



CART
GUARD
PROTECTION

WWW.CARTGUARDPROTECTION.COM

CART GUARD PROTECTION PROFILE

Cart Guard Protection: Comprehensive Solutions for Golf Cart Owners

Cart Guard Protection is a company dedicated to providing specialized protection plans for golf cart owners, ensuring peace of mind and security for every ride. Founded by Gary Powers and Daniel Scarlett, the company emerged from their recognition of a significant gap in the market for golf cart Finance and Insurance (F&I) products. Leveraging their extensive experience with F&I Direct, LLC, Powers and Scarlett established Cart Guard Protection to offer tailored solutions for the unique needs of golf cart enthusiasts.



COMPANY OVERVIEW

Cart Guard Protection operates with a clear mission: to empower golf cart owners by offering dependable and tailored protection plans that instill confidence in every journey. The company is committed to delivering exceptional service and comprehensive coverage, ensuring that customers can enjoy their golf carts without concerns about potential issues. Based in Raleigh, North Carolina, Cart Guard Protection serves a diverse clientele, addressing the specific needs of golf cart owners across the region.



COMPANY VISION

To be the leading provider of innovative and reliable protection plans for golf cart owners, ensuring confidence and security in every ride. We strive to set the industry standard by offering comprehensive coverage, exceptional customer service, and solutions that enhance the ownership experience for every golf cart enthusiast.

COMPANY MISSION

At Cart Guard Protection, our mission is to deliver comprehensive, high-quality F&I solutions tailored specifically for golf cart owners. Through industry expertise, exceptional service, and innovative coverage options, we aim to provide peace of mind and long-term value to our customers.

FOUNDERS AND FORMATION

FOUNDERS

Gary Powers and Daniel Scarlett, the owners of F&I Direct, LLC, bring extensive experience in the automotive industry, particularly in Finance and Insurance (F&I) products. Their expertise in dealership operations and F&I services led them to identify an underserved market—golf cart protection plans—prompting them to establish Cart Guard Protection.

Gary Powers began his automotive career in 1995, gaining experience in sales, F&I management, and dealership operations. After excelling at Zurich Direct Markets in F&I products, he founded Dealer Service Solutions in 2009, specializing in F&I coverage for various industries. Following its sale in 2018, he co-founded F&I Direct in 2022 with Daniel Scarlett.

Daniel Scarlett entered the automotive industry in 2010, focusing on dealership business offices before moving into sales management at a luxury franchise. He later joined APCO Holdings as a Business Development Manager before becoming a partner in F&I Direct in 2022.

CART GUARD
— PROTECTION —™

FORMATION

With their combined backgrounds in retail and corporate F&I operations, Gary and Daniel saw a gap in the market for specialized protection plans tailored to golf cart owners. Recognizing the absence of dedicated F&I products and the increasing popularity of golf carts beyond the golf course, they launched Cart Guard Protection to provide comprehensive F&I products that offer security and peace of mind. Through their experience and dedication, they have positioned Cart Guard Protection as a growing leader in the golf cart protection industry. Their mission is to extend their expertise to the golf cart market, providing owners with reliable and customized protection packages.

PRODUCT OFFERINGS

Cart Guard Protection offers a diverse range of products, each designed to address specific aspects of golf cart ownership. These products include:

CART GUARD SERVICE CONTRACT



- Comprehensive Coverage
- \$50 deductible
- Labor and parts
- Electronical components & Touchscreen
- Front and rear suspension
- Apple Car Play/Android Auto
- Seals and gaskets
- Transmission
- New and preowned golf carts
- Transferrable: Boosts resale value for your cart

Cart Side Assistance

CART GUARD TOTAL CART CARE



Coverage includes:

- Key Replacement (\$500)
- Tire and Wheel Replacement (\$2,000)
- Windshield (\$500)

CART GUARD LIFETIME BATTERY



- Lifetime Coverage
- Zero-Hassle: No out of pocket costs,
- easy claims process
- Transferable
- \$5,000 Benefit

PRODUCT OFFERINGS

CART GUARD WHEEL AND TIRE



- Unlimited Repair or Replacement
- Covers parts and labor
- Includes on and off-road tires
- Coverage not limited by hours of operation

