



Comprehensive Auto Resources Company

GAP CLAIM CHECKLIST

DOCUMENTS REQUIRED FROM DEALERSHIP/LENDER		
FINANCE CONTRACT	Sometimes known as a Retail Installment Contract , this document states the repayment terms of your auto loan when the vehicle is purchased from the dealer.	
BILL OF SALE	Sometimes known as a Buyer's Order or Purchase Agreement , this document is a summary of the item(s) to be purchased including the agreed purchase price of the vehicle and any ancillary products.	
MSRP INVOICE (FOR NEW VEHICLES)	If your vehicle was purchased new, please provide the Manufacturer's Invoice or Window Sticker which verifies the retail price, specific vehicle information, and any options included with the vehicle.	
GAP CONTRACT	Sometimes known as a GAP Addendum or GAP Waiver , the GAP Contract states the terms and coverage information of the GAP policy purchased with your vehicle.	
ANCILLARY PRODUCTS & REFUNDS	Provide copies of contracts for any Ancillary Products listed on the Finance Contract or Bill of Sale (e.g. service contracts, theft deterrent devices, etc.) as well as copies of any refunds issued for items which are cancellable.	
PAYMENT HISTORY	Request a statement that lists all payments made from the loan inception date through the date of loss. This should include the principal balance after each transaction as well as the dates and amounts of all transactions.	

DOCUMENTS REQUIRED FROM INSURANCE COMPANY		
INSURANCE SETTLEMENT	Provide proof of payment by the Insurance Company. This may be a copy of the Settlement Check or a copy of the Payment History showing the settlement amount has been applied to the loan.	
SETTLEMENT BREAKDOWN	The Settlement Breakdown details how the settlement was calculated using the vehicle's base value in addition to any applicable taxes, fees, adjustments, deductible, etc.	
EVALUATION REPORT	The Evaluation Report details how the Insurance Company determined the value of the vehicle. This will include any applicable adjustments for mileage, options, etc.	
LOSS INFORMATION	Please provide at least one of the following documents: Police Report (required for theft, fire, or vandalism); Fire Report (required if recorded by Fire Dept); or a detailed statement from the Customer or Insurance Company.	

DOCUMENTS REQUIRED WHEN THERE IS NO PRIMARY INSURANCE		
LETTER OF EXPLANATION	Provide a detailed letter of explanation as to why there was no primary insurance coverage for the vehicle as of the date of loss.	
VEHICLE APPRAISAL	In lieu of an Evaluation Report from the Insurance Company, an Appraisal of the vehicle is required in order to verify that the vehicle is considered a total loss.	
POLICE REPORT	Provide a copy of the Police Report for the incident. If the loss was due to fire, a Fire Report is also required (if recorded by Fire Dept).	

- *Please ensure that all documents are legible and complete.*
- *A GAP claim number will be assigned upon receipt of the first document(s).*
- *Documents can be mailed, emailed, or faxed using the contact information listed below.*
- *Collecting and submitting all required documents in a timely manner will ensure the most efficient claim process.*
- *Any settlement due will be sent directly to the lien holder.*

Email Address: claims@carcogap.com
Mailing Address: P.O. Box 1268
 Exton, PA 19341

Phone Number: (877) 902-8790
Fax Number: (610) 524-8504