

Assurant[®] Vehicle Care

Service Contract

Reliable protection against
costly repairs



ASSURANT[®]



Drive on a road without roadblocks.

Your car is a big part of your life. If it doesn't work, other parts of your life can come to a halt, too.

Each year, more sophisticated technology is built into our cars from collision-avoidance technology to advanced keyless entry and infotainment systems. These advances make driving easier and safer. They also make cars more complex and costly to repair. And, once your factory warranty ends, you could end up paying a lot for mechanical repairs out of your own pocket.

You can help manage these unexpected costs and stresses with the Assurant Vehicle Care Service Contract. It covers repairs beyond your factory warranty. And it has a range of protection levels to fit your needs, driving habits, and budget. It even includes additional benefits such as rental car and emergency travel expense reimbursement (N/A in NY), so you can keep your life moving forward.



Protect your vehicle — and your wallet — with cost-effective, flexible protection.

Cost-effective

Save money on out-of-pocket repairs for mechanical breakdown

Flexible

Choose your protection level — and deductible — so you get coverage that makes sense for your budget

Complementary

Keep your life moving with additional benefits like emergency roadside assistance and substitute transportation reimbursement



The Assurant Vehicle Care Service Contract covers your car beyond the factory warranty.

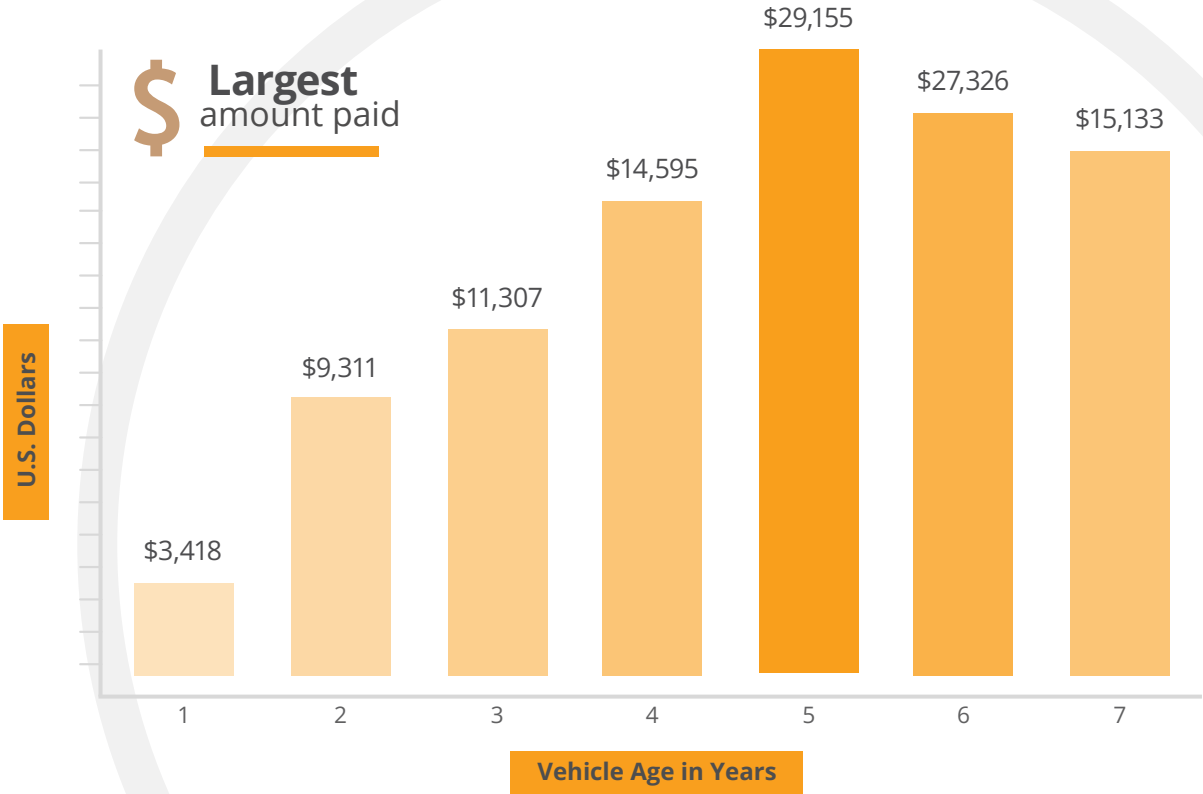
As your vehicle gets older, the risk and cost of a mechanical breakdown increases — often after the factory warranty ends.

