



# MINI GAP PROTECTION.

MINI FINANCIAL SERVICES



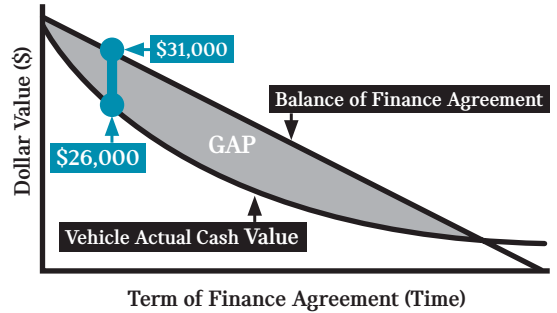
# JUST IN CASE.

If your MINI is ever declared a total loss due to an accident, theft, or natural disaster, a financial gap occurs if the amount your insurer pays falls short of the amount you owe on your loan. Your gap and your primary insurance deductible can easily add up to thousands of dollars.

Fortunately, you can close up your gap right here, right now. MINI Guaranteed Auto Protection (GAP) waives the difference between your primary insurance settlement and the outstanding balance on your vehicle's loan. It also provides coverage for your insurance deductible, subject to the terms and conditions of the program. It's your best bet for protecting your finances in a worst-case scenario.

## Coverage includes:<sup>1</sup>

- Covered losses waived up to \$50,000.
- Coverage for your insurance deductible up to \$1,000.<sup>2</sup>
- Loan balance/amount financed up to 150% of the vehicle's MSRP/NADA value.



## How GAP protects your investment.

Here's an example of how a GAP product would cover a vehicle declared a total loss due to an accident:

Outstanding loan balance.	\$31,000
Insurance assessment of vehicle's Actual Cash Value, less \$1,000 deductible.	- \$26,000
Your potential expense.	\$5,000
Waived by MINI GAP Protection.	- \$5,000
<b>Amount You Owe.</b>	<b>= \$0</b>

This example is for illustrative purposes only. Actual GAP waiver benefit calculations will vary based on specific circumstances.

## Coverage exclusions may apply:<sup>3</sup>

- Any amounts or terms exceeding the program maximums.
- The following deductions made by the primary insurer: prior damage, salvage, missing items, excess towing, custom equipment and storage.
- 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 a prohibited commercial purpose.

MINI GAP is not available for purchase on lease agreements.

<sup>1</sup>Please refer to your GAP Waiver Addendum for details. Programs vary by dealer/lender/state. Maximum eligibility limits and certain exclusions apply. Note that you remain responsible for past due payments, late fees and other charges on your loan.

<sup>2</sup>Deductible coverage not available in all states.

<sup>3</sup>Additional exclusions may apply. Please see your GAP Waiver Addendum for specific coverage details, including limitations and exclusions.



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

The Administrator of MINI GAP Protection is Safe-Guard Products International, LLC, Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA, 30328, 1-866-936-0210, except in Indiana where the GAP Plan Administrator is BMW Financial Services NA, LLC, 300 Chestnut Ridge Road, Woodcliff Lake, NJ 07677, and the Claims Administrator is Safe-Guard Warranty Corporation, Two Concourse Parkway, Suite 500, Atlanta, GA, 30328, 1-866-936-0210.

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