

Simple, Smart, Essential.



LOAN/LEASE GAP COVERAGE

With Loan/Lease GAP Coverage, you can safeguard your finances and drive worry-free, even if the unexpected happens.

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.



ADMINISTERED BY:
ASCENT ADMINISTRATION SERVICES, LLC.

 TOLL-FREE 866-660-7003



Terms up to 84 months.

Coverage available for
new & used vehicles.



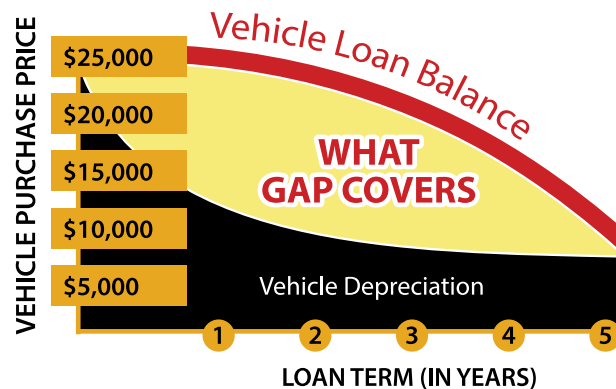
WHY GAP MATTERS

For the first few years, most vehicles depreciate faster than you pay down your loan or lease balance.

If your vehicle is declared a total loss, your insurance payout could be thousands less than what you owe. That difference, the “gap,” is where GAP Coverage protects you.

**Smart drivers plan ahead.
Protect your loan, your credit,
and your peace of mind.**

Did you know? Your vehicle starts losing value the moment it leaves the lot.



HOW IT WORKS:

Loan/Lease Payoff*	\$15,000
Insurance Settlement	– \$10,000
Balance Left to Pay	\$5,000
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.

BENEFITS AT A GLANCE

PAYS THE DIFFERENCE

When you purchase GAP coverage, your dealer or lender agrees to waive the difference between your vehicle’s insurance payout and the remaining balance on your loan or lease. The insurance payout is based on your vehicle’s actual cash value at the time it’s declared a total loss.

COVERS YOUR DEDUCTIBLE

Includes up to \$1,000 toward your primary insurance deductible.*

SMART INVESTMENT

Ideal for longer-term loans, small down payments, or used vehicles where depreciation may outpace your balance.

PROTECTS YOUR CREDIT

Avoid getting stuck paying for a vehicle you no longer have, and keep your credit in great shape.