

**THE ONLY
COMMERCIAL
PROTECTION
BUILT FOR THE
WAY YOU WORK**



**With APEX Commercial GAP
Protection you have the
option to protect the most
important part of your
business, YOUR FINANCES!**

**PROTECT
YOUR
FINANCES,
YOUR CREDIT,
AND YOUR
FAMILY.**

**LET US
TAKE YOU
TO YOUR
MILLIONTH
MILE!**

**Why keep paying for a vehicle that
ended in a total loss?**

**Your business and more
importantly your family, need you
to keep driving.**

**Apex Commercial Gap Protection
puts you back in the driver seat.**

**SAVE YOUR
MONEY FOR
WHAT MATTERS
INSTEAD OF
BEING AT THE
MERCY OF THE
UNKNOWN!**

Ascent

ADMINISTRATION SERVICES

Phone Number: (866) 660-7003

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This brochure is not a contract and programs are subject to change. Complete details, terms and conditions are on the Service Contract and should be reviewed.

APEX COMMERCIAL GAP PROTECTION:

IF YOUR VEHICLE IS DECLARED A TOTAL LOSS, COULD YOU AFFORD TO PAY THOUSANDS TO COVER THE BALANCE LEFT ON YOUR LOAN/LEASE SO YOU COULD PURCHASE A NEW ONE?

Apex Commercial GAP Protection provides for the difference between the value at time of loss and the amount financed. (Providing this amount does not exceed 150% of the value of the vehicle at time of loss.)

- \$500,000 Max Amount Financed
- 150% LTV
- \$50,000 Max GAP Benefit
- 96 Months Max Coverage Term
- Up to \$1,000 insurance deductible waived

Commercial Vehicle Eligibility:
Any commercial vehicle registered to a business and/or for business use purposes.

DID YOU KNOW:

The value of your vehicle begins to depreciate as soon as you purchase it. For the first few years, it's likely to continue to depreciate faster than your loan/lease balance. This means if your vehicle is declared a total loss, your insurance settlement could be thousands of dollars less than what you owe on the loan/lease and you'll be stuck paying the remaining balance.

FINANCIAL BENEFIT:

When you purchase Apex Commercial GAP Protection, your dealer/creditor is agreeing to waive the difference between your outstanding loan or lease balance and your primary insurance settlement (which is the actual cash value of your vehicle on the date of loss) should your vehicle be declared a total loss.

DEDUCTIBLE COVERAGE:

Apex Commercial GAP Protection also covers your primary vehicle insurance deductible up to \$1000.

SMART INVESTMENT:

Looking at preowned vehicles? Want a longer-term loan to keep your payments low, or only have a small down payment? These scenarios can produce an even bigger financial gap if your vehicle is totaled – and make Apex Commercial GAP Protection even more important to have!

PROTECT YOUR CREDIT:

Apex Commercial GAP Protection helps protect your good credit by ensuring you don't get caught upside-down. Don't get stuck paying for a vehicle you no longer have and left without the finances to get a new one.

HOW COMMERCIAL GAP WORKS:

Loan/Lease Payoff	- \$125,000.00
Insurance Settlement	+ \$105,000.00
Outstanding Loan Balance Left to Pay	- \$20,000.00
Insurance Deductible	- \$1,000.00
Out of Pocket Expenses WITHOUT Apex	\$21,000.00

Loan/Lease Payoff	- \$125,000.00
Insurance Settlement	+ \$105,000.00
Outstanding Loan Balance Left to Pay	- \$20,000.00
Insurance Deductible	- \$1,000.00
Out of Pocket Expenses	\$21,000.00
Gap Protection Pay Out	\$21,000.00
Out of Pocket Expenses WITH Apex	\$0.00