

BEST-IN-CLASS COVERAGE



Even the best cars can break down. And as advanced technology components become more common in cars, unexpected repairs can be costly. A vehicle service contract can protect your wallet from unplanned repairs and it may even cover things the manufacturer’s warranty doesn’t—getting you back on the road quickly.



CONFIDENCE

Day One, Mile One coverage so you’re protected the minute you drive off the lot.



FREEDOM

A **nationwide network** of service facilities gives you the freedom to travel anywhere worry-free.



RELIABILITY

With over **\$3.7 billion in claims paid** to date, we’ll get you back on the road quickly in the event of an unexpected repair.

VEHICLE TYPES COVERED*

- Gasoline Vehicles
 - Electric Vehicles
 - Commercial Vehicles
 - Rideshare Vehicles
- Medium Duty Trucks
 - Lifted Trucks
 - Snow Plows
 - Canadian Vehicles
With No Factory Warranty

This piece is intended for marketing purposes only and is a summary of the benefits offered. Not all plans are available in all areas and coverage may vary by state and lender. Refer to the actual contract for complete terms, conditions, exclusions and state-specific language. Purchase of this coverage is optional and is not required to qualify for financing, purchase, lease or to register a motor vehicle. The Issuing Provider in Texas is Automobile Protection Corporation - APCO. The Issuing Provider is subject to change.

The product being offered is a service contract and is separate and distinct from any product or service warranty which may be provided by the manufacturer, importer, or seller, and does not extend the term of any original product or service warranty that the manufacturer, importer, or seller may have provided.

Remanufactured or used replacement parts may be used to provide services. The Issuing Provider in Florida is Automobile Protection Corporation—APCO under license number 60080 6010 Atlantic Boulevard, Norcross, GA 30071

UNEXPECTED REPAIR COSTS

How many hours would you have to work to pay for an unexpected repair? If you make \$20/hr and you have a \$1,000 repair, that’s over 50 hours of work to cover it.

Add an additional \$280 to each occurrence for estimated towing and substitute transportation expenses that may be incurred.

Engine	\$10,072 - \$11,647
Transmission	\$7,776 - \$9,572
Hybrid Generator	\$2,801 - \$5,788
Navigation System	\$2,801 - \$3,152
Cylinder Head	\$5,422 - \$6,931
Timing Chain	\$2,938 - \$3,356
Air Conditioning Compressor	\$2,689 - \$2,814
Electronic Control Module	\$1,564 - \$1,650
Fuel Injector	\$1,621 - \$1,704
Rear View Camera	\$1,480 - \$1,413
Radiator	\$1,733 - \$1,823
Alternator	\$1,378 - \$1,672
Water Pump	\$1,428 - \$1,674

Parts pricing listed in table is based on average of actual repairs at a retail rate for parts and labor. Actual repair cost may vary by repair facility, vehicle, and location.

CONVENIENCE BENEFITS



TOWING*
We’ll reimburse you for towing charges up to \$100 per mechanical breakdown for a covered repair.



24/7 ROADSIDE ASSISTANCE*
Emergency Roadside Assistance is here to help with things like emergency towing (even for a non-covered repair), battery jump starts, fuel delivery, spare tire change, and more.



SUBSTITUTE TRANSPORTATION*
We’ll reimburse you up to \$50 per day, for up to 5 days, for substitute transportation like rental or rideshare if your vehicle is in the shop for covered repairs.



TRIP INTERRUPTION*
We’ll reimburse you up to \$250 per day, for up to 3 days, for meals and lodging if your vehicle is in the shop for covered repairs more than 50 miles from home.

BUYING AN EV?



Electric vehicles have lots of complex components that carry hefty price tags if they need repairs. And while electric vehicles run differently than gasoline vehicles, they still have many components in common—like heating, air conditioning, braking, steering, technology, electrical, and more. Our VSC includes coverage for these EV components, as well as many others, to help protect your budget.

EV COST OF REPAIRS

⚡ Drive Motor	\$4,768 - \$33,419
⚡ Battery	\$4,089 - \$42,344
⚡ Transaxle	\$1,414 - \$6,290
⚡ Battery Control Module	\$692 - \$21,037
⚡ Auxiliary Heater	\$1,288 - \$2,246
⚡ Charger	\$2,012 - \$2,848
⚡ Water Pump	\$412 - \$1,231

Parts pricing listed in table is based on average of actual repairs at a retail rate for parts and labor. Actual repair cost may vary by repair facility, vehicle, and location.

