

Gold Coverage Sample

LIST OF COVERAGES

ENGINE – engine block; cylinder head(s); cylinder barrels; timing cover; valve cover(s) and oil pan are covered only if damaged by the failure of an internal lubricated part listed below. The following internal lubricated parts are covered: pistons; wrist pins and rings; connecting rods and bearings; crankshaft and bearings; camshaft; lifters; followers and cam bearings; rocker arms; push rods; shafts and bushings; valves; springs; replaceable guides; seats; timing gear and chain; timing chain or belt and tensioner; eccentric shaft; oil pump; water pump; harmonic balancer; flywheel/flex plate and ring gear. Also covered are the internal lubricated parts of the vehicle manufacturer installed turbocharger or supercharger. The housing is only covered by the failure of an internal lubricated part. For vehicles with rotary engines the following is covered: rotary chamber; main bearing; rotor; and the parts listed above.

TRANSMISSION – transmission case; transfer case and torque converter case are covered only if damaged by the failure of an internal lubricated part. All parts contained within the case including the following internal lubricated parts are covered: oil pump; valve body; governor; vacuum modulator; internal linkage; bearings; gear sets; bands; main shaft; drum; sealing rings.

DRIVE AXLE – differential housing; transaxle housing and final drive housing only if damaged by the failure of an internal lubricated part. All parts contained within the housing including the following internal lubricated parts are covered: axle shafts; gear sets; bearings; constant velocity joints (excluding boots); universal joints; drive shaft; locking hubs and rings; supports and retainers.

ELECTRICAL – starter and solenoid; alternator; voltage regulator; distributor; engine compartment wiring harness; wiper motors; wiper switch; analog gauges; window motors; power window switches; defroster switch; mirror motors and controls; seat motors; power seat switches; convertible top motor and switch; power door lock actuators and switches; cruise control engagement switch; combination turn signal switch; wiper delay switch and controller; sun/moon roof motor and manual switch; front differential engagement switch and motor; power trunk release and switch.

STEERING – gear housing is covered only if damaged by the failure of an internal lubricated part. All parts contained within the steering rack/gear housing are covered including the following: rack and pinion; power steering pump; power cylinder; main and intermediate shafts; couplings; pitman arm; idler arm; tie rod ends.

AIR CONDITIONING – compressor; clutch; clutch coil; and clutch pulley; condenser; evaporator; expansion valve; idler pulley and bearing; high/low cut-off switch; pressure cycling switch. The following parts are also covered if they are required in connection with the repair of a covered part listed above: accumulator/drier; orifice tube.

SUSPENSION – upper and lower control arms; shafts and bushings; upper and lower ball joints; steering knuckles; wheel bearings; stabilizer shaft; linkage and bushings; king pins and bushings; spindle and support; torsion bars.

BRAKES – master cylinder; power assist-booster pump; vacuum assist booster; wheel cylinders; combination valve (proportioning valve); steel hydraulic lines and fittings; brake calipers.

COOLING SYSTEM – Water pump; engine cooling fan and motor; fan clutch.

FUEL – Fuel pump; fuel injection pump; fuel nozzles; metal lines and tank filler neck.

ELECTRONIC HIGH TECH – suspension level control compressor; height sensor and limiter valve; pneumatic suspension pump; sensors and valves; spark control detonation sensors, anti-detonation sensors; ignition module; knock sensor; vehicle manufacturer installed combination entry system. The following ABS parts are also covered: wheel speed sensors; hydraulic pump/motor and electronic control module.

AUDIO – Original factory installed radio; main speaker system; single compact disk/cassette player; graphic equalizer; and premium sound amplifier.

SEALS AND GASKETS – All seals and gaskets for the specific covered components listed under Engine; Transmission; Drive Axle; Steering; Brakes and Air Conditioning are covered unless the cause of failure is the result of overheating, lack of lubrication, or lack of necessary fluids.

TAXES AND FLUIDS – State and local taxes where applicable and fluids to complete a covered repair.

BENEFIT

RENTAL: In the event of a **Breakdown** covered by this **Contract**, **We** will pay or reimburse **You** for receipted expenses to rent a replacement **Vehicle** (from a licensed rental agency) or for alternate public transportation while **Your Vehicle** is at a licensed repair facility. **Coverage** will be provided to **You** on the following basis, up to a maximum of thirty-five dollars (\$35) for every eight (8) labor hours, or portion thereof, of applicable labor time required to complete the repair, up to a maximum of one hundred seventy-five dollars (\$175) for each repair visit. This **Coverage** does not apply to the time waiting for parts, services, Weekends or other delays beyond the control of the repair facility or the **Administrator**. No **Deductible** will apply to this benefit.

SURCHARGED OPTIONAL COVERAGE

COMMERCIAL USE: If the **Contract Registration Page** shows that **You** purchased the **Commercial Use** option, see **Commercial Use** Definition for specific usage.

WEAR AND TEAR: The exclusion for Wear and Tear as defined under EXCLUSIONS, letter “E”, will not apply if appropriate surcharge is marked and remitted for.

