



MASTERTECH™

Debt Protection Program

Claim Procedures

In the event of a constructive total loss, please follow these procedures:

1. Secure a copy of your MasterTech™ Debt Protection GAP Waiver, the GAP Waiver number, and the vehicle identification number (VIN).
2. Notify the GAP administrator, American Financial Warranty Corporation (AFWC), as soon as possible. This notification must take place no later than ninety (90) days after receiving the settlement from the primary insurance carrier or from the date the financial institution notifies you of any balance owed, whichever is later.
3. Please refer to the *Required Documents for a GAP Claim* sheet for a complete list of items that must be submitted to start a GAP claim.
4. Submit the documentation listed on the *Required Documents for a GAP Claim* to AFWC using any of the methods below:

American Financial Warranty Corporation

E-mail: mtgapclaims@AFASinc.com
Phone: 800.964.4811
Fax: 844.430.6791
Address: P.O. Box 7719
The Woodlands, TX 77387

5. You are responsible for any loan payments that may be due while your claim is being processed.
6. Please see the list of Frequently Asked Questions on www.MasterTechVPP.com for further details and information on filing a GAP claim.



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Required Documents for a GAP Claim

Documents	Sources	Description
Vehicle Valuation Report	Insurance Company	Report used to determine the Actual Cash Value of your vehicle. This report should include the year, make, and model of the vehicle as well as mileage, packages, and options on your vehicle.
Total Loss Worksheet	Insurance Company	Statement of details on the final insurance settlement. Includes the Actual Cash Value, taxes, fees, deductible and final payment amount.
Insurance Settlement Check	Insurance Company	Copy of the settlement check from your insurance company.
Financing Contract	Lender	The loan contract showing the financing terms and other products purchased such as a vehicle service contract, maintenance, or other ancillary products.
Loan History	Lender	The complete loan history showing all payments and other charges on your loan account. Your loan balance must be included on this statement.
MSRP/NADA at purchase	Dealer or Lender	Copy of the MSRP (if you purchased a new vehicle) or the NADA or Book Out Sheet (if you purchased a used vehicle). This is similar to the window sticker.
Police Report	Police Agency or Insurance Company	Copy of the Crash Report, Theft Report, or Fire Report. If one is not available, a notarized statement of loss is required. For a total loss due to theft or fire, a Theft or Fire report is mandatory.
Buyers Order	Dealer or Lender	Bill of Sale, Purchase Agreement, or sales contract between you and the dealer.
Refunds for other products purchased	Dealer	Refunds for canceled products such as a vehicle service contract, maintenance, or other ancillary products. If a product was non-cancelable, please forward a copy of the contract that includes the cancellation clause.

American Financial Warranty Corporation reserves the right to request further information should it be deemed necessary.

Under the terms of the contract, it is your responsibility to ensure that this information is sent to us. If you do not have the required documents, please contact your lender, insurance company or dealership and request that they email, fax or mail these documents to us. We cannot accept photos of your documents. Please send your documents in a PDF format.