

GAP PROTECTION COVERS YOU



NVP Warranty

Keeping you on the road

Don't Get Stuck in YOUR Car!



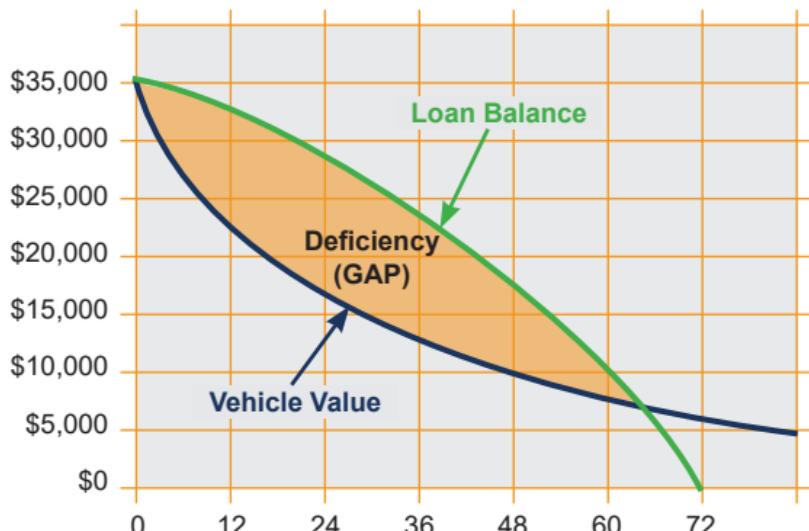
NVP's **GAP** Protection Program can **COVER THE DIFFERENCE**

For a very affordable cost, you can protect yourself against a potential financial burden and safeguard your hard-earned credit.

Ask your dealership or salesperson about purchasing GAP Protection. Our GAP program is bound to be right for you.

GAP Protection is an agreement between you and your lender or leasing company to waive the difference between your outstanding loan or lease balance and the actual cash value of your vehicle on the date of loss (typically your primary insurance settlement).

LOAN/LEASE DEFICIENCY



Without GAP Protection, YOU may have to pay for your vehicle after it's gone

Millions of vehicles are totaled each year by collision, theft, and natural disasters. Unfortunately, many customers are surprised to learn that their auto insurance settlement is thousands of dollars less than what they still owe on their loan or lease. Why?

The market value of your vehicle starts to depreciate the moment you take possession, and for the first few years of ownership is likely to continue to depreciate faster than



the balance of your loan or lease.

There's a good chance that if a total loss happens to you, you will still be responsible for the difference between the insurance settlement and your remaining loan or lease balance, in addition to your deductible.

How GAP Works

Loan Amount.....	\$25,000
Term.....	60 Months
Loss Date.....	36 Months
Loan/Lease Payoff.....	\$15,000
Insurance Settlement.....	\$10,000
GAP.....	(\$5,000)
Insurance Deductible.....	(\$500)
YOU STILL OWE.....	(\$5,500)
GAP Benefit.....	\$5,500
Out-of-Pocket Expense with GAP Protection.....	\$0

Vehicles considered for GAP Coverage



Automobiles



Vans



Light Trucks

GAP Protects You

- GAP Protection for vehicle fire, theft, or collision
- GAP Protection for new and pre-owned vehicles, leased or purchased
- GAP Protection for vehicles valued up to \$100,000 (lesser limits may apply to certain vehicles and programs)
- GAP Protection for the term of the loan or lease, or customized for the time you need it most
- Minimal monthly cost
- All programs are fully insured by A-rated Insurers
- Deductible coverage up to \$500 or \$1000*
- Additional Benefit coverage available under some plans providing \$500 or \$1000 towards the purchase of a new vehicle at the original dealership*

* Not available in all states or under all programs



Get in Touch
www.nvpwarranty.com



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NOTE: This brochure is intended as a general outline only. Examples are for illustrative purposes. Programs may vary by dealer/lender and state. Please refer to actual Vehicle Service Agreement application for complete details regarding coverage, terms, and conditions.