



CLASSIC: THE GAP INDUSTRY PACESETTER

Classic Signature GAP offers coverage for new or previously-owned automobiles, light trucks, and vans up to one ton, motorcycles, powersports, RV's, trailers, and watercraft.

Ask your dealer for complete information.

SIGNATURE GAP



106 State Street East • Oldsmar, FL 34677
Toll-free: 800.930.4633
Local: 813.855.8300 • Fax: 813.855.4554

www.classictrak.com

PROTECTING YOUR INVESTMENT

Coverage not available in all states. Check the deficiency waiver addendum for a specific coverage, terms, conditions, exclusions and complete information. Classic GAP is voluntary. Classic GAP is not considered insurance and does not take the place of insurance on your vehicle.

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Meet Our Most Comprehensive
and Claims-Friendly
GAP Protection



125% MSRP/NADA Value

NOT ALL GAP PROTECTION IS THE SAME

Since the very first auto insurance policy, many drivers have learned the hard way that a standard auto insurance policy may not provide all the financial protection they need.

Here's why: When the value of a vehicle is less than the balance of the loan, this is described as being "upside down" on the loan.

A special kind of protection called "GAP protection" may help to cover the difference.

NEGATIVE EQUITY PUTS BUYERS AT RISK

GAP protection is designed to help cover the difference between the fair market value of your vehicle at the time it's totaled and your outstanding loan balance. Here's an example using a typical auto loan:

Amount you owe on your loan:	\$15,000
Vehicle book value at the time of loss:	13,000
Your insurance deductible:	500
Amount insurance company pays you:	12,500
The "GAP"	\$2,500*

* The actual benefit amount paid to you is determined only at the time of loss per the terms described in the deficiency waiver addendum and may not cover the entire outstanding loan balance due to any listed exclusions including any limitations based on the loan-to-value coverage of 125%.

Highlights of Classic Signature GAP include:

- Coverage up to 84 months for automobiles, light trucks, vans and powersports. Coverage up to 120 months for RVs, trailers, and watercraft.
- Coverage up to 125% of the MSRP/NADA value for automobiles, light trucks, vans and powersports. Up to 135% of the MSRP/NADA for RVs, trailers and watercraft.
- An online claims portal that makes it easy to open new claims, sign-up for status updates, and facilitates quicker processing of potential claim benefits.
- Backed by an **A.M. Best A-Rated** carrier... and much more!

Not everyone needs GAP protection. However thanks to significant changes in the way automobiles, trucks, and vans up to one ton, motorcycles, powersports, RVs, trailers, and watercraft are purchased and financed, more and more consumers are finding it may be beneficial to purchase GAP.