



Carco

Comprehensive Auto Resources Company



GAP Protection

COVERS YOU
for what your insurance
company DOESN'T

Without GAP Protection You May Have to Pay For Your Vehicle After It's Gone

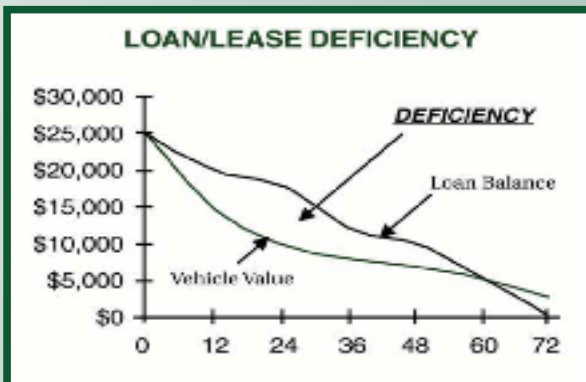


Millions of vehicles are totaled each year by collision, theft, and natural disasters. Unfortunately, many customers are surprised to learn that their auto insurance settlement is thousands of dollars less than what they still owe on their loan or lease. Why?

The market value of your vehicle starts to depreciate the moment you take possession, and for the first few years of ownership is likely to continue to depreciate faster than the balance of your loan or lease.

There's a good chance that if a total loss happens to you, **you will still be held responsible** for the difference between the insurance settlement and your remaining loan or lease balance, in addition to your deductible.

Money That Comes Out of **YOUR** Pocket!



CARco's GAP Protection *programs can* **COVER THE DIFFERENCE**

PROTECT YOUR INVESTMENT

For a very affordable cost, you can protect yourself against a potential financial burden, and safeguard your hard earned credit.

Just ask your dealer, lender or lessor about purchasing a GAP Addendum. One of our GAP programs is bound to be right for you.

GAP Protection is a simple concept. It is an agreement between you and your lender or leasing company to waive the difference between your outstanding loan or lease balance and the actual cash value of your vehicle on the date of loss (typically your primary insurance settlement)

HOW GAP WORKS:

Loan Amount.....	\$25,000
Term.....	60 Months
Loss Date.....	36 Months
Loan/Lease Payoff.....	\$15,000
Insurance Settlement.....	\$10,000
GAP.....	(\$5,000)
Insurance Deductible.....	(\$500)
YOU STILL OWE.....	(\$5,500)
GAP Benefit.....	\$5,500
Out-Of-Pocket Expense with GAP Protection.....	\$0

NOTE: This brochure is intended as a general outline only. The examples are for illustrative purposes. Programs vary by dealer/lender and state. Please refer to actual GAP Addendum for all terms and conditions.



GAP Programs Protect You....

- All risk protection; Fire, theft, collision, or any insured peril
- Protection for new and pre-owned vehicles, leased or purchased
- Protection for vehicles valued up to \$100,000 (lesser limits may apply to certain assets and programs)
- Protection for the term of the loan or lease, or customized for the time you need it the most
- Very affordable – Minimal monthly cost
- All programs are fully insured by A-rated Insurers
- Deductible coverage up to \$500 or \$1,000 (1)
- Additional Benefit coverage available under some plans providing \$500 or \$1,000 towards the purchase of a new vehicle at the original dealership (1)

Vehicles Considered For Coverage:

- Automobiles, Vans & Light Trucks
- Motorcycles, ATV's & Snowmobiles
- Boats & Personal Watercrafts
- Motor Homes, Travel Trailers & Pop Ups
- Heavy Trucks

(1) Not Available in all states or under all programs

Comprehensive Auto Resources Company

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