



confidence

*reliability*

*protection*

satisfaction

**Zurich**

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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. GAP amount could be limited if the amount of the loan or lease exceeds a certain percentage of the actual value of the covered vehicle. Actual payoffs 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.

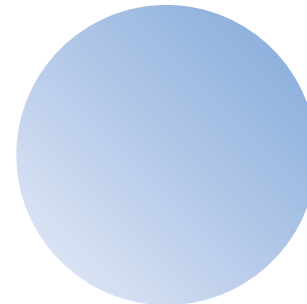
Zurich's GAP program is administered by Universal Underwriters Service Corporation, a member company of Zurich in North America.

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GAP



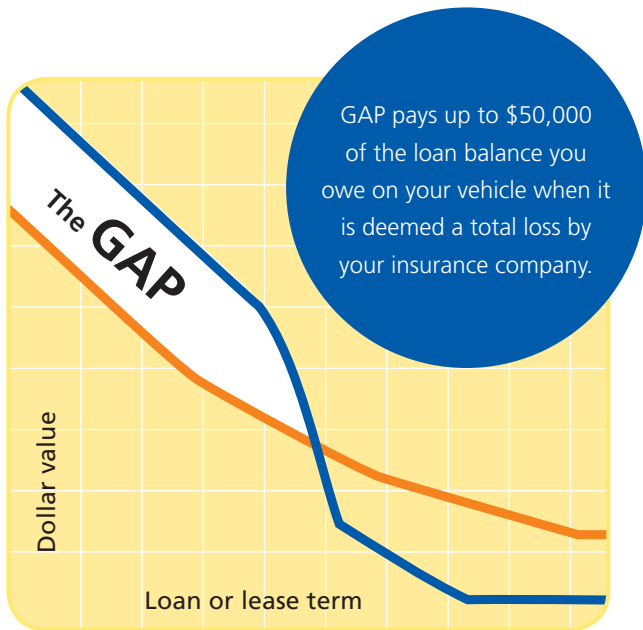


# Protection for the road ahead

## GAP

When your vehicle is stolen or damaged beyond repair, GAP cancels your debt! If you're making payments on a vehicle that's stolen or damaged beyond repair, auto 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 gives you peace of mind. If your insurance company determines that your vehicle is a total loss, GAP covers the remaining balance (up to \$50,000) on 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.)



● Loan payoff    ● Actual cash value

### GAP benefits:

- Cancels up to \$50,000 of loan balance or lease balance
- Helps maintain your good credit
- Covers negative equity
- Auto insurance deductible (up to \$1,000) may be included if the amount you owe on the vehicle exceeds your settlement check
- GAP is provided even if no auto insurance is in effect at time of loss (vehicle's NADA average retail value replaces insurance settlement amount in the GAP calculation)
- 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

*\* GAP amount could be limited if the amount of the loan or lease exceeds a certain percentage of the actual value of the covered vehicle. Actual payoffs vary and there may be amounts for which you remain liable*

### Benefit calculation:

Loan or lease balance:	\$20,000
Less your insurance settlement payment	– \$14,000
Balance you owe	= \$6,000

**GAP pays \$6,000\***

