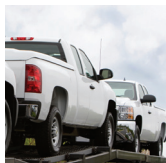


Classic GAP: The Industry Pacesetter

Classic GAP provides coverage for today's busy lifestyles.

Classic GAP covers new or previously-owned automobiles, light trucks and vans up to one-ton, motorcycles, powersports, RVs, trailers, and watercraft.

Ask your dealer for complete information.



PROTECTING YOUR INVESTMENT

Coverage not available in all states. Check the deficiency waiver addendum for 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. Copyright 2016 Norman & Company, Inc. All rights reserved.

Meet The Most Comprehensive, Consumer-Friendly, And Claims-Friendly GAP Protection...



PROTECTING YOUR INVESTMENT

125% MSRP/NADA Value

Classic GAP Goes Beyond The Boundaries Of Ordinary GAP Protection



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.

That difference – that “**GAP**” – isn't covered by your regular insurance. But a special kind of protection called “GAP protection” may help to cover that 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.

Not All GAP Protection Is The Same

However, Classic GAP goes beyond the boundaries of ordinary GAP protection to provide:

- 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 RV's, trailers and watercraft.
- Extremely affordable rates.
- Backed by an **A.M.Best A-Rated** carrier... and much more!
- The same outstanding program is available for automobiles, trucks and vans up to one-ton, motorcycles, powersports, RVs, trailers, and watercraft.



Not everyone needs gap protection. But 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 they ***“can't afford to live without this extra protection.”***

Ask your dealer for complete information about Classic GAP protection.



PROTECTING YOUR INVESTMENT