

Volkswagen Drive Easy

Guaranteed Asset Protection Plus and Lease-End Protection



Volkswagen Credit



Guaranteed Asset Protection Plus

Your best bet for a worst-case scenario.

If you financed the purchase of your Volkswagen, you want to protect your investment. A financial gap occurs when the amount your insurer pays falls short of your finance agreement balance. If your Volkswagen is ever declared a total loss due to an accident, theft, or natural disaster, your gap and your primary insurance deductible can easily add to up to thousands of dollars.

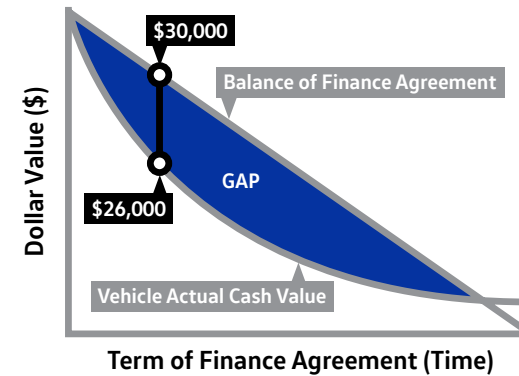
Fortunately, you can close up your gap right here, right now. Volkswagen Drive Easy Guaranteed Asset Protection (GAP) Plus waives the difference between your primary insurance settlement and the outstanding balance on your vehicle's financing, and provides coverage for your insurance deductible, subject to the terms and conditions of the program. What's more, you'll receive a \$1,000 credit toward the purchase of a replacement vehicle at your selling Dealership.¹ It's your best bet for added protection in a worst-case scenario.



GAP Plus benefits²:

- Covers finance agreement balance/amount financed up to 150% of the vehicle's MSRP/ NADA value
- Waives covered losses up to \$50,000
- Includes coverage for your insurance deductible up to \$1,000³
- Transferable for a \$50 fee if another private party assumes your finance agreement
- Cancelable at any time; after 30 days, subject to a \$50 fee⁴

GAP Plus coverage offers a \$1,000 credit available at the selling Dealer to be applied toward the purchase of a replacement vehicle.¹



How GAP Plus protects your investment:

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

Outstanding finance agreement balance	\$30,000
Insurance assessment of vehicle's Actual Cash Value	- \$26,000
Amount you owe	= \$4,000
Primary insurance deductible ³	+ \$1,000
Your potential expense	= \$5,000
Waived by GAP Plus	- \$5,000
Total Amount You Owe	\$0
GAP Plus Benefit	+ \$1,000

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

Coverage exclusions may apply⁵:

- 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 act (such as DUI)
- Vehicles used for competitive racing or a prohibited commercial purpose

GAP Plus is not available for purchase on a leased vehicle.

¹ GAP Plus is not available in all states. You must receive a GAP waiver benefit to be eligible for the \$1,000 credit at the selling Dealer.

² Please consult your GAP Plus 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 finance agreement.

³ Deductible coverage not available in all states.

⁴ Please consult your GAP Plus Addendum for complete cancellation rules, including state-specific cancellation rules.

⁵ Additional exclusions may apply. Please consult your GAP Plus Addendum for specific coverage details, including limitations and exclusions.



Lease-End Protection

End your lease with added ease, not expense.

Now that you're leasing a Volkswagen, you're in for several years worth of fun-filled adventures. And while you are thoroughly enjoying your new vehicle, there is the potential for excess wear.

The good news is, optional Volkswagen Drive Easy Lease-End Protection¹ waives up to \$10,000 of excess wear-and-tear charges for interior stains, tire wear, chips, dents and dings, and more at the end of your lease. In addition, there's no deductible. This way, you can maximize the excitement of your lease while minimizing your lease-end costs.

Lease-End Protection benefits²:

- Waives covered excess wear-and-tear charges up to \$10,000
- Waives up to 500 excess miles
- Covers charges for missing parts up to \$150 in total
- No deductible
- Transferable for a \$50 fee if another private party assumes your lease agreement
- Cancelable at any time; after 30 days, subject to a \$50 fee³

Coverage of items such as:

- Paint wear and exterior surface dents, scratches, chips, pits or cracks, and discoloration
- Interior upholstery surface rips, tears, stains, burns, and spotting

- Front and rear windshield and side glass chips
- Carpet rips, tears, stains, and spotting
- Side and rear view mirrors (glass, surface, and mechanical/electrical)
- Front and rear door, hatch, and tailgate rubber seals
- Head lamps, tail lamps, and light bulbs
- Bumpers, bumper covers, step bumpers, and surrounding bumper trim
- Convertible tops; including trim and moldings
- Audio equipment, speakers, and systems
- Badges and body insignia
- Tire wear
- And much more...

Coverage exclusions may apply⁴:

- Any itemized excess wear-and-tear charge that exceeds \$1,000
- Repairs performed prior to lease agreement termination
- Charges for alterations or modifications to the vehicle
- If vehicle is used for competitive driving, racing or a prohibited commercial purpose
- Any charges caused by Customer's wrongful or intentional acts

¹ Lease-End Protection is available only if you lease your vehicle through VW Credit Leasing, Ltd.

² Lease-End Protection is not available in New York.

³ Please consult your Lease-End Protection Addendum for complete cancellation rules, including state-specific cancellation rules.

⁴ Additional exclusions may apply. Please consult your Lease-End Protection Addendum for specific coverage details, including limitations and exclusions.



**Extend your
coverage.
Expand your
peace of mind.**



www.vwdriveeasy.com

All transactions related to the optional Volkswagen Drive Easy program are governed solely by the provisions of the applicable Addendum. This document and its contents provide general information about the Volkswagen Drive Easy program and should not be solely relied upon when purchasing coverage. Please refer to the applicable Volkswagen Drive Easy program Addendum for details of terms, conditions, and specific coverage details, including limitations and exclusions, transferability, and cancelability. Coverage may vary by state. Not all vehicle models may be eligible for coverage. Please see your Dealer for more information. These products are not required for you to obtain financing for the purchase or lease of a vehicle.

The Administrator of Guaranteed Asset Protection (GAP) Plus included in the Volkswagen Drive Easy program is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, 1 (844) 368-6414, except in Indiana where the GAP Plan Administrator is VWFS Protection Services, Inc., 2200 Ferdinand Porsche Drive, Herndon, VA 20171, and the Claims Administrator is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, 1 (844) 368-6414.

The Administrator of Lease-End Protection included in the Volkswagen Drive Easy program is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, 1 (844) 368-6414.

VW Credit, Inc. (dba Volkswagen Credit) is a servicer for VW Credit Leasing, Ltd. and VCI Loan Services, LLC. "Volkswagen", "VW", and the Volkswagen logo are registered trademarks of Volkswagen AG. © 2017 VW Credit, Inc. All rights reserved.

VWG+LBR
Rev 1/17