

For Claims Assistance:

800-963-0232

E: admin@pwcteam.com

For GAP Claim Documents:

E: claims@pwcteam.com

**Prosidium** Warranty & Capital

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GAP Plans



**RV** Gap

## **RV** Gap

GAP protection for new & pre-owned Recreational Vehicles

In the event that your recreational vehicle is stolen, accidently damaged beyond repair, or otherwise declared an insured total loss, the insurance company pays the actual cash value of the vehicle at the time of loss – **not what you still owe**. You are still liable for the difference between the insurance company's settlement and the balance of your loan/lease. Guaranteed Asset Protection (GAP) fills the void left by the insurance company.

By purchasing Prosidium RV Gap you are off the hook: we pay the difference between the total loss insurance payout and the balance of your recreational vehicle loan. Our RV Gap Plan:

- Helps to cancel your debt for totaled or stolen vehicles
- Protects your credit rating and vehicle value
- Assures you a positive financial transition
- Eliminates your worries about financial burden

## Prosidium RV Gap: Benefits & Eligibility\*

Protection is available for new and used recreational vehicles up to \$50,000

Maximum amount financed \$450,000

Primary insurance deductible coverage up to \$1,000

Covers up to 125% of MSRP/JD Power & Associates value

Available on your loan or lease up to 120 months

## For Example...

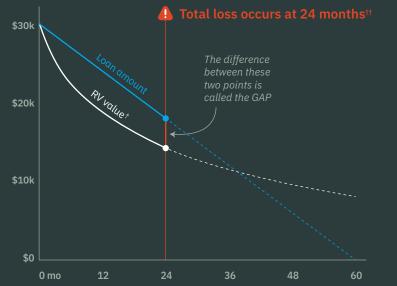
Let's assume someone takes out a loan for \$30,000 to buy a new recreational vehicle. Two years later the recreational vehicle is stolen or there's an accident in which it's totaled. See how the numbers play out below.

Loan amount **\$30,000** 

Loan terms
60 mo

Total vehicle loss at

o 24 mo



At time of loss you owe\$18,000Insurance settlement  $^{\dagger}$ \$14,000The difference, or GAP(\$4,000)Insurance deductible(\$1,000)

Total out of pocket espenses

Without GAP Protection \$5,000

With GAP Protection

<sup>\*</sup>Programs vary by lender/dealer and state. Refer to your Prosidium RV GAP Contract for all terms and conditions. This brochure for marketing purposes only.

<sup>†</sup>Based on JD Power & Associates retail value of recreational vehicle ††Total loss can occur at any time; choose the security of Prosidium Warranty RV Gap Plan