



National Truck Protection®



COMMERCIAL CLASS 1-8

GAP COVERAGE

WERNER®

FLEET SALES



*See contract for details and conditions.

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- ✓ **Covers the difference between the insurance settlement and the loan/lease balance**
- ✓ **Protects the customer from a financial burden**
- ✓ **Safeguards customer credit**
- ✓ **Allows the customer to go truck shopping immediately after the insurance settlement**

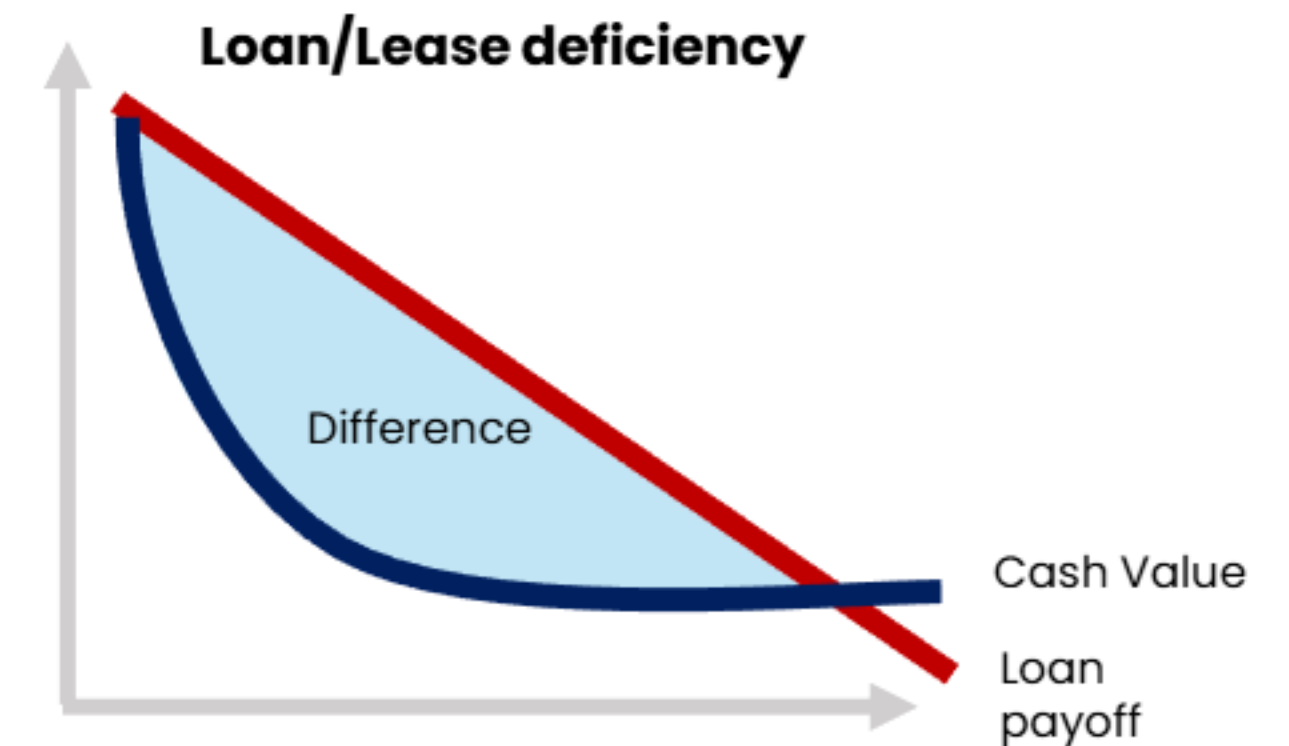
Program Details

Maximum GAP Benefit	\$50,000
Deductible Coverage	\$1,000 (No deductible coverage in Alaska)
Maximum Loan Amount	No limit
Maximum Loan Term	84 months
Maximum Vehicle Age	Current MY + 14 years

Rates

Class	Loans (0-60 mos)	Loans (61-72 mos)	Loans (73-84 mos)	Leases (0-60 mos)	Leases (61-72 mos)	Leases (73-84 mos)
Non-Franchise						
1-3	\$ 1,224	\$ 1,311	\$ 1,367	N/A	N/A	N/A
4	\$ 1,365	\$ 1,406	\$ 1,496	N/A	N/A	N/A
5	\$ 1,417	\$ 1,486	\$ 1,576	N/A	N/A	N/A
6	\$ 1,516	\$ 1,585	\$ 1,675	N/A	N/A	N/A
7	\$ 1,595	\$ 1,664	\$ 1,754	N/A	N/A	N/A
8	\$ 1,719	\$ 1,788	\$ 1,878	N/A	N/A	N/A

GC500M



Example:

Loan Amount	\$25,000
Term	60 Months
Loss Date	36 Months Loan/Lease
Payoff	\$15,000
Insurance Settlement	\$10,000
GAP	(\$5,000)
Insurance Deductible	(\$500)
Customer owes	(\$5,500)
GAP Benefit	5,500
Out-Of-Pocket Expense with GAP Protection	\$0

GAP COVERAGE

Non-Franchise Dealers Program Details

Non-Franchise Program Details	
150% MSRP/NADA Commercialvehicle Max Benefit is	\$50,000
Maximum Loan Amount	Unlimited
Maximum Loan Term	84 Months
Maximum Vehicle Age	Current plus 14 years
MSRP/NADA Limit	Non Franchise 150%
Claims Settlement	Primary Carrier Settlement
Deductible Coverage	\$1,000 (No deductible coverage in Alaska)
Delinquent Payments	None
Skipped Payments	None
Customer Cancellation Fee	\$50.00 (where allowed by state law or lender)
Refundable at Claim Time	Yes
Program Exclusions	
Non-uniform payments/self funded allowed	Yes
Balloon Loans allowed	Yes
Sold after date of sale allowed	No
Buy-Here Pay-Here allowed	No
Salvage Vehicles	No
Excluded Vehicles	The following vehicles which are excluded from coverage - All exotic vehicles, included but not limited to: Aston Martin, Avanti, Bentley, Bugatti, Daewoo, Ferrari, Lamborghini, Lotus, Maybach, McLaren, Rolls Royce, and Yugo. RV's, boats, ATV's, snowmobiles, motorcycles, a Vehicle used as a rental, taxi, limousine or shuttle, towing/wrecker service, or police, emergency services, or a Vehicle with municipal tags; and Vehicles used for organized racing or competitive driving
State Availability	Not available in CO, ME, and NY
State Specific Forms	CA
State Addendums/Disclosures	None
Contracts remitted after 60 days from the written date must be accompanied by a Hold Harmless Letter and a \$50.00 late fee per contract	