



RiskGuard[®]
VEHICLE PROTECTION

New and Pre-Owned Vehicle Protection

Coverage Plans



Coverages	Maximum Shield	Enhanced Shield	Standard Shield
	New Vehicles Only	New and Pre-Owned Vehicles	Pre-Owned Vehicles Only
AC/Heating	✓+	✓	✓
Brakes	✓+	✓	✓
Comfort Package	✓+	✓	
Cooling	✓+	✓	✓
Drive Axles	✓+	✓	✓
Electrical	✓+	✓	✓
Engine	✓+	✓	✓
Fuel System	✓+	✓	✓
Seals and Gaskets	✓+	✓	✓
Steering	✓+	✓	✓
Suspension	✓+	✓	✓
Transfer Case	✓+	✓	✓
Transmission	✓+	✓	✓
Electric Vehicle and Hybrid Vehicle	✓+	✓	
Dent Protection	✓+		

- **Maximum Shield** is our most comprehensive plan offering **exclusionary coverage** and includes Dent Protection for the term of the plan.
- **Enhanced Shield** is designed for both new and pre-owned vehicles. It provides **intermediate coverage** for a significantly greater selection of parts than RiskGuard Standard Shield.
- **Standard Shield** is designed for pre-owned vehicles and budget-conscious consumers interested in **basic coverage** for many vehicle parts that may eventually need repairs.

All coverage levels include:

- **Alternate Transportation.** Rental car reimbursement up to \$250 for 5 days is available per repair visit. **Maximum Shield** customers may receive rental car reimbursement for up to \$700 for 14 days.
- **Emergency Roadside Assistance.** Available nationwide, 24 hours a day, 365 days a year. Includes towing, jumpstarts, tire changes, vehicle fluid delivery, lockout assistance and emergency phone call support and assistance.
- **Trip Interruption Reimbursement.** If a repair is completed more than 100 miles from vehicle owner's home, you will be reimbursed for lodging and meals up to \$125 per day for 5 days (\$625 total).
- **Nationwide Coverage.** File claims and arrange for repair anywhere in the continental United States and Canada by simply calling our dedicated, toll-free phone number.

- Maximum Shield level is Exclusionary and includes a unique Paintless Dent Repair benefit for the term of the contract
- Commercial vehicle usage surcharge in all levels (including vehicles used for Ride Share businesses)
- Retail rates for Labor, MSRP for Parts
- Higher Rental Reimbursement than many plans (\$250 for 5 days; Maximum Shield is \$700 for 14 days)
- Higher Roadside Assistance allowance than many plans (\$150 per incident)
- No specific exclusion for Electric or Hybrid Vehicles
- Standard \$100 deductible, with surcharge options for \$50 and disappearing deductibles

- **Maximum Shield:**

- 84 months / 100,000, 75,000, 60,000, 50,000 miles
- 72 months / 100,000, 75,000, 60,000, 50,000 miles
- 60 months / 100,000, 75,000, 60,000, 50,000 miles
- 48 months / 100,000, 75,000, 60,000, 50,000 miles
- 36 months / 100,000, 75,000, 60,000, 50,000 miles

- **Enhanced Shield:**

- 48 months / 50,000 miles
- 36 months / 36,000 miles
- 24 months / 24,000 miles
- 12 months / 12,000 miles

- **Standard Shield:**

- 36 months / 36,000 miles
- 24 months / 24,000 miles
- 12 months / 12,000 miles



Limitations & Exclusions

- Current plus 5 model years for Maximum Shield; Current plus 10 model years for Enhanced and Standard plans
- Ineligible Vehicles:
 - Aston Martin
 - Bentley
 - Bugatti
 - Ferrari
 - Ford GT
 - Lamborghini
 - McLaren
 - Nissan GT-R
 - Saab
 - All other exotic vehicles

