



FORD CREDIT

## YOU'RE COVERED.

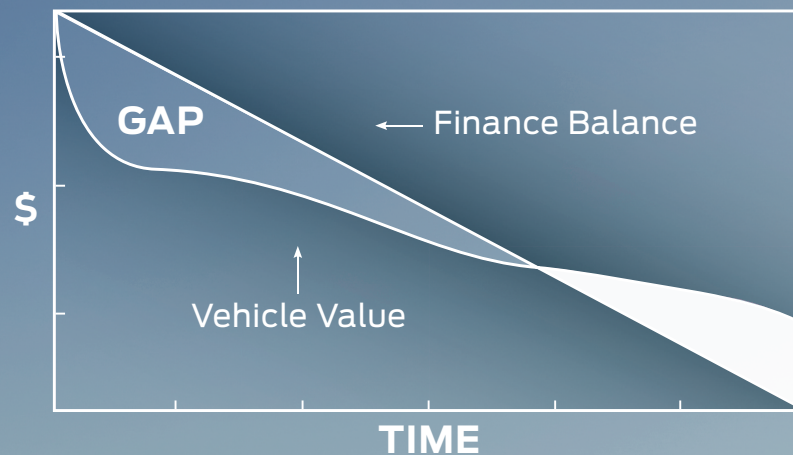
Many people don't realize that even the most comprehensive vehicle insurance may have gaps in coverage. If your vehicle is stolen and unrecoverable or is written off as a total loss, you may end up with a potentially significant expense.

That's because an insurance settlement is often less than the outstanding balance of your finance contract. GAP protects you in situations like these, so you can drive worry-free.

GAP is only available at the time of vehicle purchase.

## THE ADVANTAGES ADD UP.

- Can prevent you from owing money on a vehicle you no longer own
- Assists with an unexpected and potentially significant expense
- Avoids cash outlay required to cover your insurance deductible, up to \$1,000



**PROTECT YOURSELF WITH GAP.**

**GAP**



Please refer to program materials for complete terms and conditions. Always read all documents before purchasing.



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## WHEN YOUR VEHICLE INSURANCE STEPS AWAY, GAP STEPS IN TO HELP.

### GAP CHECKLIST



**Optional:** Yes

**Cost:** Yes – shown on contract

**Vehicle Eligibility:** New, used, personal use up to 12,500 lbs. GVWR

**Coverage Limit:** \$50,000

**Maximum Amount Financed:** Lesser of \$125,000 or 150% of MSRP (New)  
Canadian Black Book Retail Value (Used)

**Deductible Coverage:** Yes – up to \$1,000

**Cancelable/Refundable:** Yes – pro rata basis; full refund within 60 days

**Maximum Term:** 84 months

**Administrator:** GAP Debt Cancellation Service 866-204-6890

### EXCLUSIONS

**GAP does not provide benefits when loss or damage occurs:**

- Due to fraud or intentional damage by you
- Prior to the total loss date
- Outside Canada or the U.S.
- After the repossession or surrender of the vehicle
- Due to legal confiscation by a public official
- If licensed, registered/titled in business name or used for business/commercial purposes or has a salvage title

**And it does not cover items such as:**

- Late charges, delinquent payments and deferred payments
- Various refundable amounts due to you for early cancellation of financed products

Additional limitations apply. Be sure to review all limitations outlined on your GAP addendum.