



FORD CREDIT

HARDER-WORKING VEHICLE COVERAGE.

Many businesses 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. Commercial GAP covers you in situations like these, so you can drive worry-free.

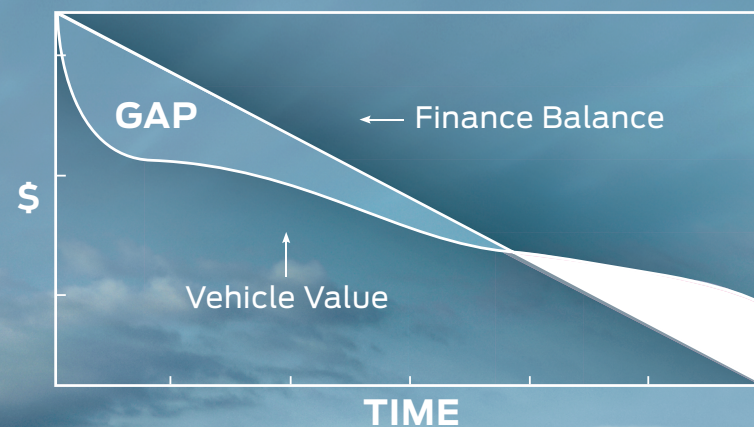
Commercial GAP is only available at the time of vehicle purchase.

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

MORE COVERAGE, FEWER CONCERNS.

- Eases the expense caused by vehicle loss
- Minimizes the chance of an unexpected financial burden
- Protects your bottom line every mile of the way



BUILT FOR BUSINESS. COMMERCIAL **GAP**



The benefits described in this brochure are summarized and subject to the terms, conditions and exclusions as shown in the GAP documentation. GAP is a waiver product.



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

COMMERCIAL GAP CHECKLIST



Optional: Yes

Cost: Yes – shown on contract

Vehicle Eligibility: New, used, commercial use up to 37,000 lbs. GVWR

Coverage Limit: \$50,000

Maximum Amount Financed: Lesser of \$200,000 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: 72 months

Administrator: GAP Debt Cancellation Service 866-204-6890

EXCLUSIONS

Commercial 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
- For vehicles used for transport of dangerous or environmentally hazardous cargo

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 in your Commercial GAP addendum.