

Preferred GAP Protection

Are you covered?
Don't get caught in the gap.



HUB Financial Services

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hubfinservices.com



Advocacy. Tailored Insurance Solutions. Peace of Mind.
Ready for tomorrow.

This brochure is not a contract of insurance and is intended to only provide an outline of the benefits of GAP protection. For exact terms, conditions, limitations and exclusions please refer to your GAP Waiver Addendum.



PROTECT WHAT'S YOURS

Life is unpredictable... take the worry out of unexpected life events that could happen during the term of your loan.

Preferred GAP provides protection in the event of a partial loss, constructive total loss or unrecoverable theft of the collateral.

Auto Deductible Reimbursement*

You will be reimbursed for the deductible (up to \$1,000) you incur when you file a claim on your comprehensive or collision portion of your primary auto insurance policy. It's like having a zero deductible auto policy!

Guaranteed Asset Protection*

Should your vehicle be deemed a total loss and your primary auto insurance policy settlement is not enough to satisfy your loan balance...we will pay the difference between your insurance company settlement and your scheduled loan balance as of the date of loss.

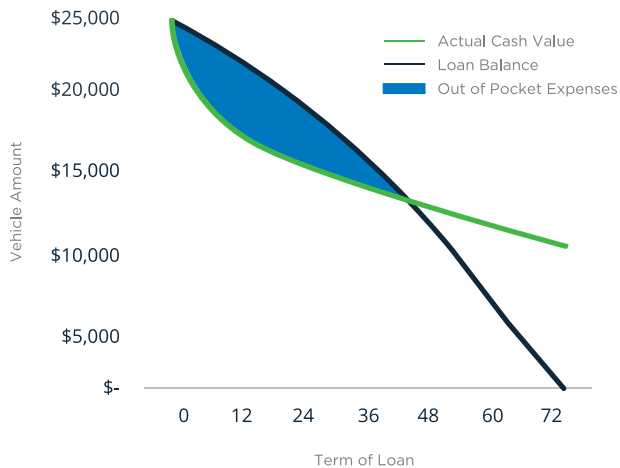
Loyalty Benefit*

If you experience a GAP loss and you finance your replacement vehicle with the credit union within 90 days of the date the gap loss is paid, we will credit your new loan with a \$1,000 Benefit.

THE FACTS ON PREFERRED GAP*

- Covers the financial **gap** between the actual cash value of your vehicle and the payoff amount of your loan in the event of a total loss
- Covers your auto insurance deductible up to \$1,000**
- Cancels \$1,000 of your replacement vehicle loan
- Protection for the life of your loan
- Releases you from the burden of paying off a loan on a vehicle you no longer have
- Protects personal credit rating
- Provides peace of mind for little cost
- Freedom to choose and change auto insurance companies. Our GAP Plus benefits are not tied to your insurance company.

YOU'RE RESPONSIBLE FOR THE GAP



HOW THE GAP OCCURS

Loan Balance at Time of Loss	\$21,000
Value of Vehicle	\$18,000
Less Insurance Deductible	-\$1,000
Auto Insurance Settlement	\$17,000

Without Preferred GAP (What You Could Owe) **\$4,000**

\$4,000 With Preferred GAP **\$0**

* Subject to terms, conditions, limitations and exclusions set forth in your GAP Waiver Addendum.

** Deductible coverage benefits subject to the maximum limit set forth in your GAP Waiver Addendum. Deductible coverage benefits may only be applicable in the event a GAP Amount is waived under the GAP Waiver Addendum.