

GAP keeps you in the driver's seat.

This is an example of your typical savings with GAP Protection.

Original Purchase Price \$27,000

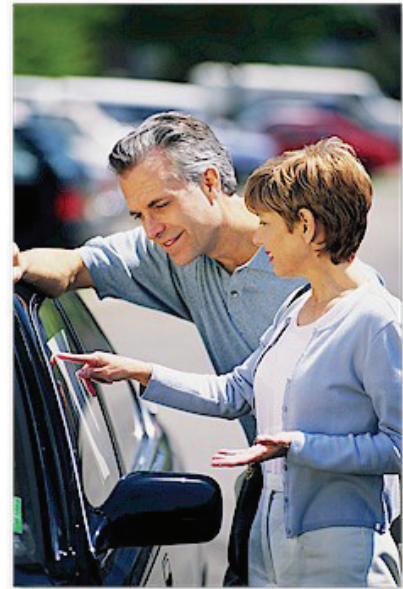
Loan balance after one year \$23,000

Vehicle's value after one year (as determined by insurance company) \$19,000

Amount you would owe if vehicle was totaled in an accident or stolen \$4,000

GAP Benefit
(Including your deductible, up to \$1,000) **\$4,000**

Your out-of-pocket expense - 0 -



WNCFirst
Insurance Services

P.O. Box 702408
Dallas, TX 75370
800.798.5522

www.wncinsuranceservices.com

-This brochure is not a contract. For a complete list of benefits and rules, see the GAP Waiver Election Form. The purchase of GAP is voluntary and cannot be required as a condition of loan approval.

-In most states, GAP Protection is a loan/lease deficiency waiver and is not offered as insurance coverage.

Insurance may not cover what you owe!

Without
GAP
you could run into
the RED



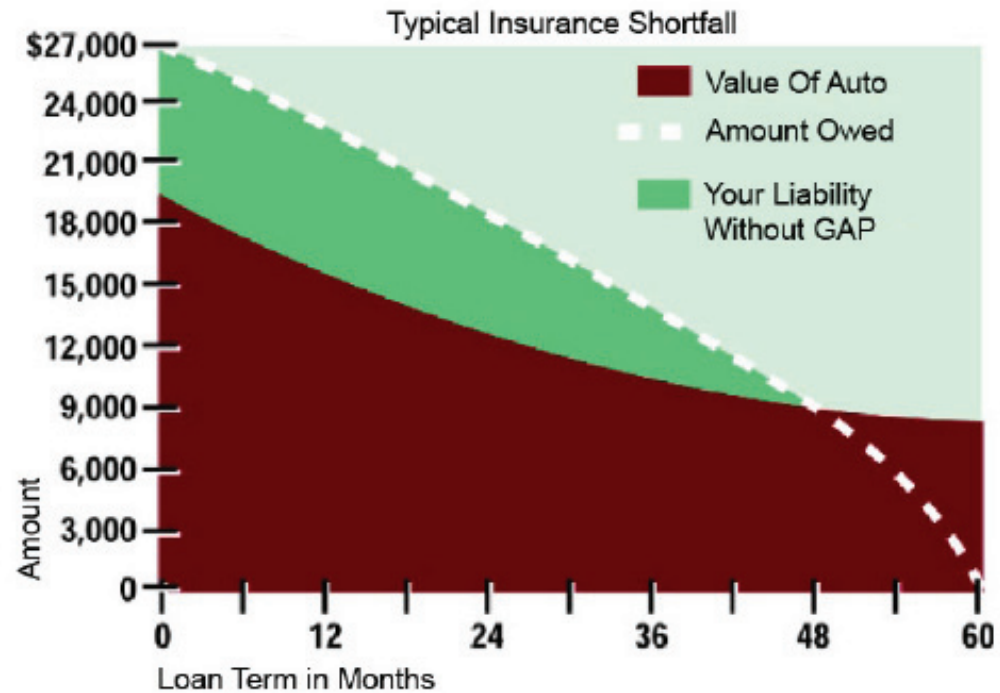
Insurance covers only the “actual cash value” of your vehicle - regardless of how much you owe!

Congratulations! You're buying a car. Light Truck. SUV. Van. Motorcycle. Boat. Jet Ski. Snowmobile. Travel Trailer or Motor Home. Almost any consumer vehicle. And of course you're getting insurance to cover it. But does your insurance cover what you owe? If your vehicle is stolen or totaled, you could end up paying a lot of money out of your own pocket - no matter how much insurance you have. How can this happen?



Insurance Has Its Limits.

Most insurance policies only cover the actual cash value of your vehicle. And this value declines rapidly during the first few years of ownership, beginning as soon as you leave the dealership. As a result, there can be a substantial shortfall or “gap” between your loan or lease balance and the amount your insurance pays to replace your vehicle.



You can end up owing money on a vehicle you no longer have!

GAP can protect you financially and help get you on the road again!

GAP Closes The Distance.

GAP Protection is a non-insurance product that covers the “gap” by paying the difference between your primary carrier’s insurance settlement and your loan or lease balance. The GAP payment covers the insurance deductible up to \$1,000 but does not pay for delinquent payments, late charges, refundable service warranty contracts, and other insurance-related charges.

