

# GAP "Dare to Compare" Program Comparisons

## GAP Administrator and Insurance Co

Administrator	VisualGAP	Your Program	
Insurance Carrier Information	<input checked="" type="checkbox"/> Great American	<input type="checkbox"/>	<i>Frost provides GAP Administration for more than 800 Credit Unions</i>
AM Best Rating and Service	<input checked="" type="checkbox"/> A(Excellent)	<input type="checkbox"/>	
Claim Service	<input checked="" type="checkbox"/> Excellent	<input type="checkbox"/>	

## Standard for Cars, Trucks and Vans

Pricing			Contact for Pricing
Maximum Loan Amount	<input checked="" type="checkbox"/> \$100,000	<input type="checkbox"/>	
Maximum Benefit	<input checked="" type="checkbox"/> \$50,000 per claim	<input type="checkbox"/>	
Maximum Term	<input checked="" type="checkbox"/> 84 Months	<input type="checkbox"/>	
% MSRP/NADA Allowed	<input checked="" type="checkbox"/> 150%	<input type="checkbox"/>	KBB endorsement available
Other Debt Rolled into Loan	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/>	Not covered by many providers
Delinquent Payments	<input checked="" type="checkbox"/> 2	<input type="checkbox"/>	
Standard Skip Payments	<input checked="" type="checkbox"/> 2	<input type="checkbox"/>	
Additional Skip Payments	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/>	
Deductible Coverage <i>(not available in all states)</i>	<input checked="" type="checkbox"/> \$1,000	<input type="checkbox"/>	
GAP Plus Benefit <i>(not available in all states)</i>	<input checked="" type="checkbox"/> \$1,000	<input type="checkbox"/>	Please review Legal Review of GAP Plus programs
Refunds	<input checked="" type="checkbox"/> 60 Day Free Look	<input type="checkbox"/>	Subject to state regulations
Claim Filing Period	<input checked="" type="checkbox"/> 365 Days	<input type="checkbox"/>	Frost allows the longest claim filing window
Police report Required	<input checked="" type="checkbox"/> Theft Only	<input type="checkbox"/>	
Educational Assistance/Rex Johnson	<input checked="" type="checkbox"/> Available	<input type="checkbox"/>	Exclusive Frost Service

## Motorcycles/Powersport

Pricing			Frost covers Powersport vehicles up to \$30,000 at standard rates
Maximum Loan Amount	<input checked="" type="checkbox"/> \$30,000	<input type="checkbox"/>	
Maximum Term	<input checked="" type="checkbox"/> 84 Months	<input type="checkbox"/>	
% MSRP/NADA Allowed	<input checked="" type="checkbox"/> 150%	<input type="checkbox"/>	

## Boats/Personal Watercraft

Pricing			Frost covers personal watercraft up to \$30,000 at standard rates
\$0 to \$30,000	<input type="checkbox"/>	<input type="checkbox"/>	
\$30,001 to \$100,000	<input type="checkbox"/>	<input type="checkbox"/>	Contact for Pricing
Maximum Loan Term	<input checked="" type="checkbox"/> 240 Months	<input type="checkbox"/>	
Maximum Coverage Term	<input checked="" type="checkbox"/> 84 Months	<input type="checkbox"/>	
% MSRP/NADA Allowed	<input checked="" type="checkbox"/> 135%	<input type="checkbox"/>	

## RV, Travel Trailer & Campers

Pricing			Tiered, Contact for Pricing
\$0 to \$250,000	<input type="checkbox"/>	<input type="checkbox"/>	
Maximum Loan Amount	<input checked="" type="checkbox"/> \$250,000	<input type="checkbox"/>	
Maximum Loan Term	<input checked="" type="checkbox"/> 240 Months	<input type="checkbox"/>	
Maximum Coverage Term	<input checked="" type="checkbox"/> 84 Months	<input type="checkbox"/>	
% MSRP/NADA Allowed	<input checked="" type="checkbox"/> 135%	<input type="checkbox"/>	

## Important Issues

Visual GAP Graphical Analysis	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/>	
Free NADA	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/>	
Menu-Selling	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/>	
Rate Guarantee	<input checked="" type="checkbox"/> Available	<input type="checkbox"/>	
Educational Assistance	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/>	
Online Claim Status	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/>	