

CAN I GET GAP AT A LATER TIME?

No, GAP Protection is an addendum to your vehicle finance or lease contract, and can only be written when you execute your finance or lease agreement.*

DID YOU KNOW?

Golf carts are vulnerable to theft, especially in areas where they're commonly used. While theft rates are lower than other vehicles, a stolen cart could mean a total loss. Golf carts also lose 10-20% of their value in the first few years and continue to depreciate over time. GAP coverage helps protect you by covering the difference between what you owe and what insurance pays in case of theft or total loss, ensuring you're not left with a financial gap.

**Lease GAP Protection not available in all states.*



CART GUARD
— PROTECTION —

GAP
PROTECTION

Administered By: Smart AutoCare™ | 800-242-7316

In Florida, the Obligor is Lyndon Southern Insurance Company
Florida License No. 03698

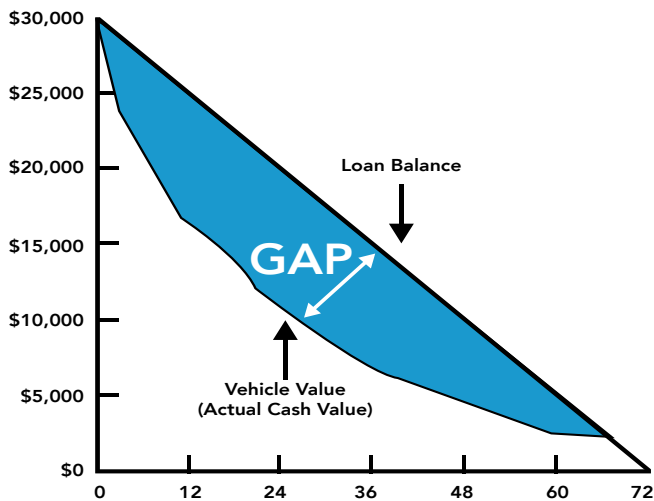
This brochure is a summary of the benefits available. For complete information including details of benefits, coverage, specific exclusions, and limitations please refer to the complete terms and conditions of the service agreement. A service agreement is optional, cancellable and in no way required to obtain credit. A service agreement is not a warranty.

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GAP

When your Golf Cart is protected by GAP, this program steps in and helps offset the difference between your loan/lease balance and the settlement received from your insurance company.

HOW GAP WORKS



Loan Amount = \$30,000
Term = 72 Months
Loss Date = 36 Months

Loan/Lease Payoff	\$18,000
Auto Insurance Settlement*	\$12,000
Loan Shortfall	(\$6,000)
Insurance Deductible	(\$1,000)
Potential Out-of-Pocket Expense	(\$7,000)
SmartGAP Payment to lender	\$7,000

**Out-of-Pocket Expense
with GAP Protection\$0**

**Actual Cash Value of Vehicle*

COVERAGE & FEATURES

- Total Loss coverage due to stolen and not recovered
- Coverage for physical damage greater than the actual cash value of the vehicle
- Protection for New and Pre-Owned vehicles
- Available for financed or leased vehicles
- Eligible for most vehicles
- Protection for a wide range of loan or lease terms
- Ability to budget against unforeseen financial burdens
- No maximum payout limitation
- Pays insurance deductible up to \$1,000
- Underwritten by AM Best rated insurance carriers
- Protects borrowers, and their financial institution or Lease Provider



The examples within the brochure are for illustrations purposes only. In some circumstances (such as past due payments, deferred payments, interest charges, delayed insurance settlement, illegal activity, or other plan limitations) the Guaranteed Automobile Protection may not cover the entire GAP. Benefits vary by state. For complete terms and conditions, see the GAP Waiver Addendum applicable to your state.