



Vehicle Protection Plan

We'll help you stay protected,
no matter where the road leads.

There are lots of things to look forward to when you buy a car or truck, but an unexpected repair isn't one of them. Repairs can be costly, and coverage gaps can make it even more so.

With a Vehicle Protection Plan from Protective, we're looking out for you. Offering four levels of protection to fit your needs and make protection more accessible, we also offer additional benefits like 24-hour roadside assistance, rental vehicle coverage, and even expense reimbursement if you need repairs away from home.

It's just one of the ways we help you protect all the things you've worked hard for, including your vehicle.

protectiveassetprotection.com



P.O. Box 830633
Birmingham, AL 35283-0633
800 222 2721

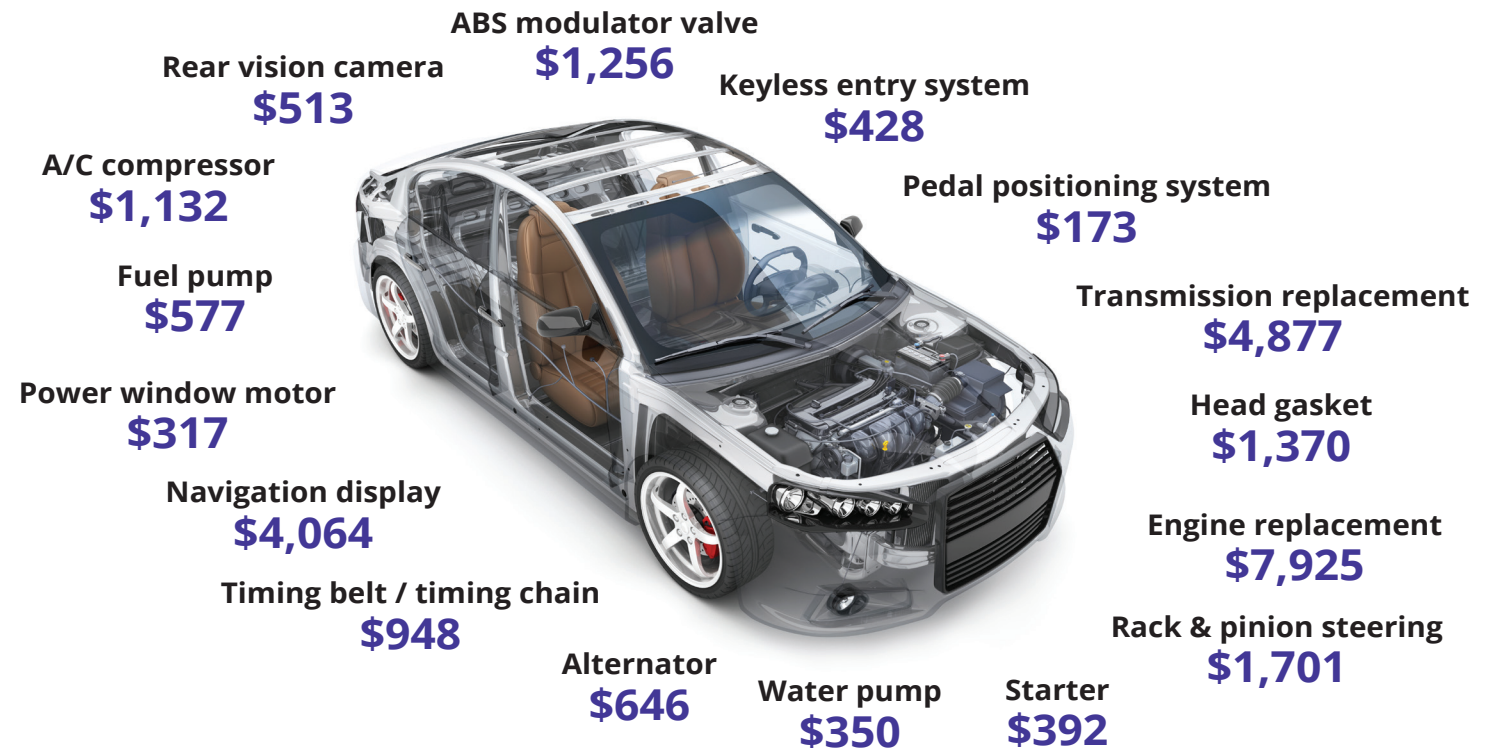
The CostGuard Vehicle Protection Plan is administered by a Protective company and backed by Protective Property & Casualty Insurance Company. In Florida the CostGuard Vehicle Protection Plan is administered by The Advantage Warranty Corporation, contact information above. Florida License #60071.

