

GAP Care Advantage

- GAP Care Advantage is insured and underwritten by MIC Property & Casualty Insurance Corporation, a member of the GMAC Insurance group
- Protection for both new and used vehicles
- Protection for your new vehicle for the term that you choose up to 84 months
- Deductible coverage up to \$1,000

This brochure provides a summary of possible benefits available under GAP Care Advantage. Please refer to the GAP Care Advantage insurance policy or GAP addendum for complete terms and conditions.



Your vehicle is an important purchase

Protect that purchase
and your financial future with
GAP Care Advantage

GAP Care Advantage

Ease Your Mind. Choose GAP Care Advantage.

GAP Care Advantage

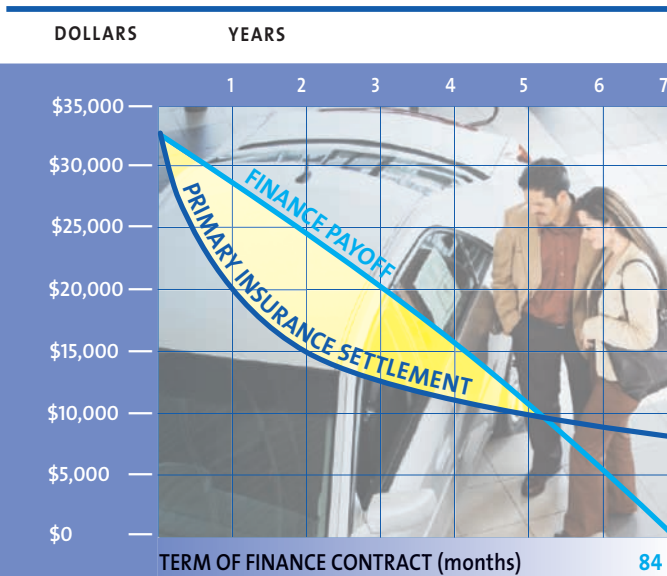
Are you protected in the event of a total vehicle loss? Typically, the amount you receive from your insurance company is the actual cash value or the market value of your vehicle. Sometimes, this amount is substantially less than your outstanding finance contract balance. If your vehicle is totaled due to damage or theft, the amount your primary insurance company pays may not cover everything you owe on it. That's why we offer GAP Care Advantage.

GAP Care Advantage covers the borrower's responsibility for the "gap" amount between the outstanding finance contract balance and the actual cash value of a totaled vehicle.

GAP Care Advantage will:

- Waive most or all of a remaining net principal balance including a deductible up to \$1,000 (where available)
- Help prevent potentially crippling financial obligations
- Offer a 60-day free look at coverage

How a "GAP" occurs



84

= GAP between Primary Insurance Settlement and Finance Payoff

How GAP Care Advantage Works⁽¹⁾:

For illustrative purposes only

Balance on finance contract	\$25,000
Actual cash value of vehicle as determined by your primary insurance company	\$15,000
Less your insurance deductible ⁽²⁾	\$1,000
Insurance company's payment to you	\$14,000
Leaves you with a GAP of	\$11,000

Amount waived by GAP Care Advantage \$11,000

Rest Easy with GAP Care Advantage

By selecting GAP Care Advantage, you'll be choosing protection that helps relieve you of your "gap" obligations. For your convenience, you can make GAP Care Advantage part of your monthly vehicle payment.

Why GAP Care Advantage?

- Helps satisfy your "gap" obligations under your retail installment contract
- Covers up to \$1,000 of physical damage insurance deductible, if applicable⁽²⁾
- Available on both new and used vehicles

Help Eliminate the "Gap"

By purchasing GAP Care Advantage, you can help protect your finances and credit. Your dealership can provide you with all the details about GAP Care Advantage.

(1) The GAP Care Advantage payment example is for illustration only. For an accurate GAP Care Advantage payment calculation and for specific laws and regulations of your state regarding deductibles and other features, please refer to your GAP Care Advantage Addendum or insurance policy. See your GAP Care Advantage Addendum or insurance policy for complete details on what GAP Care Advantage will and will not cover in the event of a total loss of your vehicle.

(2) Coverage of the deductible is subject to individual state laws and regulations.