

With **Loan/Lease GAP Coverage** you can save your money for the things that matter and drive with confidence!

Ascent
Loan/Lease
GAP Coverage



Ascent
ADMINISTRATION SERVICES

TOLL-FREE: 866-660-7003
2812 N. NORWALK, SUITE 103
MESA, AZ 85215

Terms Up to 84 Months

Benefits Provided for
New & Used Vehicles

GAP COVERAGE

Features & Benefits



DID YOU KNOW the market value of your vehicle begins to depreciate nearly as soon as you take possession?

And for the first few years, it's likely to continue to depreciate faster than your loan/lease balance.

This means if your vehicle is declared a total loss, your insurance settlement could be thousands of dollars less than what you owe on the loan/lease and you'll have to pay the remaining balance. **Plan for the future now with our cost-effective GAP Coverage!**

HERE'S HOW IT WORKS:

Loan/Lease Payoff*	\$15,000
Insurance Settlement	- \$10,000
Balance Left to Pay	\$5,000
Insurance Deductible	+ \$1,000
Your Out-of-Pocket Expenses	\$6,000
With Gap Protection	- \$6,000

YOUR OUT-OF-POCKET EXPENSES \$0

*Not available in all states or under all programs.



FINANCIAL BENEFITS:

When you purchase GAP coverage, your dealer/creditor is agreeing to waive the difference between your outstanding loan or lease balance and your primary insurance settlement (which is the actual cash value of your vehicle on the date of loss) should your vehicle be declared a total loss.



DEDUCTIBLE COVERAGE:

We'll cover your primary vehicle insurance deductible up to \$1,000*.



SMART INVESTMENT:

Looking at used vehicles? Want a longer-term loan to keep your payments low, or only have a small down payment? These scenarios can produce an even bigger financial gap if your vehicle is totaled – and make our GAP coverage even more important to have!



PROTECTS YOUR CREDIT:

Our GAP coverage helps protect your good credit by ensuring you don't get caught upside-down. Don't get stuck paying for a vehicle you no longer have and left without the finances to get a new one.

This is a general outline of coverage for marketing purposes only and does not constitute your contract. Actual terms and conditions may vary by state. See your contract for complete provisions, exclusions and limitations.

