

GAP Coverage

"You Deserve Peace of Mind"



Guaranteed Asset Protection

What you need when your auto insurance leaves you stranded

2345 Waukegan Road, Suite 210
Bannockburn, IL 60015
800.323.5771

GAP Coverage is administered by a Protective company and is backed by Lyndon Property Insurance Company, also a Protective company. This program is not available in New York.

GUARD AGAINST THE UNEXPECTED



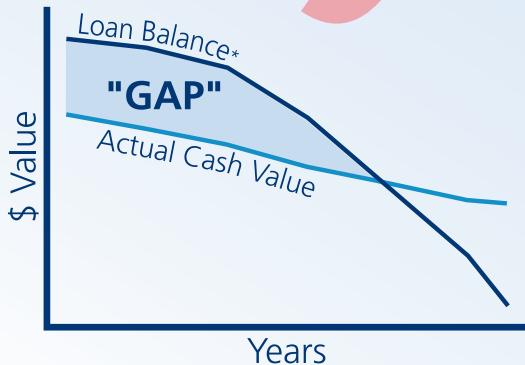
You Deserve Peace of Mind

In the event of a total loss due to unrecovered theft, collision, fire or any insured peril, your vehicle asset may be worth less than the amount you owe on your loan at the time of total loss. In many cases this will leave you responsible for paying the difference.

If a covered loss occurs, GAP coverage will, in most cases, pay the difference between the actual cash value and the scheduled balance owed to the lender, net of refunds.

HOW GAP COVERAGE WORKS

Actual Cash Value	\$12,000
Less the Insurance Deductible	-\$500
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Insurance Check	\$11,500
Loan Balance Payoff*	\$14,600
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GAP Benefit	\$3,100



*For purposes of the GAP calculation, this will generally be the lesser of the scheduled loan balance or the actual loan balance, minus refunds, if any, due to be received for the early termination of products such as credit insurance and service contracts.

GAP Coverage Highlights

- Payable in the event of a total loss
- Covers the difference, in most cases, between the scheduled asset pay-off amount net of refunds and the asset's actual cash value
- Covers your primary insurance deductible up to \$1,000*
- GAP coverage remains intact if your primary automotive insurance coverage lapses
- Protection for vehicles with a loan amount of up to \$100,000 at the time of purchase
- Up to 84 months of protection available
- GAP benefit covers up to \$50,000
- Coverage available for most financed new and pre-owned vehicles
- Protects your personal credit rating



*Payment of deductible not available in all states.

This brochure highlights key coverage provisions and terms. Coverage not available in all states, see your addendum/policy for exact terms, coverage, limitations and exclusions.