COVERAGE OVERVIEW*

	EXCLUSIONARY	COMPREHENSIVE	ESSENTIAL
ENGINE	■	■	■
TRANSMISSION	■	■	■
⚡ TRACTION MOTOR	■	■	■
⚡ EV GEAR REDUCTION	■	■	■
DRIVE AXLE	■	■	■
LABOR & DIAGNOSTICS	■	■	■
TAXES & FLUIDS	■	■	■
BRAKING SYSTEM	■	■	■
COOLING SYSTEM	■	■	■
AIR CONDITIONING	■	■	■
ELECTRICAL SYSTEM	■	■	■
STEERING	■	■	■
HEATING SYSTEM	■	■	■
FUEL SYSTEM	■	■	■
⚡ EV COOLING SYSTEM	■	■	■
⚡ EV BRAKING SYSTEM	■	■	■
SUSPENSION	■	■	
HI-TECH/CONVENIENCE GROUP	■	■	
⚡ EV HIGH-TECH ELECTRICAL	■	■	
TECHNOLOGY PACKAGE	■		
ALL VEHICLE COMPONENTS EXCEPT THOSE SPECIFICALLY EXCLUDED*	■		

CONVENIENCE BENEFITS			
TOWING	✓	✓	✓
24/7 ROADSIDE ASSISTANCE	✓	✓	✓
SUBSTITUTE TRANSPORTATION	✓	✓	✓
TRIP INTERRUPTION	✓	✓	✓

* Refer to your contract for complete details regarding coverage, terms, conditions, and exclusions.

CHOOSE FROM THREE LEVELS OF COVERAGE

EXCLUSIONARY* Our highest level of coverage

BE PREPARED FOR THE UNEXPECTED.

Our Exclusionary plan includes all parts of the vehicle listed as covered by the basic manufacturer’s warranty and the powertrain manufacturer’s warranty except for the exclusions listed in the “What is Not Covered” section of the contract.



COMPREHENSIVE* Includes everything listed under Comprehensive and Essential

- SUSPENSION (FRONT/REAR)**
- Upper & lower control arms
 - Control arm shafts & bushings
 - Upper & lower ball joints
 - Trailing arm, links, & bushings
 - Lateral links & bushings
 - King pins & bushings
 - Torsion bars & torsion bar mount
 - Strut bar & bushings
 - Stabilizer bar, links & bushings
 - Radius arms & bushings
 - Links & bushings
 - Wheel bearings
 - Hub bearings
 - Knuckle
 - Spindle & support
 - MacPherson struts, not including shock absorbers or inserts
- STEERING**
- Rack control valve
 - Electronic steering gear & motor
 - Power steering pump & power steering fluid reservoir
 - Power cylinder assembly
 - Pitman arm
 - Idler arm
 - Tie rod ends
 - Drag link
 - Steering column shaft & coupling
- EV HIGH-TECH/ELECTRICAL SYSTEM**
- EV battery current sensor & circuit breaker sensor
 - EV battery on-board charger, charge controller/ power management control module, main charging switch & junction block
 - EV low voltage DC converter & inverter
 - EV throttle/accelerator pedal position sensor
 - Regenerative brake control module
- ELECTRICAL SYSTEM**
- Distributor
 - Ignition module
 - Ignition coil
 - Ignition switches
 - Engine wiring harness
 - Power door lock switches & actuators
 - Power window motors & regulators
 - Courtesy light switch
 - Power mirror motor
 - Electric horn relay
 - Brake light switch
 - Dash gauges/ instrument cluster
 - Idle air control motor
 - Transfer case actuator motor
 - 4WD engagement motor
 - Manually-operated switches
 - Anti-detonation sensors
 - Cruise control engagement switch
 - Transfer case control module
 - Powertrain control module (PCM)
 - Engine control unit (ECU)
 - Transmission control unit (TCU)
- HIGH-TECH/CONVENIENCE GROUP**
- Four-wheel steering center shaft & couplings, power steering unit, steering control unit, control valve, speed sensors, oil pump, computerized timing, mixture control unit (PCM/ECM) & sensors
 - Power seat motor
 - Power antenna
 - Power sun/moon roof motor

