

Vehicle Service Protection (VSP)

ExtraProtect Vehicle Service Protection is an optional service plan for repairs, including parts and labor, due to a covered mechanical breakdown.

Coverage Terms & Deductible:

- Terms available up to 10 years or 120,000 miles
- Term is measured from the agreement purchase date and current mileage on the odometer
- Deductible Options: \$0, \$100, \$100 Disappearing, \$250
- Light Duty Commercial Use coverage available at time of VSP purchase for \$250 surcharge
- Transferable and cancelable (*see agreement for details*)

Eligibility Requirements:

- Available on new & pre-owned vehicles at the time of vehicle sale or lease
- Plans available after time of vehicle sale only if the vehicle is still covered under manufacturer's new vehicle basic warranty
- Plans available for vehicles up to 10 model years old with 120,000 miles or less on the odometer
- Rideshare vehicles are excluded from coverage

Coverage Plans:

- **Powertrain** – Covers vehicle's engine, transmission, drive axle(s), and some hybrid electric vehicle components
- **Gold** – Includes Powertrain coverage plus front & rear suspension, climate control, fuel & electrical systems, and additional hybrid electric vehicle components
- **Platinum** – (Exclusionary plan) Includes coverage for all parts listed under Powertrain and Gold plans, plus any other mechanical breakdown, except those items specifically listed as exclusions in the customer agreement
 - **Excluded under the Platinum VSP coverage plan:** friction clutch disc, pressure plate and clutch release bearing, hinges, glass, glass framework and fastening adhesives, lenses, sealed beams, body parts and/or panels, alignment of body parts, flexible body parts, structural framework, convertible top framework, structural welds, removable hardtop assemblies, bumpers, trim, moldings, door panels, door handles, door lock cylinders (other than ignition lock cylinders), tires, wheels, wheel rims, wheel covers, wheel balancing, wheel alignment (unless the wheel alignment is required for the repair of a covered part), batteries (except for HEV batteries), wiper blades, brake pads and rotors, lights, fuses, bulbs, filters, lubricants, or fluids not replaced in conjunction with a covered repair, upholstery, vinyl and convertible tops, paint, bright metal, sheet metal, freeze plugs, heater and radiator hoses, exhaust system, catalytic converter

Additional Benefits (for all coverage plans):

- **Emergency Roadside Assistance** benefits, covered up to \$100 each per occurrence:
 - Towing Assistance
 - Flat Tire Assistance
 - Fuel, Oil, Fluid & Water Delivery Service
 - Lock-Out Assistance
 - Battery Assistance
- **Trip Interruption** – Reimbursement up to \$200 per day for up to 5 days if the customer is more than 100 miles from home when mechanical breakdown occurs (*not available to residents of CA or NY*)
- **Rental Car Coverage** – Reimbursement up to \$35 per day for up to 10 days if required due to a covered breakdown

Exclusions: (*Additional exclusions apply; see customer agreement for full list*)

- Fully electric vehicles are excluded from coverage
- Mechanical breakdowns covered by the vehicle manufacturer's warranty
- Mechanical breakdowns caused by lack of maintenance, pre-existing conditions, accident, collision, vandalism, or weather-related conditions
- Repairs made without prior authorization

Term Protection & Term Protection Plus

ExtraProtect Term Protection is an optional service plan that covers components that commonly wear out due to everyday use. Term Protection Plus adds exclusionary VSC coverage for mechanical breakdowns.

Coverage Terms & Deductible:

- Coverage available up to 6 years or 72,000 miles
- Term is measured from the agreement purchase date and current mileage on the odometer
- No deductible
- Transferable and cancelable (*see agreement for details*)

Eligibility Requirements:

- Available on NEW vehicles only
- Available only at the time of vehicle sale/lease
- Term Protection PLUS can NOT be sold in conjunction with another VSC
- Rideshare vehicles are excluded from coverage

Available Coverage Plans:

- Term Protection
- Term Protection Plus
- Term Protection with Brake Rotors Coverage
- Term Protection Plus with Brake Rotors Coverage

Product Coverage:

▪ Term Protection

- Replaces one (1) set of front and one (1) set of rear brake pads
- Replaces one (1) battery (*excludes high-voltage batteries for hybrid or electric vehicles*)
- Replaces one (1) set of windshield wiper blades and/or inserts
- Covers one (1) wheel alignment
- Covers unlimited replacement of headlamps, light bulbs, engine belts, hoses, and fuses
- Diagnostics and fluid replacement included in conjunction with all covered services

