses up to \$50,000 of your outstanding loan balance
- Provides protection even if you lose your primary insurance coverage (restrictions apply)
- Protection for New and Used Vehicles (<15,000 GVW²): no restrictions on vehicle make, model, or year
- Protection for vehicles valued up to \$100,000
- 1. Except as limited by program or state provisions
- 2. In TX, maximum GVW = 10,000 lbs.

Why choose Advanced Protection Plan?

- · Great value at low cost
- Industry-leading coverage
- · Flexible GAP coverage and benefit options
- Benefits backed by the financial strength of an A.M. Best A- (Excellent) rated carrier
- Protection begins immediately

^{*}Bureau of Transportation Statistics, Insurance Information Institute and NADA