The Assurant Vehicle Care Service Contract covers repairs beyond your original factory warranty on vehicles **up to 15 years old and 200,000 miles** in all 50 states and Canada with no yearly limit on repairs, subject to service contract maximum limit of liability.



Are you prepared for increasing
repair costs?

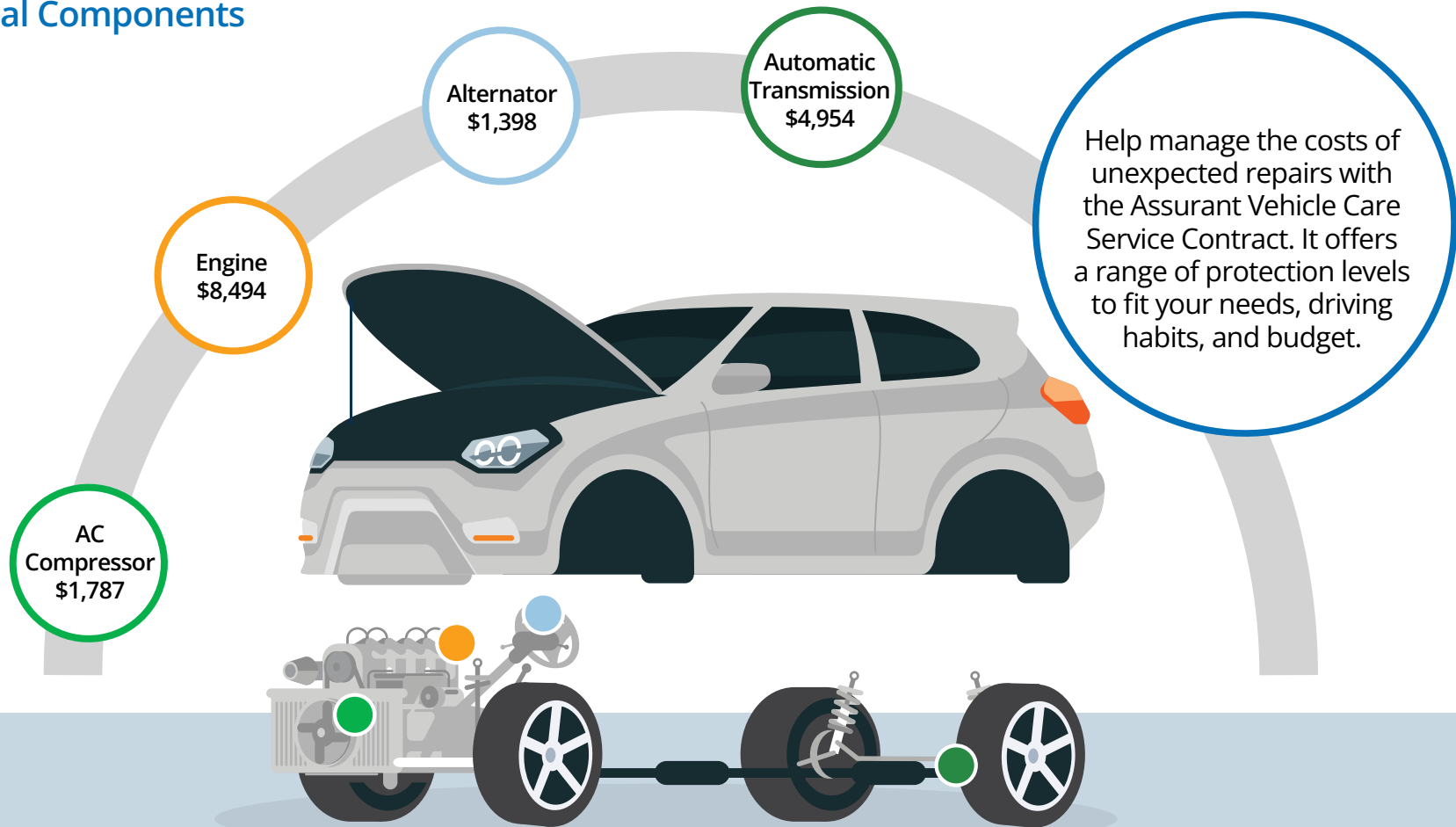
Average repair costs increase with vehicle age. In fact, our highest paid repairs were more than \$10,000. Would you be prepared to pay that out of pocket?



