

US GAP (Guaranteed Asset Protection)

Covers the difference between an insurance settlement and the amount still owed on your automobile loan.

ENROLL TODAY

Drive With Peace of Mind

Even the best vehicles depreciate the moment you take possession and drive away.

- ❖ **SECURITY** - US GAP coverage pays the amount of your loan that is not covered by your current insurance*.
- ❖ **FINANCIAL STABILITY** - Clears your balance sheet allowing you to start fresh with a new car purchase*.
- ❖ **CONVENIENCE** - A one-time charge for US GAP can be added to your monthly payment at the time of purchase.
- ❖ **PEACE OF MIND** - US Gap protection releases you from the burden of paying off a loan on a stolen or totaled vehicle*.



UNITED STATES WARRANTY CORP. was founded in 1975. We are one of the largest administrators of GAP Protection Programs in the United States.

In addition to GAP coverage, we offer many other valuable products to protect your vehicle and enhance its value.



22 N.E. 22nd Avenue • Pompano Beach, FL 33062
(866) 247-4412 • (954) 784-9400 • FAX (954) 784-7010
www.USWarranty.com

USWC GAP Brochure 02/12

US GAP Guaranteed Asset Protection For New and Used Vehicles

If Your Financed Vehicle
is Declared a Total Loss,
are You Prepared
to Write a Big Check
to Your Lender?



How Does US GAP Protect Your Investment?

- ❖ Protects against financial loss if the vehicle is declared a total loss due to fire, theft, collision, etc.
- ❖ Available on both new and used vehicles.
- ❖ Affordable protection for the life of the original loan contract.*
- ❖ Covers the amount of your loan that's not covered by your current insurance policy.*
- ❖ Protection for vehicles valued up to \$100,000.
- ❖ Covers your primary insurance deductible up to \$1,000. (where permitted)
- ❖ Coverage is provided by a top rated insurance carrier.
- ❖ 100% refund if cancelled within 30 days of purchase.

The information in this brochure is provided as a summary of coverage. Please refer to the waiver for terms, exclusions, and other conditions.

* Subject to Gap Waiver Provisions.

Car Insurance Alone Is Not Enough!

Do you think your primary auto insurance will automatically pay your finance contract balance in full if you total your vehicle?

THINK AGAIN!



If your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared a total loss, auto insurance only covers the Actual Cash Value. This amount can be significantly less than the amount you owe your lender, especially early in your finance term when cars are most attractive to thieves and chop shops.

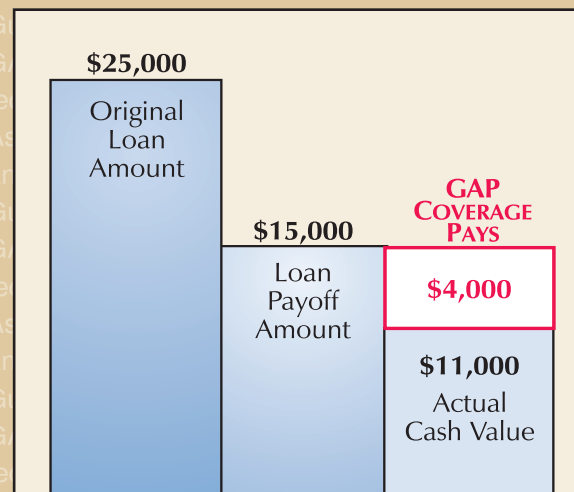
You remain liable for payment of the difference between the insurance settlement or ACV and the remaining loan balance.

US GAP (Guaranteed Asset Protection) will cover the difference between an insurance settlement or ACV and the amount still owed on your automobile loan.

How US GAP Works

ILLUSTRATION OF US GAP BENEFIT

Original Loan Amount	\$25,000
Loan Term	60 months
Month of Loss	36 months
Loan Payoff	\$15,000
Auto Insurance Settlement <small>(Actual Cash Value of \$12,000, less \$1000 Deductible)</small>	\$11,000
Amount YOU Owe Lender	\$4,000
Amount Paid Lender by US GAP	\$4,000
Amount YOU Pay Lender	\$0



With a US GAP plan, you are protected in the event of a total loss or an unrecoverable theft of your vehicle.