

dms GAP protects you!

- All risk protection fire, theft, collision, or any insured peril
- Protection for new and preowned vehicles, leased or purchased
- Protection for vehicles valued up to \$100,000
- Protection for the entire term of the loan or lease
- Minimal monthly cost
- Totally insured, multi-faceted program, underwritten by an A-rated admitted insurer
- Deductible coverage up to \$1,000
- GAP Plus pays up to \$1,000 towards the purchase of a new vehicle at original dealership*
- Benefits customers, financial institutions, lessors, and vehicle dealers

* *Not available in all states*

*For additional information about
our GAP Program contact:*

dms

Dealer Motor Services

P.O. Box 802

Mahwah, New Jersey 07430

Tel: 201.785.0600

Fax: 201.785.0655

www.ase-profits.com

This is not an insurance policy but the Administrator has purchased insurance from an A-Rated carrier to protect your interest. A copy of the policy is available at the Dealership for your inspection.

Administrator - Dealer Motor Services 1-800-242-7316

dms
GAP Protection



Protect Your Investment

If your vehicle is totaled or stolen, will your auto insurance cover the entire loss?

Not Likely...be prepared to lay out additional cash!

1 Did You Know...

- The market value of your new vehicle starts to depreciate the moment you take possession.
- If your vehicle is totaled or stolen, your insurance usually does not cover the entire amount you owe on a lease or a loan.
- If a total loss occurs, you may have to pay the difference, the gap, between what you owe, and the actual cash value of your vehicle, from your own pocket.
- **Now, buyers and lessees of new and preowned vehicles can obtain a product that will pay off loan and lease balances and that could help in the purchase or lease of a new vehicle!**

Vehicles Covered

- ✓ Automobiles
- ✓ Motorcycles
- ✓ Trucks
- ✓ Vans
- ✓ Light Trucks

2 Now, You Can Protect Your Investment

dms GAP and their underwriter have combined their extensive experience to provide the most unique, versatile and affordable GAP programs:

GAP

Pays the difference between the amount paid by the primary auto insurer (the actual cash value) and your outstanding loan or lease balance. It also pays your primary auto insurance deductible, up to \$1,000.**

GAP Plus**

Pays all the features of the GAP, plus up to \$1,000 toward the purchase of a replacement vehicle at the issuing dealer.

Other Specially Designed Programs for:

- ✓ Commercial Vehicles to 80,000 gwv
- ✓ Recreational Vehicles

Ask for dms GAP!

**Not available in all states

3 How GAP Works...

Loan Amount = \$25,000

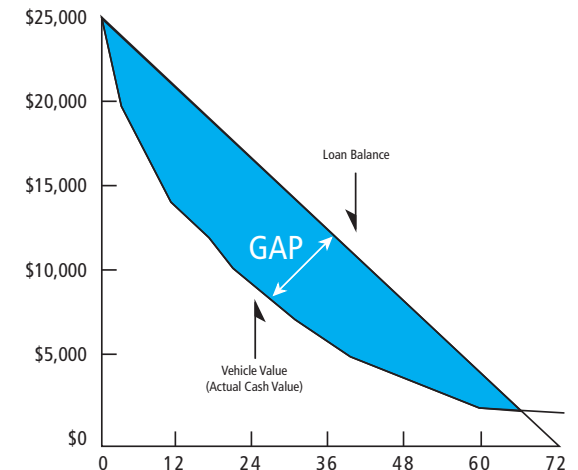
Term = 60 Months

Loss Date = 36 Months

Loan/Lease Payoff.....	\$15,000
Auto Insurance Settlement*	\$12,000
GAP	(\$3,000)
Insurance Deductible	(\$1,000)
Potential Out-of-Pocket Expense.....	(\$4,000)
GAP Payment to lender	\$4,000

**Out-of-Pocket Expense
with GAP Protection.....\$0**

*Actual Cash Value of Vehicle



The information reflected in graph is provided for illustrative purposes only. The information provided in this brochure is intended to provide only an outline of the general benefits of the dms GAP Program and should not be solely relied upon when purchasing a specific form. Please review Master Policy issued to dealer, lender or lessor.