EXCLUSIONS

A. For any part not specifically listed in the **Schedule of Coverages**, or for any of the following parts:

carburetor, battery and battery cable/harness, standard transmission clutch assembly, friction clutch disc and pressure plate, distributor cap and rotor, safety restraint systems (including air bags), glass, lenses, sealed beams, light bulbs, fuses, circuit breakers, cellular phones, television/VCR/DVD players, game centers, AM/FM radio/cassette/CD players and speakers exceeding \$300 repair or replacement costs, audio/video equipment, all touch screen and/or voice activated accessories including related display screens and heads up displays on windshields, electronic transmitting/receiving devices, global positioning systems, voice recognition systems, remote control consoles, radar detection devices, brake rotors and drums, all exhaust components, and the following emission components: EGR purge valve/solenoids/sensors, vacuum canister, vapor return canister, vapor return lines/valves, air pump/lines/valves, catalytic converter/filtering/sensors, emission vapor sensors, gas cap/filler neck, Weather strips, trim, moldings, bright metal chrome, upholstery and carpet, paint, outside ornamentation, bumpers, body sheet metal and panels, frame and structural body parts, vinyl and convertible tops, any convertible top assemblies, hardware or linkages, tires, wheel/rims. External nuts, bolts and fasteners are not covered unless specifically listed in the **Schedule of Coverages** (except where required in conjunction with a covered repair).

- B. For maintenance services and parts described in **Your Vehicle's** owner's manual as supplied by the manufacturer and other normal maintenance services and parts which include, but are not limited to: alignments, adjustments, wheel balancing, tune-ups, spark plugs, spark plug wires, glow plugs, hoses (unless listed as specific covered parts), drive belts, brake pads, brake linings/shoes, and wiper blades. Filters, lubricants, coolants, fluids and refrigerants will be covered only if replacement is required in connection with a **Breakdown**.
- C. For any damage and/or **Breakdown** resulting from collision, road hazard, fire, theft, vandalism, riot, explosion, lightning, earthquake, freezing, rust or corrosion, windstorm, hail, water or flood, acts of God, salt, environmental damage, chemicals, contamination of fluids, fuels, coolants or lubricants.
- D. For any part that a repair facility or manufacturer recommends or requires that it be replaced or repaired, or is an update, and is not a **Breakdown**, is **Your** responsibility and expense. For any **Breakdown** caused by misuse, abuse, negligence, lack of normal maintenance required by the manufacturer's maintenance **Schedule** for **Your Vehicle** or improper servicing or repairs subsequent to purchase. For any **Breakdown** caused by sludge build-up resulting from **Your** failure to perform recommended maintenance services, or failure to maintain proper levels of lubricants and/or coolants, or failure to protect **Your Vehicle** from further damage when a **Breakdown** has occurred or failure to have **Your Vehicle** towed to the service facility when continued operation may result in further damage. Continued operation includes **Your** failure to observe warning lights, gauges, or any other signs of overheating or component failure, such as fluid leakage, slipping, knocking, or smoking, and not protecting **Your Vehicle** by continuing to drive creating damage beyond the initial failure.
- E. For any repair or replacement of any covered part if a **Breakdown** has not occurred even if Wear and Tear on that part has exceeded the field tolerances allowed by the manufacturer.
- F. If any alterations have been made to **Your Vehicle** or **You** are using or have used **Your Vehicle** in a manner not recommended by the manufacturer, including but not limited to: the failure of any custom or add-on part, all frame or suspension modifications, lift kits, any tire that is not recommended by the original manufacturer if it creates an odometer/speedometer variance of greater than 4%, trailer hitches. Also not covered are any emissions and/or exhaust systems modifications, engine modifications, transmission modifications, and/or drive axle modifications, which includes any performance modifications.
- G. If **Your** odometer has ceased to operate and odometer repairs have not been made immediately, or the odometer has been altered in any way subsequent to purchase, or if **Your Vehicle** has ever been a total loss, salvaged, rebuilt or is a grey market **Vehicle**.
- H. For any liability for property damage, or for injury to or death of any person arising out of the operation, maintenance or use of **Your Vehicle** described in this **Contract**, whether or not related to the parts

covered. For loss of use, time, profit, inconvenience, or any other consequential loss (except as may otherwise be provided under the **Schedule of Coverages**), including any Consequential Damage to a non-covered part that results from a **Breakdown**.

- I. When the responsibility for the repair is covered by an insurance policy, manufacturer and/or dealer customer assistance program, or any warranty from the manufacturer, such as extended drivetrain, major component or full **Coverage** warranties (regardless of the remaining manufacturer's warranty when **You** purchased this **Contract**), or a repairer's guarantee/warranty. Further, **Coverage** under this **Contract** is similarly limited in the event of a **Breakdown** if the manufacturer has announced its responsibility through any means, including public recalls and factory service bulletins.
- J. If **Your Vehicle** is Used for towing (unless **Your Vehicle** is equipped with factory installed or factory authorized tow package), or is Used as a **Commercial** unit (unless appropriate surcharge is marked on the **Registration Page** and only as defined under "Definitions", "**Commercial Use**"), or is used for rental, taxi, limousine or shuttle, towing/wrecker service, dumping (dump beds), cherry pickers, lifting or hoisting, police or emergency service, principally off-road use, prearranged or organized racing or competitive driving.
- K. For any Pre-existing condition or for any **Breakdown** occurring before **Coverage** takes effect or prior to the **Contract** purchase date, or if the information provided by **You**, or the repair facility cannot be verified as accurate or is found to be deceptively inaccurate.
- L. For **Breakdowns** that occur and/or repairs made outside of the United States of America and Canada.
- M. For diagnostic and/or teardown procedures that are not listed, or are in excess of the times listed in the current year's national flat rate hourly guide in conjunction with a covered repair.