



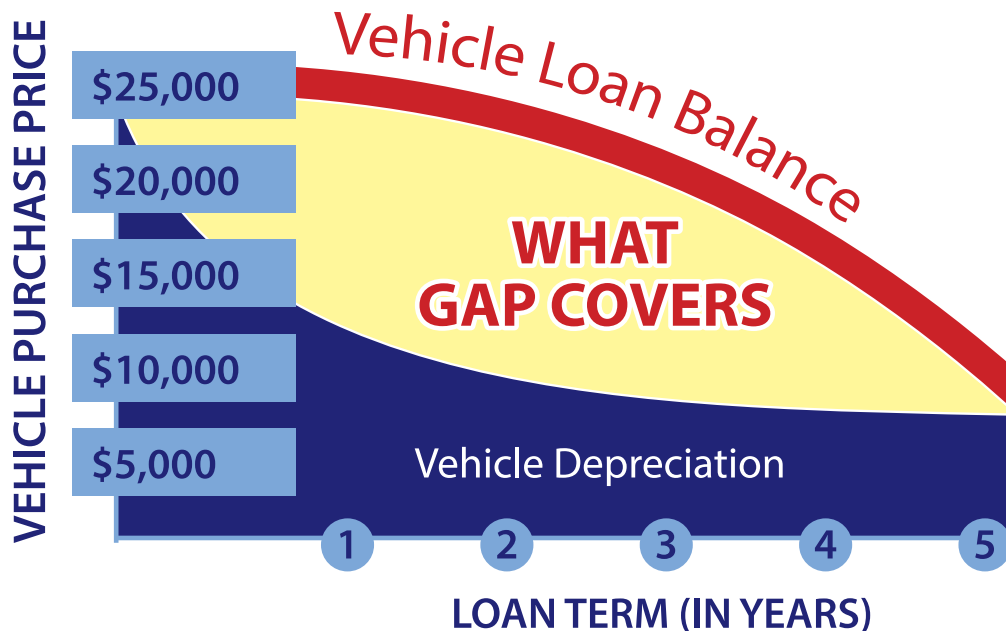
# LOAN/LEASE GAP COVERAGE

Smart drivers plan ahead. Protect your loan, your credit, and your peace of mind.



**WHY GAP?** For the first few years, most vehicles depreciate faster than you pay down your loan or lease balance.

If your vehicle is declared a total loss, your insurance payout could be thousands less than what you owe. **That difference, the “gap,”** is where GAP Coverage protects you.



## PAYS THE DIFFERENCE

When you purchase GAP coverage, your dealer or lender agrees to waive the difference between your vehicle’s insurance payout and the remaining balance on your loan or lease. The insurance payout is based on your vehicle’s actual cash value at the time it’s declared a total loss.



## COVERS YOUR DEDUCTIBLE

Includes up to \$1,000 toward your primary insurance deductible.\*



## SMART INVESTMENT

Ideal for longer-term loans, small down payments, or used vehicles where depreciation may outpace your balance.



## PROTECTS YOUR CREDIT

Avoid getting stuck paying for a vehicle you no longer have, and keep your credit in great shape.

\*Not available in all states or under all programs. This is a general outline of coverage for marketing purposes only and does not constitute your contract. Actual terms and conditions may vary by state. See your contract for complete provisions, exclusions and limitations.

# ELEVATE

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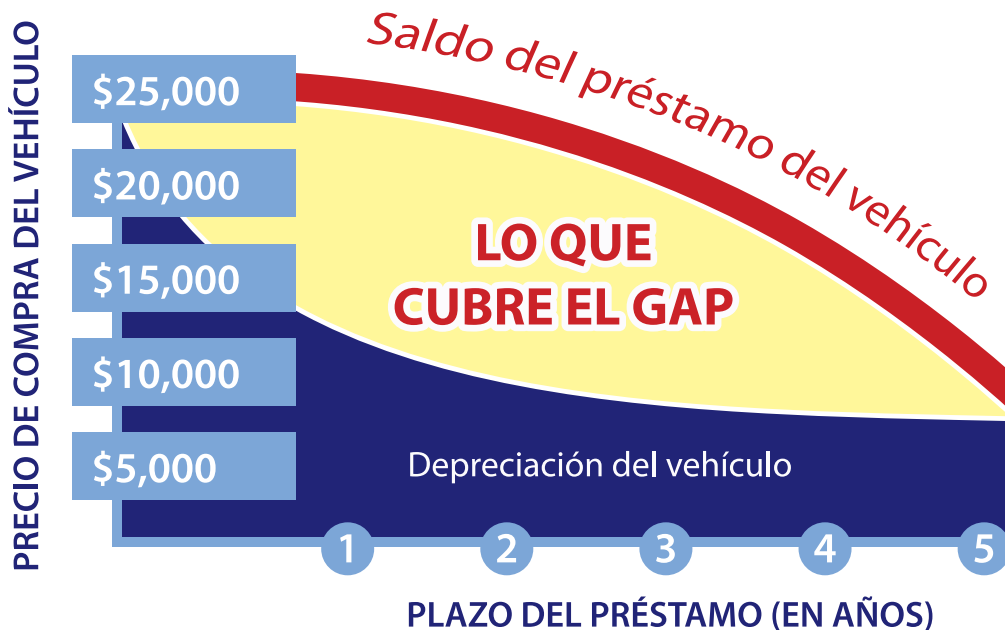
# COBERTURA GAP DE PRÉSTAMO/ARRENDAMIENTO

Los conductores inteligentes se anticipan. Protege tu préstamo, tu crédito y tu tranquilidad.



**¿POR QUÉ GAP?** Durante los primeros años, la mayoría de los vehículos se deprecian más rápido de lo que reduces el saldo de tu préstamo o arrendamiento.

Si tu vehículo es declarado pérdida total, el pago de tu aseguradora podría ser miles menos de lo que debes. Esa diferencia, el "gap", es donde la Cobertura GAP te protege.



## CUBRE LA DIFERENCIA

Cuando compras la cobertura GAP, tu concesionario o prestamista acepta cancelar la diferencia entre el pago de tu seguro y el saldo restante de tu préstamo o arrendamiento. El pago del seguro se basa en el valor real en efectivo del vehículo en el momento en que se declara pérdida total.



## CUBRE TU DEDUCIBLE

Incluye hasta \$1,000 para tu deducible de seguro principal.\*



## UNA INVERSIÓN INTELIGENTE

Ideal para préstamos a largo plazo, pagos iniciales bajos o vehículos usados donde la depreciación puede superar el saldo del préstamo.



## PROTEGE TU CRÉDITO

Evita seguir pagando por un vehículo que ya no tienes y mantén tu crédito en buen estado.

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# ELEVATE

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