



VEHICLE  
PROTECTION  
A PRODUCT OF FCA US LLC

# GAP

GUARANTEED • AUTOMOTIVE • PROTECTION



DODGE



Jeep



SRT

## PROTECT YOURSELF FROM THE UNEXPECTED!

The plain truth is that some Automobile Insurance Policies fall short of covering you when you really need help the most. In the event of a total vehicle loss or unrecoverable theft, your insurance company may not pay off your existing loan or lease amount. That financial liability then becomes yours!

## MOPAR VEHICLE PROTECTION RECOMMENDS GUARANTEED AUTOMOTIVE PROTECTION (GAP)

Our GAP Program picks up where your Automobile Insurance falls short by bridging the “financial gap” between what you owe on your vehicle and what your insurance will pay.

## WHAT CAUSES THE FINANCIAL GAP?

Most finance / lease customers don't realize that the vehicle they just purchased begins to depreciate the moment they drive it off the dealership lot. At any given time during the finance period (usually 4 to 6 years), their loan amount invariably exceeds the “market book”, also known as the Actual Cash Value of their vehicle. They may assume that if their new vehicle is stolen or damaged beyond repair, auto insurance coverage will payoff the entire remaining balance owed to the lender.

It is surprising to most customers to learn that the value their insurance company places on their car may be substantially less than the amount owed the lender or leasing company. The result: a financial “gap” where the vehicle owner must make up the difference. A liability that can easily equate to thousands of dollars.

## WHAT CAN MOPAR VEHICLE PROTECTION'S GAP PROGRAM DO FOR YOU?

In the unfortunate event that you experience a total vehicle loss due to theft or accident, Mopar Vehicle Protection's GAP Program will provide the following benefits:

- Pays the difference between what you owe on your vehicle and the settlement paid by your insurance company, including balances due as the result of a primary carrier deductible of up to \$1,000\*
- Covers the entire term of financing (up to 84 months)
- Eliminates the threat of out-of-pocket debt associated with vehicle loss and promotes a more positive financial situation for your next vehicle purchase or lease.

\*Actual GAP payment may vary from total GAP amount on individual contracts. Please see waiver for details on payment calculation and exclusions



## HERE'S AN EXAMPLE OF HOW MOPAR VEHICLE PROTECTION'S GAP PROGRAM PICKS UP WHERE YOUR AUTOMOBILE INSURANCE FALLS SHORT:

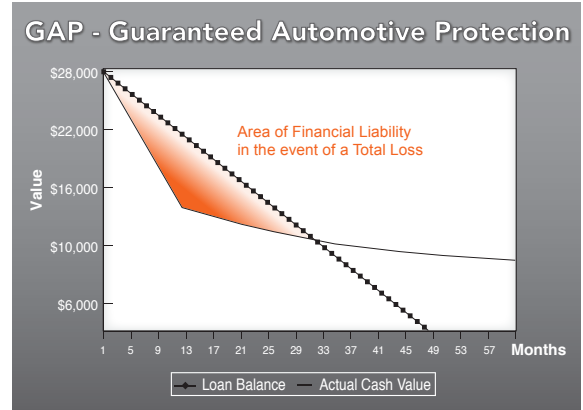
### A TYPICAL GAP PLAN & HOW IT WORKS ...

• Loan / Lease Remaining Balance Due	\$24,000
Actual Cash Value	- <u>\$20,000</u>
• Difference	\$4,000
Insurance Deductible	+ <u>\$1,000</u>
• Potential Out-of-Pocket Expenses (without GAP coverage)	\$5,000
• GAP Payment (with GAP coverage)	- <u>\$5,000</u>
• <b>Out-of-Pocket Expense with GAP</b>	<b>\$0</b>

Deductible coverage is not available in all states. Some states may limit coverage. Please see your waiver for details.

Note: \$50,000 maximum limit of liability.

For additional details and eligibility, please see your dealer.



Above scenario represents a typical 5 year loan at 8% interest.  
Note that depreciation numbers are estimated.



GAP **Plus** pays the consumer an additional \$1,000 benefit if the vehicle is involved in a total loss.

Note: options are restricted in the following states: AK,FL,GA,IL,KS,MD,NY,TX, WV,WI,OR,NV



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[moparvehicleprotection.com](http://moparvehicleprotection.com)

## PLAN SERVICE/TOLL-FREE NUMBERS

This brochure is for your general information regarding this Mopar Vehicle Protection Plan. FCA US LLC markets and issues GAP under the brand name of Mopar Vehicle Protection.

For general inquiries or questions,  
please call our toll-free assistance number:

**1-800-521-9922 IN THE UNITED STATES**

8:00 AM to 8:00 PM (EST) Monday through Friday

9:00 AM to 5:00 PM (EST) Saturday

To file a claim, please call  
our claims assistance number:

**1-866-327-6042 IN THE UNITED STATES**

8:00 a.m. to 5:00 p.m. (CST) Monday through Friday



Note: This brochure is for your general information regarding this Mopar<sup>®</sup> Vehicle Protection plan. Services and component repairs made prior to the purchase of this contract are not covered. Complete details are provided in the plan provisions of the contract available from your dealer. All transactions relating to this service contract are governed solely by the provisions of the purchased contract.

Mopar Vehicle Protection plans are offered and issued by FCA US LLC.



**WE BUILT IT. WE BACK IT.**

Mopar Vehicle Protection, P.O. Box 2700 Troy, Michigan 48007-2700

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Form No. 81-770-2093

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