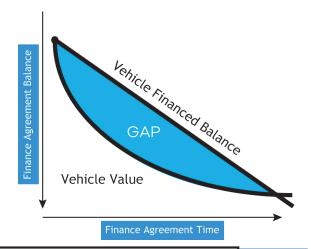
# HOW BRIGHTLINE DEALER ADVISORS COVERAGE BRIDGES YOUR GAP

This illustration shows how Brightline Dealer Advisors GAP can assist you in the event your vehicle is declared a total loss due to an accident:



Outsanding finance agreement balance	\$28,000
Insurance assesment of vehicle's Actual Cash Value	- \$24,000
Amount you owe	= \$4,000
Primary insurance deductible	+ \$1,000
Your potential expense	= \$5,000
Amount waived by BDA*	- \$5,000
Total Amount You Owe	= \$0

This example is for illustrative purposes only. Actual Brightline Dealer Advisors GAP waiver benefit calculations will vary on specific circumstances and in some circumstances it will not waive the entire finance agreement balance.

\*In some cases, GAP will not waive the entire remaining finance agreement balance. Finance benefit limits, vehicle and other finance agreement characteristics may impact the actual amount waived.



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This brochure provides a general overview of the product. Please refer to the actual contract provisions for additional information including details of benefits, eligibility, specific exclusions, terms, conditions, and limitations. Coverages may differ in certain states and coverage may not be available in all states.

#### GUARANTEED ASSET PROTECTION





## BRIGHTLINE DEALER ADVISORS

#### GUARANTEED ASSET PROTECTION

If a constructive total loss of your vehicle occurs, your primary insurance carrier is only obligated to pay the Actual Cash Value of your vehicle, minus your deductible. In many cases, this is less than your actual loan balance. In that event, you are often left with the financial burden of covering the remaining balance owed.

Brightline Dealer Advisors GAP can assist you in waiving the difference between the Actual Cash Value and your actual finance agreement balance.

### Brightline Dealer Advisors GAP benefits:

- Brightline Dealer Advisors GAP may cover the amount financed up to 150% of the vehicle's MSRP/ NADA value.
- May waive up to \$50,000 in covered losses subject to 150% of finance agreement to vehicle manufacture's suggested retail price or NADA vehicle value.
- Includes the amount of your physical damage deductible on your vehicle insurance policy up to \$1,000. This benefit is not available in every state, please review the actual contract for specific coverage.



Congratulations on your new purchase! If you financed your vehicle, it is important to make sure you have coverage in place to protect your investment.

Consider what would happen if your vehicle were to be declared a total loss due to theft, accident or natural disaster and your insurance settlement was not enough to cover the balance on your finance agreement. You could be left with a gap of thousands of dollars to repay on top of your insurance deductible.

#### **BRIDGE THE GAP**

Fortunately, you can bridge the gap right now. Brightline Dealer Advisors Guaranteed Asset Protection waives\* the difference between your primary insurance settlement and the outstanding balance on your vehicle's financing, and provides up to \$1,000 of coverage for your insurance deductible if permitted by state law.



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