Guaranteed Asset Protection (GAP)

Claim Instructions

By following the steps below, we can complete the processing of your claim in a fast and efficient manner.

1. **Request required documents –** Please review the list of required documents to process your claim. Request the required documents from your primary insurance, lien holder and additional parties listed below. Missing documents and information may cause a delay in processing.

2. **Cancel vehicle contracts/warranties –** You should cancel any service contracts or warranties purchased with the vehicle (excluding the GAP contract).

3. **Submit required documents –** Upload the required documents to the self-service Claims Portal

   ☛ bmwgap.com

   IMPORTANT: We cannot review your GAP claim until all required documents are received, reviewed and accepted. Issues uploading to the Claims Portal? You can also submit your documents by e-mail to GAPclaims@sgintl.com (include your claim number in the subject line of the email).

4. **Review details and timelines –** For additional information and document submittal timelines, refer to the terms and conditions listed in your GAP Addendum.

5. **IMPORTANT! Continue your payments –** We recommend that you keep in touch with your lien holder. Most finance companies require you to continue making your payments as scheduled.

6. **Check your claim status online –** Check the claim status through our self-service portal.

   ☛ bmwgap.com

The list of documents below are required to process a GAP claim.

FROM YOU OR LOCAL AGENCIES:	FROM YOUR PRIMARY INSURANCE:	FROM YOUR LIENHOLDER:	FROM YOUR SELLING DEALER:
• Official police report (if one was filed)	• Copy of the settlement check • Settlement summary/breakdown • Vehicle evaluation report • Cause of loss letter (if a police report was not filed)	• Loan contract/retail installment agreement • Additional service contracts (if applicable) • Payment history	• Proof of cancellation of additional service contracts and any amount refunded • Loan contract/retail installment agreement

For additional information, you may contact a GAP Specialist at 800-269-4559.