

VEHICLE SERVICE CONTRACT

The best way to help protect yourself from unexpected repair costs



Protection for the Road Ahead

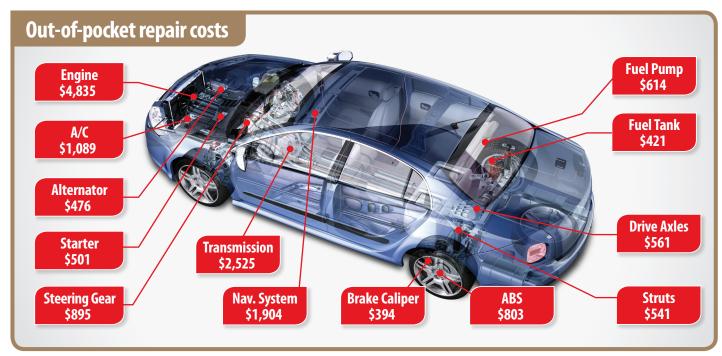
Purchasing a vehicle is a significant investment that is worth protecting. While vehicles today are built better than ever before, there is always the chance of a mechanical breakdown that requires a major repair. With a vehicle service contract, you can help protect yourself against unexpected repair costs that may result in significant out-of-pocket expenses.

With our contract, you'll have the confidence of knowing that your vehicle has coverage throughout the United States and Canada. You can even choose the length and type of coverage that best fits your driving habits and matches your specific needs. Hopefully you will never have a problem, but driving with a service contract will reassure you while on the road.



Reduce your out-of-pocket expenses

The costs of repairs tend to increase every year, and even one unexpected mechanical breakdown could burden you with thousands of dollars in unplanned expense. With the advanced technology in today's vehicles, repairs can be costly and are often unpredictable. With our contract, you can help protect your future finances from these potentially high and unexpected expenses.



The repair costs listed are based on nationwide averages for claims paid. Actual costs may vary.

Frequently Asked Questions

Q Can a vehicle service contract save me money?

A The advanced technology that is built into today's vehicles has increased the complexity and expertise needed for even the simplest of repairs. As a result, repair costs and labor rates have increased and will continue to do so. The costs of even one future repair may easily exceed the cost of purchasing a service contract today.

• What if I decide to sell my vehicle before the coverage expires?

A You can transfer any remaining coverage to the next owner and they will drive their new vehicle knowing they're protected from unexpected, high repair costs. This may make it easier to sell your vehicle and could even help get you a higher resale price.

Q What do I do if my vehicle breaks down?

A If possible, return to your dealership to determine the problem and the cause of the breakdown. If your vehicle is inoperable, take advantage of your plan's towing benefit to return to your dealer. Be sure to have the repair facility call us before beginning any repairs.

Q Where can I take my vehicle for repairs if I'm far from home?

A Your contract grants you access to thousands of repair facilities throughout the U.S. and Canada. We have an extensive network of licensed repair facilities ready to help you if a breakdown occurs. If you have a breakdown far from home, your towing benefit will be there to get you to a repair facility of your choice or you can contact our service center for instructions. You'll also be reimbursed for lodging, meals and rental car while your vehicle is in the shop for covered repairs.

Q How are claims processed?

A The dealership or repair facility contacts us for authorization of the work that needs to be done and we pay for the covered repair directly. You only pay for your deductible and any costs not directly covered by your contract.

Q Do I really need a vehicle service contract?

A The simple truth is that even the most reliable vehicles on the road are at risk for having an unexpected mechanical breakdown. As a vehicle gets older and accrues mileage, the chances of having a mechanical breakdown are likely to increase. Your service contract will be there after your manufacturer's basic warranty has expired, which is when you are likely to need it the most.

Added Features of Your Vehicle Service Contract



Roadside Assistance

Call our toll-free number 24 hours a day, seven days a week for our sign-and-drive service up to \$50 per occurrence or up to \$100 for towing. Or, if you prefer, you can call your own provider and we will reimburse you up to these dollar limits.



Travel and Lodging

We reimburse your meals and lodging up to \$75 per day up to \$225 per occurrence, if you are stranded more than 100 miles from home due to a covered breakdown



Rental Car

We will pay up to \$35 a day and up to \$245 total for a rental vehicle when a covered breakdown occurs.



Manufacturer's Warranty Deductible

We reimburse up to \$100 toward your deductible for repairs covered by your factory warranty.



Repair Locations Across U.S. and Canada

Your dealership is generally your best option for repair service needs. However, if you find yourself far from home, you'll rest easy knowing that your protection will be honored at thousands of locations throughout the United States and Canada.



Future Contract Guarantee

If you still own your vehicle when your vehicle service contract ends, you may extend your contract coverage (subject to underwriting guidelines).

Administered by



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