

GAP PROTECTION WITH ADR

WHY PAY FOR AN ASSET YOU NO LONGER OWN? PROTECT IT WITH GAP

ASG's Guaranteed Asset Protection (GAP) helps cover the remaining balance on your loan if you experience a total loss before it is paid off.

Most insurance policies only cover the actual cash value of your asset. As a result, there can be a substantial "GAP" between your loan or lease and the amount your insurance company pays to replace your vehicle.

GAP settles the difference between your primary insurance settlement and your remaining loan balance at the time of loss. GAP may also cover your primary insurance deductible.*

*Subject to the terms, conditions, limitations and exclusions set forth in your contract.

**This example is for illustrative purposes only.

GAP EXPLAINED**

Loan Balance at Time of Loss	\$23,000
Value of Vehicle at Time of Loss	\$19,000
Less Insurance Deductible	-\$1,000
Primary Insurance Settlement	\$18,000
Difference Owed	\$5,000

**YOUR POTENTIAL OUT OF
POCKET EXPENSE WITH GAP** **\$0**

AUTO DEDUCTIBLE REIMBURSEMENT (ADR)

If an incident covered by your auto policy results in a loss during the coverage period, you could potentially receive reimbursement for your covered auto deductible. ASG's ADR coverage encompasses both comprehensive and collision claims, providing reimbursement up to \$500 per loss, twice a year.



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This brochure is not a contract of insurance and is intended to only provide an outline of benefits.