



## GUARANTEED ASSET (GAP) PROTECTION FEATURES & BENEFITS INCLUDE:



### ALL RISK PROTECTION

Guardian GAP Protection covers the financial "gap" left on your vehicle loan/lease after insurance in the event your vehicle is declared a total loss due to nearly any reason or peril including fire, theft, collision, hail or other weather, vandalism, natural disaster and more!



### VERY AFFORDABLE

Our cost-effective Guardian GAP Protection makes it easy for you to safeguard your hard earned credit.



### TRUSTED COVERAGE

Our products are fully insured by an insurance carrier rated "A-" (Excellent) by A. M. Best.



### DEDUCTIBLE COVERAGE\*

We'll also cover your primary vehicle insurance deductible up to \$1,000.

*\* Not available in all states or under all programs.*

DISCLAIMER: THIS DOCUMENT IS FOR MARKETING PURPOSES ONLY. PLEASE REFER TO YOUR ACTUAL GAP ADDENDUM FOR FULL TERMS & CONDITIONS.

All services are subject to maximum reimbursement limits. Programs vary by dealer/lender and state. Restrictions & limitations may apply.

## DON'T GET CAUGHT UPSIDE DOWN ON YOUR VEHICLE LOAN/LEASE!



In the event of a total loss, your primary insurance carrier covers only the CURRENT value of your vehicle, less the deductible. That means YOU would have to pay off the outstanding balance of your loan/lease even though your vehicle is gone!

**Look inside to learn more about how Guardian GAP Protection can help pay off the balance left after insurance on your loan/lease, as well as the deductible\* FOR YOU!**



**ADMINISTERED BY CARCO**  
P.O. BOX 1268 | EXTON, PA 19341

**CLAIM SUBMISSIONS & SUPPORT**  
TOLL-FREE: 877-902-8790  
ONLINE: [carcogap.com/claims/claims\\_center](http://carcogap.com/claims/claims_center)



## GUARANTEED ASSET (GAP) PROTECTION

**FOR NEW & USED VEHICLES**  
TERMS UP 96 MONTHS / BENEFITS UP TO \$50,000





# GAP PROTECTION COVERS WHAT YOUR INSURANCE COMPANY DOESN'T!

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.

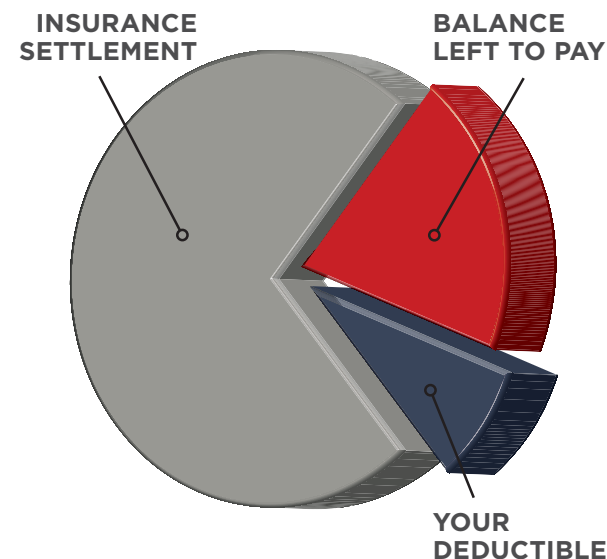
Unfortunately, this means if your vehicle is declared a total loss, your auto insurance settlement may be thousands of dollars less than what you still owe on your loan or lease. In other words, if your insurance doesn't cover the balance of your loan or lease, **YOU HAVE TO PAY THE DIFFERENCE.**

**You are liable for the difference between the insurance settlement and what you still owe on your loan/lease - in addition to your deductible.**

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 your primary insurance settlement (which is the actual cash value of your vehicle on the date of loss).

**If you have Guardian GAP Protection, your benefits will pay off the loan/lease balance left on your vehicle and your insurance deductible!\***

**EXAMPLE:**  
ORIGINAL LOAN: \$25,000/60 MONTHS  
LOSS DATE: 36 MONTHS



LOAN/LEASE PAYOFF*	\$15,000
INSURANCE SETTLEMENT	-\$10,000
<b>BALANCE LEFT TO PAY</b>	<b>\$5,000</b>
INSURANCE DEDUCTIBLE	+ \$1,000

**YOUR OUT-OF-POCKET EXPENSES \$6,000**

**WITH GAP PROTECTION -\$6,000**

**YOUR OUT-OF-POCKET EXPENSES \$0**

\* Not available in all states or under all programs.

This is a general outline of coverage for marketing purposes only and does not constitute your contract. Actual terms and conditions may vary by state. See your contract for complete provisions, exclusions and limitations.

**NO MATTER WHERE  
THE ROAD TAKES YOU,  
ENJOY THE SECURE  
FEELING OF KNOWING  
YOU'RE COVERED  
WITH GUARDIAN  
GAP PROTECTION!**

Our affordable coverage protects you from financial disaster, and safeguards your hard earned credit, in the event your vehicle is declared a total loss for nearly any reason.



**GUARDIAN**  
PROTECTION