



HUB FINANCIAL SERVICES

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GAP Protection

Are you covered?
Don't get caught in the gap.

This brochure is not a contract of insurance and is intended to only provide an outline of the benefits of GAP protection. For exact terms, conditions, limitations and exclusions please refer to your GAP Waiver Addendum.

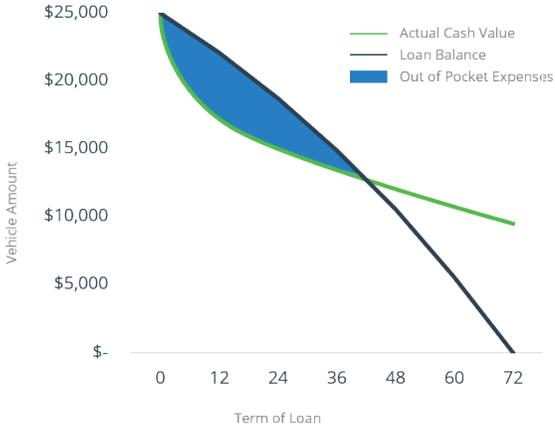




THE FACTS ON GAP 500*

- Covers the financial **gap** between the actual cash value of your vehicle and the payoff amount of your loan in the event of a total loss
- Covers your auto insurance deductible up to \$500**
- Protection for the life of your loan
- Releases you from the burden of paying off a loan on a vehicle you no longer have
- Protects personal credit rating
- Provides so much peace of mind for so little cost
- Freedom to choose and change auto insurance companies. Our GAP 500 benefits are not tied to your insurance company.

YOU'RE RESPONSIBLE FOR THE GAP



PROTECT WHAT'S YOURS

GAP 500 is not standard coverage in typical auto insurance policies.

If your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared an insured total loss, most standard auto policies only cover the actual cash value of the vehicle...less your deductible.

Unfortunately, you remain financially liable for any shortfall between the net insurance settlement and what you owe on your loan. You could owe thousands of dollars on a vehicle that you no longer have.

GAP 500 protection covers the financial shortfall between your primary insurance company's total loss settlement and the remaining balance of your loan - it also covers the out-of-pocket deductible** on your auto policy.

HOW THE GAP OCCURS

Loan Balance at Time of Loss	\$21,000
Value of Vehicle	\$18,000
Less Insurance Deductible	-\$500
Auto Insurance Settlement	\$17,000

Without GAP 500 (What You Could Owe) \$3,500

With GAP 500 \$0

* Subject to terms, conditions, limitations and exclusions set forth in your GAP Waiver Addendum.

** Deductible coverage benefits subject to the maximum limit set forth in your GAP Waiver Addendum. Deductible coverage benefits may only be applicable in the event a GAP Amount is waived under the GAP Waiver Addendum.