

**Mode***Plus*<sup>SM</sup>

**GAP Brochure**

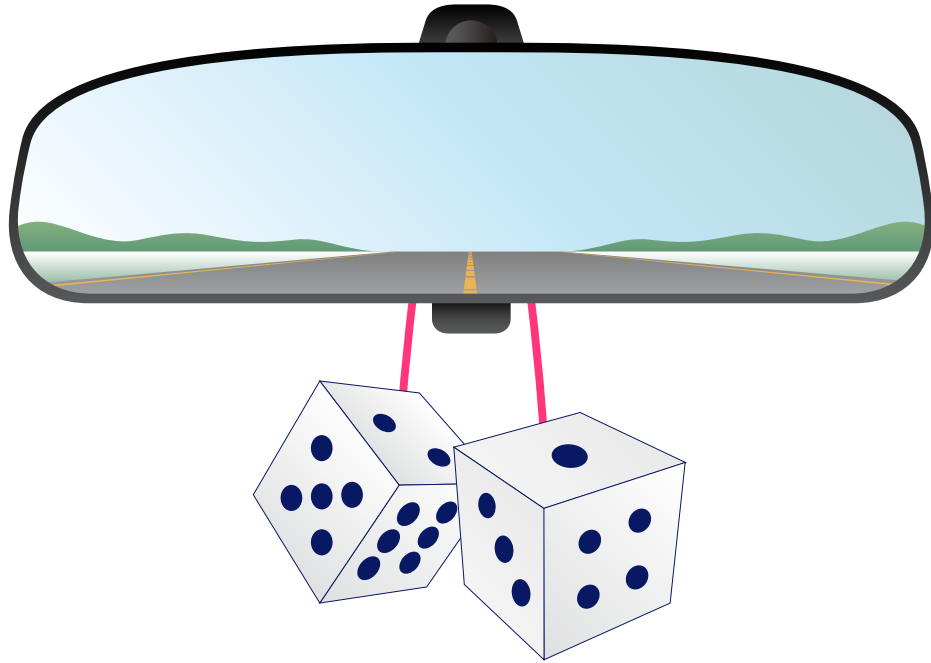


**ModePlus**<sup>SM</sup>

# Why take chances with your investment?

**Protect yourself with ModePlus<sup>SM</sup> GAP**

In the event your vehicle is stolen or declared a total loss after an accident, your insurance company will pay you what they determine your vehicle is worth. Problem is, it may be less than what you still owe on that vehicle per your contract. You're still liable for the difference between your insurance company's settlement and your remaining balance. This difference can total thousands of dollars out of pocket.



## Protect yourself with ModePlus<sup>SM</sup> GAP

Here's an example of an out-of-pocket cost you could face without ModePlus GAP protection.

Example of an Outstanding Balance After Total Loss	
Loan Balance at Time of Loss	\$25,000
Primary Insurance Settlement	- \$22,000
Your Insurance Deductible <sup>2</sup>	+ \$500
Financial Liability Without GAP <sup>1</sup>	= \$3,500

## Benefits

Benefits and eligibility include:<sup>1</sup>

- Protection for your new or used vehicle financed up to \$100,000
- Benefits up to \$50,000<sup>2</sup>
- Insurance deductible protection up to \$1,000
- Customer-friendly cancellation process<sup>3</sup>

<sup>1</sup>See **contract** for terms, conditions and exclusions. Your actual contract may differ based on state requirements.

<sup>2</sup>ModePlus GAP may not cover the entire difference between your insurance carrier settlement and your net payoff as of the date of loss.

<sup>3</sup>Please see contract or next page for full details.



# Chances aren't always worth taking.

<sup>1</sup>ModePlus GAP may not cover the entire difference between your insurance carrier settlement and your net payoff as of the date of loss.

<sup>2</sup>Terms of a cancellation may be subject to state law. Please see your contract for additional cancellation information.

## FAQ

See [contract](#) for exact terms, conditions, coverages and exclusions.

### When does my ModePlus GAP protection start?

Your protection begins the day you complete your Mode financing and purchase ModePlus GAP protection.

