



## **GUARANTEED ASSET PROTECTION**

***Because insurance doesn't  
cover everything.***

If your vehicle is considered a total loss due to an accident or theft, your insurance may not cover all of your costs. In most cases your insurance only covers the actual cash or market value of your vehicle not your remaining loan balance. The result is a financial gap for which you are responsible and could mean thousands of dollars out of pocket for a vehicle you don't have or can no longer drive.

### **ABOUT NIADA**

The National Independent Automobile Dealers Association (NIADA) is among the nation's largest trade associations, representing the used motor vehicle industry comprised of more than 38,000 licensed used car dealers. Since 1946, NIADA has represented the voice and interests of used car dealers at the federal level in Washington D.C. Coupled with its state association network across the country, NIADA's grass-roots framework provides a dual layer of advocacy unmatched in the used motor vehicle industry.

For more than 70 years, NIADA has engineered programs and leveraged technology to fulfill its mission to advance, educate and promote the independent used car dealer. NIADA members subscribe to a strict Code of Ethics of duty, honor and integrity, and believe in the advancement of small business in support of the free-market system.

Disclaimer: This brochure is not a contract. Read your actual contract agreement as its terms, conditions, exclusions and limitations dictate your coverage.

This program is provided by C Berman Associates, Inc.  
Administered by Veritas Global Protection Services, Inc.  
3550 N Central Ave., Suite 800, Phoenix, AZ 85012  
Benefits Request: 888.848.6493

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# **GUARANTEED ASSET PROTECTION**

***Relief In Case Of  
Total Loss***

***Protection For The  
Unexpected***

## NIADA CODE OF ETHICS

- We will have a general duty of integrity, honor and fair dealing toward the general public.
- We will comply with all city, county, state and federal laws and shall endeavor to keep ourselves informed of the laws governing our business.
- We will not intentionally injure the business reputation of another member or competitor.
- We will employ truth and accuracy in advertising and selling.
- We will stand behind any guarantee given with the sale of a motor vehicle.
- We will not perform any act which would bring disrepute to the motor vehicle industry.
- We will expose or halt, where found, any scheme designed to deceive or defraud the automobile buying public and aid in prosecuting those guilty of such acts.
- We will constantly strive to improve business methods to the end that the public will be better served.

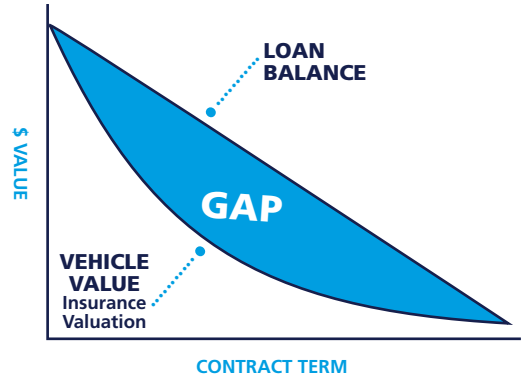
## NIADA MISSION STATEMENT

The mission of the National Independent Automobile Dealers Association, the only national not-for-profit organization representing the independent motor vehicle industry, is to promote, educate and advance the independent motor vehicle dealer by:

- Accumulating, processing and disseminating information relative to the motor vehicle industry.
- Developing, compiling and providing to the consumer information which will promote a better understanding of the independent motor vehicle dealers place in the economy.
- Providing relevant information to regulatory and lawmaking bodies so that they may have a better understanding of the possible effects of proposed laws, rules and regulations on the consumer and the motor vehicle industry.
- Assisting in the promotion and organization of local, state or regional independent motor vehicle dealer associations.
- Anticipating, recognizing and responding to current and future issues and needs of the independent motor vehicle industry and the consumer.

## UNDERSTANDING HOW GAP WORKS

### EXAMPLE



LOAN BALANCE	\$21,200
INSURANCE SETTLEMENT	\$15,200
BALANCE YOU OWE	\$6,000
AMOUNT WAIVED	\$6,000

**YOUR OUT-OF-POCKET EXPENSE WITH NIADA GAP** **\$0**

Subject to contract terms, conditions, limitations and exclusions.

For illustration purposes only.

## GAP BENEFITS

- Waives up to **\$50,000** of the "gap" due to a covered total loss.
- Includes coverage for your primary insurance deductible up to **\$1,000**.
- Available on vehicles with a Manufacturer's Suggested Retail Price (MSRP)/National Automobile Dealers Association Official Used Car Guide (NADA) value up to **\$100,000**.
- Covers amount financed up to **150%** of the vehicle's MSRP/NADA value.
- Covers vehicle finance agreement terms up to **84 months**.