ESSENTIAL* Includes everything listed under this section

- AIR CONDITIONING**
- Compressor, clutch, field coil & pulley
 - Drive belt tensioner & bearing
 - Idler pulley & bearing
 - Expansion valve
 - Orifice tube
- HEATING**
- HVAC blower motor
 - Heater control switch
 - Heater control valve
 - Heater core
- FUEL SYSTEM**
- Fuel pumps
 - Fuel injectors
 - Fuel injection pump
 - Fuel distributor & rails
 - Fuel pressure regulator
 - Fuel level sensor
 - Fuel tank
 - Metal fuel lines
- COOLING SYSTEM**
- Electric fan
 - Viscous drive
 - Condenser fan
 - Cooling fan & thermal switch
- EV COOLING SYSTEM**
- EV battery cooling fan motor
 - Radiator & coolant control valve
 - EV battery temperature sensor & thermistor
- BRAKING SYSTEM**
- ABS control unit
 - Wheel sensors, pump & motor
 - Accumulator & actuator assembly
 - Brake vacuum pump
 - Metal hydraulic fittings
- EV BRAKING SYSTEM**
- Electric brake assist booster
 - Electric parking brake switch & actuator
- ENGINE**
- All internal, lubricated parts
 - Cylinder block & heads
 - Harmonic balancer
 - Timing chain & belt
 - Timing balance shaft belt/chain
 - Timing gears, pulleys, guides & tensioners
 - Oil pump
 - Intake & exhaust manifold
 - Diesel engine vacuum pump
 - Engine mounts
 - Water pump
 - Turbocharger
 - Intercooler
 - Wastegate
 - Wastegate actuator/controller
 - Supercharger, pulley, & clutch
 - Cylinder head gaskets & intake manifold gaskets
 - All other seals & gaskets are covered only when required as part of an otherwise covered repair
 - Timing chain cover¹
 - Valve covers¹
 - Oil pan¹
 - Rotor housing¹
 - Electric drive/traction motor case¹
 - Generator case¹
- TRACTION MOTOR**
- Primary electric drive/traction motor/ generator & all internal parts
 - EV drive/traction motor dampener
 - Electric drive/traction motor mounts
 - Electric drive/traction motor coolant pump
 - EV battery
 - Electric drive/traction motor case¹
 - Generator case¹
- MANUAL TRANSMISSION/TRANSAXLE/TRANSFER CASE**
- All internal, lubricated parts
 - Flywheel & ring gear
 - Transmission mounts
 - Clutch master & slave cylinder
 - Transmission case, transaxle case, oil pan, & transfer case
- AUTOMATIC TRANSMISSION/TRANSAXLE/TRANSFER CASE**
- All internal, lubricated parts
 - Flex plate & ring gear
 - Vacuum modulator
 - Transmission mounts, torque converter, if internally damaged
 - Transmission case, transaxle case, oil pan, & transfer case¹
- EV GEAR REDUCTION/REDUCER BOX/TRANSFER CASE**
- All internal, lubricated parts & components
 - Gear reduction/reducer box housing, cover, oil pan, & transfer case¹

- DRIVE AXLE (FRONT/REAR)**
- All internal, lubricated parts & components
 - Drive shafts
 - Axle bearings
 - Drive axles, stub axles & tripod joints
 - Universal joints
 - Constant velocity joints & boots
 - Locking hub assembly
 - Center support bearing
 - Drive axle housing¹
- AIR CONDITIONING**
- Compressor & compressor clutch
 - Accumulator
 - Receiver dehydrator
 - Condenser
 - Evaporator
- BRAKING SYSTEM**
- All internal, lubricated parts of the hydraulic system
 - Master cylinder
 - Vacuum/hydraulic assist booster & valve
 - Disc brake calipers
 - Wheel cylinders
 - Steel brake lines
- COOLING SYSTEM**
- Radiator
 - Water pump
 - Thermostat
 - Mechanical fan & fan clutch
- ELECTRICAL SYSTEM**
- Alternator
 - Electric horn
 - Front wiper motor
 - Rear wiper motor
 - Rear defroster switch
 - Starter motor, drive assembly & solenoid
 - Voltage regulator
- STEERING**
- All lubricated parts & components contained within the steering gear box
 - Power steering pump
 - Rack & pinion
- TAXES & FLUIDS**
- State & local taxes, where applicable
 - Fluids as required as part of a covered repair

*Exclusionary plan coverages may vary by manufacturer. Comprehensive and Essential coverages include Powertrain Plus components. See contract for details.
¹ Covered only if damaged by the failure of an internal, lubricated part or component.