Mechanical Repair Coverage

Essential protection against costly repairs.

Drive with confidence, knowing we’ve got your back.
A breakdown can be troubling enough without the added worry of expensive repairs. That’s why we’re pleased to bring you Mechanical Repair Coverage:

As your vehicle gets older, the risk and cost of repairs increases.

And the average cost of those repairs can be expensive.*

Coverage Benefits

- Substitute Transportation: up to $50 per day (10-day maximum); available on the first day of a covered repair; benefit is rental reimbursement and is limited to $35 a day in CA (5-day maximum, 10-day maximum for parts delay)
- 24-hour emergency roadside assistance: up to $125 per occurrence; includes towing, battery jumpstart, fluid delivery, flat tire assistance, extraction assistance and lock-out service; benefit does not include extraction assistance and is limited to $100 per occurrence in CA
- Travel expense reimbursement: up to $200 per day (5-day maximum) for lodging, food and transportation expenses when a covered breakdown occurs 100 miles or more from home and your vehicle is held overnight at a repair facility; not available to residents of NY
- Key replacement: up to $800 per occurrence for the repair or, if nonrepairable, the replacement of lost, stolen or damaged keys (including fob and/or remote) including any programming; not available to residents of CT, MA, PA and VT
- Paintless dent repair: provides for the repair of dings and dents, no larger than 4 inches in length/diameter, that are within an accessible area on a body panel of your vehicle and that are repairable through existing paintless dent repair techniques; not available to residents of CT
- Commercial use: pays for covered breakdowns when your vehicle is used for permitted commercial purposes
- Rideshare: pays for covered breakdowns when your vehicle is used for ride-sharing purposes such as Uber or Lyft
- Lift kit, Leveling Kit & Lowering Kit: pays for covered breakdowns when your vehicle is equipped with a lift kit not to exceed 6 inches, leveling kit not to exceed 2.5 inches or lowering kit not to exceed 2 inches (lift kit, leveling kit, or lowering kit components themselves are not covered)
- Mobility equipment: provides coverage for mobility equipment components when installed by the manufacturer or a licensed installer
- Good at any authorized repair facility: in the continental United States of America, Alaska, Hawaii and Canada
- No out of pocket expense (except for any deductible): the administrator pays the repair facility directly for the covered repair
- Transferable: if you sell your vehicle privately, the coverage can be transferred (for an administrative fee), may add resale value and appeal
- Cancelable: receive a full refund for an unused agreement within the first 60 days, or a prorated refund thereafter less an administrative fee*

*Actual costs may vary by vehicle year, make and model. Prices are based on actual claim experience of Consumer Program Administrators, Inc. and its affiliated companies’ customers as of September 2022. Your experience may be different.

* Cancellation provision and administrative fees vary by state.
GOLD PLAN

SERVICE PLAN

1. ENGINE

GASOLINE ENGINE

• Cylinder block and all internal lubricated parts
• Crankcase
• Rods and main bearings
• Cam bearings
• Connecting rods
• Pistons
• Piston rings
• Camshaft
• Cam
• Cylinder head
• Valves and guides
• Valve springs

DIESEL ENGINE

• Cylinder block and all internal lubricated parts
• Crankcase
• Rods and main bearings
• Cam bearings
• Connecting rods
• Pistons
• Piston rings
• Camshaft
• Cam
• Cylinder head
• Valves and guides
• Valve springs

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, all gauges, sensors and relays.

SILVER PLAN

SILVER PLAN COVERS COMPONENTS LISTED BELOW:

1. ENGINE

GASOLINE ENGINE

• Cylinder block and all internal lubricated parts
• Crankcase
• Rods and main bearings
• Cam bearings
• Connecting rods
• Pistons
• Piston rings
• Camshaft
• Cam
• Cylinder head
• Valves and guides
• Valve springs

DIESEL ENGINE

• Cylinder block and all internal lubricated parts
• Crankcase
• Rods and main bearings
• Cam bearings
• Connecting rods
• Pistons
• Piston rings
• Camshaft
• Cam
• Cylinder head
• Valves and guides
• Valve springs

