



**Security+Plus<sup>®</sup>**

# **GUARANTEED AUTO PROTECTION (GAP)**

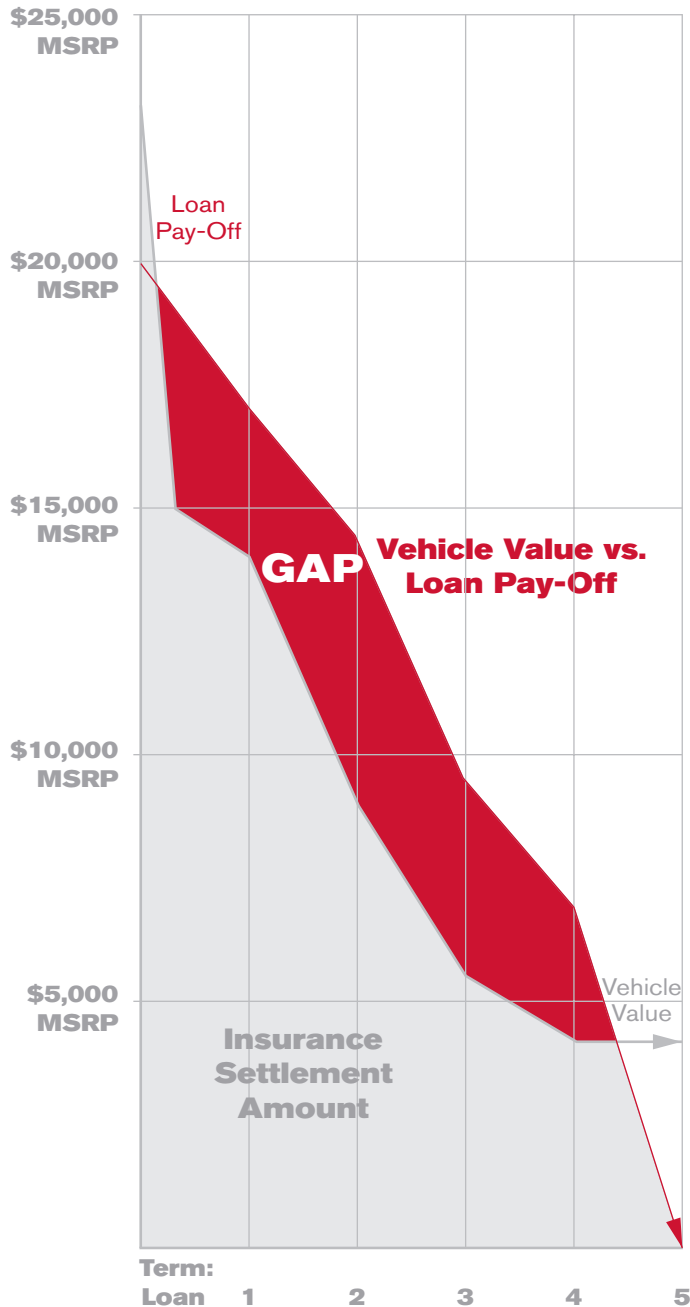


**Enjoy peace of mind  
with superior benefits  
and protection**



**SHIFT\_**

# How Guaranteed Auto Protection helps bridge the GAP<sup>†</sup>



<sup>†</sup> This example is for illustrative purposes only. Actual GAP calculations will vary based on specific circumstances.

## Nissan Security+Plus<sup>®</sup> Guaranteed Auto Protection (GAP)

### Personal Financial Protection You Can Count On

In the event your vehicle is deemed a constructive total loss, your auto insurance policy usually only covers the fair market value or actual cash value of your vehicle. Due to the depreciation of your vehicle, the amount you owe your lender or lease company may be more than your insurance settlement, sometimes thousands of dollars more.

Guaranteed Auto Protection (GAP) waives the difference between the fair market value of your vehicle and the outstanding balance owed on your vehicle on the date of loss\*. In addition, GAP will cover your auto insurance deductible up to a maximum of \$1,000.\*\*

### Perfect Protection for Highly Financed Vehicles

GAP is especially vital protection for individuals who paid a minimal down payment on their purchase or lease and carry high finance balances.

### Constructive Total Loss Protection

GAP gives you peace of mind knowing that if you sustain a constructive total loss on your vehicle (such as theft, accident, fire or flood), your financial investment is protected.

### The Benefits of Nissan Security+Plus GAP

- Covers new or pre-owned vehicles valued up to \$100,000
- Covers your insurance deductible up to \$1,000
- Waives covered losses up to \$50,000\*\*

\* Programs may vary by dealer/lender/state. Please refer to your GAP Addendum for details on the terms, conditions, limitations and exclusions that apply to this program. Maximum eligibility limits apply.

\*\*The covered deficiency balance between loan balance and actual cash value.

# Why Guaranteed Auto Protection is important to you

## Protection against depreciation

Your vehicle value goes down while interest rates go up.

50% of auto insurance claims do not cover loan balances.

## Protection from loss due to theft

Over 1 million cars are stolen every year\*.

1 in 20 drivers will likely experience an unrecovered theft.

## Protection from loss due to accidents

Around 6 million accidents are reported every year.\*\*

1 in 19 drivers will likely have a new vehicle written off within the first 2 years.

1/3 of Americans will likely have a vehicle written off in their lifetime.

\*Source: National Insurance Crime Bureau  
\*\*Source: National Highway Traffic Safety Administration

# Guaranteed Auto Protection can protect your investment

Simply fill out the form below to experience the difference GAP can make for you.

Vehicle MSRP	_____	VALUE
		-
Down payment	_____	CLAIM
		=
Balance	_____	BALANCE
		-
Settlement from auto insurance		-
MSRP	x	0.80
	=	CLAIM
(Based on 20% depreciation)		=
Remainder of balance owing	_____	DEBT
		+
Add your auto insurance deductible	_____	DEDUCTIBLE
		=
Total out-of-pocket expenses	_____	LOSS
		-
Subtract GAP payment	_____	GAP

Total Owed

The Guaranteed Auto Protection difference means you shouldn't owe a penny\*.

TOTAL

\*This does not apply to all total loss scenarios.

# **Nissan Security+Plus<sup>®</sup> Guaranteed Auto Protection (GAP)**

This brochure is not a contract. The brochure content is limited by size. Be sure to refer to your GAP Addendum for details of the terms, conditions and limitations of GAP. The GAP program is between you and your lender and is backed by an insurance policy underwritten by First Colonial Insurance Company (Home Office: Jacksonville, FL) or Northbrook Indemnity Company (Administrative Office: Jacksonville, FL); each of these entities is a member of the Allstate family of companies. © 2013 Allstate.