



## **GAP Program**

For many Harley-Davidson owners, if their motorcycle is stolen and never recovered, chances are they will have to pay the "gap" between their insurance company payment and the loan payment. Often H-D owners assume that their primary insurance will cover any loss related to their motorcycle. In reality, the actual cash value that an insurance company places on your motorcycle may be substantially less than the outstanding balance on your loan. Especially if you have a 48-month or longer loan term, put less than 20 percent down or financed accessories into your loan. Who pays the difference or the "gap" between your insurance company and your loan payoff? You do!

### **GAP Example**

The GAP Plan pays the difference between the fair market value of your vehicle and the outstanding balance of your loan on the date of loss up to \$25,000.\* Plus, your insurance deductible may be covered up to \$1,000. With your loan balance paid in full and your deductible covered, you can move on to purchasing a new motorcycle.

\* Programs may vary by dealer/lender/state. Please refer to your GAP Addendum for details of the terms and conditions of this coverage.