



Provided and administered by one of the following:
American Guardian Warranty Services, Inc.
American Guardian Warranty Services of Florida, Inc.
(FL License #60116 & #80292)
American Guardian Warranty Services of Wisconsin, Inc.

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This information is intended to provide only an outline of the types of coverages, exclusions, and limitations of the vehicle service contract(s) described in this brochure and should not be relied upon when purchasing a specific service contract. For exact coverages, exclusions, and limitations, please review the service contract itself.





What is the GAP?

The GAP is the difference between the actual cash value of your vehicle and the amount of the loan at the time it is stolen or totaled in an accident.

Why Do I Need This Protection?

During the first few years of ownership, there is a high probability of the actual cash value of your vehicle being worth less than the loan payoff. If your vehicle was deemed a total loss, the "GAP" could translate into thousands of dollars still owed after your insurance company paid the actual cash value of the vehicle.



With American Guardian Warranty Services, Inc. GAP Protection Plan, The GAP Is Covered.

You are covered in case your vehicle is stolen or totaled. Even your insurance deductible is covered in most cases! AGWS GAP Protection provides peace of mind coverage.



GAP Protection covers the difference from Actual Cash Value and loan balance, saving you thousands of dollars.

How does GAP work?*

Loan / Lease Payoff		\$9,000
Insurance Settlement / ACV	-	\$6,000
Insurance Deductible	+	\$500
GA	P	\$3,500
GAP Protectio	n -	\$3,500
Out of Pocket Expense w/ GAP		\$0

American Guardian Warranty Services, Inc. GAP Protection gives you the financial security against a GAP in your coverage.

Protection and service are only two of the many reasons why so many motorists rely on American Guardian Warranty Services, Inc. for protection.

*This is a sample calculation. The formulas used for this calculation may differ based upon insurer, program, and state. See your agreement for complete details. All benefits may not be available in all states.