

Protect Your Financing

with RiskGuard® Guaranteed Asset Protection



Don't get caught upside down! GAP coverage is a must-have for any vehicle refinance today*:

Should your vehicle ever be declared a total loss, a standard auto insurance policy will only pay the current market value of the vehicle at the time of the loss. This scenario often leaves the owner scrambling to make up the monetary "gap" that exists between what your insurer will pay and what you may owe on your loan balance.

RiskGuard Guaranteed Asset Protection protects you in the event of total loss of your vehicle due to unrecovered theft, fire, vandalism, accident, flood, tornado or hurricane.

With Guaranteed Asset Protection you get:

Protection for your loan up to
84
months

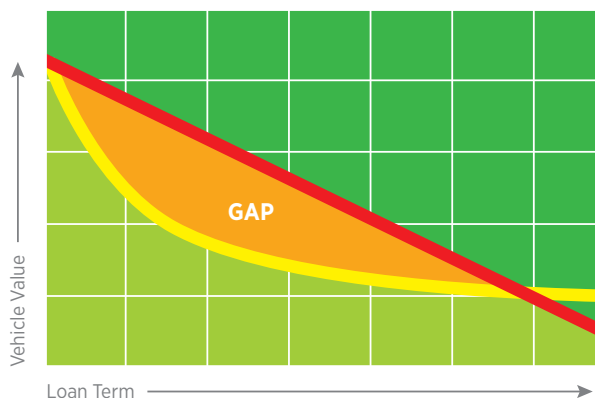
Coverage For vehicles valued up to
\$100,000

Coverage of insurance deductible up to
\$1,000

Payment of negative equity up to
\$50,000

Insurance Settlement (ACV) vs. Loan Balance

● Loan Balance ● Vehicle Depreciation ● Vehicle Value (ACV)



GAP Benefit Calculation Example*

Loan Balance	\$23,000
Actual Cash Value After Depreciation	\$18,400
Less Insurance Deductible	\$1,000
Settlement Check	\$17,400
You Would Owe	\$5,600
GAP Cancels	\$5,600
After GAP You Owe	\$0

*May vary based on loan and vehicle value

RiskGuard GAP is available when refinancing your vehicle. At OpenRoad Lending, we will help give you peace of mind and enjoy the security of knowing you are protected.

Don't take the risk. Make sure you're protected with RiskGuard Guaranteed Asset Protection from OpenRoad Lending.

*Purchasing GAP coverage is not a requirement to obtain financing.

