



confidence

reliability

protection

satisfaction

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This brochure gives a general overview of Zurich's GAP program. GAP purchase is voluntary and not required to complete the retail transaction. Programs may vary by state. The amount canceled under the GAP could be limited if the amount of the loan or lease exceeds a certain percentage of the actual value of the covered vehicle. Actual amounts canceled vary and there may be amounts for which you remain liable. Please consult your GAP agreement for details. Contact the selling dealer or Zurich for a claim form.

Zurich's GAP program is administered by Universal Underwriters Service Corporation, an individual member company of

(10/12) 112000391



GAP

Guaranteed Asset Protection





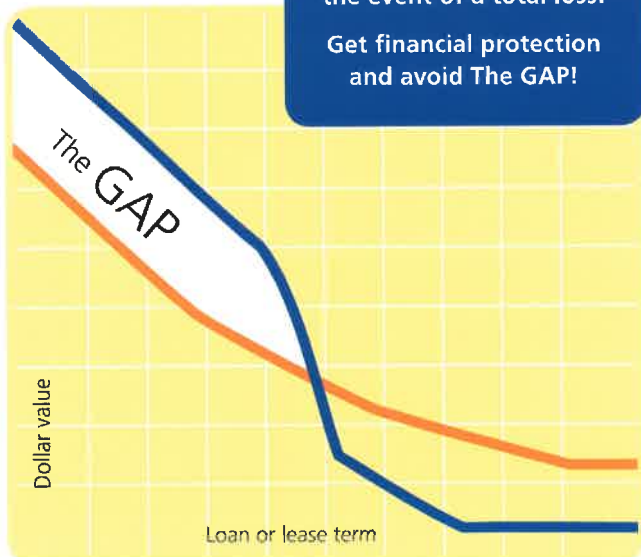
Protection for the road ahead

GAP – Guaranteed Asset Protection

If your vehicle is stolen or damaged beyond repair, your insurance alone may not pay everything you owe. Insurance typically pays the vehicle's actual cash value rather than the amount remaining on your loan or lease, which could leave a financial "gap" of thousands of dollars.

GAP coverage provides financial protection and peace of mind. With GAP, your lender will cancel up to \$25,000** of the remaining balance of your loan or lease, after the payment from your insurance company.* Your deductible up to \$1,000 may be included in this balance. (Deductible benefit may vary by state.)

Your insurance may not pay everything you owe in the event of a total loss. Get financial protection and avoid The GAP!



GAP coverage benefits:

- Cancels up to \$25,000** of loan or lease balance
- Helps maintain your good credit
- Covers negative equity
- Insurance deductible up to \$1,000 may be included if the amount you owe on the vehicle exceeds your settlement payment
- One-time low cost makes it affordable
- Convenient because it's sold in conjunction with the vehicle purchase
- GAP is provided for the term of your loan

** The amount cancelled could be limited if the amount of the loan or lease exceeds a certain percentage of the actual value of the covered vehicle. The amounts cancelled vary, and there may be amounts for which you remain liable. Please consult your GAP agreement for full details of the terms and conditions of this coverage.*

***The maximum amount cancelled may not apply in your state. Please consult your GAP agreement for full details of the terms and conditions of this coverage.*

GAP coverage calculation:	
Loan or lease balance:	\$20,000
Less your insurance settlement	- \$15,000
Insurance Deductible	+ \$1,000
The GAP	= \$6,000
GAP cancels	- \$6,000*

