# Protect Yourself From "Uncovered" Loss

"Gap" refers to the difference between what is owed on a truck and what an insurance company says it's worth. Depreciation begins as soon as a truck is driven off the lot; you'll want to protect yourself against this type of loss with the Isuzu Commercial Truck GAP Program.

#### Plan Coverage Details:

- The cost of coverage can be amortized over the term of the loan or lease resulting in minimal monthly payments.
- Provides financial GAP coverage for all commercial trucks up to 80,000 pounds GVW.
- Trailers can also be covered under a separate GAP waiver.
- Commercial truck applications for specialized terms and equipment will be considered on an individual basis.
- Provides Coverage for the insurance deductible up to \$1,000.

ISUZU Finance of America, Inc.

Additional info and plan prices are available from your dealer or lender. ISUZU FINANCE V6AS SUZU

# Commercial Truck GAP Program

COMPREHENSIVE COVERAGE

## Purchasing a truck or trailer? Reduce your financial exposure!

When you finance a truck or trailer, its value will depreciate over time. If the unit is stolen or declared a total loss, you could be left owing a substantial amount of money. You need protection against the "GAP" – the difference between the actual cash value covered by your insurance company and the balance you owe.

#### Light & Medium Trucks

#### Gross Vehicle Weight (GVW)

Light Trucks are defined as a Commercial Truck with a GVW of up to 12,500 pounds.

Medium Trucks are defined as a Commercial Truck with a GVW of between 12,501 pounds and 19,500 pounds.

#### Benefits are paid up to \$50,000

The amount paid on any one claim shall not exceed \$50,000 in total.

#### Lending to Value

This program covers Light & Medium Trucks up to 150% of MSRP or NADA Truck Retail value.

### Protection for the Term of the Loan or Lease

The length of coverage on Loans or Leases for Light & Medium Trucks is up to 84 months.

#### Heavy Trucks

#### Gross Vehicle Weight (GVW)

Heavy Trucks are defined as a Commercial Truck with a GVW of over 19,500 pounds, not to exceed 80,000 pounds.

#### Benefits are paid up to \$50,000

The amount paid on any one claim shall not exceed \$50,000 in total.

#### Lending to Value

This program covers Heavy Trucks up to 115% of MSRP or NADA Truck Retail value. Increased LTV will be considered on an individual basis.

## Protection for the Term of the Loan or Lease

The length of coverage on Loans or Leases for Heavy Trucks is up to 84 months.





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