



# YOUR FINANCIAL SAFETY NET

STRATUS | 1.855.479.2090

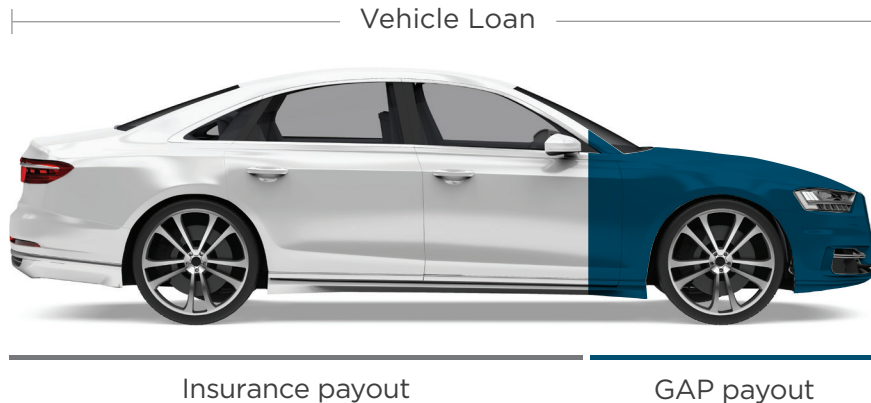
**STRATUS**  
PROTECTION



## DISCOVER TRUE FINANCIAL CONFIDENCE

Guaranteed Asset Protection (GAP)<sup>\*</sup> is a unique program that protects you from the financial burden that may result from your vehicle being declared a total loss<sup>†</sup> if your insurance settlement does not cover the full amount of your loan or lease payoff. GAP may waive the difference between the insurance settlement and the outstanding balance owed on your vehicle as of the date of a total loss.

## HOW GAP WORKS



<sup>\*</sup>May not be available in all states, for all finance types or lenders.

<sup>†</sup>Total loss means direct and accidental physical damage loss to your vehicle or if your vehicle is stolen and not recoverable within 30 days.

**Reference 1.** Based on internal data and industry averages. **Disclaimer:** THE INFORMATION INCLUDED HEREIN IS PROVIDED ONLY AS AN OUTLINE OF AVAILABLE COVERAGE AND DOES NOT CONSTITUTE AN AGREEMENT BETWEEN YOU AND THE ADMINISTRATOR OR THE DEALER/CREDITOR. EXCLUSIONS AND LIMITATIONS APPLY. SEE YOUR CONTRACT ADDENDUM FOR DETAILS. TERMS, CONDITIONS, AND COVERAGE ARE SUBJECT TO CHANGE AT ANY TIME. NOT ALL COVERAGE IS AVAILABLE IN ALL AREAS AND MAY VARY BY STATE. OBLIGOR AND/OR ADMINISTRATOR MAY VARY BY STATE. COVERAGE IS OPTIONAL AND NOT REQUIRED FOR FINANCING.

For claims assistance, please call 1.855.479.2090

## OPTIONAL COVERAGE

### Deductible Coverage

Additional coverage is available for your primary carrier policy deductible up to \$1,000 in the event of a total loss<sup>†</sup>

### Commercial Use

Coverage is available for your vehicle if registered to a business or being used for business purposes.

### GAP Plus Vehicle Replacement Credit

Provides a credit toward a replacement vehicle from the original dealer/creditor within 90 days of the waiver of the GAP amount.

Deductible coverage is not available in AK or NY or on leases in NH or IL. Vehicle replacement credit is not available in AK, KS, NE, NY, TN, TX, or WV. Lease finance type GAP is not available in MD, ME, or TX. GAP Addendum pricing restrictions apply in CA, CO, OR, TX, and NY. Please refer to your contract's state and/or lienholder amendments to confirm availability of and eligibility for the above coverages.

DID YOU KNOW?

**THE TYPICAL GAP CLAIM RANGES FROM \$3,200 TO \$9,500<sup>1</sup>**