Do you need Mechanical Repair Coverage?
- Is your vehicle covered by a manufacturer's warranty?
- How long do you plan to keep your vehicle?
- Are you putting more than 12,000 miles per year on your vehicle?

Expect the Unexpected
You can’t choose when your vehicle breaks down, but you can choose to lessen your financial burden and inconvenience when it does. MEMBER'S CHOICE® Mechanical Repair Coverage pays for covered repairs (cost of parts and labor) on your vehicle when unexpected breakdowns occur.

It’s Your Choice
You know how long you want to keep your car, how many miles you plan to drive it, plus your other driving habits. It only makes sense that you choose the mechanical repair plan and terms of protection that are right for you without having to revert to “mile zero” or the “in-service” date on your vehicle. In addition, you may purchase your coverage at any time as long as your vehicle is 10 years old or newer with 100,000 miles or less. Once you select your plan, you’re immediately covered.

Benefits of MEMBER’S CHOICE® Mechanical Repair Coverage
Beyond covering repairs, MEMBER’S CHOICE® Mechanical Repair Coverage also includes:
- Rental reimbursement—to keep you in a vehicle when yours is held overnight for covered repairs.
- 24-hour, toll-free roadside assistance—which covers towing, jump starts, flat tire changing, fluid delivery (fuel, oil, etc.), and entry when keys are locked in your car.
- Emergency travel expense—to cover lodging, meals and transportation if your vehicle is disabled due to a collision or a covered breakdown 100 or more miles from home.
- Nationwide authorized repair facilities—from coast to coast in the US and Canada, thousands of authorized dealerships and repair facilities accept this coverage.
- Transferable coverage—when you’re ready to sell your vehicle to a private party, you may transfer coverage to the new owner.
- Flexible commitment—you may cancel your coverage at any time for at least a pro-rata refund.
- No out of pocket costs (other than any applicable deductible)—don’t worry about receiving bills from your repair shop. Bills are sent directly to the plan administrator for payment of all covered repairs.

Cost of Repairs vs. Age of Car
The older your car the more costly the repairs.

Miles Driven vs. Age of Car
The more miles you drive the sooner you exceed your warranty coverage.

For illustration purposes only.
**Repairs are Expensive**

Below are some examples of dealership retail cost estimates.

- Engine replacement: $5,000
- Transmission: $3,000
- Transmission over haul: $1,700
- A/C compressor: $700
- Alternator: $550
- ABS module: $900
- Head gasket: $1,100
- Rear main seal: $800
- Rack and pinion: $700
- Fuel pump: $700
- Transfer case: $850
- Rear hub bearings: $400
- Power window motor: $350
- Heater evaporator: $900
- Oxygen sensor: $200
- Engine control module: $700

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**Platinum Plan—Our most comprehensive plan**

A named exclusion level of coverage that covers thousands of items (including 1-10).

**Platinum-Plan Only Coverage** (factory installed):

- High Technology: GPS/navigation system and antenna assembly, cruise control actuator and module, electronic instrument panel control module, electronic stability control system, electronic traction control system, automatic leveling system, rollover protection system, heated seat element and cooling seat components, all gauges, sensors, and relays.
- Entertainment: Radio and speakers, compact disc player/charger, telephone pre-wire/Bluetooth connectivity, graphic equalizer, antenna assembly, DVD player and monitor, satellite radio.
- Safety and Security: Remote keyless entry transmitter and receiver module, Theft alarm system, night vision system, heads up display, tire pressure monitoring system, tailgate and hatchback actuators, OnStar system.
- Convenience: Trip/mileage computer, mechanical or electrical trunk and gas cover releases, wiper motor transmission, headlight wiper motor transmission, buzzer/chime (headlamps on, key in ignition), auxiliary power point, illuminated vanity mirrors, glove box lamp (excluding bulb), illuminated entry lamp (excluding bulb), trunk lamp (excluding bulb), volt/amp gauge, compass, clock, cigarette lighter, memory seat system.
- Other Parts: Rear suspension and steering components, blend doors motors, blower motor resistor (regulates fan speed), door hinges, weatherstrips, outside mirror remote adjusters, mechanical seat adjustment, rear hatch or hood struts.
- And More: ALL items are covered except those listed in the Agreement/Policy under “What this Agreement/Policy Does Not Cover.”

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**Gold (1–10)—Considered a value-minded plan**

Named component plan (parts not listed are not covered).

10. **Additional Gold Plan Coverage**:

**Transmission**: Anti-lock brake system, power seat motor(s) and transmission(s), power window motor(s) and power regulator(s), power door lock actuators, digital and analog instrument display(s), low fuel sensor, low coolant sensor, low oil sensor, electronic rear view mirrors motor(s), headlight door motor(s), heated back glass, windshield wiper washer pump(s), heater-A/C blower motor, heater core assembly, heater control valve, radiator, radiator fan and clutch, radiator fan motor including fan blade, temperature sensor and relay, fuel tank sending unit, power sun roof motor, convertible top motor, constant velocity joints and horn assembly.

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**Silver (1–9)—A basic yet robust plan**

Named component plan (parts not listed are not covered).

9. **Air Conditioning**:

**Compressor and mounting brackets, clutch and pulley, condenser, evaporator, orifice tube, PDA valve, accumulator, temperature control programmer, high/low pressure cutoff switches, high/low pressure hoses, pressure cycling switch, thermostat, drier, temperature control head, cruise control, electronic climate control, electronic temperature control, electronic speed control, electronic air conditioning, electronic automatic temperature control, electronic automatic climate control, electronic air conditioning system, electronic automatic temperature control system, electronic automatic climate control system, electronic air conditioning system (factory installed)**.

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**What the Plans Do Not Cover**

- Normal maintenance services and parts; such as, batteries, filters, lubricants, fluids, refrigerants, hoses, belts, wiper blades, brake pads, shoes, rotors or drums, suspension alignment, engine tune-up, wheels, shock absorbers, exhaust, friction clutch, EGR valve, etc.
- Body structure and parts, trim, moldings, glass, light bulbs, upholstery, paint, etc.
- Aftermarket equipment, components, systems or accessories not installed by the manufacturer.
- Costs incurred to improve operating performance as result of normal wear and tear where a failure has not occurred.
- Abuse, misuse and lack of customary maintenance.