Cart Side Assistance

CART GUARD THEFT



- \$5,000 Theft Benefit
 - Deters theft - labels
 - Aids in recovery
 - No activation necessary
 - Non-insured theft coverage
- Paid in addition to insurance reimbursement

CART GUARD GAP



- Pays difference in loan to value
 - Pays up to \$1,000 insurance deductible
- Maximum 135% MSRP
- Total loss protection



PRODUCT OFFERINGS

CART GUARD SURFACE PROTECTION



- ☐ Paint/Gel Coat Protection
- ☐ Exterior and interior coverage
- ☐ Rips, tears, burns, and punctures
- ☐ Leather/vinyl coverage
- ☐ Unlimited repair or replacement

CART GUARD PRE-PAID MAINTENANCE



- ☐ Paint/Gel Coat Protection
- ☐ Exterior and interior coverage
- ☐ Rips, tears, burns, and punctures
- ☐ Leather/vinyl coverage
- ☐ Unlimited repair or replacement

Cart Side Assistance covers up to \$100 for pickup and delivery of your golf cart during a covered breakdown.

TECHNOLOGY SOLUTIONS

At Cart Guard Protection, we leverage innovative technology to streamline the sales and claims processes, making it easier for dealers and customers to access our products and services. Our digital solutions enhance efficiency, transparency, and overall customer satisfaction.

ONLINE MENU SELLING SYSTEM

Our **Online Menu Selling System** is designed to simplify the way dealers present and sell Cart Guard Protection plans. This intuitive, web-based platform offers:

- **Customizable Product Menus** – Dealers can showcase tailored protection plans based on customer needs.
- **Seamless Integration** – Easily integrates with existing dealership systems for a smooth sales process.
- **Real-Time Pricing & Options** – Instantly generates accurate pricing for different coverage levels.
- **Paperless Transactions** – Speeds up the sales process with digital contracts and e-signature capabilities.
- **Enhanced Customer Experience** – Provides a clear breakdown of coverage options, helping customers make informed decisions.

ONLINE CLAIMS PROCESS

Our Online Claims Portal makes the claims experience quick and efficient. Follow these simple steps for smooth processing:

CLAIM SUBMISSION

1. **Before Repairs:** Call the Claims Center to report the issue and get prior authorization before starting any repairs.
2. **Required Information:**
 - a. Customer's agreement number, contact details, and issue description
 - b. Part and vendor invoices (itemized, showing MSRP or cost)
 - c. Signed repair orders and customer authorization (if applicable)
3. **Additional Documentation:** Include any relevant invoices (e.g., towing, rental) and a final signed computer-generated invoice.

We're committed to providing a seamless and efficient claims process with minimal delays.

FINANCIAL INFORMATION

Cart Guard Protection partners with Fortegra, a global specialty insurer renowned for its financial strength and stability. All our protection products are fully insured and underwritten by Fortegra, ensuring our customers receive reliable and secure coverage.



ABOUT FORTEGRA

FORTEGRA®

Fortegra, a subsidiary of Tiptree Inc., has been a trusted name in the insurance industry for over 45 years. Headquartered in Jacksonville, Florida, with 15 global locations, Fortegra has consistently demonstrated financial robustness and growth.

Financial Strength: Fortegra has maintained consistent profitability, underwriting over \$2.3 billion in gross written premiums and premium equivalents annually.

AM BEST RATINGS

Financial Strength Rating: A- (Excellent)

Long-Term Issuer Credit Rating: A- (Excellent)

These ratings reflect Fortegra's solid balance sheet, adequate operating performance, neutral business profile, and appropriate enterprise risk management.

With Fortegra's backing, Cart Guard Protection is committed to delivering dependable coverage and peace of mind to every golf cart owner we serve.



CART GUARD PROTECTION™



Cart Guard Protection stands out as a pioneering company in the niche market of golf cart protection plans. Founded by industry veterans Gary Powers and Daniel Scarlett, the company brings a wealth of experience from the automotive F&I sector to cater to the specific needs of golf cart owners. With a mission centered on providing peace of mind through reliable and tailored protection packages, Cart Guard Protection continues to set the standard for excellence in the industry.

For more information about our products and services, visit our official website:
<https://cartguardprotection.com>

MORE INFO

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