



# GAP WAIVER PROTECTION PROGRAM

Today, financing a new truck can involve significant risk. When a truck is stolen and not recovered, or totaled in an accident, you could owe more on the loan than the insurance company will actually pay out. Guaranteed Asset Protection can potentially help cover this gap. And it features fast claims service and equitable settlements based on the actual cash value at the time of loss. So you can be confident that your investment and your business can be protected.

### Dependable protection

Assurant is a trusted GAP Waiver coverage administrator for dealerships across the U.S. and globally.

### Flexible protection

GAP Waiver can help cover the difference between actual cash value and outstanding loan balance in the event of total loss.

### Extensive protection

GAP Waiver can help cover you for total loss in the event of unrecoverable theft, fire, natural disasters, or accidents.\*

\*Certain conditions and exclusions apply. Please see your GAP Waiver Amendment or GAP+ Amendment for complete details.



To enroll in the GAP Waiver or GAP+ Protection Program, speak to your participating dealer.

### Administered by:

STATE	COMPANY
FL (GAP Waiver)	United Service Protection, Inc.
OK (GAP Waiver and GAP+)	Assurant Service Protection, Inc.
Other states where available	United Service Protection Corporation

**Administrator mailing address:**  
850 Ridge Lake Blvd., Suite 101  
Memphis, TN 38120

Please see your dealer for more information and refer to your GAP Waiver or GAP+ Amendment for details, including conditions, limitations, and exclusions.

GAP Waiver and GAP+ isn't available in all states.

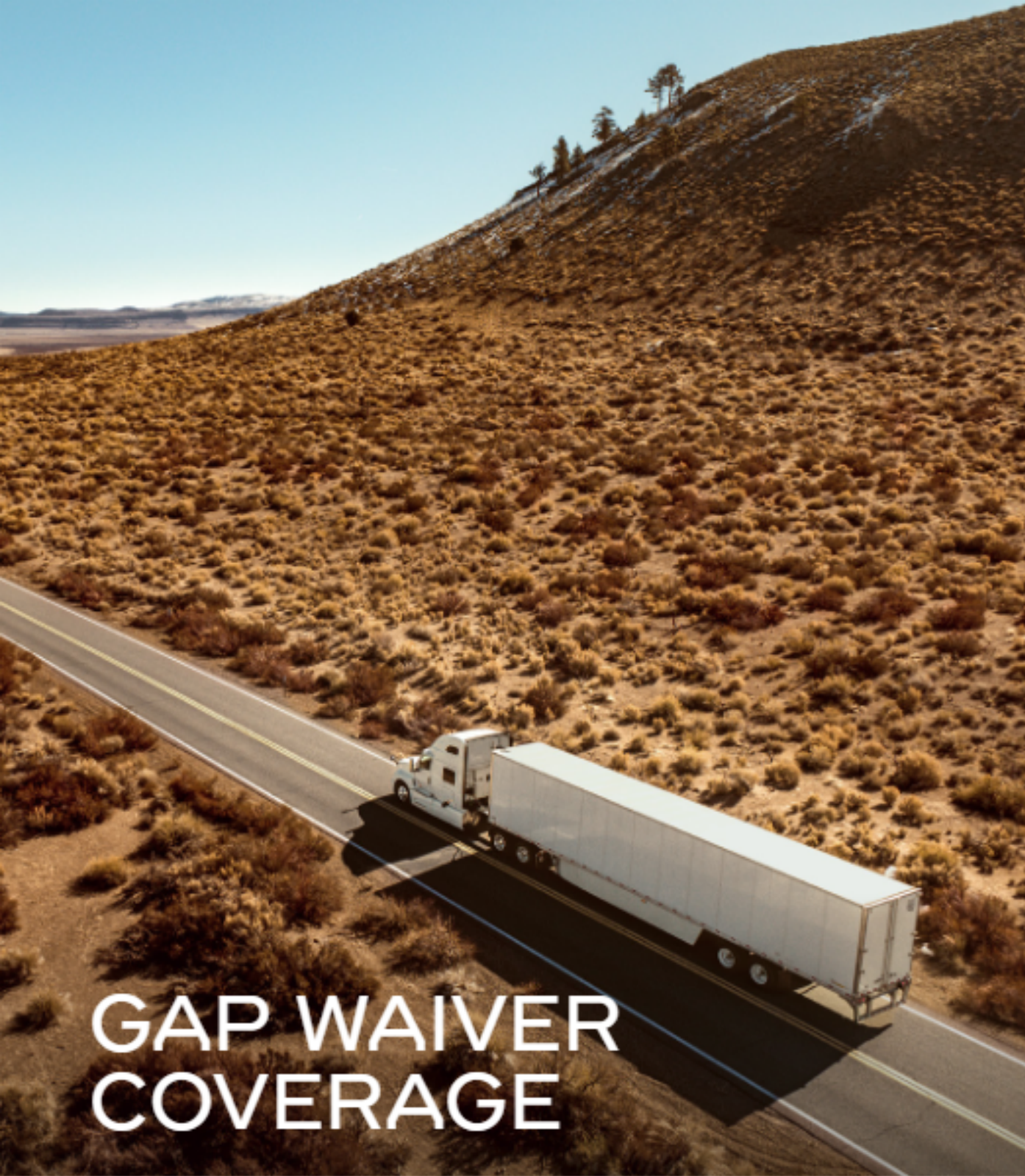
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# GUARANTEED ASSET PROTECTION



Peace of mind for the road ahead



## GAP WAIVER COVERAGE

**Guaranteed Asset Protection** provides up to a maximum of \$50,000 in coverage and is available for both new and used trucks and trailers. GAP Waiver also covers up to \$2,500 for your primary insurance deductible (where permitted by state).