### How do I file a ModePlus GAP claim?

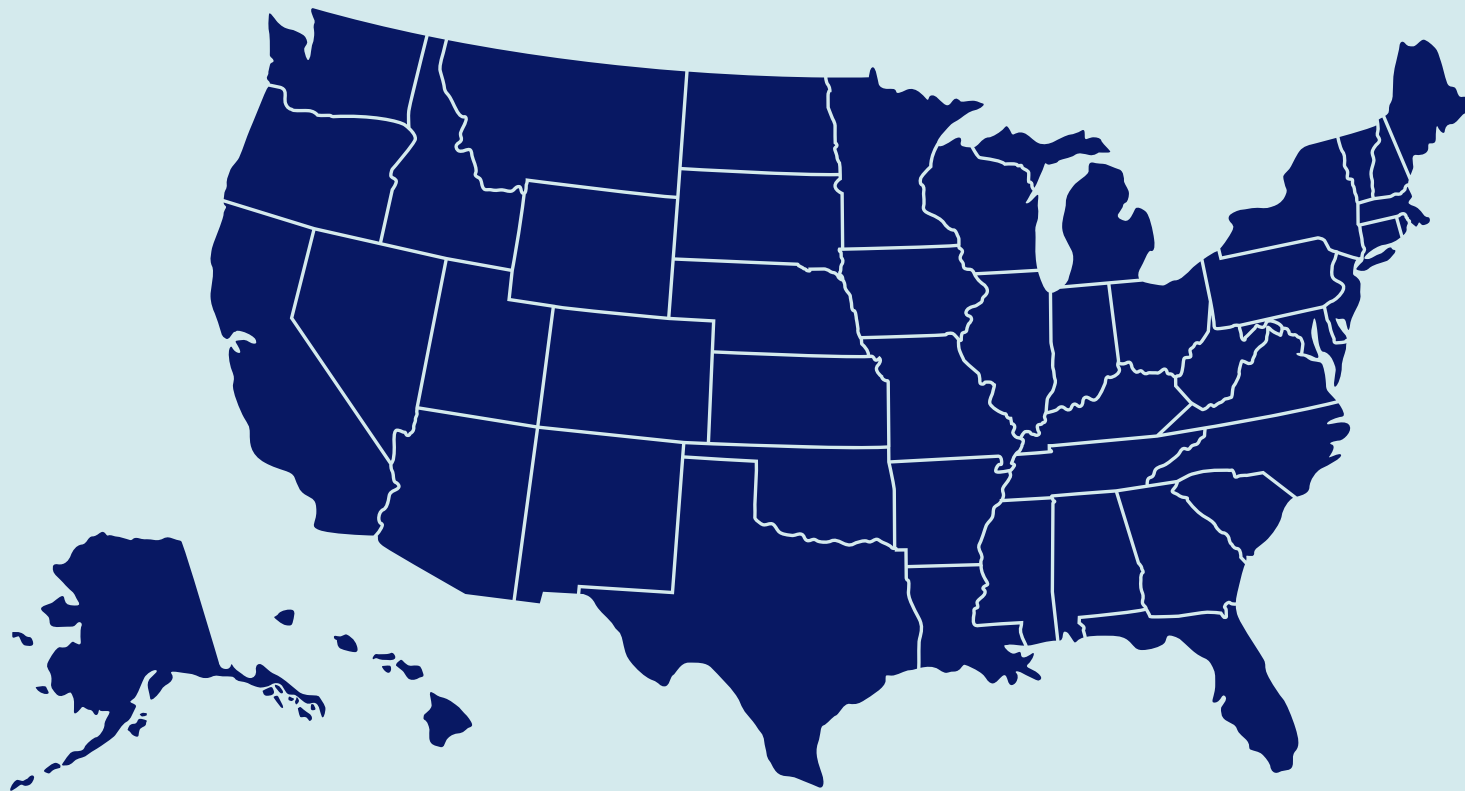
In the event of a total loss, you can file a claim by contacting the Administrator at **1-888-919-3718** within 90 days of a primary insurance settlement check date or if no insurance coverage is in effect on the date of loss, within 90 days of the total loss event.

### Can I cancel my ModePlus GAP?

Yes. You may cancel ModePlus GAP by contacting the Administrator listed below in writing.<sup>1</sup>

- If cancellation occurs within 30 days of purchase of ModePlus GAP, you will receive a full refund as long as no benefits have been provided.
- After 30 days, a refund will be calculated by the pro rata method, unless otherwise required by state law.
- Cancellation Terms may be subject to state laws.<sup>2</sup>

**This Contract is administered by:**  
**American Auto Guardian, Inc.**  
**P.O. Box 1157, Arlington Heights, IL 60006-1157**  
**1-888-919-3761 (Claims)**  
**1-888-919-3629 (Other Questions)**



To view the customer contract and see if Mode*Plus* GAP is offered in your state,  
please go to [getmode.com/vehicle-protection](https://getmode.com/vehicle-protection).

**Don't  
trust luck.**

**Protect your investment.**



**ModePlus**<sup>SM</sup>

To view the customer contract and see if ModePlus VSC is offered in your state,  
please go to [getmode.com/vehicle-protection](https://getmode.com/vehicle-protection).



**Have a plan when the  
unexpected happens.**

