

1345 Enclave Parkway
Houston, TX 77077

-or-

P.O. Box 441828
Houston, TX 77244-1828

Website: www.gsanationwide.com

Email: gapclaims@gsadmins.com

Fax: (713) 580-5123

Phone: (800) 833-8443

Thank you for contacting GS Administrators, Inc. regarding your GAP Agreement.

If you have suffered a total loss of your covered vehicle and you have a balance on your loan after you have settled with your primary insurance, you may be entitled to benefits under your GAP Agreement. Please review the attached documents and provide us with the documentation and information needed to process your claim. These documents may be provided to us by you, or you may have them sent directly from your Lender/Lessor, insurance company or dealership.

Please visit our website at www.gsanationwide.com. Once you register, you can view the documents necessary to complete the processing of your claim. You also will have the ability to upload the remaining documents to aid in the processing of your claim. Using our online portal is the most efficient method to assist us with completing your claim. However, if you prefer, you can call us at (800) 833-8443 with any questions you may have or instructions on how to provide us with the information needed. Please be aware that you must take action in order for us to further process your claim.

Claim documents can also be submitted by email to gapclaims@gsadmins.com. If email submission is not possible, please fax to (713) 580-5123.

Recommendations:

- It is ultimately your responsibility to make sure that all documents are provided.
- The sooner we receive documentation, the sooner your claim will be processed.
- You may still be responsible for payments even though your vehicle is acknowledged as a total loss. You should contact your Lender/Lessor regarding specific loan requirements.

Please review the attached Checklist, Frequently Asked Questions and Vehicle Options Form for additional information. Thank you for your attention to provide the required documents and we look forward to assisting you with your claim.

**Have you called the dealer who sold you the vehicle and the GAP Agreement?
They are ready to assist you in buying a new vehicle.**

GAP CLAIM REQUIRED DOCUMENTS

SUBMIT THE FOLLOWING DOCUMENTS

Please forward copies of the following documents to process your GAP claim. You or others may have already provided some of these documents or need to obtain them. Please visit our website at www.gsanationwide.com. Once you register, you can view the documents necessary to complete the processing of your claim. You also will have the ability to upload the remaining documents to aid in the processing of your claim. Using our online portal is the most efficient method to assist us with completing your claim. If necessary, we suggest that you contact the Lender/Lessor, insurance company, or dealership as it is ultimately your responsibility to provide documents or arrange for them to be provided.

DOCUMENT COPY	OBTAIN FROM	DESCRIPTION
Market Valuation Report	Insurance Company	Copy of the valuation report your primary insurance company used to determine the Actual Cash Value of the vehicle. The report must include options on the vehicle and mileage on the date of loss.
Total Loss Worksheet	Insurance Company	Copy of the details of the final payment amount by the insurance company which includes the Actual Cash Value, applicable taxes and tag fees, deductible amount and the final settlement amount.
Insurance Check	Insurance Company	Copy of the insurance check or other verification of the payment amount made by the insurance company to the Lender/Lessor due to the total loss of the vehicle.
Police Report	Insurance Company	Copy of the police report showing details of the loss if one was produced.
Lender/Lessor Payment History	Lender/Lessor	Copy of the payment history showing all account transactions occurring since the inception of the loan.
Retail Installment Contract	Lender/Lessor	Copy of the Loan Contract or Lease Agreement showing the loan terms (interest rate, payment amounts, etc.) and other products purchased such as a warranty, prepaid maintenance, etc.
Lease Gross Payoff Sheet (required only for leased vehicles)	Lender/Lessor	Calculation page from your Lessor that determines the amount owed on your lease agreement as of the date of loss.
Vehicle MSRP/NADA At Sale	Dealership	<ul style="list-style-type: none"> • If purchased new, invoice showing MSRP. • If purchased used, copy of the NADA/bookout sheet.
Proof of Cancellation Refund Amounts for Service Contracts and Other Products	Dealership or Issuing Company	Documentation indicating the cancellation refund amounts for other products such as service contracts, prepaid maintenance, credit insurance, ancillary products, etc. If expired or non-cancellable, please provide a copy of the terms and conditions.
Vehicle Options Form	Consumer	Check the appropriate boxes of the options on your vehicle at time of purchase.

Your claim cannot be processed until we have the information needed to verify your claim. If it has not been provided, please upload the requested information as soon as possible to www.gsanationwide.com. If you are unable to utilize our website, please email or fax the requested information as soon as possible.

