

A TOTALED CAR IS NOT A TOTAL LOSS

When You Have  
GAP with PowerBuy™



The purchase of GAP with PowerBuy is voluntary and cannot be required as a condition of loan approval. GAP with PowerBuy is a loan deficiency waiver and is not offered as insurance coverage in most states. This brochure is not a contract and the contents are limited by its size. It only provides a general summary of plan options that are available. Be sure to read your specific contract, as all benefits are subject to the terms and conditions of that contract. Skipped or missed payments, late charges, refundable service warranty contracts, other insurance-related products, and interest charged after the date of loss will be deducted from the settlement. Loans originated within one year are eligible for GAP with PowerBuy. Certain exclusions may apply. © 2014 SWBC. All rights reserved. Administered by SWBC. License #2870. 3340-408 0914

# Will Your Insurance Cover Your Auto Loan in the Event of a Total Loss or Theft?

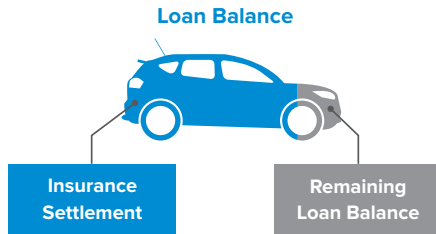
Probably not. In most cases, your insurance will fall short of covering the full balance of your auto loan at the time of loss, leaving a substantial amount of the loan balance for you to cover.

GAP with PowerBuy can pay up to the remaining balance of your auto loan after an insurance payout and provide you with additional funds to finance your next vehicle with us.

## How It Works

### **WITHOUT GAP WITH POWERBUY**

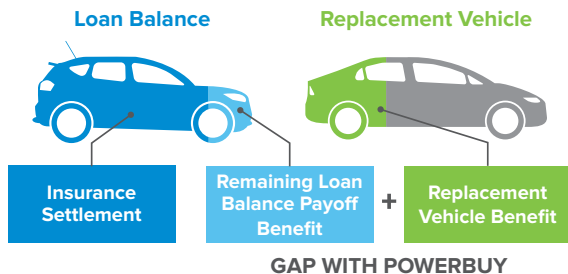
Your auto investment may not be covered.



### **WITH GAP WITH POWERBUY**

Your auto investment is covered, along with money for a replacement vehicle.

GAP is available for most new and used vehicles. Talk to a representative about possible exclusions.



You need more than a standard auto insurance policy to fully protect your investment.

Speak to one of our representatives to find out how you can add GAP with PowerBuy to your next or existing auto loan.