

GAPWise Claims Procedures

The borrower, lender, or dealership may contact GAPWise by phone (888-427-2037), email (claims@gapadmin.com) or fax (636-349-1234) to initiate a claim.

When they contact GAPWise, they will need to have either the last six of the VIN or the GAP waiver number to start the GAP claim. Once the GAP waiver is verified, GAPWise will collect information regarding the claim, and will forward correspondence detailing additional documentation needed to complete the GAP claim. The documentation listed below is what GAPWise requires in order to complete a GAP claim:

- Copy of GAP waiver
- Copy of the loan agreement and buyer's order
- Copy of the payment history
- Copy of the refund on any service contracts (ex: warranty, credit life, and/or credit disability)
- Copy of insurance settlement check
- Copy of the valuation report or NADA summary showing how the actual cash value was determined. Please also include the breakdown of settlement and a copy of the primary carrier's declaration page.
- Copy of the police report. The police report is mandatory for theft and fire losses. If not available for other losses, a written description of the loss by the borrower or insurance company is acceptable.

This documentation may be faxed, mailed or emailed back to GAPWise. Once all the documents are received, the claim is forwarded to the underwriter for review and approval. The underwriter processing time may take up to 30 days, depending on the size of the claim.