This data is based on the repair records of Assurant Dealer Services, Inc. and its affiliated companies' customers as of September 2022. Your experience may be different. The information is based on the original compilation date and not the date of this brochure.

Are you prepared to pay out of pocket for costly mechanical repairs?

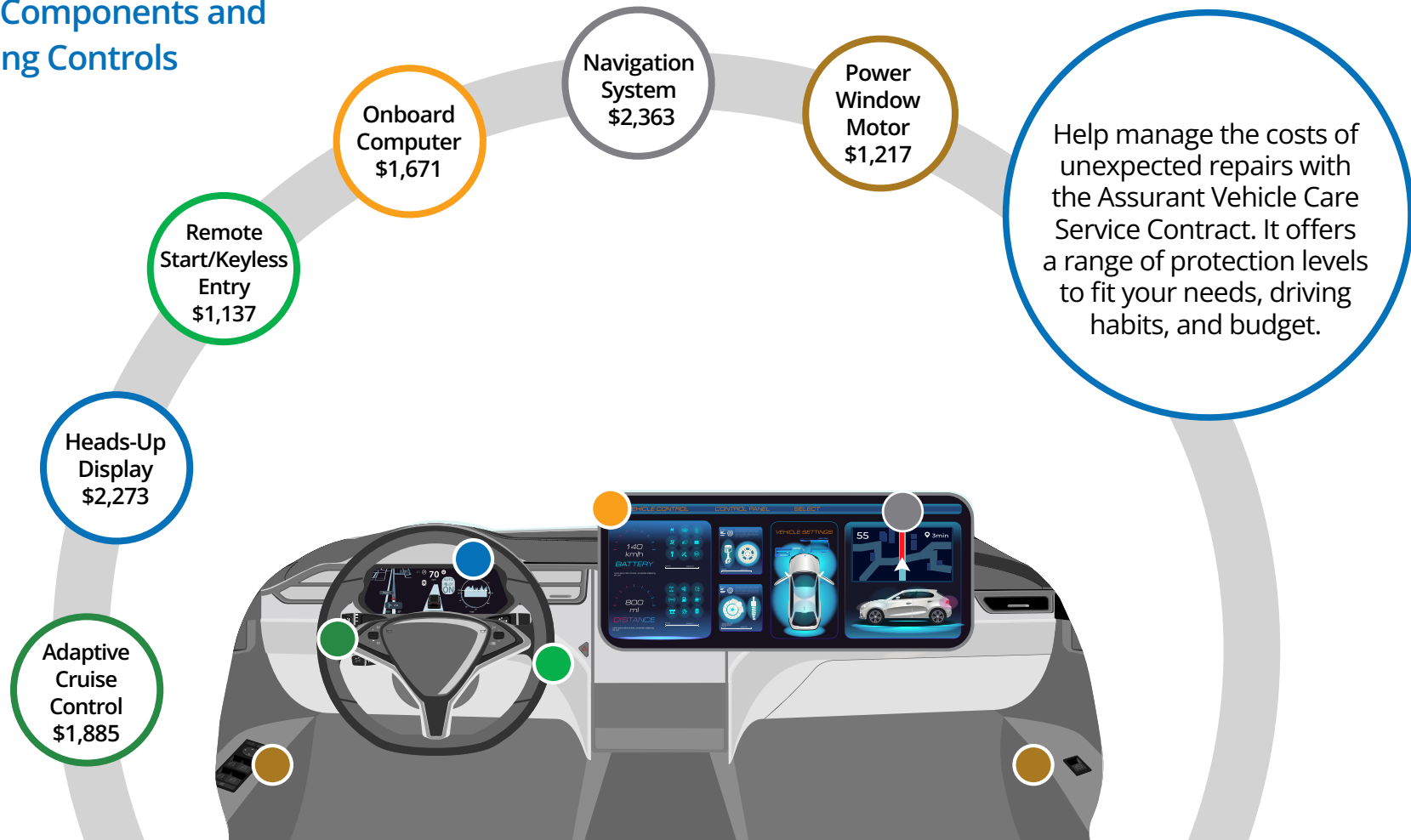
Mechanical Components



The repair costs shown above are for illustrative purposes only. Actual cost may vary by vehicle, year, make, and model. Prices are based on the actual claim experience of Automotive Warranty Services, Inc. and its affiliated companies' customers as of January 2022. Your experience may be different. Cost examples don't include the contract deductible. Deductibles may vary. Please review your Vehicle Service Contract for complete details.

