Coverage Benefits

- **Rental reimbursement:** up to $35 per day (5-day maximum, 10-day maximum for parts delay); available on the first day of a covered repair
- **24-hour emergency roadside assistance:** up to $100 per occurrence; includes towing, battery jumpstart, fluid delivery, flat tire assistance and lock-out service
- **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 CA, CT, GA, ME, MA, MT, ND, PA, SD, VT, WI and WY
- **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 CA and CT
- **Commercial use:** pays for covered breakdowns when your vehicle is used for permitted commercial purposes; not available to residents of CA
- **Rideshare:** pays for covered breakdowns when your vehicle is used for ride-sharing purposes such as Uber or Lyft; not available to residents of CA
- **Lift kit/leveling kit:** pays for covered breakdowns when your vehicle is equipped with a lift kit not to exceed 6 inches or leveling kit not to exceed 2.5 inches (lift kit or leveling kit components themselves are not covered); not available to residents of CA
- **Mobility equipment:** provides coverage for mobility equipment components when installed by the manufacturer or a licensed, manufacturer-authorized installer; not available to residents of CA
- 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), adding 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*

* Cancellation provision and administrative fees vary by state.

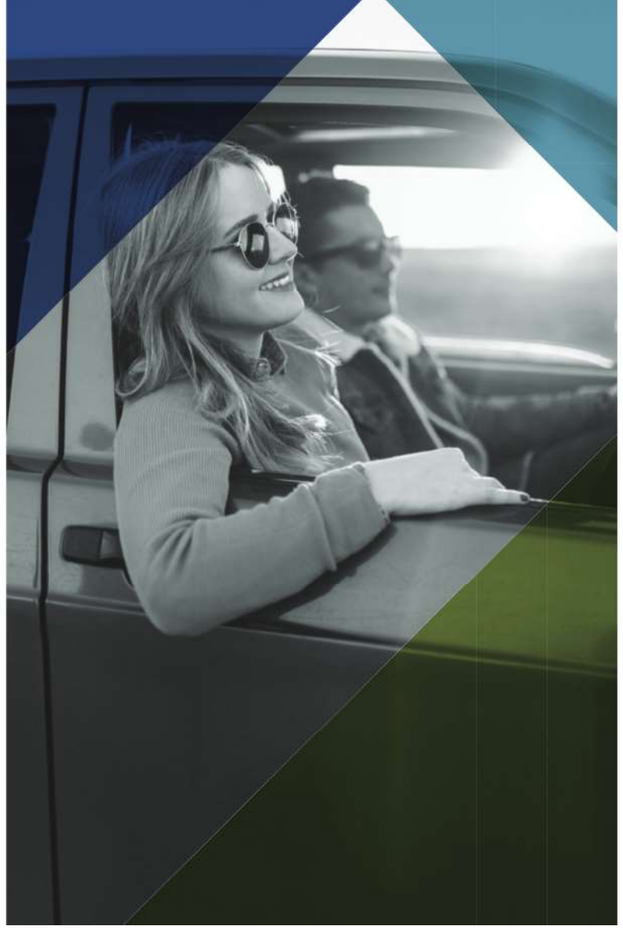
Mechanical Repair Coverage is provided and administered by Consumer Program Administrators, Inc. in all states except CA, where coverage is offered as insurance by Virginia Surety Company, Inc., in NH, where coverage is provided and administered by Consumer Program Administrators, Inc. dba Consumer Warranty Program Administrators, in TX, where coverage is provided and administered by Consumer Program Administrators, Inc. dba The Administrators of Consumer Programs (TX License #175), in FL and OK, where coverage is provided and administered by **Automotive Warranty Services of Florida, Inc. (Florida License #60023 and Oklahoma License #44198051)**, and in WA, where coverage is provided by National Product Care Company and administered by Consumer Program Administrators, Inc., all located at **175 West Jackson Blvd., Chicago, Illinois 60604, 1-800-752-6265.** This coverage is made available to you by CUNA Mutual Insurance Agency, Inc.

Coverage varies by state. **Replacement parts may be new, used, non-OEM or remanufactured.** Be sure to read the Vehicle Service Contract or the Insurance Policy, which will explain the exact terms, conditions, and exclusions of this voluntary product.

MRC-3395269.1-0121-0423 CARMA# IMRC5A
©2021 CUNA Mutual Group, All Rights Reserved.

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.*



*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 January 2021. Your experience may be different.

