# STRENGTH, STABILITY, PROTECTION OUR COMMITMENT TO YOU

# PEACE OF MIND For You and Your Family



#### ADMINISTRATOR:

American National Administrators, Inc. P.O. Box 9007 League City, TX 77574-9007

Support Center: 800-899-6502 WWW.ANICO-CID.COM

This brochure contains only a general description of the coverages and is not a statement of contract. All coverages are subject to the terms, conditions, provisions, limitations, and exclusions in the GAP waiver. Some eligibility requirements may apply. Programs and coverages may vary by state or lender and may not be available in all states. You may cancel the GAP coverage at any time in accordance with the GAP waiver.

GAP coverage may be underwritten by American National Property And Casualty Company, Springfield, MO, or ANPAC Louisiana Insurance Company, Mandeville, LA, and administered by American National Administrators, Inc., League City, TX.

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**GAP COVERAGE** provides protection in the event of a constructive total loss or unrecovered theft of the collateral. GAP may cover/waive the difference between the primary insurance settlement\* and the net outstanding balance on the customer's collateral on the date of loss.

# Benefits of GAP Coverage



**Convenient** – The cost of coverage is included in your loan balance



Easy to acquire at an affordable cost



**Coverage** begins immediately



Helps reduce your financial risk



**Provides peace of mind** to you and your family

## LIFE IS UNPREDICTABLE.

Take the worry out of unexpected life events that could happen during the term of your loan.

In the event of a total loss, your primary insurance carrier covers the value of the collateral less your deductible, leaving you to pay the remaining outstanding balance on the loan or lease.

### **VEHICLE VALUE VS. LOAN PAYOFF**



The above graph is for illustration purposes only.



Increase the value of your future by protecting your loan with this optional, affordable coverage.

Ask your lender how you can obtain this coverage.

<sup>\*</sup> Refer to your GAP waiver for additional terms, conditions, provisions, limitations, and exclusions.