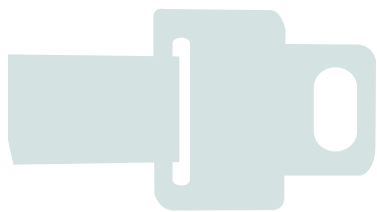




Total Loss Protection / GAP



There is the amount you owe on your finance contract.

There is the amount your car is actually worth.



Those two amounts aren't always equal.



500 Jim Moran Boulevard
Deerfield Beach, FL 33442

Limitations of Coverage

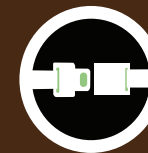
This information is intended to provide only an outline of the terms and conditions of the Total Loss Protection/GAP Program described in this brochure and should not be relied upon at time of purchase of your vehicle. For exact terms and conditions, please review the Total Loss Protection/GAP Program itself.

Total Loss Protection/GAP Program is administered by Jim Moran & Associates, Inc., 500 Jim Moran Blvd, Deerfield Beach, FL 33442

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Total Loss PROTECTION PROGRAM





Two Programs: GAP & GAP Plus (GPP)

There are two types of Total Loss Protection and/or GAP programs:*

programs

Total Loss PROTECTION PROGRAM⁺

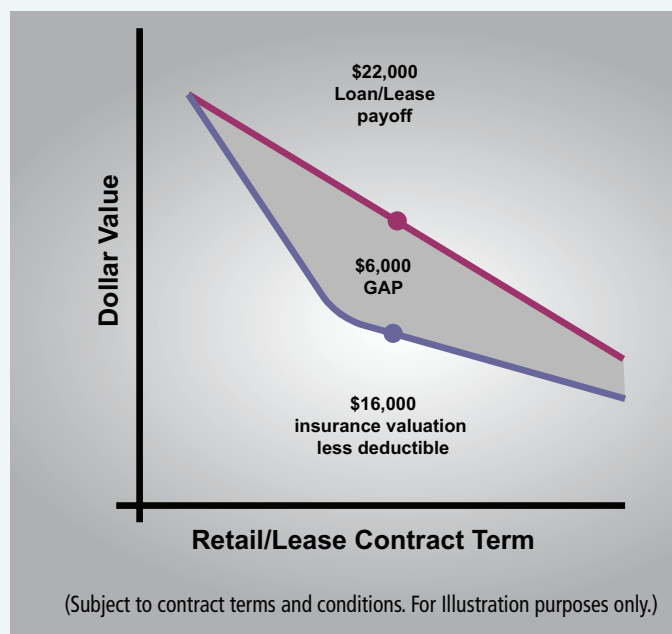
It's called the "gap." It's the difference between the amount owed on your Retail Installment Sales Contract/Lease Agreement and the actual cash value of your vehicle at the time of a total loss.** In the first several years of ownership, your car may actually be worth less than what you owe.

If your car were a total loss, this "gap" could translate into thousands of dollars that you would still owe after the settlement from the auto insurance company.

**This product is not insurance.*



How it works:♦



GAP may assist you if there is a difference between the auto insurance company settlement and your remaining finance contract/lease agreement balance.

GAP

The Gap Plan may waive any remaining balance due on your Retail Installment Sales Contract/Lease Agreement after the payment from your automobile insurance company. In other words, should a balance be left over after your automobile insurance pays the determined value of your vehicle, all you may have to pay is your insurance deductible, if any.**

For Example:

\$22,000	(Loan/Lease payoff)
- \$17,000	(Auto insurance valuation)
+ \$1,000	(Auto insurance deductible)
\$6,000	(GAP)

(for illustrative purposes only)

GAP Plus (GPP)

The GAP Plus (GPP) Plan may waive the same out-of-pocket expenses as GAP⁺ and also includes your auto insurance deductible; up to a maximum of \$1,000.*

* Restrictions, limitations and/or exclusions may apply. See GAP contract for complete details. Does not include any late fees or past due amounts.

**Plan may not be available in all states.

♦See Total Loss Protection / GAP Addendum to your Retail Installment Sales Contract/Lease Agreement for complete details.

Ask your salesperson or Finance Manager for the Total Loss Protection/GAP option you prefer.