



“What do you mean I owe more than my vehicle is worth?”

It's a conversation no one wants to have. Unfortunately, **paying out-of-pocket to cover financial gaps after an accident or theft are obligations that take many vehicle owners by surprise.**

That's why we offer Guaranteed Asset Protection (GAP).

- Available for cars, boats, RVs, and more
- Protects your whole investment
- Never owe more than your vehicle is worth!

Plus: \$1,000 toward your next vehicle with GAP Advantage

If your original vehicle is deemed a total loss, receive \$1,000 toward your next vehicle when you finance it with Numerica.* (New vehicle must be financed within 90 days of the date your vehicle was deemed a loss. \$1,000 payment applied in the form of a principal payment on your new loan.)

***Here's the legal stuff:**
All loans subject to approval. Graphic is just a visual.



GAP FAQs

Does GAP cover new and used vehicles?

Yes! Numerica's GAP applies to both new and used autos, boats, RVs, and toys.

But I have insurance. Isn't this the same thing?

Not necessarily. Traditional insurance policies often only cover the fair market value of your vehicle. If you have optional GAP protection from Numerica, your coverage expands to equal the balance of your loan — which is often more than the value of your asset.

How much does GAP coverage cost?

GAP is a one-time fee based on your vehicle type that covers you for the life of your loan. You can either finance it with your loan balance or pay in cash.

Can GAP coverage be cancelled?

Yes. GAP can be cancelled within 60 days of purchase for a full refund.

What doesn't GAP cover?

GAP does not cover repairs, repossessions, down payments, and rollover balances.

I didn't opt for GAP coverage when I originally signed my vehicle loan. Is it too late to add it?

You can add GAP for up to two years after you signed for your Numerica loan.

Is my loan eligible for GAP coverage?

We can get you all the details for your specific situation. Call 800.433.1837 or stop by a nearby branch.