Are you prepared to pay out of pocket for costly electrical component repairs?

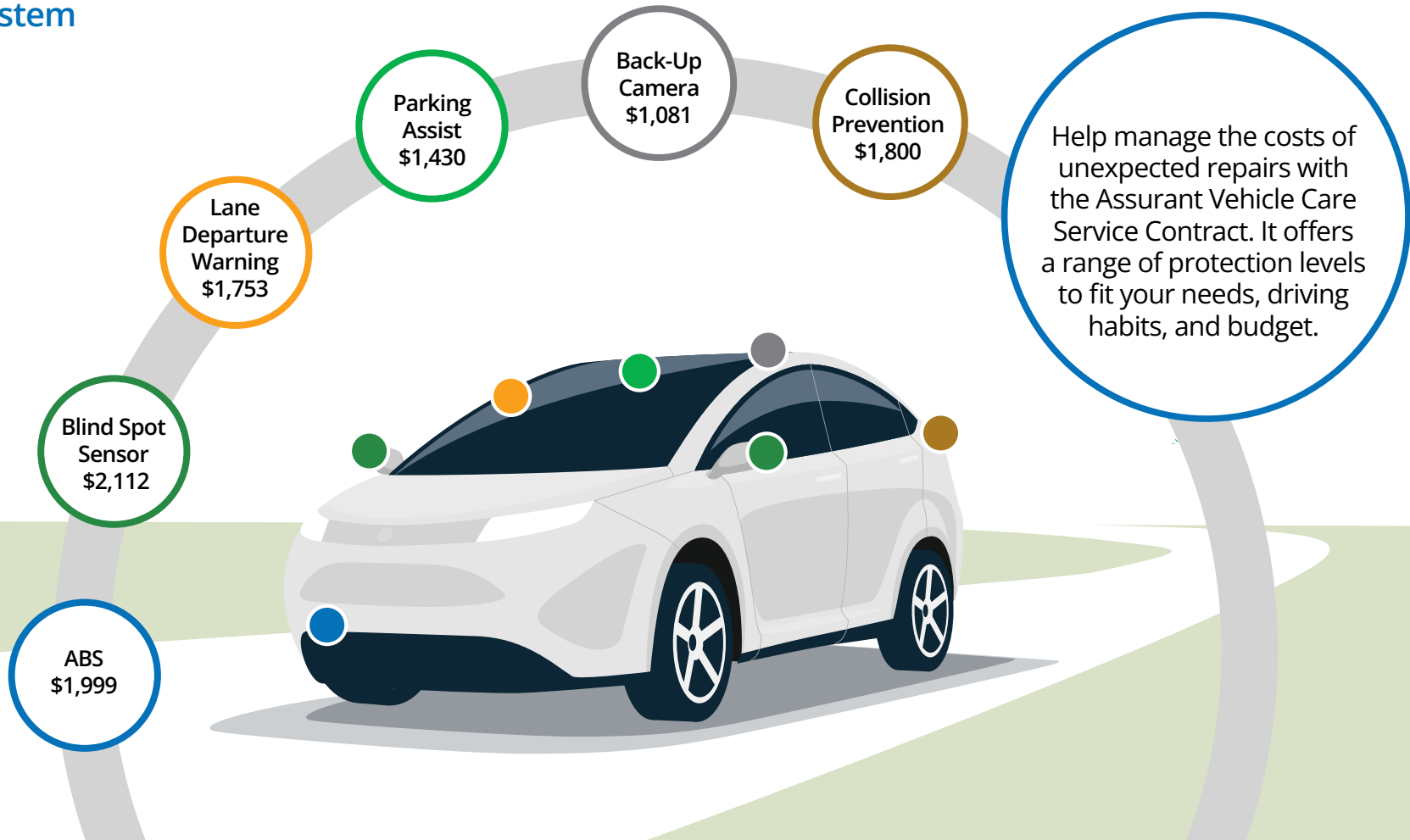
Electrical Components and Onboarding Controls



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Are you prepared to pay out of pocket for costly safety system repairs?

