



Auto Protection Available with HACU

Safeguard against the unexpected



Life is full of challenges and adventures — we want to make sure that paying for your vehicle isn't an "adventure" if the unexpected does happen.

GAP Protection*

GAP (Guaranteed Asset Protection) helps to fill the gap between what you owe on your loan and what your vehicle insurance will pay you if your vehicle is totaled or stolen. GAP can help shield you from these unexpected out-of-pocket expenses *and* will reimburse your deductible up to \$500 per loss.

On average, a new vehicle depreciates 19% in the first year, half of which occurs immediately after you drive off the lot. That creates a GAP in coverage.



GAP \$4,750

Insurance \$20,000

Mechanical Breakdown Protection*

MBP (Mechanical Breakdown Protection) can help with costly repairs no longer covered by your vehicles standard manufacturer's warranty.

As your vehicle puts on miles/years the chance of a major repair expense that is no longer covered increases. Keep your vehicle safe, in great working order without worrying about your budget.

- **Comparable to factory warranty on most vehicles**
Parts and Labor
- **Use any authorized repair facility in the U.S.**
- **No Deductible**
- **Nationwide coverage**
- **24 hour Roadside assistance**
Flat tire assistance
Lock-out service
Battery jump start
Fuel delivery
- **Towing**
- **Rental allowance**
- **Transferable**



*Coverage will vary dependent on the protection selected. Additional information is available upon request. Terms and conditions may apply, for a full explanation of terms please refer to the coverage provider's materials.

Talk to a lending specialist today

The above offerings are optional and will not affect your application for credit with HealthCare Associates Credit Union.