

If you think your auto insurance covers you financially ... think again. In the event your vehicle is deemed a total loss due to an accident or theft, your insurance policy will usually only cover the actual cash or market value of your vehicle. This amount could be significantly less than the amount you owe to your lender or leasing company. The result is a financial gap (GAP) where you must make up the difference, which could mean thousands of dollars out of your pocket.

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GAPWise

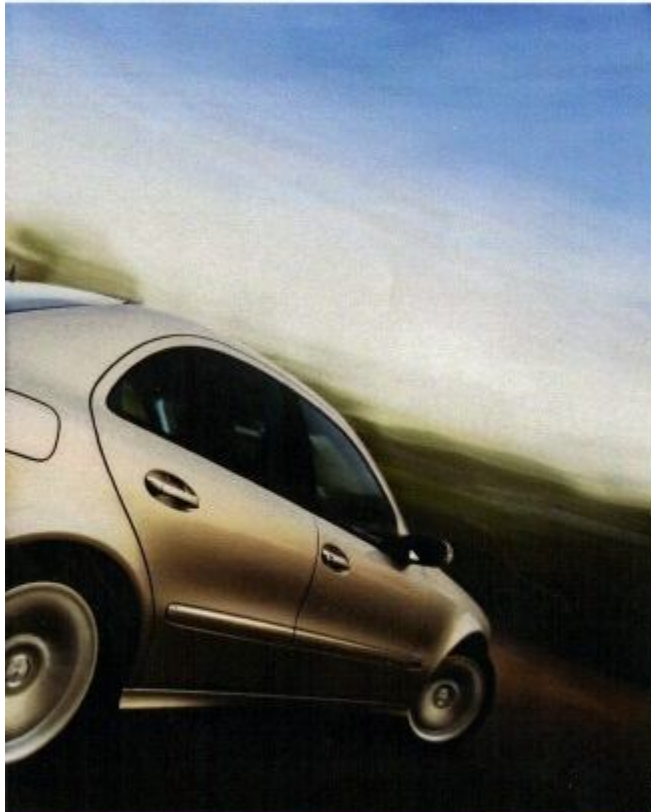
Guaranteed Asset Protection

The Smart Road to Financial GAP Protection

Presented by
...Wise Finance and Insurance Products

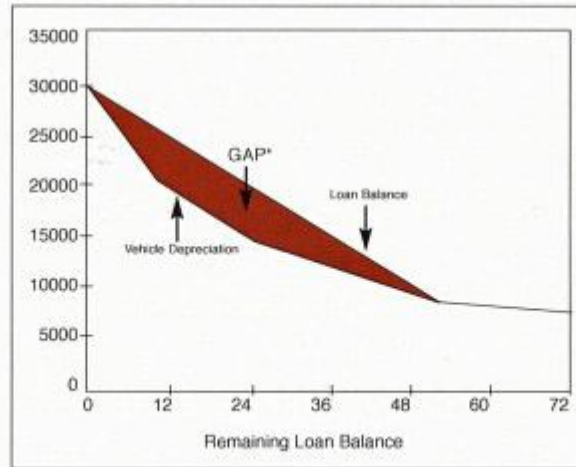
General Description of GAP*

- GAP protection is available for vehicles up to \$100,000.
- GAP will waive GAP amounts up to \$50,000.
- Deductibles up to \$1,000 are covered.
- GAP is available for new or used vehicles.
- GAP is available on loans and certain leases. Max 84-month term.
- Covers up to 120%, 125% and 150% of MSRP/NADA value. See contract for specific program details.
- Cost is pennies a day.



GAPWise Covers the Difference

You can avoid this potentially serious loss by asking your lender or dealer for GAPWise, which can ease the financial burden associated with the loss of your vehicle.



How GAP Works:

Loan/Lease Payoff	\$25,000
Actual Cash Value*	\$22,000
90% of ACV (see waiver)	\$19,800
Insurance Settlement**	\$19,000
GAP	\$5,200
Potential Out-of-Pocket	\$6,000
GAP Settlement	\$5,200
Unpaid GAP owed by primary insurance company***	\$800
GAPWise Payment to Lender	\$5,200
Out-of-Pocket Expense****	\$0

*Provided by borrower's insurance company
 **\$3,000 below their contractual responsibility
 ***Assistance to be provided by underwriter and GAPWise
 ****After collecting additional dollars from primary insurance company



Peace of Mind

With GAPWise you receive the peace of mind that the financial GAP is protected. So, before you drive your car off the lot, ask yourself: Can I afford not to have GAPWise protection?

How to Protect Your Investment

Simply agree with your lender to waive your responsibility for the GAP amount by purchasing a GAPWise addendum.

This agreement between you and your lender will waive the difference between your outstanding loan balance and your primary insurance settlement; calculation method for GAP settlement varies, please refer to your GAP addendum for details.*

*Programs vary by lender/dealer and state. Refer to your GAP addendum for all terms and conditions.