

EdgePlus™

GAP PROTECTION Guaranteed Asset Protection

TOTAL LOSS PROTECTION

OUR GUARANTEED ASSET PROTECTION

- Is available for the full-term of your loan or lease, up to 96 months
- Provides total coverage up to \$50,000
- Covers your insurance deductible up to \$1,000

BENEFITS OF GAP

- Covers amounts due to negative equity, up to 150% of MSRP/NADA value
- Pays up to \$1,000 of the primary insurance deductible
- Waives up to \$50,000 of your outstanding loan balance
- No surcharge for vehicles used in Ridesharing
- Provides protection even if you lose your primary insurance coverage
- Protection for new and used vehicles (<15,000 GVWR3);no restrictions on vehicle make, model, or year
- Protection for vehicles valued up to \$125,000
- Commercial Use coverage available
- Benefits backed by the financial strength of an A- rated carrier
- Protection begins immediately

ADDITIONAL PROGRAM INFORMATION

What to do in the event of a total loss

1. Have the following information available:
 - Copy of your original financing contract and EdgePlus GAP waiver
 - File claim within 90 days of the total loss
 - Copy of the accident/police/fire report
 - Copy of the primary insurance settlement check, settlement valuation and worksheet
2. Call 855.828.4713 with the number on your EdgePlus GAP waiver.

FREQUENTLY ASKED QUESTIONS

Is my insurance deductible covered by GAP?

Yes, up to a maximum of \$1,000.

How does GAP help protect my credit rating?

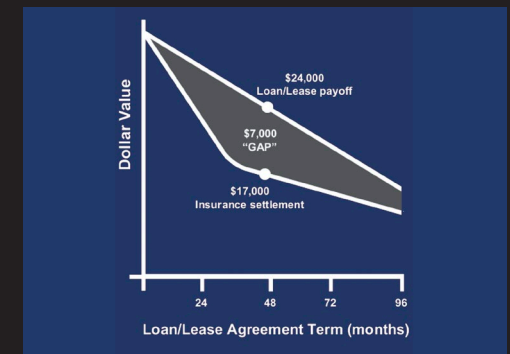
GAP helps protect your credit rating by paying off your outstanding vehicle balance after a total loss, thereby eliminating additional cash outlay or increased debt.

Should I continue to make my monthly payments once a GAP claim has been initiated?

In the case of a total loss, contact your Lender to manage the payment requirements during the GAP settlement period.

GAP EXAMPLE:

Loan Balance	\$18,000
Actual Cash Value*	- \$14,000
GAP	\$4,000
Insurance Deductible**	+ \$500
Potential Expenses	\$4,500
OUT-OF-POCKET EXPENSES WITH GAP	\$0



This brochure is an outline of coverage for marketing purposes only. See your contract for a complete list of coverage, exclusions and limitations. Actual terms and conditions may vary by state. GAP Program Administrator, OwnerGUARD P.O. Box 1009 Bedford, TX 76095 Telephone (855) 828-4713

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