

GUARANTEED AUTO PROTECTION

available through
MAZDA PROTECTION PRODUCTS



FINANCIAL SERVICES



ADDED CONFIDENCE WITH GUARANTEED AUTO PROTECTION



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.¹ This difference is called the deficiency balance, which the vehicle owner is generally responsible for.



GUARANTEED AUTO PROTECTION (GAP) may waive the deficiency balance (minus certain fees and charges) between the amount still due on your finance or lease contract and your auto insurance settlement.² In most states, GAP will cover your auto insurance deductible.³

Ask your dealer about GAP now because it’s only available from your dealer at the time you purchase or lease an eligible new or pre-owned 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 payment (subject to credit approval).⁴ GAP is available in most states.

Finance or Lease Contract Balance	\$30,500	
Auto Insurance Settlement ⁵	– \$26,000	< Auto Insurance Settlement before deductible is applied (if applicable)
	\$4,500	
Auto Insurance Deductible	+ \$1,000	< GAP pays up to \$1,000 of your auto insurance deductible ³
Deficiency Balance	\$5,500	
GAP Payment ²	– \$5,500	< If a total loss occurs without GAP, you are generally responsible for this amount to pay off your finance or lease contract
Total Owed to Financial Institution to Pay Off Finance or Lease Contract	\$0	

(For illustrative purposes only. Individual experiences may vary.)

“What is Gap Insurance?”, Insurance Information Institute, Inc., 2024. <https://www.iii.org/>.

1 See your auto insurance policy for actual coverage in the event of a total loss.

2 Less any delinquent payments, amounts due to pre-existing damage, taxes, auto insurance deductibles over \$1000 (if applicable), and past-due charges. Type and availability of GAP vary by state. GAP may not be available on finance and lease contracts in some states. Some restrictions may apply. Please discuss with your dealer and see agreement for complete details.

3 Available in most states if GAP is purchased and disclosed separately on the finance/lease contract. See agreement for complete details.

4 Not all customers will qualify.

GUARANTEED AUTO PROTECTION

GENERAL PLAN BENEFITS

- Protection in the event your vehicle is declared a total loss
- Auto Insurance Deductible Coverage (available in most states)

Ask your Sales Consultant or Financial Services Manager about the advantages of Guaranteed Auto Protection and other Mazda Protection Products.

The purchase of a Mazda Guaranteed Auto Protection Voluntary Protection Product is optional, cancelable (subject to specific agreement terms), and not required to obtain credit.

This brochure is intended as an outline of the Guaranteed Auto Protection product offered by Mazda Financial Services. See agreement for complete details. A Guaranteed Auto Protection product may be a waiver by a lender/lessor 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. Type and availability of GAP products vary by state and may not be available in all states. GAP is not available for lease customers with a deficiency balance waiver.

The provider of this product is your creditor and any assignee of your creditor.

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