



GUARANTEED ASSET PROTECTION

The best way to help protect yourself if your
car is stolen or totaled

CNA NATIONAL®

Help protect yourself with Guaranteed Asset Protection (GAP)

GAP

TOTAL LOSS



GAP

STOLEN



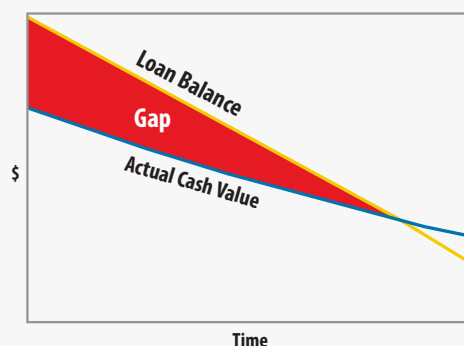
Each year thousands of vehicles are declared a total loss due to theft or accidents

While you can't predict a theft or an accident, with **Guaranteed Asset Protection (GAP)** you can help protect yourself from the resulting costs. Many owners assume that if their vehicle is declared a total loss, their primary auto insurance coverage will pay off their outstanding loan. However, if your vehicle is totaled or stolen, the actual cash value your auto insurance company places on the vehicle may be significantly less than the outstanding balance on your loan.

This simply means that your insurance company will establish your vehicle's actual cash value at the time of loss, which is not necessarily the amount you owe. In this instance, you would be responsible for this balance deficiency or "gap," which could result in significant out-of-pocket expenses. GAP is designed to help cover the difference between the actual cash value of your vehicle and the outstanding balance with your lender by waiving the amount you may owe. So even though you can't predict a theft or accident, you can help protect yourself financially with our GAP program.



What is a "GAP"?



Let's say you owe:	\$20,000
Your insurance company says the actual cash value of your stolen/damaged vehicle is:	– \$14,000
Leaving you with a "gap" of:	\$6,000
Your primary insurance deductible is:	+ \$500
Making your total out-of-pocket expense:	\$6,500

REDUCE OR ELIMINATE YOUR OUT-OF-POCKET EXPENSE WITH GAP PROTECTION!

For illustrative purposes only. This is not a contract. Your individual situation will vary depending on the details of your financing, vehicle specifics and driving history; some out-of-pocket expenses may remain, including amounts previously due, late fees and other adjustments.

Specific GAP coverages subject to state availability.

Frequently Asked Questions

Q What causes a "gap"?

A If your vehicle is stolen or accidentally damaged beyond repair, your insurance company typically will pay the actual cash value of the vehicle at the time of loss, which may be less than the outstanding balance on your loan. This deficiency between what your insurance company will actually pay and what you actually owe is the "gap." You will remain liable for the payment of the difference between your insurance company's settlement and the balance of your loan.



Q How does GAP help?

A Our GAP is designed to help cover the difference between the actual cash value of your vehicle and the outstanding balance on the date of loss by waiving some or all of what you owe (excluding certain items such as past-due payment amounts and late fees). Your insurance deductible may also be covered up to \$1,000.

Q What are the advantages of having GAP coverage?

A GAP coverage allows you to potentially limit your financial obligation in the event your vehicle is declared a total loss. This can help protect you from unexpected, high out-of-pocket expenses and help to make sure you have the financial ability to purchase a replacement vehicle.

Q Can I think about it and buy it later?

A Our GAP protection must be included in your loan when you purchase your vehicle and cannot be added later.

Don't leave the dealership until you've added this valuable coverage to your vehicle purchase!

Talk to your dealer today.

Administered by



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THIS IS NOT AN INSURANCE PRODUCT.

This is not a contract. Please see actual contract for terms, conditions, limitations and exclusions.

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