

# Guaranteed Asset Protection (GAP)

Acura Care (GAP) offers financial protection by waiving some or all of the “gap” between your vehicle finance agreement balance and the amount your primary insurer pays if your vehicle is declared a total loss due to accident, natural disaster, or theft.

## Coverage in case of a total loss.

If you finance the purchase of your vehicle, you want to protect your investment.

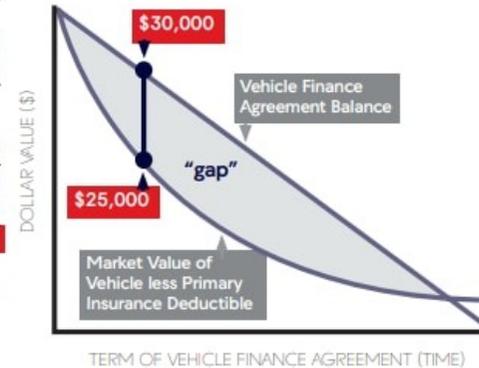
### Benefits:<sup>1</sup>

- Waives some or all of the “gap” due to a covered total loss<sup>1</sup>
- No maximum dollar amount on covered losses waived<sup>1</sup>
- Covers your primary insurance deductible up to \$1,000<sup>2</sup>

## How GAP protects your investment:<sup>1</sup>

Insurance assessment of vehicle market value at time of total loss	\$26,000
Primary insurance deductible	- \$1,000
Market value of vehicle less primary insurance deductible	<b>\$25,000</b>
Outstanding finance agreement balance	<b>\$30,000</b>
Potential amount you owe	<b>= \$5,000</b>
Waived by GAP	- \$5,000
<b>Out-of-pocket expenses with GAP</b>	<b>\$0</b>

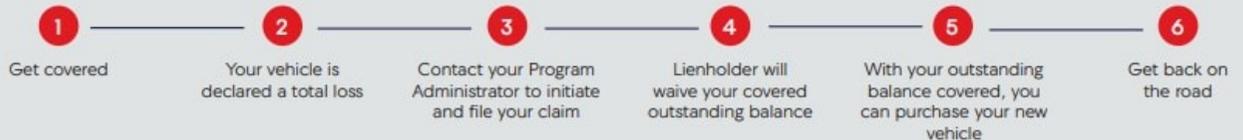
The example above is for illustrative purposes only. Actual GAP Waiver Benefit calculations will vary based on your specific circumstances and may not result in a GAP Waiver Benefit.



## Coverage exclusions apply:<sup>3</sup>

- Any amounts or terms exceeding the program maximum limits listed under “Benefits” or in your Addendum
- Any amounts owed on your vehicle finance agreement resulting from late fees, due date changes, or from missed, delinquent, or skipped payments
- Total losses resulting from dishonest, fraudulent, or illegal acts (such as DUI) by customer, customer’s family member, or other person acting under customer’s authority
- Vehicles used for competitive racing or for a prohibited commercial purpose, including, but not limited to, ride share services
- If the customer has refinanced the vehicle finance agreement
- Deductions taken by the primary insurer, such as prior damage, salvage, missing items, excess towing, custom equipment, and storage

## How it works:



**ACURA** Financial Services

<sup>1</sup>Please consult your Addendum for details. GAP products vary by dealer, lender, or state of purchase. Maximum eligibility limits and exclusions apply. Note that you remain responsible for past due payments, late fees, and other charges on your finance agreement, and any other amounts that are not covered by the GAP product. GAP is not available for purchase in all states. <sup>2</sup>Primary insurance deductible coverage is not available in all states. See the State-Specific Amendments section in your Addendum for complete details. <sup>3</sup>Additional exclusions may apply. Please consult your Addendum for specific coverage details, including limitations and exclusions.