



The Guaranteed Auto Protection (GAP) program provides customers with one very significant benefit—

## PEACE OF MIND.

The peace of mind that comes from knowing you and your loved ones are protected from an unexpected financial obligation if your vehicle is stolen or declared a total loss after an accident.

To learn more about the wide range of programs offered by Toyota Financial Services and your participating Toyota dealer, please visit us at [toyotafinancial.com](http://toyotafinancial.com).

The purchase of a Guaranteed Auto Protection plan is optional, cancellable (see GAP agreement, certificate, or waiver) and is not required to obtain credit.

This brochure is intended as an outline for the Guaranteed Auto Protection program offered by Toyota Financial Services. For exact provisions, exclusions, and limitations, please consult your actual agreement, certificate, or waiver. The Guaranteed Auto Protection Program may be a Debt Cancellation Agreement, a waiver by a lender/lessor, or insurance in some states.

The information in the claim example is for illustrative purposes only. The actual GAP payment in relation to the value of a particular vehicle may vary. GAP may not be available in all states.

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# Guaranteed Auto Protection

## Payment Protection Plan



Backed by the Strength and Stability of Toyota

## What Your Auto Insurance May Pay



You might assume that your physical damage auto insurance is sufficient to cover any losses related to your vehicle.

However, when a vehicle is declared a total loss, the primary auto insurance settlement is generally based on the market value of the vehicle, which may be substantially less than the balance still owed on your finance or lease contract for the vehicle. This difference is called the deficiency balance, which the vehicle owner is generally responsible for.

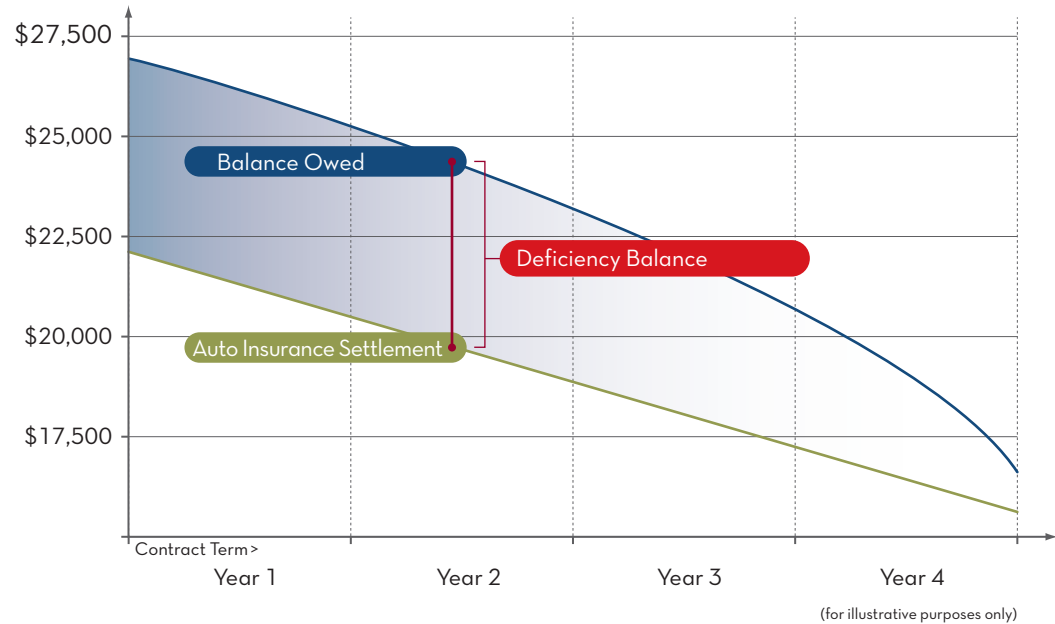
## How GAP Works

Finance or Lease Contract Balance	\$23,000
Auto Insurance Settlement	-\$20,000
	\$3,000
Auto Insurance Deductible	+\$1,000
Deficiency Balance	\$4,000
GAP Payment <sup>1</sup>	-\$4,000
Total Owed to Financial Institution to Pay Off Finance or Lease Contract	\$0

(for illustrative purposes only)

## Filling the Gap

GAP offered by Toyota Financial Services (TFS) will waive or pay the deficiency balance (minus certain fees and charges) between the amount still due on your finance or lease contract and your auto insurance settlement.<sup>1</sup> In most states, GAP will cover your auto insurance deductible.



The Deficiency Balance is the difference between what you owe and what your insurance company will pay if your vehicle is declared a total loss.

- ← Auto Insurance Settlement before deductible is applied.
- ← GAP pays up to \$1,000 of your auto insurance deductible<sup>2</sup>
- ← If a total loss occurs without GAP, you are generally responsible for this amount to pay off your finance or lease contract.

## Ask Your Dealer Now

Ask your dealer about GAP (offered by TFS) now because it's only available from your dealer at the time you purchase or lease an eligible new or used vehicle. And, for your convenience, the cost of GAP can be added to your finance or lease contract and included as a portion of your monthly payments.<sup>3</sup> GAP is available in most states.

1. Less any delinquent payments, taxes, and past due charges. See agreement, certificate, or waiver for complete details. Some restrictions apply.

2. Available in most states if it is purchased and disclosed separately on the finance/lease contract.

3. Subject to credit approval.