

Our goal is to process your claim as quickly as possible. Listed below are the required documents needed to review your claim request.

Please submit legible copies in the form of a PDF, TIF file, JPEG, Word document, or Excel spreadsheet. We suggest you also retain copies for your records.

Which documents need to be submitted?

From You:

- Your current mailing address for correspondence
- Your daytime contact number/information

From Your Dealership or Lender:

- GAP Deficiency Waiver Addendum
- Complete Financing Contract (Loan or Lease Agreement, including all pages)
- Please cancel any cancelable Items such as Credit Life Insurance, Accident and Health Insurance, Service Contracts or Theft Deterrent Products and provide the refund amounts.

NOTE – If refunds amounts are not provided the full purchase price will be deducted from the claim until proof of refund is provided.

From Your Lender:

- Detailed Loan Payment/Transaction History showing principle/interest split and running balance
- Account Number and Payoff Address

From Your Primary Insurance Company:

- Settlement Breakdown which matches settlement check amount
- Complete Valuation Report including all pages
- Copy of Insurance Settlement Check issued to lender
- Insurance Policy Declarations Page
- Date and Cause of Loss Statement describing how the loss occurred

From Your Local Agency:

- Police report or fire department report if loss was due to theft, fire, or vandalism, or in the event that you did not have primary insurance at the time of the loss.

PLEASE LIMIT THE INFORMATION SUBMITTED TO THAT REQUESTED ABOVE.

IMPORTANT

All claims must be reported to APCO within 90 days of the date of primary insurance settlement, or in the event no primary insurance was in force, 90 days from the date of loss.

Due to privacy laws, often your documents will have to be obtained by you. APCO may not be able to gather this documentation on your behalf.

Please note that as documentation received is reviewed, additional information may be requested.

Please submit documents via:

EasyCare Portal:
GapClaims.EasyCare.com

You can contact our office via:

Toll Free Telephone:
(800) 521-2774

Email:
GAPDept@EasyCare.com

Monday through Friday
8:30 AM – 6:00 PM EST