

Why you need Guaranteed Asset Protection (GAP)

What is GAP?

Guaranteed Asset Protection (GAP), protects you financially against the loss of your vehicle. If your vehicle is under finance and deemed a total loss through accident or theft, **GAP pays you** any shortfall of **up to \$20,000** on the finance of your vehicle. **For example**, if your vehicle finance amount was \$20,000 and the market value of your vehicle is less than \$20,000, there will be a shortfall amount that you're required to pay to your finance company.

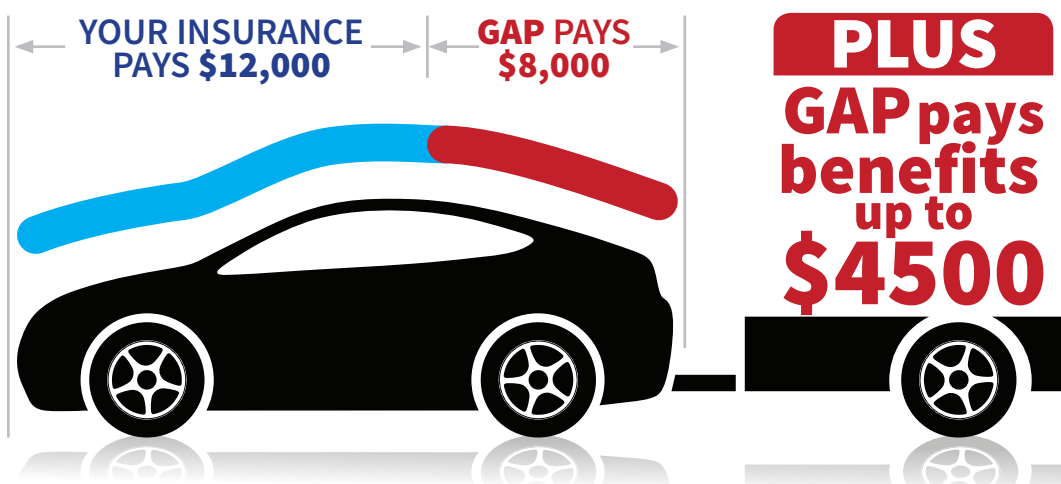
What are the benefits?

GAP not only **covers** the vehicle finance shortfall, but it **also pays up to \$4,500** on your out of pocket expenses, such as:

- on-road costs for your replacement vehicle
- new insurance on your replacement vehicle
- the excess amount on your total loss through accident or theft
- the hire of a rental vehicle up to \$100 a day for five days

How does GAP work?

This diagram demonstrates how much money you could lose from not having **Guaranteed Asset Protection**. The diagram assumes a zero deposit on the finance of your vehicle and a residual value of 25% of the purchase price.



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