



Guaranteed Asset Protection (GAP)

Franchised & Independent Auto Dealers up to 96 Months!

Gap Administrator Company Information

Insurer	"A" rated Insurance Companies (state specific)
AM Best Rating	A
Administrator	National Auto Care (NAC)

Program Options & Benefits

Our Program

Your Program

GAP Advantage

E-Contracting	Yes	
Claims	No Reporting Time Limit	
Online Remittance & Cancellation	Yes	
Payment Options	Multiple Methods Available	
Ford Flex Buy Programs	No Additional Surcharge	

Maximum MSRP/Retail Book	\$100,000 for both Franchise & Independent
Coverage Allowed on	New & Used Cars, and Light Trucks
Insurance Deductible Coverage	\$1,000 Franchised and \$ 500 Independent
Maximum Losses Waived (Franchise)	\$50,000 not to exceed 150% of Applicable Retail Book
Maximum Losses Waived (Independent)	\$50,000 not to exceed 125% of Applicable Retail Book
Maximum GAP Selling Price	The maximum retail price is determined by the lender. Please refer to the lender's rate sheet or policies and procedures for the maximum markup allowed.* (Unless otherwise mandated by state law)
Coverage for Non-Uniform Loans	Not Available - National Auto Care will accept GAP waivers on loans with the first payment starting up to 90 days from the loan date as long as every payment thereafter is made on a monthly basis. (This will be considered uniform until the loan is paid in full)

Experience the RED Shield Difference.

At RED Shield, we do things differently. GAP is just one of the many ancillary products that we offer. As noted above, we are one of the few companies that offer a program up to 96 months! Both Franchise and Independent maximum losses of 150% and 125% of MSRP/NADA respectively includes all back end products as well.

GAP Product offered through VERO LLC, 7047 E. Greenway Parkway, Suite 450, Scottsdale, AZ 85254.

*Refer to waiver for full coverage details