

QualityGuard+Plus[®]



Guaranteed Auto Protection (GAP)

- Combined with Value Protect, creates a Total Financial Protection Package
- Protects new and pre-owned vehicle buyers from loss due to theft, accidents, fire and flood
- Auto insurance deductible covered up to \$1,000¹
- No maximums on amount financed, loan-to-value (LTV), term, or payout
- Essential coverage for highly financed vehicles
- Commercial and Rideshare vehicles are covered

For more information on GAP, please ask your dealer representative.

All claims must have prior authorization. 888-272-5517

¹ GAP covers your primary auto insurance deductible up to \$1,000 (not available in Alaska).

DISCLAIMER: THIS BROCHURE IS NOT A CONTRACT. READ YOUR ACTUAL CONTRACT, AS ITS TERMS, CONDITIONS, EXCLUSIONS AND LIMITATIONS DICTATE ACTUAL COVERAGE.

The provider of GAP is Nation Motor Club, LLC,
5600 Broken Sound Blvd NW, Boca Raton, FL 33487.

The amount owed does not include missed payments, payment extensions, deferred payments, accrued interest, late fees, disposition fees, penalty fees, early termination fees, or finance charges incurred after the date of loss. See contract for exact coverages, exclusions and limitations.

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Please visit www.qualityguard-plus.com

QG+GAP_BRO-0323

GUARANTEED AUTO PROTECTION (GAP)



Enjoy peace of mind
with superior benefits
and protection

QualityGuard+Plus[®]



Guaranteed Auto Protection (GAP)

GAP is a unique coverage program that protects new and pre-owned vehicle buyers from loss due to theft, accidents, fire and flood. As your vehicle gets older, the actual cash value (ACV) declines, while your loan balance may remain higher than what the insurance company will pay out. You are then liable for the difference between what the insurance company pays you and what you owe.

In other words, if your insurance does not cover the cost of your vehicle loss, **YOU HAVE TO PAY THE DIFFERENCE.**

Many people do not realize that they are responsible for that balance owed on the vehicle. GAP covers the difference between your loan balance and your insurance settlement.¹ We even pay your deductible in most cases.²

GAP coverage provides real peace of mind.

HOW GAP WORKS

How GAP Coverage Works	With GAP	Without GAP
Actual Cash Value	\$20,000	\$20,000
Less Insurance Deductible	² (\$1,000)	(\$1,000)
Insurance Settlement Check	\$19,000	\$19,000
Loan Balance Payoff	\$25,000	\$25,000
GAP Benefit	¹ \$7,000	\$0
Actual Out of Pocket Expense	\$0	\$7,000

¹Difference between loan balance and insurance settlement check. Waives the covered deficiency balance between loan balance and Actual Cash Value.

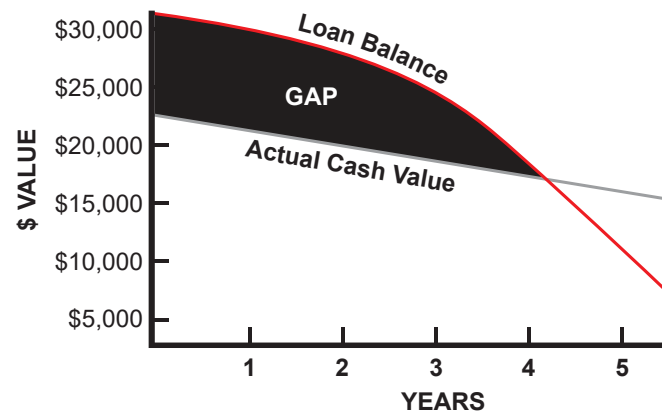
²GAP covers your primary auto insurance deductible up to \$1,000 (not available in Alaska). Maximum amount financed subject to state-specific regulations. Please refer to your GAP Waiver for additional information.

Please see your contract for the specific terms and conditions of coverage.



Drive with the security of knowing you are protected by QualityGuard+Plus Guaranteed Auto Protection (GAP).

With GAP Coverage, We Pay The Difference



This example is for illustrative purposes only. Actual GAP calculations will vary based on specific circumstances.

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- No maximums on amount financed, loan-to-value (LTV), term, or payout
- Essential coverage for highly financed vehicle
- Commercial and Rideshare vehicles are covered
- Additional \$1,000 towards down payment if you return to dealer where you purchased GAP Plus

For more information on GAP Plus, please ask your dealer representative.

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GAP Plus not available in AK, FL, KS, NE, NY, TN, TX and WV

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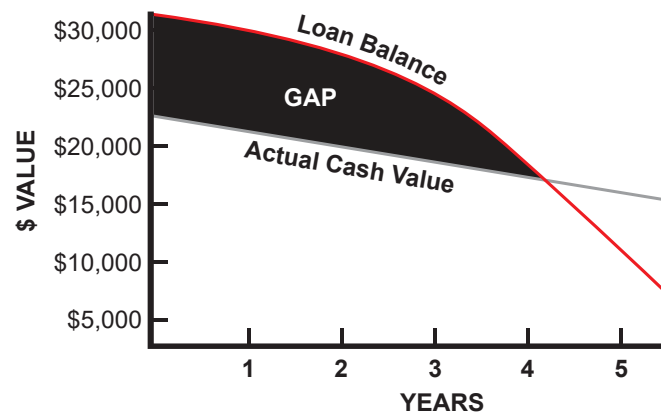
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Please see your contract for the specific terms and conditions of coverage.



Additional Benefit: If you return to your plan's originating dealer to purchase or finance your replacement vehicle after a covered total loss, you will receive an additional \$1,000 credit.

With GAP Coverage, We Pay The Difference



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