

EASYCARE[®]

GAP



* This brochure is a summary of some of the benefits available with EasyCare GAP Protection. Some benefits may not be available in some states. See your actual contract for details of coverage, as well as terms and conditions.

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GAP

AUTOMOBILE PROTECTION CORPORATION - APCO

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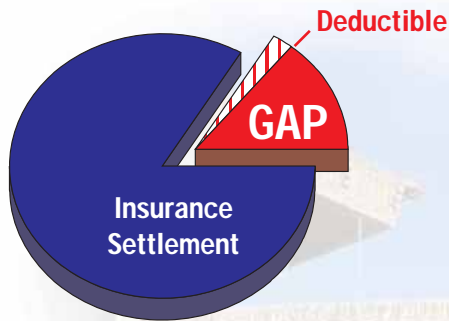
If your car is totaled, someone has to pay the difference between the balance owed to the lending institution and the insurance settlement. It doesn't have to be the end of the road. Let EasyCare's GAP Protection take care of that gap for you.

GAP Protection

Bridge The Gap Between Your Insurance Settlement And Loan/Lease Payoff Amount.

The Problem.

Your car is totaled and the value that your insurance company has placed on your vehicle comes short of the amount you owe on your loan/lease. You are now responsible for the difference. In addition to your deductible, this could amount to thousands of dollars in unexpected expenses.



A Typical Gap Scenario

Amount owed on the loan/lease	\$13,000
Vehicle's value according to insurance company	\$11,000
Your deductible	- \$1,000
Your insurance settlement	\$10,000
The amount you owe on the loan/lease after the insurance settlement.....	
	\$13,000
Your insurance settlement	- \$10,000
The GAP	\$3,000

The insurance company has placed a value of \$10,000 on your vehicle, after the application of your deductible.

However, you still owe \$13,000 on the loan/lease of your totaled vehicle.

A Simple Solution.

Dependable EasyCare® GAP Protection.

Protection that actually takes care of the “GAP” between a low insurance settlement and the remainder of a loan/lease.*

Protection that even covers up to \$1000 of your Deductible! † ‡

Protection that takes away the worry of paying off your loan/lease after a total loss of your vehicle.

To receive EasyCare GAP Protection, you simply pay an affordable, one-time fee that is included in the financing of your car. It's that simple!

Be prepared!

Why take chances with your investment?

Enroll in the **EasyCare GAP Protection Program** when you purchase your vehicle, and avoid the headache of dealing with a low insurance settlement.

Special Notice:

*In some circumstances (such as past due payments, insurance deductibles in excess of \$1000, unearned interest or fees, a delayed insurance settlement or limitations of the plan), EasyCare GAP Protection may not take care of the entire GAP. For a complete list of limitations, see the debt cancellation waiver/ GAP insurance policy/certificate of insurance

Please also note that the purchase of EasyCare GAP is absolutely voluntary and is not required by the dealer as a condition to receiving a loan.

†Unless otherwise required by state law.

‡Your deductible is not refundable to you. This is not a program to reimburse your insurance deductible.

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