



GAP PROTECTION

## ***Are you in Good Hands?®***

For more than 80 years, the Allstate family of companies has been there when people need us.

We have innovative insurance and financial products for your life's needs, including solutions to help protect you from unexpected expenses that can come with owning a car.

With Allstate, you can feel better protected and more in control of your future than ever before.

**For questions, contact:  
1-800-741-4216  
allstatecarcare.com**

Please note that the purchase of a GAP Addendum is absolutely voluntary and is not required by the dealer as a condition of receiving a loan. The program offered may duplicate coverage you might already have through a personal auto insurance policy or other source of coverage.



The Allstate® GAP Program is administered by E.R.J. Insurance Group, Inc. d/b/a American Heritage Insurance Services (Home Office: Jacksonville, FL), a member of the Allstate family of companies.

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# Allstate® Guaranteed Asset Protection

**Protect yourself in case  
of a total loss.**

# Don't be left paying on a car that no longer exists.

The Allstate® Guaranteed Asset Protection (GAP)<sup>1</sup> program helps cover what you owe on your vehicle loan or lease if you experience a total loss before it's paid off.

GAP waives the difference between your primary auto insurance settlement and the outstanding balance owed on your vehicle on the date of loss.<sup>1,2</sup>

## Benefits:

- Provides protection for new and used vehicles valued or financed up to \$100,000
- Reimburses you for your primary auto insurance deductible up to \$1,000
- Waives covered losses up to \$50,000

<sup>1</sup> This brochure is for marketing purposes only and is a summary of the Guaranteed Asset Protection (GAP) Addendum. Programs may vary by dealer/lender/state. GAP is not insurance. Please refer to the Addendum provisions for specific information including details of benefits, terms, vehicle eligibility, conditions, limitations and exclusions that apply to this program. Maximum eligibility limits apply.

## You might have to make a payment on a car you no longer have.

If you have a total loss while you're still paying on your car or lease, your auto insurance may not cover it all. Adding GAP can help prevent you from paying out of pocket, even on a covered loss.

Primary auto insurance settlement: \$20,000      Amount still owed: \$6,000



| How GAP works:                           |                  |
|--|------------------|
| Lease/loan pay-off                       | \$26,000         |
| Primary auto insurance settlement amount | – \$20,000       |
| Difference owed                          | \$6,000          |
| <b>Total GAP amount waived</b>           | <b>– \$6,000</b> |
| Your out-of-pocket expense               | \$0 <sup>2</sup> |

<sup>2</sup> This example is for illustrative purposes only. Actual GAP waiver calculations will vary based on the specific circumstances.

The GAP Addendum may not waive your entire loan balance. Please refer to the Net Payoff definition in your GAP Addendum for specific information including details of amounts not included (e.g. late charges, delinquent payments, deferred payments, etc.).