Mechanical Repair Coverage

May help limit unexpected covered repair costs as your vehicle ages, potentially saving you thousands of dollars in repairs. What's more, it works at any authorized repair facility in the U.S. or Canada.

PLATINUM PLAN

We will remedy 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.

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.

ENTERTAINMENT SYSTEM

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

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, wiper motor transmission.

SAFETY AND SECURITY

Heads up display, night vision system, OnStar® system, remote keyless entry transmitter and receiver module, tailgate and hatchback actuators, theft alarm system, tire pressure monitoring system.

MISCELLANEOUS

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

AND MORE!

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

SILVER PLAN

SILVER PLAN COVERS COMPONENTS LISTED BELOW.*

1. ENGINE

GASOLINE ENGINE

- Cylinder block and all internal lubricated parts
- Crankshaft
- Rod and main bearings
- Cam bearings expansion (freeze) plugs
- Connecting rods
- Wrist pins
- Pistons
- Piston rings
- Camshaft
- Cam tower
- Lifters
- Cylinder head
- Valves and guides
- Valve springs
- Rocker arms (cam followers)
- Pushrods
- Timing chain housing (cover)
- Timing chain and sprockets
- Timing belt and pulleys
- Timing belt tensioner
- Intake and exhaust manifolds
- Flywheel
- Balance shafts
- Harmonic balancer and retainer bolt
- Crankshaft pulley
- Valve covers
- Oil pan
- Oil pump and pressure relief valve
- Engine oil cooler hoses
- Oil filter adapter/ housing
- Engine oil sending unit
- Engine mounts
- Water pump
- Temperature sending unit
- Thermostat and housing
- Fuel supply pump
- Vacuum pump
- Dipstick and tube
- Fasteners for all listed components

TURBOCHARGED/SUPERCHARGED/ROTARY/DIESEL/ ENHANCED ENGINES

- All of the above listed parts or equivalent plus:
- Turbocharger
- Waste gate controller
- Intercooler
- Hard lines
- Compressor
- Clutch and pulley
- Bypass valve
- Injection pump
- Lines and nozzles

2. TRANSMISSION

AUTOMATIC

- Case and all internal lubricated parts
- Oil pump
- Valve body
- Torque converter
- Vacuum modulator
- Governor
- Main shaft
- Clutches
- Bands
- Drums
- Gear sets
- Bearings
- Bushings
- Sealing rings
- TV cable
- Solenoids
- Electronic shift control unit
- Transmission mounts
- Cooler
- Cooler hoses and hard lines
- Dipstick and tube
- Fasteners for all listed components

STANDARD

- Case and all internal lubricated parts
- Main shaft
- Gear sets
- Shift forks
- Synchronizers
- Bearings
- Bushings
- Fasteners for all listed components

TRANSFER CASE – (4X4 VEHICLES)

- Case and all internal lubricated parts
- Main shaft
- Gear sets
- Chain and sprockets
- Bearings
- Bushings
- Mounts
- Electronic and vacuum engagement components
- Fasteners for all listed components

3. FRONT WHEEL DRIVE

- Final drive housing and all internal parts
- Carrier case
- Gear sets
- Chain and sprockets
- Bearings
- Bushings
- Axle shafts
- Universal joints
- Front hub bearings
- Rear hub bearings
- Locking hub assemblies (4X4)
- Drive shaft support
- Fasteners for all listed components

4. REAR WHEEL DRIVE

- Drive axle housing and all internal lubricated parts
- Carrier case
- Gear sets
- Bearings
- Bushings
- Limited slip clutch pack
- Axle shafts
- Front hub bearings
- Rear hub bearings
- Propeller shafts
- Universal joints
- Drive shaft support
- Fasteners for all listed components

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

- Housing/case and all internal lubricated parts
- Rack-and-pinion-equipped valve assembly
- Sector shaft
- Rack mounts and cushions
- Inner rod ends and bellows boots
- Speed sensor- or steering gear-equipped pitman shaft and valve assembly
- Sealing rings
- Bearings
- Bushings
- Pitman arm
- Center link
- Tie rods
- Idler arm
- Power steering pump and pulley
- Electric power steering motor
- Fluid reservoir
- Pressure and return hoses
- Cooler and hard lines
- Power cylinder assembly
- Steering main and intermediate shafts
- Coupling
- Fasteners for all listed components

