

LIFE HAS UPS AND  
DOWNS...

**AND UPSIDE DOWNS.**

When your bike is a total loss, you now have more to lose than ever before. Current economic circumstances often require a longer-term loan agreement to make financing affordable. This extends the length of time you're left "upside down" on your loan, owing more than the bike's **actual cash value (ACV)**.

Remember, with a lengthier loan term, you could be "upside down" for several years. The ACV your insurance would pay in the event of a total loss could be as much as 30% less than the amount you still owe. That could be thousands of dollars out of your pocket!



**PROTECT YOUR RIDE**

**THERE ARE TWO TYPES OF  
PEOPLE IN THIS WORLD, PEOPLE  
WHO RIDE MOTORCYCLES AND  
PEOPLE WHO WISH THEY COULD  
RIDE MOTORCYCLES.**

For Claims Authorization, Call Toll Free:  
**1-888-804-6531**



Administered by Enterprise Financial Group, Inc.  
or one of its affiliated companies.

P.O. Box 167667, Irving, TX 75016-7667 Toll Free 800-527-1984

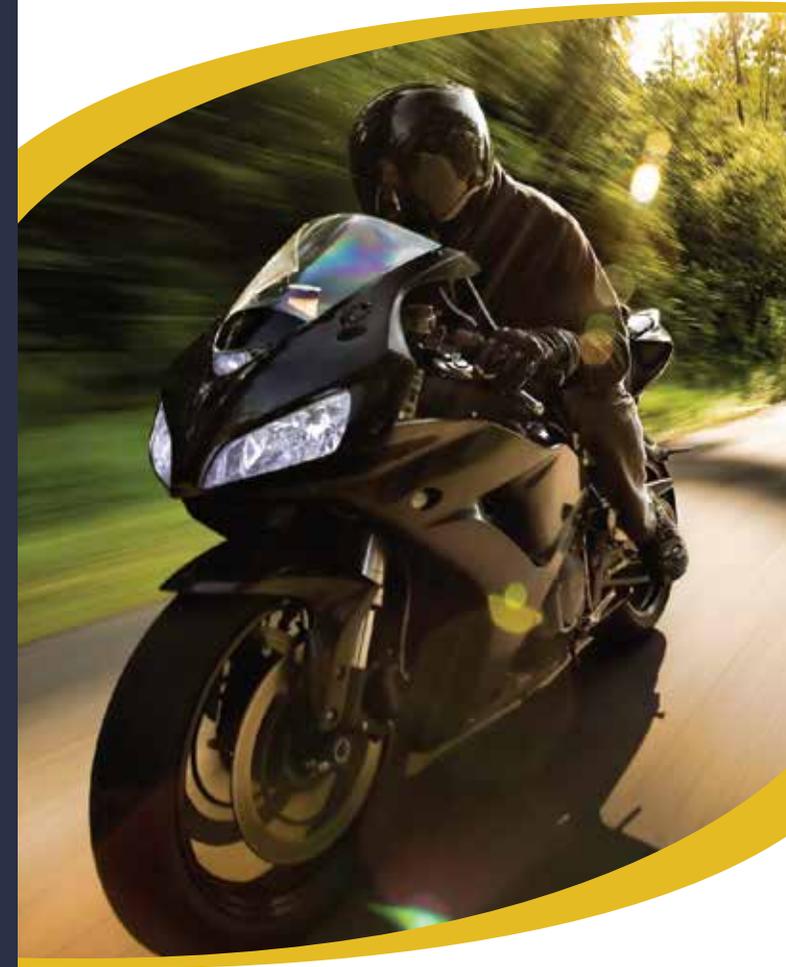
In Florida: Administered by  
Enterprise Financial Group of Florida, Inc.  
Florida License #60102

This brochure is for illustration purposes only. The actual coverages, exclusions and limitations of the contract may vary from state to state based on the program chosen by the customer.

©2019 Enterprise Financial Group, Inc. All Rights Reserved.

metgap150\_060319cb

**GAP  
PROTECTION**



**PROTECT YOUR RIDE**

# SWEAT WIPES OFF. ROAD RASH DOESN'T, AND YOUR LOAN WON'T GO AWAY.

## Pavement surf your bike and you could get hosed!

If your bike is deemed a total loss and you owe more than its **actual cash value**, your insurance may not pay your loan in full. Unfortunately, if you're upside down on your loan – that is, you owe more than the vehicle is worth – you could suffer significant financial loss.

You must consider your **loan-to-value (LTV) ratio**. If your LTV ratio is more than 100%, you may owe money out-of-pocket, even after your insurance settlement.



# GAP PROTECTION

## ACCIDENTS HAPPEN.

### Factors that make it more likely that you owe more than what your vehicle is worth:

- ✓ Long-term loan
- ✓ Minimal down payment
- ✓ Expensive vehicle
- ✓ Negative equity from previous vehicle that was rolled into your new loan

If you're financing a vehicle at its current appraised value	\$10,000
and the actual cash value (what your insurance pays) is less than what is financed at the time of loss,	\$6,000
your LTV ratio is $(\$10,000/\$6,000)$ .	166%
<b>You still owe after your insurance payout:</b>	<b>\$4,000</b>
<b>PLUS you no longer have a vehicle.</b>	

## BIKE OWNERSHIP WITHOUT THE DOWN SIDE

GAP protects your credit and offers worry-free protection in the event of a total loss due to the following:



## GAP PROVIDES:

- ✓ Coverage of up to 150% LTV
- ✓ Up to 84 months of protection for your loan
- ✓ Coverage on vehicles of unlimited value
- ✓ Primary insurance deductible reimbursement of \$1,000