

Since 1989, we have been in the automotive finance and insurance business. We provide the utmost in service and customer support as one of the most trusted, national providers in the industry. We offer a full suite of F&I products that are available nationwide. We utilize only A- Excellent (or better) rated underwriters and diligently maintain all necessary state-based licensing, along with complete lender and legal compliance.

*Wise F&I delivers the F&I solutions that accelerate your success!*

### Guaranteed Asset Protection



GAPWise is our flagship GAP brand providing consumers the best GAP protection possible. Wise F&I is one of the oldest GAP companies in the United States, offering GAP for over 25 years. Our GAP products are available in all 50 states. Enhanced coverage including PLUS (Advantage) benefits or coverage for commercial use or heavy trucks is also available. Reinsurance is available through certain underwriters for qualified producers.

### Appearance Care Service Contracts



WiseCARE is our “sign and drive” service contract with coverage that is the perfect solution when it comes to vehicle appearance care — inside and out. WiseCARE provides flexible coverage benefits including bundled and à la carte benefit options. Our online claims process allows a consumer or dealership to file a service request anytime day or night. Available on new or pre-driven vehicles with no mileage restriction, WiseCARE is fully insured by an “A” rated carrier. Reinsurance is available for qualified producers.

Depending on state availability, coverage benefits include: Paintless Dent Repair, Cosmetic Alloy Wheel Repair, Windshield Repair, Interior & Exterior Surface Repair and 24/7 Roadside Assistance with Lost Key Replacement.

### Theft Deterrent Systems



ETCHWise is our Theft Deterrent System that is permanently installed on the consumer's vehicle. With its accompanying product warranty, this product guarantees the vehicle's owner that the system will be an effective deterrent against the vehicle's theft. The system is available as either body panel stickers or window etching. Reinsurance is available for qualified producers.

### Vehicle Service Contracts



WiseTVP provides Total Vehicle Protection as a traditional mechanical breakdown service contract. WiseTVP delivers financial protection and piece of mind to vehicle owners, with vehicle coverage for up to seven years and 100,000 miles. Coverage begins the day the service contract is purchased with all levels of coverage available.

### Identity Theft Protection



I.D.TheftWise provides a revenue generating compliance solution, helping dealers and lenders mitigate their customer's substantial risk of identity theft. I.D.TheftWise protects not just one individual, but the entire family.

I.D.TheftWise is a complimentary value-added identity theft program. The membership is easily embedded in your client's routine sales transaction and can generate additional incremental revenue for the business.