Safety System



The repair costs shown above are for illustrative purposes only. Actual cost may vary by vehicle, year, make, and model. Prices are based on the actual claim experience of Automotive Warranty Services, Inc. and its affiliated companies' customers as of January 2022. Your experience may be different. Cost examples don't include the contract deductible. Deductibles may vary. Please review your Vehicle Service Contract for complete details.

Flexible coverage built around your needs

The Assurant Vehicle Care Service Contract covers repairs beyond your original factory warranty on vehicles up to 15 years old and 200,000 miles. And it offers five flexible coverage options to meet your needs and your budget.

► 5 Coverage Options

	Premium Plus	Premium	Standard	Powertrain	Technology
Engine	●	●	●	●	
Transmission	●	●	●	●	
FWD/RWD	●	●	●	●	
Hybrid/EV	●	●	●	●	
Fuel Injection	●	●	●		
Seals and Gaskets	●	●	●	●	
Front Suspension	●	●	●		
Steering	●	●	●		
Brakes	●	●	●		
Electrical	●	●	●		●
Air Conditioning	●	●	●		
Rear Suspension	●	●	●		
Cooling	●	●	●		
Fuel Delivery	●	●	●		
Safety	●	●	●		●
Entertainment	●	●			
Convenience	●	●			
Miscellaneous	●	●			
Wear and Tear Maintenance	●				

Coverage:

Full ●

Partial ●

Limited ●

Customize your coverage with the Assurant Vehicle Care Service Contract.

Flexible wear-and-tear coverage built around your needs

Choose from five levels of protection to fit your needs, driving habits, and budget.

Premium Plus

Covers any breakdown of your vehicle except items that are excluded.

Examples of Premium Plus components included:

Brake Pads

One replacement of a set of front and/or rear brake pads; brake rotors will be replaced in conjunction with the replacement of brake pads if the thickness of the brake rotor is less than the manufacturer's minimum specification

Battery

One replacement of a battery or the difference between the manufacturer's prorated reimbursement and the total cost of the battery (does not include any lithium-ion or hybrid batteries)

Headlamp Bulbs

Unlimited replacement of the headlamp bulbs; impact damage is not covered

Belts and Hoses

Replacement of engine belts and hoses including: vacuum pump belt, serpentine belt, power steering belt, alternator belt, supercharger belt, AIR pump belt, air conditioner belt, water pump belt, heater hose, bypass hose, throttle body hose, upper and lower radiator hoses, air conditioning hose, power steering pressure and return hose, air hose, washer hoses, vacuum hoses, fuel hoses emission system hoses, and transmission hoses

Spark Plugs

One replacement of a set of spark plugs

Windshield Wiper Blades

One replacement of a set of front and/or rear windshield wiper blades and/or inserts

Electrical

Unlimited coverage of fuses, interior and exterior light bulbs including but not limited to: turn signal bulbs, engine compartment lights, running lights, fog lights, stop lights, backup lights, license plate lights, parking lights, trunk light, dome light, courtesy light, visor light, map light, and glove box light (impact damage is not covered)

Wheel Alignment

One wheel alignment

► Premium Plus Coverage

► Premium Coverage

Flexible coverage built around your needs

Choose from five levels of protection to fit your needs, driving habits, and budget.

Premium

Covers any breakdown of your vehicle except items that are excluded.

Examples of Premium components included:

High-Tech

Automatic leveling system, cruise control actuator and module, electronic instrument panel control module, electronic stability control system, electronic traction control system, GPS/navigation system and antenna assembly, heated seat element and cooling seat components, rollover protection system, and all gauges, sensors and relays

Entertainment System

Antenna assembly, compact disc player/changer, DVD player and monitor, graphic equalizer, radio and speakers, satellite radio, and telephone prewire/Bluetooth connectivity

Safety and Security

Heads up display, night vision system, OnStar[®] system, remote keyless entry transmitter and receiver module, tailgate and hatchback actuators, and theft alarm system

Convenience

Auxiliary power point, buzzer/chime (headlamps on, key in ignition), cigarette lighter, clock, compass, electrical or mechanical gas cover and trunk releases, glove box lamp (excluding bulb), headlight wiper motor transmission, illuminated entry lamp (excluding bulb), illuminated vanity mirrors, memory seat system, trip/mileage computer, trunk lamp (excluding bulb), volt/amp gauge, and wiper motor transmission

Miscellaneous

Blend door motors, blower motor resistor (regulates fan speed), door hinges, mechanical seat adjustment, outside mirror remote adjusters, and rear hatch or hood struts

And much, much more ...



