

GAP PROTECTION

1. In the event your vehicle is declared a total loss, GAP could pay the difference between the amount you owe and the amount your physical damage insurance company pays.

_____ (initials)

2. NOT A LOAN. Payment made on your behalf does not have to be paid back.

_____ (initials)

3. No delay in coverage; protection begins immediately.

_____ (initials)

4. Could protect your credit rating by eliminating any negative equity.

_____ (initials)

5. GAP protection will reimburse your physical damage insurance deductible on covered claims. This amount varies by state.

_____ (initials)

DECLINATION OF COVERAGE

GAP Protection has been fully explained to me. I understand this coverage may pay off my loan in the event of a total loss. I hereby decline all rights and benefits offered by this program, and certify that I do not desire to protect my credit rating with this coverage.

Signature

Date