

Extra protection from the unexpected.

We're pleased to offer customers exceptional benefits to enhance the experience of driving a car.

Have questions? Ask your store for more information or contact the Program Administrator at 800-742-7896.

cigfinancial.com



**GAP
PROTECTION**

CIG FINANCIAL

Peace of mind knowing you are protected in
the event of a financial loss.

The purchase of Guaranteed Asset Protection (GAP) is optional. All transactions related to optional GAP are governed solely by the provisions of the Guaranteed Asset Protection (GAP) Deficiency Waiver Addendum ("Addendum"). This document provides general information about GAP and should not be solely relied upon when purchasing coverage. Please refer to the Addendum for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage may vary by state. Not all vehicle models may be eligible for coverage. Please see your dealer for more information.

The Administrator of GAP is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, 1-800-742-7896.

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DEALERS to re-order, visit <https://portal.safe-guardproducts.com>.

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GAP Protection

Coverage in case of a total loss.

If your vehicle is ever declared a total loss due to an accident, theft, or natural disaster, your auto insurance company might only pay you the amount equal to their assessed market value of your vehicle. Unfortunately, there may be a significant gap between what your insurer pays and the balance you owe on your vehicle finance agreement. Guaranteed Asset Protection (GAP) protects you by waiving the difference.¹

Coverage Summary¹:

- Available on new and used vehicles
- No dollar limit on GAP waiver benefit
- Covers the entire term of the finance agreement
- Includes coverage for your auto insurance deductible up to \$1,000²
- Commercial use coverage available for specific purposes such as rideshare, light duty services and fleet use

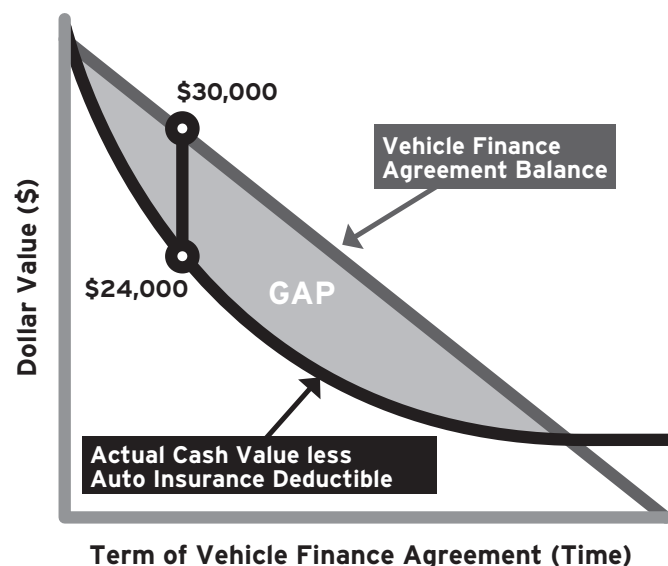
Certain coverage exclusions may apply:³

- Any amounts owed on your vehicle finance agreement resulting from late fees, due date changes, or from missed, delinquent, deferred, or skipped payments
- Total losses resulting from dishonest, fraudulent or illegal acts (such as DUI) by purchaser, purchaser's family member, or other person acting under purchaser's authority
- Vehicles used for competitive racing or for a prohibited commercial purpose
- If the purchaser has refinanced the original vehicle finance agreement
- The following deductions taken by the auto insurance company: prior damage, salvage, missing items, excess towing, custom equipment and storage⁴

How GAP helps protect your investment.

Here's an example of how GAP Protection can help cover a \$30,000 vehicle declared a total loss.

Outstanding vehicle finance agreement balance	\$30,000
Actual cash value	\$25,000
Auto insurance deductible	- \$1,000
Actual cash value less auto insurance deductible	\$24,000
Potential amount you owe	\$6,000
Waived by GAP	- \$6,000
Amount you owe	\$0



The example above is for illustrative purposes only. Actual GAP waiver benefit calculations will vary based on your specific circumstances.

¹ Please refer to your Addendum for details. GAP programs vary by dealer/lender/state of purchase. Note that you remain responsible for past due payments, late fees, other charges on your vehicle finance agreement, and any other amounts that are not covered by the GAP product.

² Auto insurance deductible coverage is available up to \$1,000 and may not be available in all states. See state-specific provisions in your Addendum for complete details.

³ Additional exclusions apply. Please see your Addendum for specific coverage details, including limitations and exclusions.

⁴ Unless state law provides otherwise.