



# GAP

## 150% Protection

### Not all GAP protection is the same

Since the very first auto insurance policy, many drivers have learned the hard way that a standard auto insurance policy may not 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" may help to cover the difference.

#### NEGATIVE EQUITY PUTS BUYERS AT RISK

GAP protection is designed to help cover 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:

<b>AMOUNT YOU OWE ON YOUR LOAN:</b>	<b>\$20,000</b>
<b>VEHICLE BOOK VALUE AT THE TIME OF LOSS:</b>	<b>\$18,000</b>
<b>YOUR INSURANCE DEDUCTIBLE:</b>	<b>\$500</b>
<b>AMOUNT INSURANCE COMPANY PAYS:</b>	<b>\$17,500</b>
<b>THE "GAP"</b>	<b>\$2,500</b>

#### HIGHLIGHTS OF SENTINEL GAP INCLUDE

- Coverage up to 84 months for automobiles, light trucks and vans.
- Coverage up to 150% of the MSRP/NADA value for automobiles, light trucks and vans.
- An online claims portal that makes it easy to open new claims, sign-up for status updates, and facilitates quicker processing of potential claim benefits.
- Backed by an **A.M. Best A-Rated** carrier... and much more!

Not everyone needs GAP protection. But thanks to significant changes in the way automobiles, trucks, and vans up to one ton are purchased and financed, more and more consumers are finding it may be beneficial to purchase GAP.

#### THE GAP INDUSTRY PACESETTER

Sentinel GAP offers coverage for new and previously-owned automobiles, light trucks, and vans up to one ton. Ask your dealer for complete information.

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- The actual benefit amount paid to you is determined only at the time of loss per the terms described in the deficiency waiver addendum and may not cover the entire outstanding loan balance due to any listed exclusions, including any limitations based on the loan-to-value coverage of 150% of MSRP/NADA at time of purchase.