Flexible coverage built around your needs

Choose from five levels of protection to fit your needs, driving habits, and budget.

Standard

All Powertrain coverage components, plus:

Steering

All internal lubricated parts including but not limited to: (bearings, bushings, housing/case, rack and pinion equipped valve assembly, sealing rings, sector shaft), center link/drag link, cooler and hard lines, coupling, electric power steering motor, electric steering rack, gear and motor, fluid reservoir, idler arm, inner/outer tie rods and bellows boots, pitman arm, power cylinder assembly, power steering pump and pulley, pressure and return hoses, rack mounts and cushions, speed sensor or steering gear equipped pitman shaft and valve assembly, steering main and intermediate shafts (does not include "rear-wheel steering" components)

Front Suspension

Bump stop cushions, control arm shafts, king pins, radius arm, spindle support, stabilizer linkage including mounts and bushings, stabilizer shaft, steering knuckle (spindle), strut/radius rods and bushings, torsion bar mounts and bushings, track bar, upper and lower ball joints including dust boots, upper and lower control arms, wheel bearings and seals

Rear Suspension

Rear suspension equivalents of components listed in Front Suspension section

Brakes

Anti-lock brake module and sensors, assist booster, backing plates, brake pedal shaft, clips and retainers, combination valve, disc brake calipers (and rear caliper actuators), hard lines and fittings, electrohydraulic brakes, master cylinder, parking brake linkage and cables, self-adjusters, springs, wheel cylinders

Fuel injection

Electronic fuel injection system (including all input/sensors & output/control units, except EGR valve, related to the fuel injection system), fuel rails, idle speed or automatic idle speed assemblies, Injectors, powertrain control module (PCM)

Fuel Delivery

Fuel pump, fuel tank and hard lines, fuel tank sending unit

Electrical

Alternator, distributor and coil, convertible top motor, digital and analog instrument display(s), electronic ignition module, engine management control unit, electronic rear view mirror motor(s), external LED assemblies, front and rear windshield wiper motors and delay controller, headlight door motor(s), heated back glass, high intensity discharge lamp assemblies, horn assembly, knock sensor, low coolant sensor, low fuel sensor, low oil sensor, manually operated switches (specifically turn signal, headlight, dimmer, and wiper switches), mechanically actuated switches (ignition, brake light and neutral safety switch), oxygen sensor, power door lock actuator(s), power door lock clips, power seat motor(s) and transmission(s), power sun roof motor, power window motor(s) and power regulator(s), starter button, starter motor and drive, starter solenoid, tire pressure monitoring system, voltage regulator, windshield wiper washer pump(s), wiring harnesses

Air Conditioning

Accumulator, clutch and pulley, compressor and mounting brackets, condenser, drier, evaporator, heater/AC blower motor, high/low pressure cutoff switches, high/low pressure hoses, orifice tube, pressure cycling switch, temperature control head, temperature control programmer, thermostat, Freon refrigerant if necessary in conjunction with the repair of the components within this assembly

Hybrid/Electric Vehicles Components

Battery charge controller, controller/electronic throttle control system, drive motor dampener, electric AC compressor, hydraulic or electric regenerative braking system, junction block, main battery cable, motor/generator belt tensioner, onboard battery charging system, onboard computer system including all relays, sensors, ECU & ECM (electronic control units/electronic control modules), power switch/button, three-phase high voltage cables, voltage inverter reservoir

Cooling

Engine oil cooler, heater control valve, heater core assembly, radiator, radiator fan and clutch, radiator fan motor including fan blade, radiator fan relay, temperature sensor and relay

Front- and Rear-Wheel Drive

Constant velocity joints including boots and bands

Safety

Airbag system, seatbelts

Seals and Gaskets

All seals and gaskets on the assemblies listed above

Fasteners

All fasteners for the components within the assemblies listed above

► Standard Coverage

Flexible coverage built around your needs

Choose from five levels of protection to fit your needs, driving habits, and budget.

