

owerRide Protection Plans is a leading division of DKP Administration—partnering with dealers since 2007.

We offer a complete line of F&I Solutions for the powersports industry nationwide. We offer account management & development, services, as well as Compliance Assessments, and the Best Reinsurance and Retro Programs available.

Most notably we offer PowerRide Protection Plans for motorcycles, dirt bikes, ATVs/UTVs, side x sides, scooters, and personal watercraft. If you can sell it, we can cover it!

# SIX SOLID REASONS TO CHOOSE POWERRIDE PROTECTION PLANS:

Comprehensive F&I Solutions – Our complete line of F&I solutions is tailored specifically for the Powersports Industry nationwide.

- Unrivaled Product Portfolio We offer an extensive range of protection plans, including:
  - SERVICE CONTRACTS
  - · GAP
  - PREPAID MAINTENANCE
  - TIRE & WHEEL PROTECTION
  - THEFT PROTECTION
  - LIFETIME BATTERY PROTECTION
  - MANY PLANS THAT ARE CUSTOMIZABLE

- Industry-Leading Expertise With decades of experience, our team brings the most up-to-date industry know-how to the table. Benefit from our knowledge, insights, and proven strategies to optimize your dealership's performance.
- Tailored Solutions for Dealerships We recognize that every dealership is unique. Our team works closely with you to understand your specific needs and challenges, delivering tailored solutions that drive results.
- Customer Satisfaction Guaranteed PowerRide Protection Plans are designed not only to protect vehicles but also to enhance customer satisfaction and your dealership's stature. (Our US-based customer support is a major asset for you and your customers.) Giving your customers the peace of mind they deserve can foster long-lasting relationships and repeat business.
- Effective Staff Training Our training assistance can help equip your team members to confidently and knowledgably sell PowerRide plans. We even offer regional and onsite F&I training.

Discover the PowerRide Advantage today! Join the ranks of successful dealerships nationwide who trust us to safeguard their customers' powersports vehicles...while strengthening the dealership's bottom line. Contact us now to explore how our protection plans can transform your business and set you apart in the competitive powersports industry. Your success is our mission!





s a DKP partner, you can profitably offer your customers exclusionary plans that provide:

- FULL MECHANICAL & ELECTRICAL SYSTEM COVERAGE
- BRAKES, FRAMES, & SUSPENSION
- 24-HOUR ROADSIDE ASSISTANCE
- RENTAL REIMBURSEMENT

## EXCLUSIONARY COVERAGE ON BOTH NEW AND USED UNITS

#### 24-HOUR ROADSIDE ASSISTANCE\* COVERS

- TOWING
- FLAT TIRES
- BATTERY SERVICE
- FUEL / OIL DELIVERY (EXCLUDES COST OF FLUIDS)
- LOCK-OUT ASSISTANCE

\*For on-road vehicles only.

#### **PICKUP & DELIVERY REIMBURSEMENT**

Customers can receive up to \$50 to help defray cost of the unit being picked up and taken to a repair facility in the event of a covered repair.

#### **RENTAL REIMBURSEMENT**

Receive up to a maximum of six days of rental reimbursement on a covered breakdown.

#### TRAILER PACKAGE OPTION

If the optional trailer package coverage is purchased, components of a trailer towing-approved vehicle will be covered, including:

- BRAKES: master cylinder, hydraulic brake actuator, and backing plates
- FRAME: axles, brackets, bunks, couplers, fenders, hubs, roller cradles, spring hangers, welds and winch stands
- SUSPENSION: springs

This marketing material is provided for review purposes only. See contract for complete coverage details, benefits, terms, conditions, limits, and exclusions.



## **GUARANTEED ASSET PROTECTION**



our customers can't be sure what operating issues they'll face as an owner. But with this coverage, they can be sure they're much betterprepared to care for their unit.

Many vehicles owners haven't really thought about what they'll be facing if their unit is lost due to:

- TOTAL-LOSS THEFT
- TOTAL-LOSS ACCIDENT
- NATURAL DISASTERS

Some of your customers may assume that their standard vehicle insurance will cover the full replacement cost of their unit. They may not realize that their insurance settlement for "current market value" might not even cover their remaining debt on the unit! (Not to mention the deductible that they will be responsible for.)

The PowerRide Guaranteed Asset Protection (GAP) plan pays the difference between the insurance settlement and the remaining loan balance in the event of total-loss accident or total-loss theft (coverage for units up to \$100,000 MSRP).

