

**Brought exclusively to
you by CareGARD**

For more information about GapGARD
and other CareGARD products visit us
online at www.AFGCOMPANIES.com
or at www.CareGARDonline.com

ADMINISTRATOR:

CAREGARD®

WARRANTY SERVICES, INC.

P. O. Box 653
Bedford, Texas 76095
(800) 856-0990

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



**Protection for your investment.
Assurance for your peace of mind.**

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WARRANTY SERVICES, INC.

WHAT IS GAP?

In the event of a total loss, the value of the vehicle will probably be less than the amount you owe. Therefore, you are left with the responsibility of paying the difference between your insurance company settlement and your original loan/lease amount.

Typical GAP Situation (example only)

Original Loan/Lease Amount	\$19,950
Loss Date	20 Months
Insurance Settlement ((\$11,000 less \$1,000 Deductible)	\$10,000
Loan/Lease Pay-off	<u>\$14,000</u>
GAP Deficiency	\$3,000
Insurance Deductible	\$1,000
Potential Out-of-Pocket Expense	<u>\$4,000</u>
GAP Pays to Lendor/Lessor	<u>\$4,000</u>
Out-of-Pocket Expense with GAP	\$0

Because of the common risks associated with owning a vehicle such as: collision, theft and natural disaster, the chances of your vehicle being involved in a total loss are greater than you may think. With GapGARD, you can be confident that your deficiencies and even your deductibles will be paid off. GapGARD protects you, your investment and even your credit.

YOUR VEHICLE INSURANCE DOESN'T COVER EVERYTHING . . . GapGARD THE DIFFERENCE AND MORE

Because the road ahead is unpredictable, purchasing GapGARD (Guaranteed Asset Protection) coverage can help you avoid paying thousands of dollars on your loan/lease.

BRIDGE THE GAP WITH GUARANTEED AUTO PROTECTION

- No waiting period – coverage begins immediately.
- Figured into financing for just pennies a day.
- Helps protect your good credit rating.
- Protects new and used vehicles.
- Protects vehicles valued up to \$100,000.
- May cover your insurance deductible up to \$1,000.
- Waives losses up to \$50,000.

