



Gold Standard's GAP Protection Program Can Cover the Difference.

Without GAP Protection...

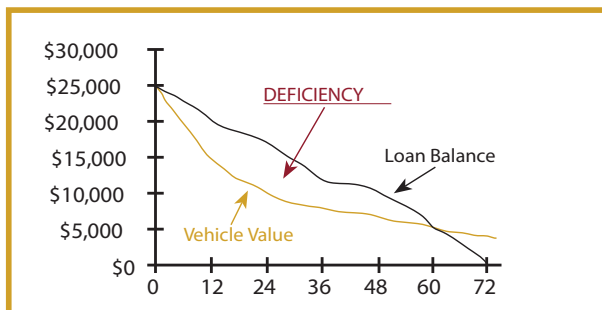
YOU may have to pay for your vehicle after a total loss.

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.

Money Out of YOUR Pocket

If a total loss happens, you will still be held responsible for the difference between the insurance settlement and your remaining loan or lease balance, in addition to your deductible.



Protect Your Investment

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

Just ask your dealer, lender or lessor about purchasing a GAP addendum.

GAP Protection is a simple concept. It 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.)

How GAP Works

Original Loan Amount	\$25,000
Loan Payoff (<i>at loss of vehicle</i>)	\$15,000
Insurance Settlement.....	\$10,000
YOU STILL OWE	\$5,000
GAP Benefit.....	\$5,000
Out-of-Pocket Expense with GAP Protection.....	\$0

ADR (Auto Deductible Reimbursement)

What happens if you're in an accident and your vehicle is not totaled? You have to pay the deductible when your vehicle is repaired.

Gold Standard GAP includes ADR, and will reimburse your deductible to you, up to \$500. (Not available in all states.)

GAP

PEACE OF MIND. GAP PROTECTION.

- For new and pre-owned vehicles... leased or purchased.
- For vehicles valued up to \$200,000.
- Very affordable — Minimal monthly cost.
- Fully insured by A- Rated Insurers.

NOTE: This brochure is intended as a general outline only. The examples are for illustrative purposes. Programs vary by Dealer/Lender and state. Please refer to actual GAP addendum for all terms and conditions.

ADR PLAN ADMINISTRATOR:

Gold Standard Automotive Network
P.O. Box 260 • Draper, UT 84020
801-963-GOLD or Toll-Free 833-852-GOLD

GAP PLAN ADMINISTRATOR:

Comprehensive Auto Resources Company
P.O. Box 1268 • Exton, PA 19341
Phone: 877-902-8790 • Fax: 610-524-8504
Email: claims.department@carcogap.com



GOLD STANDARD AUTOMOTIVE NETWORK



Better Coverage.
Better Value.