



GAP Program Information & Guidelines RVs, Motorhomes, Travel Trailers, Campers

Coverages & Features*:

Max Finance Term:	240 months
Max Gap Term:	84 months
Max Amt. Financed:	\$500,000
Max Loan to Value:	125% MSRP/NADA
Max Benefit:	\$50,000
Max APR:	18%
Max Vehicle Age:	20 years
Cancellation:	0 - 60 days = 100% refund 61+ days = Pro-rata cancellation unless otherwise required by state
Claim Filing:	90 days from insurance settlement date
Deductible Coverage:	Reimbursement for up to \$1,000
Claim Adjustment:	Primary carrier settlement
Exclusions:	Deferred Payments, Delinquent Payments, Commercial Use, Collateral age greater than 20 years

Program Does Not Cover:

- Any contract involving a revolving credit contract or open end contract including balloon notes
- Refundable additions to loan installment contract such as: service contracts, credit life insurance, late charges or other fees added after loan inception
- Any portion of the amount financed that exceeds 125% MSRP/NADA
- Delinquent payments, deferred payments, or commercial use

**subject to limitations and exclusions of waiver*

Serving the debt cancellation market since 1996