



## PREMIER GAP

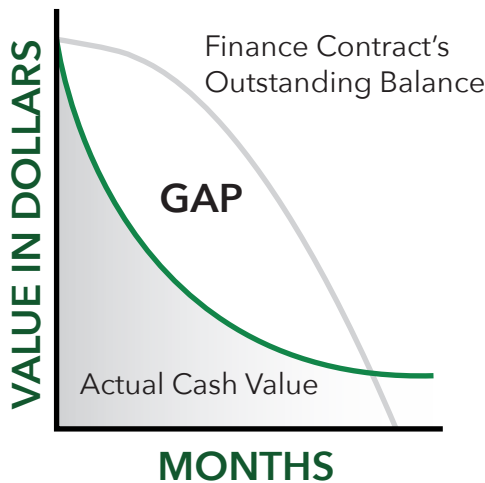
Guaranteed Auto Protection

### Premier Guaranteed Auto Protection

If your vehicle is declared a total loss, you may still be responsible for paying off your vehicle finance agreement.

A "GAP" occurs when your insurance company's value of the vehicle is less than what you owe on your loan.

The Premier GAP addendum amends the terms of your vehicle finance agreement to cover this difference.\*



### FEATURES and BENEFITS:



#### Asset Protection

Protecting your credit score and your wallet from out of pocket expenses.



#### Deductible Coverage

The GAP agreement pays up to \$1,000 toward your primary insurance carrier's deductible.



#### Cancelable

At any time as requested including early payoff or refinance.

### FOR EXAMPLE:

Loan Outstanding Balance:	\$24,000
Actual Cash Value:	\$18,500
<b>What You Owe:</b>	<b>\$5,500</b>

**\*PLEASE NOTE:** The entire gap may not be waived and you may be responsible for some part of the finance agreement's outstanding balance. Refer to the actual GAP agreement for more information.

GAP is a debt waiver agreement, not an insurance policy. You are not required to buy GAP in order to purchase, lease or obtain financing for the vehicle. If the GAP agreement purchase is financed as part of your vehicle purchase on a retail installment contract, it will be subject to the same APR/terms as the vehicle purchased. This will increase the total amount that you will pay for the GAP agreement. Not all vehicles and finance agreements are eligible for GAP. Refer to the actual GAP agreement for more information regarding eligibility. **The actual GAP agreement enumerates exclusions to GAP coverage. Some of these exclusions, like delinquent payments, extensions, deferred payments, past due amounts and late charges may decrease the gap amount that is waived. Amounts financed in excess of the GAP agreement terms will not be waived. A maximum claim amount may apply. Benefits provided by GAP may vary from state to state, as specified in the actual GAP agreement. This brochure is intended solely as a summary of the benefits provided by GAP. You must read the complete GAP agreement for a listing of all applicable terms, conditions, limitations, restrictions and exclusions. Premier Dealer Services owns the following marks, registered with the United States Patent Office: Premier Dealer Services design (logo) mark, Reg. No.2354943; Premier Dealer Services word mark, Reg. No. 2295434.**

