

Financed Vehicle Guidance

3 simple steps to follow if you drive a financed vehicle.

Switching to GDC and notifying your lender is simple. Follow these 3 steps below.

1

Get a Quote and Enroll

Complete the GDC quote and enrollment process in the Good Driver Club app. When prompted, enter your lender's name so they are listed as the designated payee on your plan.

2

Download Your Plan Summary Page

Once enrolled, download your Plan Summary page from within your plan in the GDC app. This document breaks down your GDC plan details and shows proof of membership.

3

Email Your Lender

Send your lender an email letting them know you have switched to Good Driver Club and attach your Plan Summary page.

What About GAP?

In the event of a total loss, members must first submit an event to their GAP provider. If the event is denied solely because the member participates in GDC rather than maintaining an auto physical damage insurance policy, the outstanding loan deficiency amount may be eligible for GDC sharing, subject to program terms and administrator review.

For most financed vehicle members, that's all you need to do. The large majority of members will complete these three steps without any further action required. For a small minority of members, your lender may reach out to reconfirm information or may not allow you to continue with GDC, since GDC is not an insurance product. If this applies to you, see the refund policy below.

Refund Policy for Lender-Related Cancellations

If your lender requires you to cancel your GDC plan, the following refund rules apply:

Scenario	20% Service Fee	Weekly Sharing Paid
Canceling your GDC plan before it takes effect	Refunded	N/A
Lender denies eligibility after plan takes effect	Refunded	Non-refundable

To request a refund, contact GDC Member Support with documentation of your lender's denial or request.

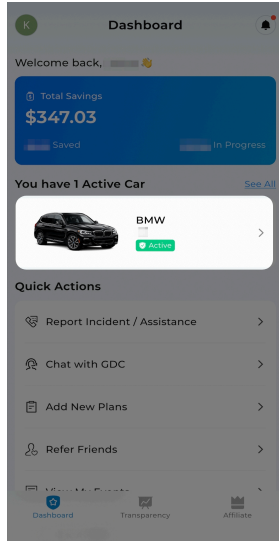
Refunds apply only to the service fee of the current affected plan. Service fees from any previous plans are non-refundable. Any remaining pledge balance that was applied toward a member's own accidental costs is also non-refundable.

DISCLAIMER This document is for informational purposes only and does not constitute legal, financial, or insurance advice. It is the member's sole responsibility to review their loan agreement and confirm with their lender whether GDC satisfies any contractual coverage requirement. This document does not amend any loan agreement. Acceptance of GDC as an alternative to insurance coverage is solely at the discretion of the lender. Leased vehicles are not eligible for GDC membership. GAP Deficiency Assistance is subject to program terms and administrator determination.

How to Find Your Plan Summary in the App

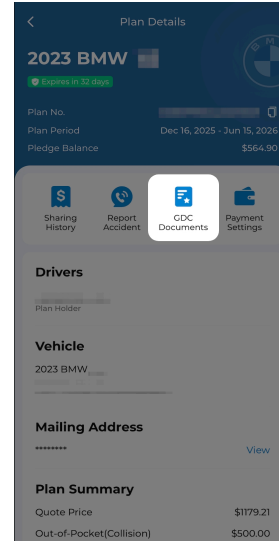
Follow these steps inside the Good Driver Club app to locate and share your Plan Summary page with your lender.

Step 1 Open Your Plan



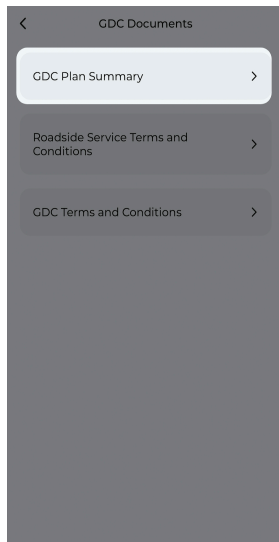
From the Dashboard, tap your active vehicle to open Plan Details.

Step 2 Tap GDC Documents



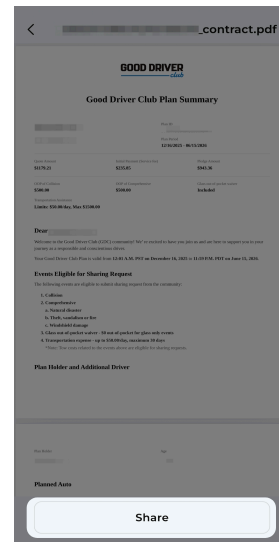
Inside Plan Details, tap "GDC Documents" to access your plan files.

Step 3 Select Plan Summary



Tap "GDC Plan Summary" from the documents list.

Step 4 Share with Your Lender



Your Plan Summary will open. Tap "Share" to email it directly to your lender.

Once shared, your lender has everything they need. No further action is required for the majority of members.