Give your customers the confidence of knowing that even if the worst happens, the coverage gap will be closed.





owerRide Road Hazard Protection pays for the repair or replacement of tires & wheels in the event that they become damaged due to impacts with a covered road hazard.

Many of your customers may not realize that their tire manufacturer's warranties do not cover tire damage due to road hazards.

And, of course, tire warranties won't pay for associated damage to wheels, either.

Once you've educated your customers about those risks, you can offer them a solution with a Power Ride Road Hazard/Tire & Wheel protection plan.

PROVIDES NATIONWIDE ROADSIDE ASSISTANCE & TOWING\*

\*on-road claims only

Our PowerRide coverage includes protection against everything on the road (or off the road) that could puncture or damage tires & wheels, such as:

- SCREWS AND OTHER SHARP OBJECTS
- BROKEN GLASS
- POTHOLES
- ROCKS AND OTHER DEBRIS

Whether the condition requires repair or complete replacement, DKP will pay 100% of retail price of:

- REPAIR PARTS
- LABOR
- MOUNTING
- BALANCING

Help your customers be totally ready for tire damage that could occur on any trip, near or far...with a PowerRide Road Hazard protection plan.



## **ESSENTIALS BUNDLE**



our customers can't be sure what operating issues they'll face as an owner. But with this coverage, they can be sure they're better-prepared to care for that unit.

The Essentials package bundles together any or all of the key individual PowerRide coverage options into one inclusive package containing:

- THEFT PROTECTION
- TIRE & WHEEL / ROAD HAZARD PROTECTION
- LIFETIME BATTERY REPLACEMENT
- PREPAID MAINTENANCE

All of the features of the individual coverage options above are carried over into this plan...with one single, affordable premium payment.

And as always, you and your customer will be supported by a US-based customer service team for the life of the coverage.







owerRide coverage provides lifetime coverage for batteries in dirt bikes, jet skis, ATVs, or motorcycles.

This means if a properly maintained battery will no longer hold a charge, DKP will pay to replace it with a new battery for as long as the customer owns that unit. Our coverage also saves customers from facing unexpected out-of-pocket expenses when a battery reaches the end of its life.

Help your customers keep the fun going strong with lifetime battery replacement coverage from DKP!







ATTODAY'S PRICES



You've probably advised customers that the key to protecting a powersports investment is proper maintenance. But maintenance costs can often crop up when there's no room in the owner's budget for them.

This is the plan that allows those owners to get maintenance done when it's needed...and not just when they feel they can afford it.

Our unique PowerRide Protection covers up to three full years of unlimited mileage/hours of use.

The plan includes all parts and labor recommended in the manufacturer's maintenance schedule.

(Even filters, fluids, oil, lubrication and spark plugs are covered!)

Travelers don't have to worry because the maintenance is available nationwide.

Best of all, you can customize the plan, allowing it to fit the particular needs of your dealership.

PowerRide Protection puts customers in control of maintenance spending with regular, affordable premiums. Plus it gives your dealership a greater chance of being able to perform the necessary maintenance services.

Help your customers avoid the damage caused by neglected maintenance—while saving them from financial stress.



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DKPADMIN.COM



profit participation programs

Establish their own insurance companies for maximum profitability and tax benefits

Earn a percentage of underwriting profits without assuming risk.

By directing all or part of the premiums generated from protection products back into our clients' businesses, DKP helps our clients build wealth.

### **REINSURANCE VS.** RETROSPECTIVE AGREEMENTS

While the term "reinsurance" is commonly used to refer to both reinsurance and retrospective structures, it's important to understand the difference.

DKP offers multiple profit participation plans:

## A. REINSURANCE (PARC ARRANGEMENTS)

The reinsurance concept allows you to own and control their own insurance company, which accepts premiums generated from vehicle service agreements and other aftermarket products. These companies are known as Producer-Affiliated Reinsurance Companies (PARC). The insurance company holds the premium reserves and earns all of the underwriting profits, plus investment income from these premiums. These profits can be withdrawn regularly to provide working capital or to create long-term wealth.

## B. RETROSPECTIVE PLANS

The retrospective concept allows you to participate in a portion of the underwriting profits while assuming no risk. The administrator holds the premiums and allows you to take up to 80 percent of the underwriting profits on scheduled payout dates as long as the portfolio is performing. Unlike a PARC, there are no annual fees or tax preparation required for a retro agreement.

Contact DKP to determine which arrangement best suits your particular situation.