▪ Term Protection Plus

- Includes all Term Protection coverages, plus exclusionary mechanical breakdown (VSP) coverage, which includes all mechanical & electrical parts, unless specifically listed in the exclusions section of the agreement

▪ Brake Rotors Coverage Option

- Covers the replacement of one (1) set of front and one (1) set of rear brake rotors; if carbon/ceramic rotors, covers up to \$1,000 each per front and rear set
 - For agreements sold at a Ford/Lincoln store: Carbon/ceramic brake rotors are excluded
- Brake Rotors Coverage is not available as a stand-alone product

Additional Benefits (for all coverage plans):

- **Trip Interruption** – Reimbursement up to \$200 per day for up to 5 days if the customer is more than 100 miles from home when mechanical breakdown occurs (*not available to residents of CA or NY*)
- **Rental Car Coverage** – Reimbursement up to \$35 per day for up to 10 days if required due to a covered breakdown

Exclusions: (*Additional exclusions apply; see customer agreement for full list*)

- Fully electric vehicles are excluded from coverage
- Mechanical breakdowns covered by the vehicle manufacturer's warranty
- Mechanical breakdowns caused by lack of maintenance, pre-existing conditions, accident, collision, vandalism, or weather-related conditions
- Any maintenance on the covered vehicle

Tire & Wheel Protection

ExtraProtect Tire & Wheel Protection (with Optional Cosmetic Coverage) covers damage to the customer's tires and wheels caused by road hazards such as metal, nails, glass, debris, potholes, etc.

Coverage Terms & Deductible:

- Coverage available up to 7 years and unlimited miles
- Available on the Multi-Coverage Protection form as a stand-alone product or as part of a product bundle
- Deductible Options: \$0 or \$50 per structural damage replacement claim (no deductible for repairs)
- Transferable and cancelable (*see agreement for details*)

Eligibility Requirements:

- Available on new, pre-owned, & CPO vehicles
- Available at the time of vehicle sale/lease ONLY
- No model year or mileage limitations
- Rideshare vehicles are excluded from coverage

Product Coverages:

▪ Tire & Wheel Protection

- Covers repair or replacement of the tire and/or wheel if it suffers structural damage due to a road hazard
- Includes coverage of approved costs associated with the repair or replacement of tires and/or wheels, including labor charges, mounting, balancing, valve stems, and taxes
- Air pressure monitors are covered only when damaged by a road hazard
- Up to \$100 towing reimbursement per road hazard event
- No limit on the number of repair/replacement claims

▪ Optional Cosmetic Coverage

- Covers repair for cosmetic wheel damage, such as nicks and scrapes that can be repaired by sanding, painting, or refinishing the wheel without the need to (i) apply an additional material to the wheel or (ii) bend or straighten the wheel
- Covers up to 8 individual cosmetic wheel repairs during the agreement term
 - For agreements sold at a Ford/Lincoln store: There is no limit on the number of cosmetic wheel repairs
- No deductible for cosmetic wheel repair claims

Exclusions: (*Additional exclusions apply; see customer agreement for full list*)

- Structural damage not caused by road hazard
- Tires having less than 3/32" of tread depth at the lowest point on the tire at the time of damage
- Repair/replacement of a companion tire, unless it is structurally damaged
- No reimbursement will be provided for shaving tires
- Rental/replacement vehicle charges
- For cosmetic wheel repair: chrome wheels, alloy wheels with chrome simulations, chrome dipped wheels, fiberglass wheels, carbon fiber wheels, magnesium wheels, and powder-coated wheels are **not** covered

Dent Protection

ExtraProtect Dent Protection utilizes the Paintless Dent Repair (PDR) process to gently remove door dings and minor dents without harming the Covered Vehicle's factory finish.

Coverage Terms & Deductible:

- Coverage available up to 7 years and unlimited miles
- Available on the Multi-Coverage Protection form as a stand-alone product or as part of a product bundle
- No deductible
- Transferable and cancelable (*see agreement for details*)

Eligibility Requirements:

- Available on new, pre-owned, & CPO vehicles
 - Available at the time of vehicle sale/lease ONLY
 - No model year or mileage limitations
 - Vehicles with body panels which utilize plastic, fiberglass, carbon fiber, or other non-metal composite body panels are NOT eligible for Dent Protection
 - Rideshare vehicles are excluded from coverage
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Product Coverages:

