

BUY

OR

LEASE

YOUR VEHICLE WITH

PEACE

OF MIND

GAP PROTECTION



Administered By:

Galt - GAP

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PROTECTION AGAINST



THE GAP

GAP PROTECTION

SECURITY

Pays off the remaining principal balance on your loan or lease plus your deductible*, in the event of a total loss.

CONVENIENCE

For just a small addition to your monthly payment, you're protected for the life of your loan or lease.

FREEDOM

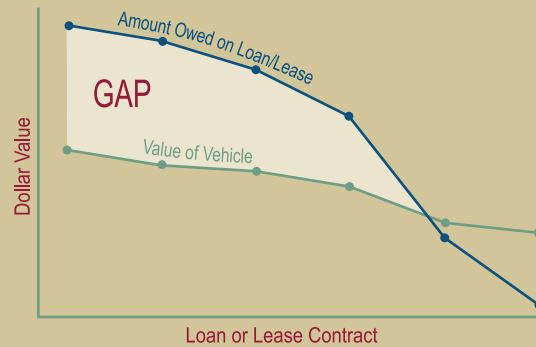
Allows you the freedom to purchase or lease a replacement vehicle right away!

FLEXIBILITY

GAP Protection is available to cover most types of financial contracts, including loans, balloon loans and leases.

* Deductible payments may not be available in all states. Maximum deductible coverage varies by lender and dealer. Consult your lender or dealer for details as to actual coverage.

WHY IS GAP NECESSARY?



The difference between the Actual Cash Value of your vehicle and the amount of money you owe on your loan or lease is called the "GAP". You are responsible for paying this GAP amount to settle your loan or lease contract if a total loss occurs.

HOW GAP WORKS

Amount Owed on Loan or Lease	\$23,000
Actual Cash Value of Vehicle	-\$20,000
	\$3,000
Primary Insurance Deductible (if applicable)	\$500
Total Out-of-Pocket Expense	\$3,500
*GAP Protection Payment	\$3,500
Total Owed to Pay Off Loan or Lease Contract	\$0

WHY IS GAP PROTECTION A MUST?

Too often people assume that insurance companies will cover any loss related to their vehicle. In reality, the Actual Cash Value an insurance company places on your vehicle may be substantially less than the outstanding loan or lease balance. Consequently, if your vehicle is damaged or stolen and is deemed a total loss, you may be responsible for the "GAP". This GAP amount is the difference between the amount required to pay off the loan or lease and the Actual Cash Value determined by the insurance company.

PROTECT YOUR INVESTMENT!

Ask your dealer to explain how GAP Protection can work for you. When you fill out the enrollment form, you'll be choosing the protection that allows you to enjoy your vehicle free of "GAP" worry. You can easily add GAP Protection to your loan or lease for just a small addition to your monthly payment.

Legal Disclaimer – The information contained herein is subject to individual state laws and regulations. Additionally, the GAP Protection payment example contained herein is for illustration only. For an accurate GAP payment calculation, please consult your lender or dealer.