



📞 800-338-2680

🌐 driveonramp.com

📍 5600 Broken Sound Blvd NW
Boca Raton, FL 33487

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 Nation Motor Club, LLC located at 5600 Broken Sound Blvd NW, Boca Raton, FL 33487.

The amount owed does not include missed payments, payment extensions, deferred payments, accrued interest, late fees, disposition fees, penalty fees, early termination fees, or finance charges incurred after the date of loss. Depending on the plan purchased, it will not be waived and you will own these over-financed amounts even after a total loss. See contract for exact coverages, exclusions and limitations.

GAP COMPLETE offers coverage for new or previously owned automobiles, light trucks, and vans up to one ton.

Ask dealer for complete information.

Questions about coverage?

800.338.2680

www.nationsafeddrivers.com

**Administered by:
Norman & Company, Inc./Classic**

13401 McCormick Drive

Tampa, FL 33626

Toll-Free: 800-930-4633

info@classictrak.com

Fax: 813-855-4554

Coverage not available in all states. Check the waiver for specific coverage, terms, conditions, exclusions, and complete information. GAP COMPLETE is voluntary. GAP COMPLETE is not considered insurance and does not take the place of insurance on your vehicle.

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ON-GCO-B (10-25)



 Asset Coverage

**GAP
COMPLETE**

GAP Complete

OPTIONAL GAP WAIVER

Many drivers have learned the hard way that a standard auto insurance policy may not provide all the financial coverage they need when their vehicle is declared a total loss due to an accident or theft of the vehicle.

Here's why: When the value of a vehicle is less than the balance of the loan, this is described as being "upside down" on the loan or having "negative equity" in the vehicle.

An optional product called "GAP COMPLETE" may help cover the difference.

NEGATIVE EQUITY MAY PUT BUYERS AT FINANCIAL RISK

GAP COMPLETE waivers are designed to help cover the difference between the "insurance payout for your vehicle" (or the actual cash value of your vehicle) at the time it's totaled and your outstanding loan balance. Here's an example using a typical auto loan:

Amount you may owe on your loan:	\$35,000
Primary carrier settlement or actual cash value at time of loss:	\$30,000
Your insurance deductible:	\$1,000
Amount insurance company pays you:	\$29,000
GAP COMPLETE:	\$6,000

*The actual benefit amount waived is determined only at the time of loss per terms described in the waiver and may not cover the entire outstanding loan balance due to the listed maximum GAP benefit amount, terms, conditions or exclusions included, but not limited to late payments, late fees, missed payments, condition adjustments and any limitations based on the loan-to-value-coverage of 150%. The above example references a customer who has insurance coverage at the time of loss. If a customer does not have insurance in-force then the claim will be adjudicated using the J.D. Power value at the time of loss per the terms outlined in the GAP COMPLETE waiver. You may request a copy of the GAP COMPLETE waiver prior to purchasing this coverage.

HIGHLIGHTS OF GAP COMPLETE

- Coverage up to 96 months for automobiles, light trucks, and vans.
- Coverage up to 150% of the MSRP/JD Power value for automobiles, light trucks, and vans.
- An online claims portal that makes it easy to open new claims, sign up for status updates, and facilitates quicker processing of potential claim benefits.



Not everyone needs GAP COMPLETE coverage. However, many consumers are finding it may be beneficial to purchase GAP COMPLETE just in case they owe more than the vehicle is worth if their vehicle is declared a total loss due to an accident or theft.