

Experienced. Reliable. Secure.

COST PER MONTH

AUTHORIZED DEALER

VIN#



**RIDER'S** | ADVANTAGE  
THE TOTAL ADVANTAGE

Customer Service  
**918.266.1200**  
[Riders-Advantage.com](http://Riders-Advantage.com)

Coverage not available in all states. Check the deficiency waiver addendum for a specific coverage, terms, conditions, exclusions and complete information. Rider's Advantage GAP is voluntary. Rider's Advantage GAP is not considered insurance and does not take the place of insurance on your vehicle.

This brochure is not an actual contract but is an outline of coverage available through the program. For complete details concerning terms, conditions, limitations, and exclusions, please refer to your program contract, or warranty. Copyright © 2018 - RIDER'S ADVANTAGE. All rights reserved. Any unauthorized use will be prosecuted in accordance with applicable law.



**RIDER'S** | ADVANTAGE  
THE TOTAL ADVANTAGE

GAP  
PROTECTION

RIDER'S | ADVANTAGE  
THE TOTAL ADVANTAGE

# Not All GAP Protection Is The Same

## GAP PROTECTION

Coverage for new or previously-owned **Motorcycles, Powersports, RV's, Trailers, and Watercraft.**

Since the very first vehicle insurance policy, many drivers have learned the hard way that a standard insurance policy may not provide all the financial protection they need. Here's why: When the value of a vehicle is less than the balance of the loan, this is described as being "upside down" on the loan. A special kind of protection called "GAP protection" may help to cover the difference.

GAP protection is designed to help cover the difference between the fair market value of your vehicle at the time it's totaled and your outstanding loan balance. Here's an example using a typical loan:

Amount you owe on your loan:	\$20,000
Vehicle book value at the time of loss:	\$18,000
Your insurance deductible:	\$500
Amount insurance company pays you:	\$17,500
<b>The "GAP"</b>	<b>\$2,500*</b>

# New and Pre-Owned

## HIGHLIGHT FEATURES



- ✓ COVERAGE UP TO 84 MONTHS FOR POWERSPORTS. COVERAGE UP TO 120 MONTHS FOR RVS, TRAILERS, AND WATERCRAFT.
- ✓ COVERAGE UP TO 150% OF THE MSRP/NADA VALUE FOR POWERSPORTS. UP TO 135% OF THE MSRP/NADA FOR RVS, TRAILERS AND WATERCRAFT.
- ✓ AN ONLINE CLAIMS PORTAL THAT MAKES IT EASY TO OPEN NEW CLAIMS, SIGN-UP FOR STATUS UPDATES, AND FACILITATES QUICKER PROCESSING OF POTENTIAL CLAIM BENEFITS.
- ✓ BACKED BY AN A.M.BEST A-RATED CARRIER... AND MUCH MORE!

Not everyone needs GAP protection. However thanks to significant changes in the way motorcycles, powersports, RVs, trailers, and watercraft are purchased and financed, more and more consumers are finding it may be beneficial to purchase GAP.

\* The actual benefit amount paid to you is determined only at the time of loss per the terms described in the deficiency waiver addendum and may not cover the entire outstanding loan balance due to any listed exclusions including any limitations based on the loan-to-value coverage of 150%.