Powertrain

Includes the components below:

Engine

Gasoline Engine

All internal lubricated parts including but not limited to: (balance shafts, cam bearings, cam tower, camshaft, connecting rods, crankshaft, cylinder block, cylinder head, harmonic balancer and retainer bolt, lifters, oil filter adapter/housing, oil pump and pressure relief valve, piston rings, pistons and wrist pins, pushrods, rocker arms (cam followers), rod and main bearings, timing belt and pulleys, timing belt tensioner, timing chain housing (cover), timing chain and sprockets, valve springs, valves and guides), crankshaft pulley, dipstick and tube, engine mounts, engine oil cooler hoses, engine oil sending unit, expansion (freeze) plugs, flywheel, fuel supply pump, intake and exhaust manifolds, oil pan, oil pump housing, seats, temperature sending unit, thermostat and housing, vacuum pump, valve covers, water pump

Turbocharged/supercharged/rotary/diesel/enhanced engines

All of the above listed parts or equivalent plus: bypass valve, clutch and pulley, compressor, hard lines, injection pump, intercooler, lines and nozzles, supercharger, turbocharger, waste gate controller

Transmission

Automatic

All internal lubricated parts including but not limited to: (bands, bearings, bell housing and case, bushings, clutches, drums, gear sets, governor, main shaft, oil pump, sealing rings, solenoids, torque converter, valve body), continuously variable transmission (CVT) and all internal components, cooler, cooler hoses and hard lines, dipstick and tube, electronic shift control unit, flex plate and ring gear, shift lever knob, shift linkage and cables, throttle valve cable, transmission mounts, transmission pan, vacuum modulator

Standard

All internal lubricated parts including but not limited to: (bearings, bell housing and case, bushings, gear sets, main shaft, shift forks, synchronizers, transmission case), clutch master cylinder, clutch slave cylinder, shift cable, shift lever knob, transmission mounts

Transfer Case (4X4 Vehicles)

All internal lubricated parts including but not limited to: (actuators/motors, bearings, bushings, chain and sprockets, gear sets, main shaft, transfer case), electronic and vacuum engagement components, mounts, transfer case control unit

► Powertrain Coverage

Front-Wheel Drive

All internal parts including but not limited to: (axle shafts, bearings, bushings, carrier case, chain and sprockets, final drive housing, gear sets); constant velocity joints, differential cover, drive shaft support, front hub bearings, locking hub assemblies (4X4), rear hub bearings, universal joints

Hybrid Vehicle Components

Electric coolant pump, electric oil pump, electric motor/generator(s) and all internal components, inverter/converter/transformer units and all internal components, inverter/converter/transformer units cover, power split device and all internal components, reduction/reducer box and all internal components

Seals and Gaskets

All seals and gaskets on the assemblies listed above

Fasteners

All fasteners for the components within the assemblies listed above

Flexible coverage built around the most advanced systems

Choose from five levels of protection to fit your needs, driving habits, and budget.

Technology

Includes the components below:

Electrical

Adaptive cruise control, amplifiers, Bluetooth components, built-in TV screens and DVD players, global positioning system, heads-up display, HomeLink/garage door openers, navigation system, power points, radio, smart phone interfaces, speakers, steering wheel control buttons, touchscreen/display screens (including control buttons/knobs), USB ports, Wi-Fi data connections, wireless headphone systems

Safety

Autonomous braking system, blind spot detection, lane departure warning systems, night vision, parking assistance, parking sensors, rear/forward/side cameras

► Technology Coverage



Other Coverages

Permitted Commercial Purposes

- Pays for covered breakdowns when your vehicle is used for permitted commercial purposes

Rideshare

- Pays for covered breakdowns when your vehicle is used for rideshare purposes such as Uber or Lyft

Lift Kit

- Pays for covered breakdowns when your vehicle is equipped with a factory- or dealer-installed lift kit not to exceed 6 inches
- Lift kit itself and any accessories/equipment are not covered

Mobility Equipment

- Provides coverage for the following mobility equipment components:
 - Chairlift motors and assemblies
 - Electric/hydraulic ramp controls and assemblies
 - Adjustable seating mechanisms
 - Adjustable pedal and steering control mechanism
 - Hoist and swing arm mechanisms

Snow Plow

- Vehicle must be used for personal use only
- Pays for covered breakdowns when your vehicle is equipped with a manufacturer snow plow package
- The snow plow itself and any accessories/equipment are not covered

► Other Coverages



The Assurant Vehicle Care Service Contract also provides complementary protection if you're ever without your vehicle during covered repairs. And your benefits begin at signing.