### How does GAP Waiver work?

Simply submit your claim and we'll calculate your GAP Waiver coverage based on relevant factors.\* All proceeds will be sent directly to your lender.

### What coverage terms apply?

You're covered for the term of your loan, up to 96 months.

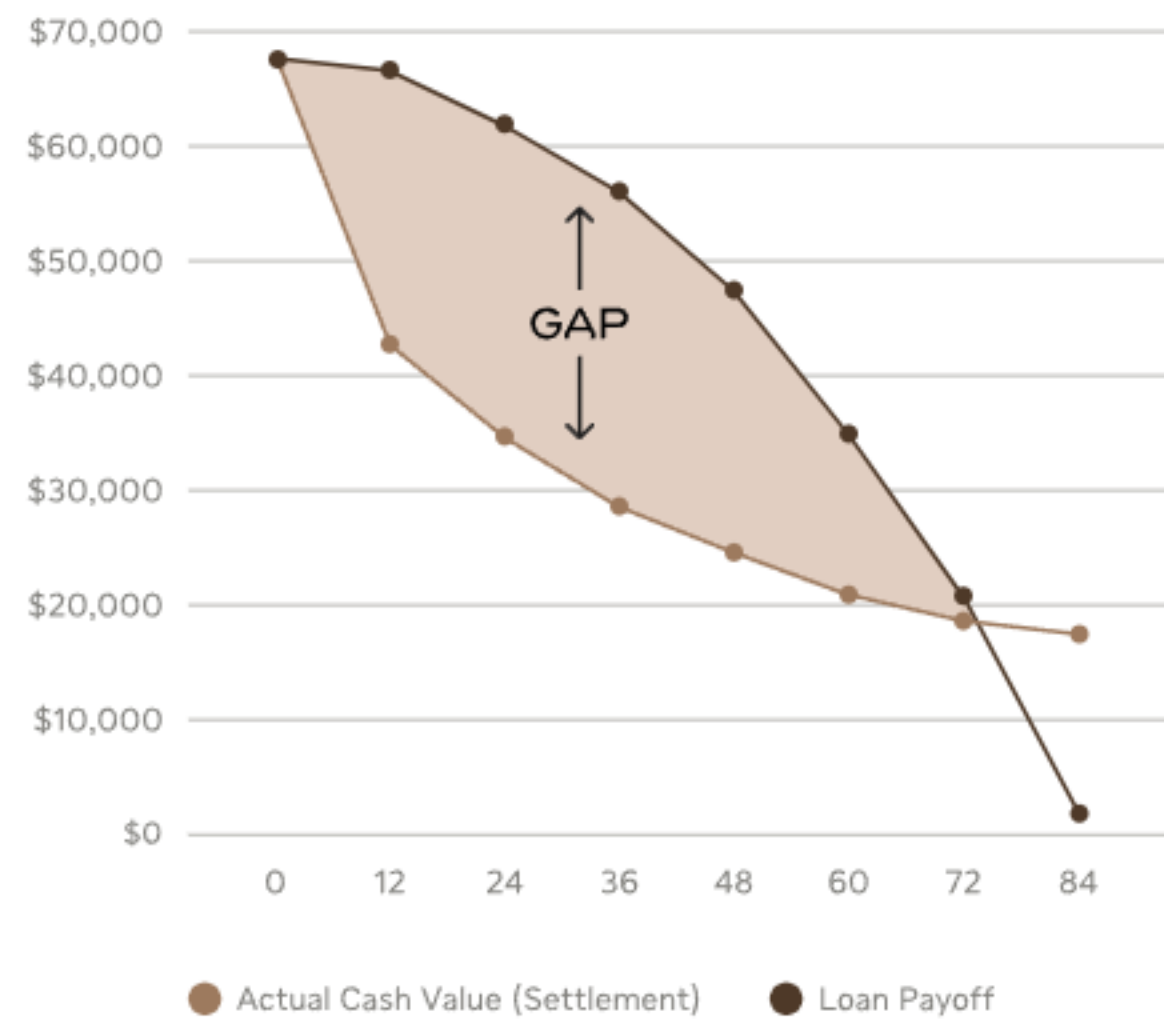
### What payment options are available?

Payments are conveniently included in the finance contract at the time of purchase.

\*The determined GAP claim is based on several factors such as current vehicle value, primary insurance payout, deductible amount, late payments, late penalties, and any pro-rata refunds on cancelable products.

## PREPARING FOR THE UNEXPECTED

No one is prepared to lose their truck to theft or total loss. But GAP Waiver or GAP+ can help protect you financially in the event your primary insurance carrier's settlement is less than the amount needed to pay off your finance contract's outstanding balance.



Graph is for informational purposes only. There may be portions of the finance contract for which you remain responsible. See your GAP Waiver Amendment or GAP+ Amendment for details. GAP protection isn't available in all states. Please contact your dealer for details.



## GAP+ COVERAGE

GAP+\*\* provides both GAP coverage and an additional benefit that waives 10% of the original vehicle price for a Class 8 truck, up to \$15,000, or 10% of the original vehicle price for a Class 3 to 7 truck, up to \$7,500 (including trailers).\* This money may be used for:

- ✓ The down payment on a new truck or trailer
- ✓ Sales tax and license fees

### How does GAP+ work?

Once you've selected a replacement vehicle from your selling dealer, a copy of the contract, dealer specifications, and a bill of sale are sent to the claims department. A check will be sent to the dealership and can be used for any of the items listed above.

### What coverage terms apply?

You're covered for the term of your loan, up to 96 months.

### What payment options are available?

Payments are conveniently included in the finance contract at the time of purchase.

\*\*The GAP+ coverage is available for an additional cost. GAP+ protection isn't available in all states. Please contact your dealer for details.