

Guaranteed Asset Protection



Volkswagen Drive Easy



Volkswagen

Guaranteed Asset Protection

Your best bet for a worst-case scenario.

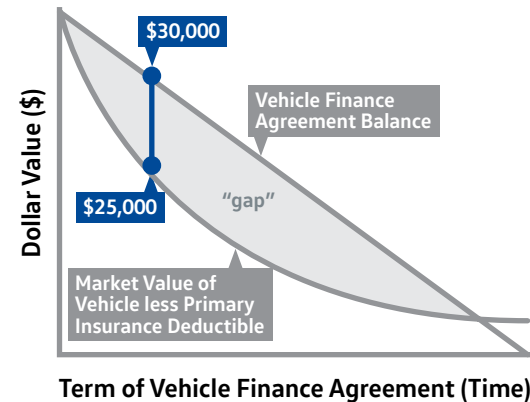


If you financed the purchase of your Volkswagen, you want to protect your investment. A financial gap occurs when the amount your insurer pays falls short of your finance agreement balance. If your Volkswagen is ever declared a total loss due to an accident, theft, or natural disaster, your gap and your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

Volkswagen Drive Easy Guaranteed Asset Protection (GAP) 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 may also help provide coverage for your insurance deductible, subject to the terms and conditions of the program. It's your best bet for added protection in a worst-case scenario.

GAP benefits:¹

- 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 loss¹
- No maximum dollar amount on covered losses waived¹
- Includes waiver of up to \$1,000 for your primary insurance deductible²
- Transferable for a fee if another private party assumes your finance agreement³
- Cancelable at any time; after 30 days, subject to a fee³



How GAP 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:¹

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	- \$5,000
Out-of-pocket expenses with GAP	\$0

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

¹ Please consult your GAP 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 product.

Coverage exclusions may apply:⁴

- Any amounts or terms exceeding the program maximum limits listed under "GAP benefits", or in your GAP 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 is not available for purchase on a leased vehicle.

² Primary insurance deductible coverage is not available in all states. See state-specific provisions in your GAP Addendum for complete details.

³ Please consult your GAP Addendum for complete transfer and cancellation rules, including state-specific transfer and cancellation rules.

⁴ Additional exclusions may apply. Please consult your GAP Addendum for specific coverage details, including limitations and exclusions.



The Volkswagen Drive Easy Guaranteed Asset Protection (GAP) product is optional and is 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) 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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