GAP helps protect your investment.

When might GAP be a smart choice?

If you have:

- Financed or leased a vehicle
- 20% or less down payment
- Financed for longer terms

HYUNDAI PROTECTION PLAN

The only GAP product backed by Hyundai.[4]

We offer our customers exceptional benefits that enhance the experience of driving a Hyundai. For more information, see your participating Hyundai dealer or visit:

HyundaiProtectionPlan.com

Have questions?

Contact the Hyundai Protection Plan Customer Service team

800-477-8089

The Hyundai Protection Plan Guaranteed Asset Protection (GAP) product is optional and is not insurance. All transactions related to the optional Hyundai Protection Plan GAP product are governed solely by the provisions of the Hyundai Protection Plan GAP Deficiency Waiver Addendum ("Addendum"). This document provides general information about the Hyundai Protection Plan GAP product and should not be solely relied upon when purchasing coverage. Please refer to the Addendum for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage may vary by state. Not all vehicle models may be eligible for coverage. Please see your dealer for more information.

The Hyundai Protection Plan GAP product is offered through Hyundai Protection Plan, Inc. (doing business in California as Hyundai Capital Extended Services), 3161 Michelson Drive, Suite 1900, Irvine, CA 92612, a member of the Hyundai Motor America family.

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HYUNDAI PROTECTION PLAN

Guaranteed Asset Protection



HYUNDAI

Relief in case of a total loss.

If your vehicle is declared a total loss due to an accident, theft, or natural disaster, your primary insurance company may only pay you for the amount equal to their assessment of the market value of your vehicle at the time of the total loss, less your deductible amount. Unfortunately, there may be a significant "gap" between what your primary insurer pays and the balance you owe on your vehicle finance agreement.

The Guaranteed Asset Protection (GAP) product may help protect you by waiving some or all of the difference.[1]

GAP benefits:[1]

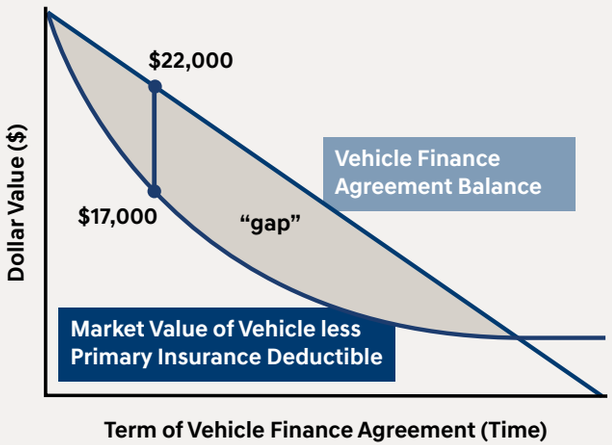
- Waives some or all of the "gap" due to a covered total loss
- No maximum dollar amount on covered losses waived
- Includes coverage for your primary insurance deductible up to $1,000[2]



How GAP helps protect your investment

Here's an example of how a GAP product may help cover a vehicle declared a total loss:[1]

Primary insurance assessment of vehicle market value at time of total loss	$18,000
Primary insurance deductible	– $1,000
Market Value of Vehicle less Primary Insurance Deductible	**$17,000**
Outstanding finance agreement balance at time of total loss, assuming all payments were made on time	**$22,000**
Potential amount you owe	**= $5,000**
Waived by GAP	– $5,000
Out-of-pocket expenses with GAP	**$0**



The example above is for illustrative purposes only. Actual GAP waiver benefit calculations will vary based on your specific circumstances and may not result in a GAP waiver benefit. Primary insurance deductible coverage is available up to $1,000, and may not be available in all states.



Coverage exclusions may apply:[3]

- Any amounts owed on your vehicle finance agreement resulting from late charges, or unpaid and currently due monthly charges
- Total losses resulting from dishonest, fraudulent or illegal acts (such as DUI) by customer, customer's family member, or other person acting under customer's authority
- Vehicles used for competitive racing or for a prohibited commercial purpose
- If the customer has refinanced the original vehicle finance agreement or the original covered vehicle
- The following deductions taken by the primary insurer: prior damage, salvage, missing items, excess towing, custom equipment, and storage

1. Please refer to your Addendum for details. GAP programs vary by dealer/lender/state of purchase. Maximum eligibility limits, coverage limits, and exclusions apply. Note that you remain responsible for past due payments, late fees, other charges on your vehicle finance agreement, and any other amounts that are not covered by the GAP product.
2. Primary insurance deductible coverage is not available in all states. See state-specific provisions in your Addendum for complete details.
3. Additional exclusions may apply. Please see your Addendum for specific coverage details, including limitations and exclusions.