



Classic Signature GAP: The Industry Pacesetter

Designed and backed by the industry's most experienced GAP provider, Classic Signature GAP provides coverage for today's busy lifestyles.

For serious business... or just for fun... only Classic Signature GAP covers new or previously-owned automobiles, light trucks and vans up to one-ton, motorcycles, powersports, RVs, trailers, and watercraft.

Ask your dealer for complete information.



Meet The Most Comprehensive, Consumer-Friendly, And Claims-Friendly GAP Protection...



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PROTECTING YOUR INVESTMENT

Benefits, specifications, and services are subject to change without notice. Coverage not available in all states. Check with your dealer for specific coverages, terms and conditions, and complete information.

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Classic Signature GAP Goes Beyond The Boundaries Of Ordinary GAP Protection



Since the very first auto insurance policy, many drivers have learned the hard way that a standard auto insurance policy doesn't provide all the financial protection they need.



Here's why: When the value of a vehicle is less than the balance of the loan, this is described as being "upside down" on the loan.

That difference – that "GAP" – isn't covered by your regular insurance. But a special kind of protection called "GAP protection" effectively covers that difference.

Negative Equity Puts Buyers At Risk

Gap protection covers the difference between the fair market value of your vehicle at the time it's totaled and your outstanding loan balance. Here's an example using a typical auto loan.

Amount you owe on your loan	\$20,000
Vehicle book value at the time of loss	15,000
Your insurance deductible	500
Amount insurance company pays you	14,500
The gap (negative equity)	\$5,500

Without GAP protection, in this case, your only choice is to dig into your savings or continue making loan payments on a vehicle you no longer can drive.

Not All GAP Protection Is The Same

Ordinary GAP coverage is better than none.

However, Classic Signature GAP goes beyond the boundaries of ordinary GAP protection to provide:

- Coverage on financing up to \$125,000 for automobiles, light trucks, and vans... and up to \$250,000 for RVs, trailers, and watercraft
- Coverage up to 84 months for automobiles, light trucks, vans and powersports... and up to 120 months for RVs, trailers, and watercraft
- Coverage up to 150% of the manufacturer's suggested retail price (to cover the "upside-downs")
- Extremely affordable rates
- A hassle-free claims process... free of tricks and free of confusing or misleading verbiage or potential pitfalls
- Backed by an **A.M. Best A-Rated** carrier... and much more!
- The same outstanding program is available for automobiles, trucks and vans up to one-ton, RVs, motorcycles, power sports, RVs, trailers, and watercraft.



Not everyone needs gap protection. But thanks to significant changes in the way automobiles, trucks and vans up to one-ton, RVs, motorcycles, power sports, RVs, trailers, and watercraft are purchased and financed, more and more consumers are finding they **"can't afford to live without this extra protection."**

Ask your dealer for complete information about Classic Signature GAP protection.



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