

MEMBER'S CHOICE®

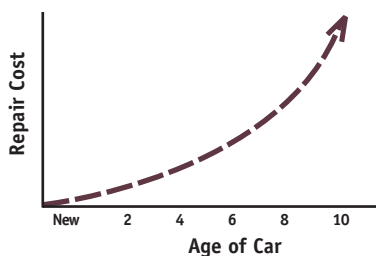
mechanical repair coverage

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?

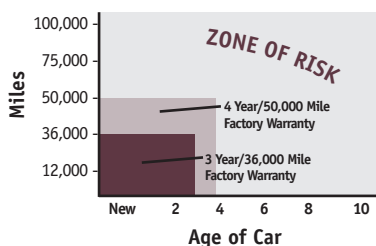
Cost of Repairs vs. Age of Car

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.

MEMBER'S CHOICE

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.

Repairs are Expensive

Below are some examples of dealership retail cost estimates.

Engine replacement:	\$5,000
Transmission:	\$3,000
Transmission overhaul:	\$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

*This document is only an outline of coverage, exclusions and limitations of the MEMBER'S CHOICE® Mechanical Repair Coverage product. For exact coverage, exclusions and limitations, please review your MEMBER'S CHOICE® Mechanical Repair Coverage Agreement/Insurance Policy. The Mechanical Repair Coverage product is provided and administered by Consumer Program Administrators, Inc. and Automotive Warranty Services of Florida, Inc., Florida license #60023. In those states where MEMBER'S CHOICE Mechanical Repair Coverage is offered as an insurance product, it is underwritten by Virginia Surety Company, Inc., Chicago, Illinois.



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OMS #: IMRC20

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/changer, 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 door motors, blower motor resistor (regulates fan speed), door hinges, weather strips, 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."

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

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

10. **Additional Gold Plan Coverage:** 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 and hard lines, fuel tank sending unit, power sun roof motor, convertible top motor, constant velocity joints and horn assembly.

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, POA valve, accumulator, temperature control programmer, high/low pressure cutoff switches, high/low pressure hoses, pressure cycling switch, thermostat, drier, temperature control head, o-ring seals, gaskets, fasteners for the components listed above and freon-refrigerant if necessary in conjunction with the repair of the components listed above.
8. **Electrical:** Alternator, voltage regulator, front and rear windshield wiper motors and delay controller, starter motor and drive, starter solenoid, wiring harnesses, manually operated switches (specifically turn signal, headlight, dimmer, and wiper switches), mechanically actuated switches (ignition, brake light, and neutral safety switch), electronic fuel injection system (including all input/sensors and output/control units, except EGR valve, related to the fuel injection system), electronic ignition module, distributor and coil, engine management control unit, knock sensor and oxygen sensor.
7. **Brakes:** Master cylinder, assist booster, wheel cylinders, combination valve, disc brake calipers (and rear caliper actuators), hard lines and fittings, backing plates, springs, clips and retainers, self-adjusters, parking brake linkage and cables, seals and gaskets, fasteners for the components listed above.
6. **Front Suspension:** Upper and lower control arms, bump stop cushions, control arm shafts, torsion bar mounts and bushings, upper and lower ball joints including dust boots, steering knuckle (spindle), wheel bearings and seals, stabilizer shaft, stabilizer linkage including mounts and bushings, strut rods and bushings, king pins, seals and gaskets, fasteners for all the components listed above.
5. **Steering:** Housing/case and all internal lubricated parts including: rack and pinion equipped valve assembly, sector shaft, rack mounts and cushions, inner rod ends and bellows boots, speed sensor or steering gear equipped pitman shaft and valve assembly, sealing rings, bearings, bushings, pitman arm, center link, tie rods, idler arm, power steering pump and pulley, fluid reservoir, pressure and return hoses, cooler and hard lines, power cylinder assembly, steering main and intermediate shafts, coupling, seals and gaskets, fasteners for the components listed above. (Does not include "rear wheel steering" components.)
4. **Rear Wheel Drive:** Drive axle housing, and all internal lubricated parts including: carrier case, gear sets, bearings, bushings, limited slip clutch pack, axle shafts, axle hub bearings, propeller shafts, universal joints, drive shaft support, front axle hub bearings, seals and gaskets, fasteners for the components listed above.
3. **Front Wheel Drive:** Final drive housing, and all internal parts including: carrier case, gear sets, chain and sprockets, bearings, bushings, axle shafts, universal joints, front hub bearings, locking hub assemblies (4x4), drive shaft support, rear axle hub bearings, seals and gaskets, fasteners for the components listed above.
2. **Transmission: Automatic-Case** and all internal lubricated parts including: oil pump, valve body, torque converter, vacuum modulator, governor, main shaft, clutches, bands, drums, gear sets, bearings, bushings, sealing rings, TV cable, solenoids and electronic shift control unit, transmission mounts, cooler, cooler hoses and hard lines, dipstick and tube, seals and gaskets, fasteners for the components listed above. **Standard-Case** and all internal lubricated parts including: main shaft, gear sets, shift forks, synchronizers, bearings, bushings, seals and gaskets, fasteners for the components listed above. **Transfer Case-(4X4 vehicles)-Case** and all internal lubricated parts including: main shaft, gear sets, chain and sprockets, bearings, bushings, mounts, seals and gaskets, fasteners for the components listed above, electronic and vacuum engagement components.
1. **Engine:** Cylinder block, and all internal lubricated parts including: crankshaft, rod and main bearings, cam bearings, expansion (freeze) plugs, connecting rods, wrist pins, pistons, piston rings, camshaft, cam tower, lifters, cylinder head, valves and guides, valve springs, rocker arms (cam followers), pushrods, timing chain housing (cover), timing chain and sprockets, timing belt and pulleys, timing belt tensioner, intake and exhaust manifolds, flywheel, balance shafts, harmonic balancer and retainer bolt, crankshaft pulley, valve covers, oil pan, oil pump and pressure relief valve, engine oil cooler hoses, oil filter adapter/housing, engine oil sending unit, engine mounts, water pump, temperature sending unit, thermostat and housing, fuel supply pump, vacuum pump, dipstick and tube, seals and gaskets, fasteners for the components listed above. **Turbocharged/Supercharged/Rotary/Diesel/Enhanced Engines:** All of the above listed parts or equivalent plus: turbocharger, waste gate controller, intercooler, hard lines, compressor, clutch and pulley, bypass valve, injection pump, lines and nozzles, seals and gaskets.

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.