- Covers the repair of dents and dings, up to 4" in diameter, utilizing the Paintless Dent Repair process
 - Covers vehicles with steel or aluminum body panels
 - Dents must be within an accessible area located on a body panel of the covered vehicle
 - Per occurrence, hail damage is covered up to \$1,000 or the amount of customer's insurance deductible, whichever is less
 - For agreements sold at a Ford/Lincoln store: Hail damage is excluded from coverage
 - No aggregate claim limit
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Exclusions: (*Additional exclusions apply; see customer agreement for full list*)

- Dents or dings that are larger than 4" in diameter
- Dents or dings which have broken the paint or punctured the metal of the vehicle
- Creased metal or edges where it is determined that the vehicle's bracing does not allow for the PDR process
- Any dent or ding that, if repaired, could damage the vehicle's original manufacturer's paint or finish
- Sanding, bonding, or painting
- For hail damage claims: any amount that exceeds the lesser of the customer's comprehensive damage deductible or \$1,000

Windshield Protection

ExtraProtect Windshield Protection covers unlimited repairs and one (1) replacement of the front windshield due to minor chips and cracks caused by road hazard debris.

Coverage Terms & Deductible:

- Coverage available up to 7 years and unlimited miles
- Available on the Multi-Coverage Protection form as a stand-alone product or as part of a product bundle
- No deductible
- Transferable and cancelable (*see agreement for details*)

Eligibility Requirements:

- Available on new, pre-owned, & CPO vehicles
- Available at the time of vehicle sale/lease ONLY
- No model year or mileage limitations
- Rideshare vehicles are excluded from coverage

Product Coverages:

- Covers unlimited repairs to front windshield chips and cracks up to 6" caused by road hazard debris such as rocks, wood fragments, metal parts, plastic or composite scraps, or any other propelled object
- Covers one (1) replacement of the front windshield during the agreement term
 - For agreements sold in Arizona, Georgia, Maine, New York, Texas, Wyoming: No windshield **replacement** coverage is provided
 - For agreements sold at a Ford/Lincoln store: No windshield **replacement** coverage is provided
- Repairs may be completed at the dealership or a location preferable to the customer
- No aggregate claim limits on windshield repairs

Exclusions: (*Additional exclusions apply; see customer agreement for full list*)

- Damage to areas other than the front windshield
- More than one (1) replacement of the front windshield
- Repair or replacement due to stress cracks or other damage not caused by road hazard debris
- Repair of cracks over 6 inches (replace only)
- Repair to damage that is in line of sight of driver (replace only)
- Damage or cracks on the inside of the windshield
- Damage caused by hail, vandalism, or neglect
- Any damage covered by (1) customer's primary insurance provider, (2) a manufacturer's or distributor's warranty or recall, or (3) the entity or organization responsible for maintaining the roadway

Key Protection

ExtraProtect Key Protection provides a comprehensive emergency assistance service for a customer's keys and key transponders which are lost, damaged, or stolen.

Coverage Terms & Deductible:

- Coverage available up to 7 years and unlimited miles
- Available on the Multi-Coverage Protection form as a stand-alone product or as part of a product bundle
- No deductible
- Transferable and cancelable (*see agreement for details*)

Eligibility Requirements:

- Available on new, pre-owned, & CPO vehicles
- Available at the time of vehicle sale/lease ONLY
- No model year or mileage limitations
- Rideshare vehicles are excluded from coverage
- Key Protection is NOT available at Ford/Lincoln stores

Product Coverages:

If the customer's keys/remote are lost, damaged, or locked inside the vehicle:

- Replaces covered vehicle key/remote, up to \$800 per occurrence
- Provides lock-out assistance for the covered vehicle, up to \$100 per occurrence¹
- Covers towing to the nearest registered service facility, up to \$100 per occurrence¹
- Reimburses taxi/rental vehicle/public transportation, up to \$75 per occurrence
- Covers additional non-programmable keys on covered vehicle key ring, up to \$250 per occurrence²
- Home Lock-Out Assistance^{2,3}:
 - Covers home locksmith services, up to \$100 per occurrence
 - Includes up to 3 replacement house keys, up to \$75 each
- Provides emergency message relay for up to 3 emergency contacts²
- Prior Authorization is required for all key replacements
- No limit on the number of service calls

Exclusions: (*Additional exclusions apply; see customer agreement for full list*)

- Any replacement key made without prior authorization
- Any programmable key replacement for a vehicle that is NOT the covered vehicle
- Any key replacement if it determined that the customer did not receive at least two (2) copies of the master key to the covered vehicle on the date that the customer purchased Key Protection
- Dealer or lease company subrogation for key replacement cost during the vehicle return process
- Any replacement costs covered by a manufacturer, repairer, or supplier's guarantee or warranty

¹ These benefits are available on a "sign & drive" basis, meaning no out-of-pocket expense to the customer, up to benefit limit.