When replacing failed parts under this contract, we reserve the right to require the use of remanufactured or used parts of like kind and quality compatible with the original design specifications and wear tolerances of the vehicle.

Buying an automobile is often the second largest expense for individuals and families - protect yourself against the rising repair costs of mechanical failures.

Average repair costs

Repair cost estimates based on Protective's internal adjusted claims data.



Limits and exclusions

Coverage is subject to deductibles, limits and exclusions. The contract covers repairs only of covered parts and only when they suffer a breakdown as defined in the contract. Under some circumstances, a breakdown of a covered part may not be covered (for example, failure due to misuse or lack of proper maintenance or when a non-covered part is what caused the covered part to fail). Also, the exclusions contain a list of parts not covered, some of which may be associated with a covered part (for example, brake drums, pads and rotors; exhaust pipes, mufflers and catalytic converters; and body and trim items). Please see the service contract for details.



A reliable range of coverages with your needs in mind.

Since 1962, Protective Asset Protection has provided vehicle owners the peace of mind they want with the protection they need.

Powertrain

- Engine
- Transmission
- Drive axle
- Hybrid/plug-in hybrid/battery electric/fuel cell-hydrogen
- Associated fluids, filters & lubricants
- Associated seals & gaskets

Enhanced

- Engine
- Transmission
- Drive axle
- Electrical
- Fuel
- Heating & cooling
- Climate control system
- Brakes
- Towing & trailering (OEM installed)
- Hybrid/plug-in hybrid/battery electric/fuel cell-hydrogen
- Associated fluids, filters & lubricants
- Associated seals & gaskets

Premium

- Engine
- Transmission
- Drive axle
- Electrical
- Fuel
- Heating & cooling
- Climate control system
- Brakes
- Towing & trailering (OEM installed)
- Suspension
- Steering
- Electronics
- Technology
- Portable device connectivity
- Safety
- Hybrid/plug-in hybrid/battery electric/fuel cell-hydrogen
- Associated fluids, filters & lubricants
- Associated seals & gaskets

Complete

Provides our most extensive coverage on new and pre-owned vehicles

Coverage extends to any part experiencing a mechanical breakdown except for those parts listed as excluded under the service contract.

Wrap coverage

Factory and/or dealer powertrain warranties are limited to major components. Wrap coverage is an exclusionary level of coverage that is designed to “wrap” around factory and/or dealer powertrain warranties protecting many of the other vehicle components, subject to specified exclusions. A complete list of exclusions appears in the contract. Since the factory and/or dealer powertrain warranty covers the powertrain portion of your vehicle, wrap coverage does not cover the following component groups:*

- Engine
 - Turbocharger assemblies
 - Supercharger
- Transmission
 - Transfer case
 - Front and rear drive assemblies

* The term of your wrap coverage may not coincide with the term of your factory and/or dealer powertrain warranty.

Optional coverage

We offer additional coverage for:

- Mobility equipment—Includes chair lift motors and assemblies, electric/hydraulic ramp controls and assemblies, adjustable seating mechanisms, adjustable pedal and steering control mechanisms, hoist and swing-arm mechanisms
- Climate control system (powertrain coverage only)
- Snow plow
- Lift kit/tire modifications

Additional plan benefits*

The CostGard Vehicle Protection Plan provides you peace of mind knowing you’re protected against certain costly repairs and includes additional valuable benefits such as:



24-Hour roadside assistance

Up to \$175 of coverage per incident for emergency roadside assistance is available for the following:

- Towing
- Flat tire replacement (using vehicle’s inflated spare)
- Fuel, water or other fluid deliver (excluding the cost of fluids)
- Lock-out assistance
- Jump start (excluding hybrid main power cell and auxiliary batteries)



Substitute transportation

You receive reimbursement for up to \$50 per day for a rental vehicle or ride sharing service while your vehicle is undergoing a covered repair.



Trip interruption

We reimburse you for meals and lodging expenses for up to \$175 per day for a maximum of 3 days when your vehicle is undergoing a covered repair due to a mechanical breakdown occurring more than 100 miles from your home address and the repair facility keeps the vehicle overnight.



Pet benefit

We will reimburse you for expenses incurred for pet removal, transporting, handling and boarding (including hotel/motel pet surcharges) up to \$175 per occurrence when your vehicle is undergoing a covered repair due to a mechanical breakdown that has occurred more than 100 miles from your residence and the repair facility keeps your vehicle overnight.

* Subject to maximum reimbursement limits and other terms and conditions. Certain additional benefits may not be available in some states due to state law restrictions. See contract for exact terms, coverage and exclusions.