TRANSFER CASE – 4X4 VEHICLES

• Case and all internal lubricated parts
• Main shaft
• Gear sets

3. FRONT WHEEL DRIVE

• Final drive housing and all internal parts
• Carrier case
• Gear set

4. REAR WHEEL DRIVE

• Drive axle housing and all internal parts
• Carrier case
• Gear sets

5. STEERING (DOES NOT INCLUDE "REAR WHEEL STEERING COMPONENTS"

• Housing and case
• Rack and pinion equipped valve assembly
• Sector shaft
• Rack and pinion
• Inboard rotors and hub assemblies

6. FRONT SUSPENSION

• Upper and lower control arms
• Bump stop cushions
• Control arm shafts
• Torsion bar mounts and bushings

7. BRAKES

• Master cylinder
• Wheel cylinders
• Combination valve

8. ELECTRICAL

• Alternator
• Voltage regulator
• Front and rear windshield wiper motor and wiper control
• Starter motor and drive
• Starter solenoid
• Wiring harnesses
• Manually operated switches (singly or in combination, headlight, dimmer, and wiper switches)

9. AIR CONDITIONING

• Compressor and mounting brackets
• Clutch and pulley
• Condenser
• Evaporator

10. BASIC HYBRID/ELECTRIC VEHICLE COMPONENTS

• Electric motor/generator(s) and all internal components
• Inverter/converter/transformer units and all internal components
• Hybrid battery junction block

11. SEALS AND GASKETS

• All seals and gaskets on the assemblies listed above

12. ADVANCED COMPONENTS

• Electronic review mirror motors
• Heated glass
• Heated rearview mirror
• seat backrest actuators
• Headlamp/washer pump
• Heater/AC blower motor
• Heater core assembly
• Heater control valve
• Radiator
• Fan
• Motor
• Controller

Onboard battery charging system
Battery charge controller
Motor/generator belt tensioner
Drive motor damper
Voltage inverter resonator

Mechanical Repair Coverage (MRC) pays for the cost of repairs listed below any deductible.

Deductible: **

What’s Not Covered

• NORMAL MAINTENANCE SERVICES AND PARTS
• Maintenance services and parts described in the manufacturer’s maintenance schedule for your vehicle
• Other normal maintenance services and parts including:
  • Engine tune-up: spark plugs, plug wires, distributor cap and rotor
  • Engine tune-up: not limited to hybrid/electric vehicle batteries—
  • Filters, fluids or injectors, air conditioning refrigerant, engine coolant
  • Air filters and belts (not specifically listed), wiper blades, brake pads and shoes, automatic transmission, suspension alignment

• BODY STRUCTURE AND PARTS
• Glass, glass framework and fastening adhesives, trim, moldings, bright metal, paint, sheet metal, bumpers, alignment of body parts, hood panels, body panels, structural framework, convertible top framework, structural welds, hinges, door handles, vinyl and convertible tops and nonmechanical removable hardside assemblies

• OTHER PARTS
• Constant velocity boots, tires, wheel covers, wheel rims, wheels, hubcaps, exhaust system, catalytic converter, friction clutch disc and plate, pressure plate and clutch release bearing, sealed beam head lamp, light bulbs, lenses, upholstery

• ABUSE, MISUSE, AND LACK OF PROPER MAINTENANCE
• AFTERMARKET EQUIPMENT, COMPONENTS, SYSTEMS OR ACCESSORIES NOT INSTALLED BY THE MANUFACTURER
• NORMAL WEAR AND TEAR where no failure has occurred
• PRE-EXISTING CONDITIONS and CIRCUMSTANCES

Certain conditions and components are excluded, such as inadequate maintenance and loss of coolant or lubrication of the vehicle, corrosion, and parts designed for limited life such as bulbs, filters and brake pads. See the exclusions section of the service contract for complete details.

*Components not listed are covered.
**May not apply to every deductible available on all MRC Plans or Terms.
***N/A in GA

There’s so much our Mechanical Repair Coverage can do for you. Talk to us about the plan that’s right for you today.

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We will repair any covered breakdown of your vehicle except items listed under the section titled “Maintenance & Parts This Service Contract/Policy Does Not Cover” and “Service Contract/Policy Limitations.”

ADDITIONAL PARTS COVERED BY PLATINUM

Factory Installed.