FREQUENTLY ASKED QUESTIONS

GAP CLAIMS HELPFUL INFORMATION

➤ **Why do I need to submit documents from my Lender/Lessor, insurance company, or dealership?**

We are required to adjudicate your claim per the terms of your contract and these documents are needed to do this.

➤ **How does GAP work?**

GAP is designed to provide financial relief resulting from the total loss of a vehicle. There are certain items that are not covered such as late payments, missed payments, extensions and deferrals, or prior damage to your vehicle. Please refer to your GAP contract for details on exclusions.

➤ **How long does it take to process my GAP claim?**

Processing is typically completed within the period specified in your GAP contract after receipt by us of all requested information.

➤ **Can my Lender/Lessor or insurance company start my claim?**

Yes. Your claim is initiated upon notification to us of the total loss of your vehicle or by receipt of documents. In order to complete processing of your claim, the documents indicated in the attached documents list must be provided to us.

➤ **What does GAP cover?**

GAP provides for the difference between the payoff amount due to your Lender/Lessor and the Actual Cash Value of your vehicle at the time of total loss (i.e., primary auto insurance payment), adjusted for any non-covered items indicated in your GAP Agreement.

➤ **Should I keep making payments on my loan/lease after the total loss occurs?**

Please contact your Lender/Lessor about this since it involves the terms of your loan or lease agreement. They will advise you regarding payments made after the date of loss.

➤ **What if I don't have primary auto insurance on my vehicle?**

If you don't carry primary auto insurance, i.e., collision or comprehensive coverage, or if your primary carrier denies your auto insurance claim, we will determine the Actual Cash Value of your vehicle and deduct it from your outstanding balance on the date of loss, subject to terms and conditions of your GAP Agreement.

➤ **What happens to my vehicle service contract, credit insurance or other products?**

If you purchased other products with your vehicle such as a vehicle service contract, credit insurance or prepaid maintenance, you are entitled in most cases to a pro-rata refund of the contract purchase price. We will apply their refund amounts to your GAP claim. Contact the company who issued the contracts or your dealership to cancel these contracts.

SEND GAP CLAIM DOCUMENTS VIA:

WEBSITE	EMAIL	FAX
www.gsanationwide.com	gapclaims@gsadmins.com	713-580-5123

Thank you for your assistance in obtaining the information needed to expedite your claim.

VEHICLE OPTIONS FORM

In order for us to accurately process your request for a GAP claim please provide the information listed below regarding the vehicle affected by the total loss.

Your Name:	GAP Agreement Number:
Date of Loss:	Mileage as of Date of Loss:
Lender/Lessor:	Account Number:
Vehicle Year, Make and Model:	
VIN #: Vehicle Identification Number (17 Characters)	

Please complete the following by selecting the appropriate options that were on your vehicle at the time of purchase. Do not include items added after the date of purchase.

- | | |
|---|--|
| <input type="checkbox"/> 4X4 | <input type="checkbox"/> Manual Transmission |
| <input type="checkbox"/> Air Conditioning | <input type="checkbox"/> Navigation System |
| <input type="checkbox"/> Aluminum/Alloy Wheels | <input type="checkbox"/> Power Door Locks |
| <input type="checkbox"/> AM/FM Stereo | <input type="checkbox"/> Power Seat (Drivers) |
| <input type="checkbox"/> Automatic Transmission | <input type="checkbox"/> Power Steering |
| <input type="checkbox"/> Bed Liner | <input type="checkbox"/> Power Sunroof |
| <input type="checkbox"/> Bed Liner – Spray on | <input type="checkbox"/> Power Windows |
| <input type="checkbox"/> CD Player | <input type="checkbox"/> Running Boards |
| <input type="checkbox"/> Cruise Control | <input type="checkbox"/> Satellite Radio |
| <input type="checkbox"/> Dual Air Conditioning | <input type="checkbox"/> Snow/Plow Package |
| <input type="checkbox"/> Dual Power Seat | <input type="checkbox"/> Spoiler |
| <input type="checkbox"/> Entertainment System | <input type="checkbox"/> Theft Deterrent / Alarm |
| <input type="checkbox"/> Fog Lamps | <input type="checkbox"/> Theft Recovery System |
| <input type="checkbox"/> Heated Seats | <input type="checkbox"/> Leather Seats |
| <input type="checkbox"/> Cooled Seats | <input type="checkbox"/> Luggage / Roof Rack |
| <input type="checkbox"/> Specialty Stereo System (Bose, Infinity, etc.) | <input type="checkbox"/> Towing Trailer Package |

Other: (Please list any options not listed above)
