



**your best defense
against total
vehicle loss.**

ally gap.



allygap.com

Where GAP is offered as Insurance, the insurer is MIC Property & Casualty Insurance Corporation, a member of the Ally Insurance group.

©2019 Ally Financial Inc. All rights reserved. Ally and Do It Right are registered service marks of Ally Financial Inc.

Rev. 04-19

GAP-BROC

what is the “gap”?

Simply put, the “gap” occurs when the value of your vehicle is less than what you owe on your finance agreement. If your vehicle is deemed a total loss as a result of an accident or theft, your insurance provider may not cover the outstanding balance owed on your loan obligation. You could end up making payments on a vehicle you no longer drive!

Help protect yourself from the “gap” with Ally Guaranteed Asset Protection (GAP). Ally GAP benefits include:

- Availability on both new and used vehicles
- Coverage for finance agreements up to 96 months¹
- Coverage on the remaining net outstanding balance² including a deductible up to \$1,000 (where permitted by state law)
- A full refund if cancelled within 60 days, provided no claims have been made (after 60 days, your refund will be prorated)
- The ability to include the plan cost in your monthly vehicle payment

Ask your dealer or visit allygap.com for complete product details.

how ally “gap” works.

This GAP coverage example is for illustrative purposes only.

BALANCE ON FINANCE CONTRACT	\$20,000
ACTUAL CASH VALUE OF VEHICLE AS DETERMINED BY YOUR PRIMARY INSURANCE CARRIER	\$17,000
LESS INSURANCE DEDUCTIBLE ³	\$1,000
INSURANCE CARRIER'S PAYMENT TO YOU	\$16,000
<hr/>	
AMOUNT YOU WOULD OWE – THE “GAP”	\$4,000



car insurance payout
\$16,000

gap payout
\$4,000

¹See your dealer for details.

²The Ally GAP payment example is for illustration only. For complete details of what Ally GAP will or will not cover in the event of a total loss of your vehicle, please ask your dealer for details or refer to your Ally GAP Addendum or insurance policy. For example, any late payment fees, other finance fees and any delayed payments from repayment extensions from your finance company included in the Balance on your Finance Contract are not covered. If the condition of vehicle is subject to excess wear condition adjustments by your primary insurance carrier, these adjustments are not covered. The amount financed or lease cap cost may not exceed 150% of the lowest of (a) the vehicle purchase price as shown on the Financial Agreement, (b) MSRP, or (c) NADA or equivalent retail book value. See your Ally GAP Addendum or insurance policy for complete details.

³Coverage of the deductible is subject to individual state laws and regulations.