**GAPCoverage**

- Covers your GAP deficiency*
  - Coverage limit lesser of $125,000 or 150% of MSRP (new)/150% of NADA “Retail” Value (used)
- New and used vehicles
- Terms up to 96 months
- Covers up to $1,000 of your insurance deductible**
- Fully refundable for up to 60 days
- Up to 12,500 lbs. GVWR

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**GAPCoverage Checklist**

<table>
<thead>
<tr>
<th>Optional:</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost:</td>
<td>Yes – shown on contract</td>
</tr>
<tr>
<td>Vehicle Eligibility:</td>
<td>New, used, personal use up to 12,500 lbs. GVWR</td>
</tr>
<tr>
<td>Financed Amount:</td>
<td>Up to $125,000</td>
</tr>
<tr>
<td>Coverage Limit:</td>
<td>Lesser of $125,000 or 150% of MSRP (new)/150% of NADA “Retail” Value (used)</td>
</tr>
<tr>
<td>Deductible Coverage:</td>
<td>Yes – up to $1,000 (except Alaska)</td>
</tr>
<tr>
<td>Cancelable/Refundable:</td>
<td>Yes – pro-rata basis; full refund within 60 days</td>
</tr>
<tr>
<td>Exclusions:</td>
<td>Yes – see previous page and contract details</td>
</tr>
<tr>
<td>Maximum Term:</td>
<td>96 months</td>
</tr>
<tr>
<td>Administrator:</td>
<td>Premier Dealer Services 888-768-0100</td>
</tr>
</tbody>
</table>

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*After applying refunds from certain financed products and excluding certain amounts, such as past-due payments and late charges. Please refer to program materials for complete terms and conditions. Always read all documents before purchasing. **Excludes Alaska.

**fordcredit.com**

The benefits described in this brochure are summarized and subject to the terms, conditions and exclusions as shown in the GAPCoverage documentation. GAPCoverage is a waiver product in most states.
You’re covered.
Many people don’t realize that even the most comprehensive vehicle insurance may have gaps in coverage. That can mean you end up responsible for a potentially significant expense if your vehicle is stolen and unrecoverable, or is written off as a total loss.

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

GAPCoverage is only available at the time of vehicle purchase. Visit fordcredit.com or your dealer to learn about the benefits of GAPCoverage.

The advantages add up.
• Can prevent you from owing money on a vehicle you no longer own
• Assists with this unexpected and potentially significant expense
• Avoids cash outlay required to cover your insurance deductible, up to $1,000*

Exclusions: GAPCoverage does not provide benefits when loss or damage occurs:
• Due to fraud or intentional damage by you
• Prior to the total loss date
• Outside the U.S. or Canada
• After the redemption period following a repossession
• Due to legal confiscation by a public official
• If licensed, registered/titled in a business name or used for business 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
• Termination and disposition fees

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

*Excludes Alaska.