- ✓ Emergency roadside assistance available 24/7, 365 days a year
 - Includes flat tire assistance, towing, fuel delivery (you'll be responsible for the cost of fluids), lockout assistance, and more
- ✓ Substitute transportation reimbursement up to \$50 per day for a maximum of 10 days starting on the first day of covered repairs if the vehicle is held by a repair facility; transportation receipt required
 - Substitute transportation includes renting a car from a licensed rental facility, qualified ride-hailing service, taxi, or other public transportation service
- ✓ Emergency travel expense reimbursement up to \$200 for a maximum of five days (N/A in NY)
 - Breakdown must occur 100 or more miles from your home
- ✓ Towing reimbursement pays for towing services necessary due to a covered breakdown of your vehicle
 - Up to \$125 per occurrence if your vehicle is towed to the selling dealer and the towing distance is more than 50 miles
 - Up to \$100 per occurrence if your vehicle is towed to the selling dealer and the towing distance is 50 miles or less
 - Up to \$75 per occurrence if your vehicle is towed elsewhere



The following are examples of items not covered

Maintenance Not Covered

The maintenance services and parts described in the manufacturer's maintenance schedule for your vehicle; other normal maintenance services and parts including air conditioning refrigerant, all batteries (including, but not limited to, hybrid/electric vehicle batteries*), all hoses and belts (not specifically listed*) brake pads* and shoes, brake rotors* and drums, engine coolant, engine tune-up (includes distributor cap, ignition wires, glow plugs, rotor and spark plugs), filters, lubricants or fluids, wiper blades* and suspension alignment

Parts Not Covered

Body panels, body part alignment, bright metal, bumpers, catalytic converter, convertible top framework, door handles, door panels, exhaust system, electronic controlled clutch assembly, flexible body parts, friction clutch disc and pressure plate and clutch release bearing, glass, glass framework and fastening adhesives, hinges, lenses, light bulbs* moldings, paint, sealed beam head lamps* sheet metal, stripped threads and fasteners, structural framework, structural welds, tires and wheel balancing, trim, upholstery, vinyl and convertible tops and nonmechanical removable hardtop assemblies, weather stripping, wheel covers, wheel rims, and wheels



Features

Where You're Covered

Coverage is effective anywhere within the continental U.S., Alaska, Hawaii, and Canada. You're covered even if you're traveling or you move to a different city.

You're Covered

When a repair can't be made by your selling dealer, the program administrator can utilize its national corporate credit card to make immediate payment to the repair facility for a covered repair.

Maximum Benefits

There's no yearly limit on the number of claims that can be made, subject to service contract maximums.

Reasonable and Convenient

This economical coverage can be included in your monthly loan or lease payment.

Transferable Coverage

All coverage plans are fully transferable if the remaining portion of the original manufacturer warranty has not been reduced or voided. A transfer fee will apply.

Self-Service Claim Portal

Visit our user-friendly website for all your Assurant Vehicle Care Service Contract needs: VehicleCarePlan.com. You can have instant access to your Terms and Conditions, locate a preferred repair facility, initiate a claim, track claim status, or just email questions to our experienced customer service representatives.

Maintenance Requirements

You're required to perform maintenance services to your vehicle as outlined within the Owners Manual for your vehicle. You're required (in CA, recommended) to retain copies of all maintenance receipts during the term of your Assurant Vehicle Care Service Contract.



Limitations of Coverage

The information in this brochure is for illustrative purposes. Certain conditions and components are excluded, such as inadequate maintenance or loss of coolant or lubrication of the vehicle, pre-existing conditions, corrosion, and parts designed for limited life such as bulbs, filters, and brake pads. Replacement parts may be new, used, non-OEM, or remanufactured. Please review your Assurant Vehicle Care Service Contract for complete details. All exclusions may not apply in every state and coverages may not be available in all states. A deductible applies.



Provided and Administered By:

STATE	COMPANY
FL	United Service Protection, Inc. Florida License #60016
MA	Provider: Selling Dealer Administrator: United Service Protection Corporation Texas License #106
OK	Assurant Service Protection, Inc. Oklahoma License #44199246
Other states where available	United Service Protection Corporation Texas License #106



Provider mailing address:
P.O. Box 21647, St. Petersburg, FL 33742

Administrator mailing address:
P.O. Box 7719, The Woodlands, TX 77387

1-800-964-4811