

Guaranteed Asset Protection (GAP)

Coverage in Case of a Total Loss

onePROTECTSM

Benefits¹



Waives some or all of the difference between what your primary insurer pays and the remaining balance on your finance agreement



No maximum dollar amount waived



Covers your primary insurance deductible up to \$1,000²



Covers rideshare service vehicles

Why Would You Need GAP?

GAP offers financial protection if your vehicle is declared a total loss. Causes of total loss may include:



Accident



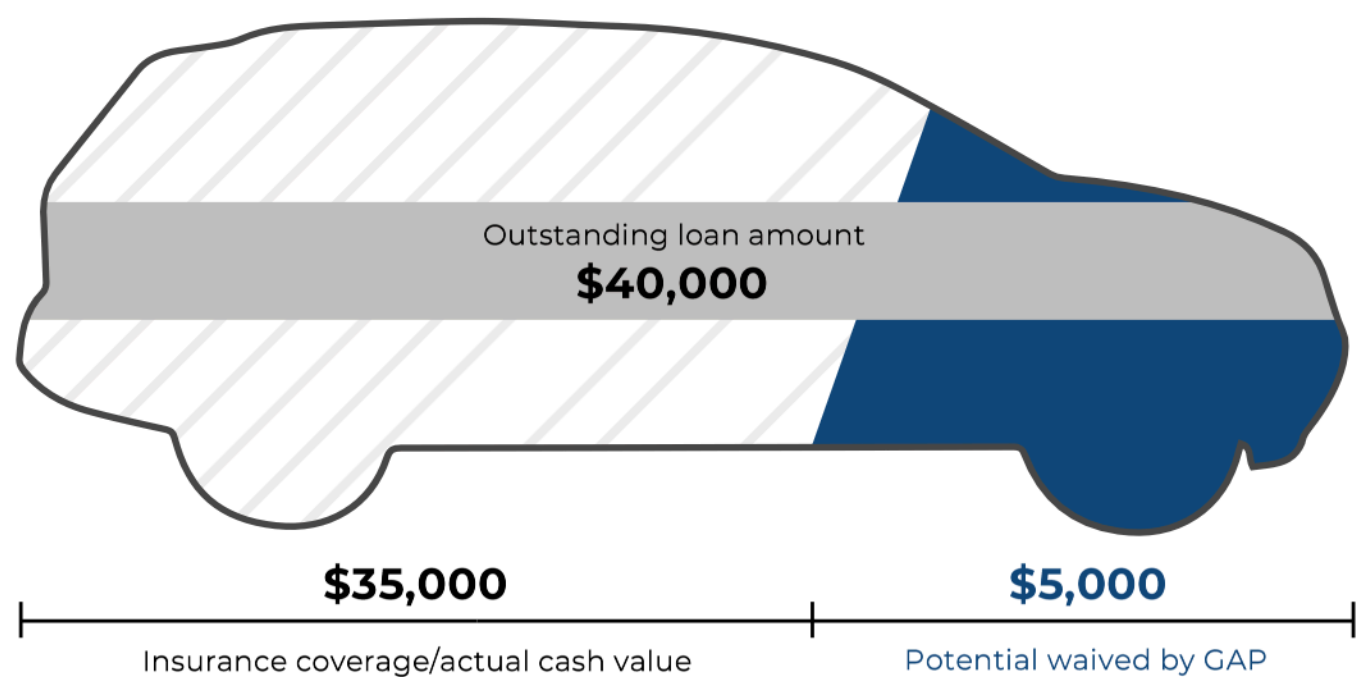
Natural Disaster
(i.e., flood, storm, or other weather-related event)



Theft

The scenarios above are for illustrative purposes only and do not guarantee a GAP waiver benefit.

How GAP Helps Protect Your Investment



The example above is for illustrative purposes only. Actual GAP waiver benefit calculations will vary based on your specific circumstances and may not result in a GAP waiver benefit. Primary insurance deductible coverage is available up to \$1,000 and may not be available in all states.

Exclusions³

Any amounts owed on your vehicle financing resulting from late fees, due date changes, or from missed or delinquent payments. Total losses resulting from dishonest, fraudulent, or illegal acts (such as DUI) by customer, customer's family member, or other person acting under customer's authority. Vehicles used for competitive racing or for a prohibited commercial purpose. If the customer has refinanced the original vehicle finance agreement or the original covered vehicle. The following deductions taken by the primary insurer: prior damage, salvage, missing items, excess towing, custom equipment, and storage.

1. GAP programs vary by dealer/lender/state of purchase. Maximum eligibility limits and exclusions apply. Note that you remain responsible for charges/fees on your finance agreement, and any other amounts that are not covered by the GAP product. 2. Primary insurance deductible coverage is not available in all states. See state-specific provisions in your Addendum for complete details. 3. Additional exclusions may apply. Please see your Addendum for specific coverage details, including limitations and exclusions.

Limitations and exclusions apply. The One Protect GAP product is optional and is not insurance. All transactions related to the optional One Protect GAP product are governed solely by the provisions of the One Protect Guaranteed Asset Protection Deficiency Waiver Addendum ("Addendum"). Please refer to the Addendum for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage may vary by state.

The Administrator of the One Protect GAP product is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328.

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