

GAP WAIVER PROTECTION PLAN

EchoPark[®]
AUTOMOTIVE



It may be the last thing on your mind when buying a vehicle, but car accidents are something you need to think about when protecting yourself and your new purchase. If you have been in an accident you know it can be frustrating, timely, and costly to get your car back on the road. But what if your car is a total loss and you haven't finished paying for it?

That is where the GAP Waiver Protection Plan comes in. The GAP Waiver Protection Plan may waive the difference between the amount you owe on your vehicle and the primary carrier settlement or actual cash value at the time of loss, getting you in the driver's seat sooner than later.

About The Plan

- How it Works
- Plan Specifics
- Additional Information

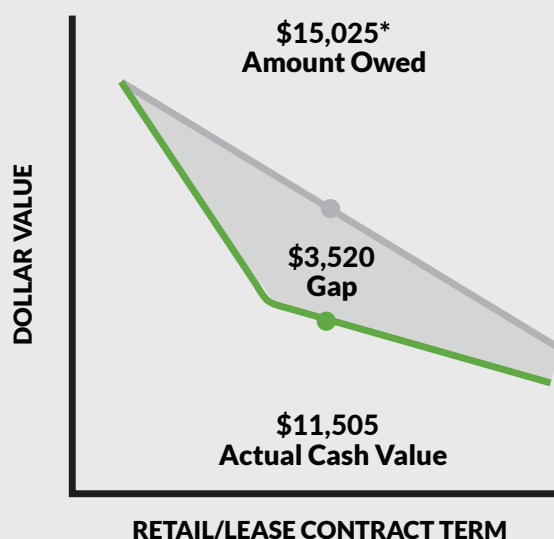
GAP Waiver Protection Plan

It's called the "gap". It's the difference between the Amount Owed on your Retail Installment Sales Contract/Lease Agreement and the primary carrier settlement or actual cash value at the time of loss.

If your car is determined to be a Total Loss, this "gap" could translate into thousands of dollars that you would still owe after the settlement from the auto insurance company.

This is an optional GAP waiver product and not a product of insurance. It is cancellable and not required for you to obtain financing for the purchase or lease of a vehicle.

How It Works



For example

\$15,025 (Amount Owed at Date of Loss)*
- \$11,505 (Primary carrier settlement or actual cash value at the time of loss)

\$3,520 ("Gap" Amount)

(For Illustrative purposes only.
Your circumstances may vary.)

Source: Actual Claims Data

**This amount will not include amounts owed due to unearned finance charges, lease or finance charges, late charges, any delinquent payments, uncollected service charges, refundable prepaid taxes and fees, disposition fees, termination fees, penalty fees, the recoverable portion of finance insurance charges, or the recoverable portion of financed amounts for unearned insurance premiums, subrogated deductible or refundable charges (including but not limited to vehicle service contracts or other, ancillary products) that are owed by the customer on the date of loss and any amounts that are added to the financing contract or lease balance after the inception date of the financing contract. For exact terms and conditions, please review the GAP Waiver Protection Plan contract itself.*

Plan Specifics

- Available for new and used vehicles
- Your plan includes vehicles used for rideshare purposes excluding, without limitation, limousines, taxis and shuttles*
**A Surcharge may apply.*
- Available on both retail sale and leased vehicles

Additional Information

- Claims must be submitted within 90 days of auto insurance company settlement or date of loss, if no insurance exists.
- Upon refinancing or payment in full of your Retail Installment Sales Contract/Lease Agreement, the contract will terminate. To receive a refund, you must submit a written request to the Dealer or GAP Waiver Protection Plan Administrator within 90 days after termination.
- This information is intended to provide only an outline of the terms and conditions of the GAP Waiver Protection Plan described in this brochure and should not be relied upon at the time of purchase or lease of your vehicle. Certain terms, definitions and exclusions may not apply in your state. For exact terms and conditions, please review the GAP Waiver Protection contract itself.
- Ask your dealer for complete information.



**GAP Protection Plan Administrator:
Norman & Company, Inc./Classic**

**13401 McCormick Drive
Tampa, FL 33626**

**Toll-free: 800.930.4633
Fax: 813.855.4554**