

Guaranteed Asset Protection Plus



Volkswagen Drive Easy



Volkswagen

Guaranteed Asset Protection Plus

Your best bet for a worst-case scenario.



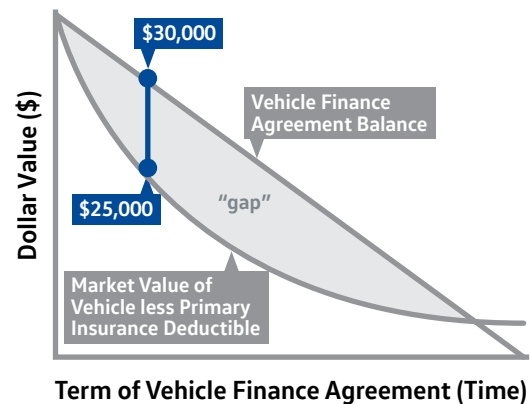
If you financed the purchase of your Volkswagen, you want to protect your investment. A financial gap occurs when the amount your insurer pays falls short of your finance agreement balance. If your Volkswagen is ever declared a total loss due to an accident, theft, or natural disaster, your gap and your primary insurance deductible can easily add to up to thousands of dollars.

Volkswagen Drive Easy Guaranteed Asset Protection (GAP) Plus may help by waiving some or all of the difference between your primary insurance settlement and the outstanding balance on your vehicle's financing. GAP Plus may also help provide coverage for your insurance deductible, subject to the terms and conditions of the program. What's more, you'll receive a \$1,000 credit toward the purchase of a replacement vehicle at your selling Dealership.¹ It's your best bet for added protection in a worst-case scenario.

GAP Plus benefits:²

- Waives some or all of the difference between your primary insurance settlement and the outstanding balance on your vehicle's financing due to a covered total loss²
- No maximum dollar amount on covered losses waived²
- Includes waiver of up to \$1,000 for your primary insurance deductible³
- Transferable for a fee if another private party assumes your finance agreement⁴
- Cancelable at any time; after 30 days, subject to a fee⁴

GAP Plus coverage offers a \$1,000 credit available at the selling Dealer to be applied toward the purchase of a replacement vehicle.¹



How GAP Plus helps protect your investment:

Here's an example of how you are protected by a GAP product if the vehicle is declared a total loss:²

Insurance assessment of vehicle market value at time of total loss	\$26,000
Primary insurance deductible	\$1,000
Market value of vehicle less primary insurance deductible	\$25,000
Outstanding finance agreement balance at time of total loss, assuming all payments were made on time	\$30,000

Potential amount you owe = **\$5,000**

Potential amount waived by GAP Plus - **\$5,000**

Out-of-pocket expenses with GAP Plus \$0

GAP Plus Benefit + **\$1,000**

The example above is for illustrative purposes only. Actual GAP Plus waiver benefit calculations will vary based on your specific circumstances and may not result in a GAP Plus waiver benefit. Primary insurance deductible coverage is available up to \$1,000, and may not be available in all states.

¹ GAP Plus is not available in all states. You must receive a GAP waiver benefit to be eligible for the \$1,000 credit at the selling Dealer.

² Please consult your GAP Plus Addendum for details. GAP programs vary by Dealer/lender/state of purchase. Maximum eligibility limits and exclusions apply. Note that you remain responsible for past-due payments, late fees, and other charges on your finance agreement, and any other amounts that are not covered by the GAP Plus product.

Coverage exclusions may apply:⁵

- Any amounts or terms exceeding the program maximum limits listed under "GAP Plus benefits", or in your GAP Plus Addendum
- Any amounts owed on your vehicle financing resulting from late fees, due date changes, or from missed, delinquent, or skipped payments
- Total losses resulting from dishonest, fraudulent, or illegal acts (such as DUI) by customer, customer's family member, or other person acting under customer's authority
- Vehicles used for competitive racing or for a prohibited commercial purpose, including, but not limited to, ride share services
- If the customer has refinanced the original vehicle finance agreement or the original covered vehicle
- The following deductions taken by the primary insurer: prior damage, salvage, missing items, excess towing, custom equipment, and storage

GAP Plus is not available for purchase on a leased vehicle.

³ Primary insurance deductible coverage is not available in all states. See state-specific provisions in your GAP Plus Addendum for complete details.

⁴ Please consult your GAP Plus Addendum for complete transfer and cancellation rules, including state-specific transfer and cancellation rules.

⁵ Additional exclusions may apply. Please consult your GAP Plus Addendum for specific coverage details, including limitations and exclusions.



The Volkswagen Drive Easy Guaranteed Asset Protection (GAP) Plus and Lease-End Protection products are optional and are not insurance. All transactions related to the optional Volkswagen Drive Easy program are governed solely by the provisions of the applicable Addendum. This document and its contents provide general information about the Volkswagen Drive Easy program and should not be solely relied upon when purchasing coverage. Please refer to the applicable Volkswagen Drive Easy program Addendum for details of terms, conditions, and specific coverage details, including limitations and exclusions, transferability, and cancelability. Coverage may vary by state. Not all vehicle models may be eligible for coverage. Please see your Dealer for more information. These products are not required for you to obtain financing for the purchase or lease of a vehicle.

The Administrator of Volkswagen Drive Easy Guaranteed Asset Protection (GAP) Plus included in the Volkswagen Drive Easy program is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, 1 (844) 368-6414.

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