



**THE AVERAGE
VEHICLE DEPRECIATES
AS MUCH AS 30%
DURING THE FIRST
YEAR OF OWNERSHIP!**

If your vehicle is stolen or totaled, you could end up still owing thousands more than what your primary insurance company will pay. LOOK INSIDE to learn more about how to cover that gap and protect your credit!



**GUARANTEED ASSET
PROTECTION IS THE SIMPLE,
COST-EFFECTIVE WAY TO
PLAN AHEAD AND ENJOY
WORRY-FREE VEHICLE
OWNERSHIP!**

We offer coverage for new, used and commercial vehicles valued or financed up to \$50,000, pay your insurance deductible up to \$1,000, and match the terms of your loan or lease (up to 96 months).

Premiums are incredibly affordable, and your dealer can include the amount right in your vehicle's finance or lease agreement!

This brochure is for reference only. Please refer to the GAP waiver provisions for additional information including details of benefits, specific exclusions, conditions, and limitations. Programs may vary by dealer, lender, or state.

For Claims Call
866-217-5309

truwarranty
SIDE CARS

866-217-5309
532 S. Main Street
Joplin, MO 64801
truwarranty.co

tru gap

**GUARANTEED ASSET
PROTECTION**

For New & Used Vehicles
Term Loan Coverage Up to 96 Months
Benefits Up to \$50,000

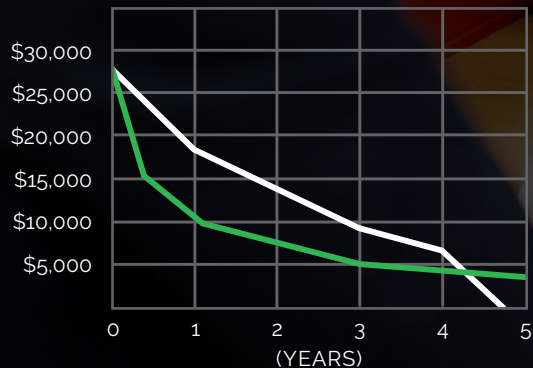
WHY GAP COVERAGE?

All vehicles depreciate and, unfortunately, the value typically declines faster than the balance owed on the loan or lease!

This could leave you with thousands of dollars of financial liability (or negative equity) if your vehicle is totaled or stolen – over and above what your primary insurance will pay out.

In fact, you could end up having to pay for a vehicle you no longer have!

VEHICLE VALUE VS. LOAN/LEASE PAY-OFF



HOW GAP WORKS

With TruWarranty GAP coverage, we pay the amount of the loan that's not covered by your primary insurance*, enabling you to start fresh!

LOAN/LEASE PAYOFF	\$26,000
PRIMARY INSURANCE SETTLEMENT AMOUNT	-\$20,000
BALANCE (NEGATIVE EQUITY)	\$6,000
TOTAL GAP AMOUNT WAIVED	-\$6,000
YOUR OUT-OF-POCKET EXPENSE	\$0

* Subject to GAP waiver provisions. The above example is for illustration purposes only. Actual GAP waiver calculations may vary based on specific terms and conditions.

AT-A-GLANCE FEATURES



LOAN/LEASE PROTECTION

If your vehicle is totaled or stolen, Guaranteed Asset Protection waives the financial gap (covered losses) left on your loan or lease after primary insurance payment, up to \$50,000.



FOR NEW & USED VEHICLES

Protection for financed or leased vehicles valued at up to \$50,000. Commercial usage coverage also available.



COVERAGE UP TO 96 MONTHS

Protection for the length you choose, or the complete term loan of your loan or lease.



DEDUCTIBLE REIMBURSEMENT

We'll pay your primary insurance deductible up to \$1,000.