² These additional benefits are not available on agreements sold in California due to state restrictions.

³ Home Lock-Out Assistance benefits are available at any time, without the need for a covered vehicle key claim.

GAP/GAP Plus

ExtraProtect GAP is an addendum to the vehicle's finance agreement that waives the difference between the customer's primary insurance settlement and the outstanding balance on the vehicle's financing, in the event of a total loss. GAP Plus additionally provides the customer a \$1,000 credit at the selling dealer, to be applied exclusively towards the customer's purchase of a replacement vehicle.

Coverage Terms & Deductible:

- Coverage available up to 8 years and unlimited miles
- No deductible
- Transferable and cancelable (*see agreement for details*)

Eligibility Requirements:

- Available on new, pre-owned, & CPO vehicles at the time of vehicle sale only
- Allows for coverage of rideshare vehicles
- Available for finance transactions only

Product Coverages:

- In the event of a total loss to the covered vehicle, GAP waives the difference between the unpaid net balance of the finance agreement and the actual cash value of the vehicle as determined by the primary insurer
- No maximum waiver benefit amount
- Waives up to \$1,000 of the customer's primary insurance deductible
- In the event a waiver benefit is approved (due to total loss), **GAP Plus** additionally provides the customer a \$1,000 credit at the selling dealer for the purpose of purchasing a replacement vehicle
 - Customer must purchase replacement vehicle within 3 months of the waiver benefit approval date

Additional Information:

- GAP Plus is NOT available in: AK, CO, FL, GA, KS, NE, NY, TN, TX, & WV
- Dealers are automatically enrolled to sell GAP Plus, unless in a state that prohibits it
- Some lenders will not fund GAP Plus. When funding a deal with a lender who will not approve GAP Plus, dealer may use standard GAP instead

Exclusions: (*Additional exclusions apply; see customer agreement for full list*)

- No coverage is provided for vehicles with salvage or junk titles
- No coverage provided for damage related to any personal property attached to or within the covered vehicle
- No coverage is provided under the product agreement if the covered vehicle is deemed a partial loss

GAP does not apply to loss of or damage to the covered vehicle resulting from:

- Dishonest, fraudulent or illegal acts by the customer, the customer's family member, or any other person acting under the customer's authority
- Customer or customer's authorized representatives driving under the influence or driving while intoxicated
- If the purchase date of the covered vehicle is different than the purchase date of the product agreement or if the Total Loss occurs prior to the effective date of the product agreement

Lease-End Protection

ExtraProtect Lease-End Protection eases the customer's worry of additional expenses at lease turn-in time by waiving excess wear and use charges up to \$5,000. This product is an addendum to the Motor Vehicle Lease Agreement.

Coverage Terms:

- Coverage for leases between 12-72 months, to correspond with lease agreement term
- No deductible
- Transferable and cancelable (*see agreement for details*)

Eligibility Requirements:

- Leases with terms between 12-72 months
- Available at the time of vehicle lease ONLY
- Rideshare vehicles are excluded from coverage

Product Coverages:

- Waives up to \$5,000 of the customer's assessed excess wear and use charges at lease end
 - Single line-item excess wear and use charges in the vehicle inspection report cannot exceed \$1,000; any single line-item charge that exceeds \$1,000 will NOT be covered
- Missing parts charges, up to \$150 in total; Any amount beyond \$150 is the customer's responsibility
- Examples of covered charges include:
 - Paint damage and exterior surface dents
 - Chips, cracks, or breakage in the front & rear windshield or side glass
 - Worn tires and damage to alloy and steel rims
 - Interior carpet & upholstery rips, tears, stains, and spotting
 - Headlamps, fog lamps, & tail lamps
 - Navigation/display screen, factory entertainment system
 - Missing or damaged badges, body insignia, moldings, & trim
- Allows for vehicle turn-in at any time prior to, or, if the lessor agrees to grant an extension, within one (1) year after the original scheduled lease termination date

Additional Information:

- Lease-End Protection is not designed to take the place of the customer's auto insurance. If the customer has an auto accident or incurs damage typically covered under a primary insurance policy, a claim should be filed with the customer's automobile insurance carrier.
- Lease-End Protection is not designed to repair damage during the term of the lease. The benefit is provided when the vehicle is turned in, in the form of waiving the excess wear and use charges.

