

Guaranteed Auto Protection

Coverage When You Need It Most

If your car is declared a total loss due to theft or accidental damage, and you still owe more on your finance or lease contract, Guaranteed Auto Protection (GAP) may reduce or even eliminate your remaining balance.¹

YOUR BENEFITS



OUT-OF-POCKET PROTECTION

May help with unexpected and potential significant out-of-pocket expenses



LONG TERM COVERAGE

Coverage for the life of your retail or lease agreement



DEDUCTIBLE COVERAGE

GAP may cover up to \$1,000 of your auto insurance deductible in most states²



FINANCING OPTIONS

GAP can be added to your finance or lease contract and included as a portion of your monthly payments (subject to credit approval)³

► **Protection from unexpected costs, if your vehicle is declared a total loss.**

► Only available when you purchase or lease your vehicle at a participating dealer.

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. See agreement, certificate, or waiver for complete details. GAP is not available in Hawaii.

3. Not all customers will qualify.

Guaranteed Auto Protection



► HOW GAP WORKS

Standard vehicle insurance often covers the value of the vehicle at the time of an accident, not the amount it was purchased or leased for.¹ If the amount still due on the finance or lease contract is more than the auto insurance settlement, the owner of the vehicle is generally responsible for this balance. GAP may reduce or even eliminate the customer's remaining balance.²



You're Covered with **GAP**.

► Ask your Dealer about the advantages of Guaranteed Auto Protection

Visit us online at
WAYSHIELDPROTECT.COM.



Finance or Lease Contract Balance	\$23,500	
Auto Insurance Deductible	+\$1,000	◀ GAP pays up to \$1,000 of your auto insurance deductible ²
Auto Insurance Settlement	-\$19,000	◀ Auto Insurance Settlement before deductible is applied (if applicable)
GAP Payment¹	-\$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.



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

1. "What is Gap Insurance?", Insurance Information Institute, Inc., 2024. www.iii.org/article/what-gap-insurance. See auto insurance policy for actual coverage in the event of a total loss.

2. See Agreement for complete details and exclusions. Some restrictions apply.

This brochure is intended as an outline for the Guaranteed Auto Protection Program. For exact provisions, exclusions, and limitations, please consult your actual agreement, certificate, or waiver.

A Guaranteed Auto Protection Plan 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. Type and availability of GAP vary by state and may not be available in all states.

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

In Florida, Toyota Motor Insurance Company ("TMIC") is the Obligor. The address of TMIC is 6565 Headquarters Drive, Plano, TX 75024. Florida License Number 02871.

©2025 Toyota Motor Insurance Services, Inc. All rights reserved. Wayshield™ is a trademark used by Toyota Motor Insurance Services, Inc. (TMIS) and its subsidiaries. Voluntary Protection Products are administered by TMIS or a third party contracted by TMIS

32001D (07/25)