FJ FLETCHER JONES
FAMILY OF FINE DEALERSHIPS SINCE 1946

Auto Gap

GAP protection for new & pre-owned vehicles

In the event that your vehicle is stolen, accidentally 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 Fletcher Jones Auto Gap you are off the hook: we pay the difference between the total loss insurance payout and the balance of your auto loan. Our Auto Gap Plan:

- *Cancels 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*

Fletcher Jones Auto Gap: Benefits & Eligibility*

Protection is available for new and used vehicles up to $50,000
Deductible coverage up to $1,000
Maximum amount of benefit
Covers up to 150% of MSRP/NADA value
Available on your loan or lease up to 84 months

For Example...

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

Loan amount
$30,000

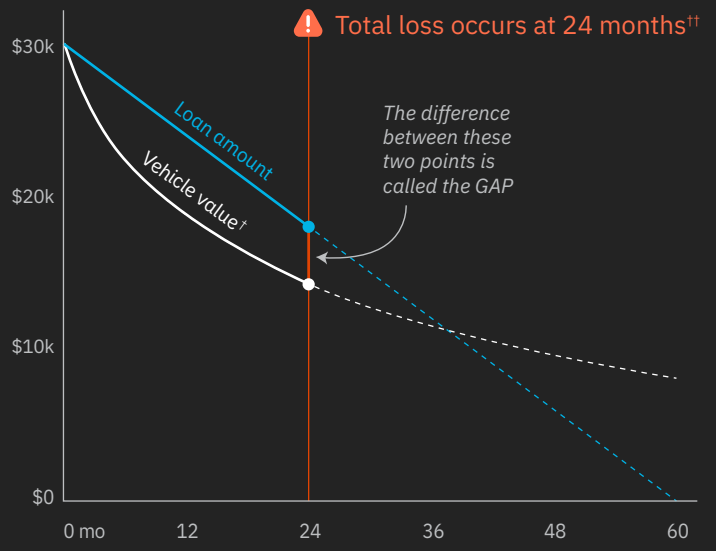
Loan terms
60 mo

Total vehicle loss at
24 mo

At time of loss you owe	*$18,000*
Insurance settlement†	*$14,000*
The difference, or GAP	*($4,000)*
Insurance deductible	*($1,000)*

Total out of pocket expenses

Without GAP Protection	*With GAP Protection*
$5,000	**$0**



†Based on NADA retail value of vehicle
††Total loss can occur at any time; choose the security of Prosidium Warranty Auto Gap Plan

*Programs vary by lender/dealer and state. Refer to your Fletcher Jones Auto GAP Contract for all terms and conditions. This brochure for marketing purposes only.

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PROSIDIUM WARRANTY & CAPITAL