Exclusions: (*Additional exclusions apply; see customer agreement for full list*)

- Excess mileage charges
- Charges for repairs completed prior to termination of lease agreement
- Any excess wear and tear charge for a single line item that exceeds \$1,000
- No benefit will be provided if the customer is not charged for any excess wear and use; for example, if the customer purchases the vehicle or otherwise does not surrender the covered vehicle
- Charges due to the presence of or the cost to remove decals, signs, lettering, bumper stickers, or other adhesive items, including any subsequent repairs resulting from their removal

Theft Protection

ExtraProtect Theft Protection offers customers a vehicle theft-deterrent & recovery system, along with a financial benefit if the vehicle is subsequently stolen and declared a total loss.

Coverage Terms:

- Coverage term is 60 months
- No deductible
- Transferable (*see agreement for details*)

Eligibility Requirements:

- Available on new, pre-owned, & CPO vehicles
- Available at the time of vehicle sale/lease ONLY
- Allows for coverage of rideshare vehicles

Product Coverages:

- Distinctive theft-warning window decals are applied to the covered vehicle's windows to deter car thieves
- Vehicle is marked with permanent traceable identification codes to identify the owner of a recovered vehicle
- Pays the customer up to a \$5,000 warranty benefit if the theft protection product fails to prevent the theft of the covered vehicle, AND the vehicle is declared a total loss by the primary insurer because the vehicle was either:
 - Stolen and not recovered within 30 days, OR
 - Stolen, recovered within 30 days, and damaged beyond reasonable repair
- If the covered vehicle was purchased as a CPO or pre-owned vehicle, then the Warranty Benefit shall be the lesser of \$5,000 or the actual cash value of the covered vehicle on the date of loss

Additional Information:

- In the event of a claim, the Theft Protection benefit check is made payable to the customer and sent to the selling dealer
- The Theft Protection product permanently marks the covered vehicle. Therefore, it is non-cancelable by the customer, unless otherwise required by applicable law (*refer to customer agreement*)

Limitations & Exclusions: (*Additional exclusions apply; see customer agreement for full list*)

- Claims must be filed within 60 days of the insurance settlement date, or within 60 days of the Date of Loss, if there is no insurance settlement
- No coverage is provided for losses resulting from fraudulent or illegal acts of the customer, whether acting alone or in collusion with others
- No coverage is provided for claims if the covered vehicle was left unlocked, or if the keys were left in the vehicle
- No coverage is provided for theft by family members of the customer or people living in the same household as the customer, or any other persons who have access to the keys of the covered vehicle.

Pre-Paid Maintenance with Tire Rotations

ExtraProtect Pre-Paid Maintenance with Tire Rotations offers cost savings to customers by allowing them to purchase future maintenance services at current prices, keeping the vehicle properly maintained over time.

Coverage Terms & Deductible:

- Customer may purchase coverage for up to 5 years and any number of services, up to 15
- Product expires at end of selected term (in months) or when all purchased services have been redeemed
- No deductible
- Transferable and cancelable (*see agreement for details*)

Eligibility Requirements:

- Available at the time of vehicle sale/lease or at any time in the service lane
- Available on all vehicles
- No model year or mileage limitations
- No restrictions on commercial or rideshare vehicles

Coverage Plans:

Each covered service purchased includes oil & oil filter change, tire rotation, and multi-point vehicle inspection

- **Standard Plan**
 - Provides conventional oil, up to 6 quarts per covered service
- **Premier Plan**
 - Provides synthetic or diesel oil, up to 6 quarts per covered service
- **Premier Plus Plan**
 - Covers conventional, synthetic, or diesel oil, for vehicles requiring more than 6 quarts of oil per service

Additional Information:

- Customer may redeem covered services at the selling PPM dealer.
- Services may be redeemed at any time during the selected agreement term.

Exclusions: (*Additional exclusions apply; see customer agreement for full list*)

- Mechanical breakdown repairs, whether or not the repair is associated with a covered service
- This agreement will not pay for any upgraded or extra cost products used during a covered service
- This Agreement will not pay for the additional cost of: (i) synthetic or diesel oil if customer selected and purchased the Standard Plan; or (ii) greater than 6 quarts of oil per covered service unless customer selected and purchased the Premier Plus Plan.