6. FRONT SUSPENSION

- Upper and lower control arms
- Bump stop cushions
- Control arm shafts
- Torsion bar mounts and bushings
- Upper and lower ball joints including dust boots
- Steering knuckle (spindle)
- Wheel bearings and seals
- Stabilizer shaft
- Stabilizer linkage including mounts and bushings
- Strut rods and bushings
- King pins
- Fasteners for all listed components

7. BRAKES

- Master cylinder
- Assist booster
- Wheel cylinders
- Combination valve
- Disc brake calipers and rear caliper actuators
- Hard lines and fittings
- Backing plates
- Springs
- Clips and retainers
- Self-adjusters
- Parking brake linkage and cables
- Fasteners for all listed components

8. ELECTRICAL

- Alternator
- Voltage regulator
- Front and rear windshield wiper motors and delay controller
- Starter motor and drive
- Starter solenoid
- Wiring harnesses
- Manually operated switches (specifically turn signal, headlight, dimmer and wiper switches)
- Mechanically actuated switches (ignition, brake light and neutral safety switch)
- Electronic fuel injection system including all input/sensor & output/ control units (except EGR valve) related to the fuel injection system
- Electronic ignition module
- Distributor and coil
- Engine management control unit
- Knock sensor and oxygen sensor

9. AIR CONDITIONING

- Compressor and mounting brackets
- Clutch and pulley
- Condenser
- Evaporator
- Orifice tube
- Accumulator
- Temperature control programmer
- High/low pressure cutoff switches
- High/low pressure hoses
- Pressure cycling switch
- Thermostat
- Drier
- Temperature control head
- Fasteners for all listed components
- Freon refrigerant if necessary in conjunction with the repairs of all listed components

10. BASIC HYBRID/ELECTRIC VEHICLE COMPONENTS

- Electric motor/generator(s) and all internal components
- Inverter/converter/transformer units and all internal components
- Inverter/converter/transformer units cover
- Continuously variable transmission (CVT) and all internal components
- Power split device and all internal components
- Reduction/reducer box and all internal components and fasteners for all listed components
- Hybrid battery junction block
- Hybrid battery main battery cable
- Electric alternating current compressor

11. SEALS AND GASKETS

- All seals and gaskets on the assemblies listed above

GOLD PLAN

ALL SILVER PLAN COMPONENTS PLUS:*

12. ADVANCED COMPONENTS

- Anti-lock brake system
- Power seat motor(s) and transmission(s)
- Power window motor(s) and power regulator(s)
- Power door lock actuator(s)
- Digital and analog instrument display(s)
- Low fuel sensor
- Low coolant sensor
- Low oil sensor
- Electronic rearview mirror motor(s)
- Headlight door motor(s)
- Heated back glass
- Windshield wiper washer pump(s)
- Heater/AC blower motor
- Heater core assembly
- Heater control valve
- Radiator
- Radiator fan and clutch
- Radiator fan motor including fan blade
- Temperature sensor and relay
- Fuel tank and hard lines
- Fuel tank sending unit
- Power sun roof motor
- Convertible top motor
- Constant velocity joints
- Horn assembly

13. ADVANCED HYBRID/ELECTRIC VEHICLE COMPONENTS

- Onboard battery charging system
- Battery charge controller
- Motor/generator belt tensioner
- Drive motor dampener
- Voltage inverter reservoir
- Three-phase high-voltage cables
- Hydraulic or electric regenerative braking system
- Onboard computer system including all relays
- Sensors
- ECU & ECM (electronic control units/electronic control modules)
- Power switch/button
- Controller/electronic throttle control system

MEMBER'S CHOICE® Mechanical Repair Coverage (MRC) pays for the cost of covered repairs less any deductible

Deductible**: ☐ $0 ☐ $100 ☐ $250 ☐ $500

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, includes spark plugs, glow plugs, ignition wires, distributor cap and rotor
    - All batteries, including but not limited to hybrid/electric vehicle batteries
    - Filters, lubricants or fluids, air conditioning refrigerant, engine coolant
    - All hoses and belts (not specifically listed), wiper blades, brake pads and shoes, brake rotors and drums, suspension alignment
- **BODY STRUCTURE AND PARTS**
  Glass, glass framework and fastening adhesives, trim, moldings, bright metal, paint, sheet metal, bumpers, alignment of body parts, flexible body parts, door panels, body panels, structural framework, convertible top framework, structural welds, hinges, door handles, vinyl and convertible tops and nonmechanical removable hardtop assemblies
- **OTHER PARTS**
  Constant velocity boots, tires, wheel covers, wheel rims, wheels, wheel balancing, shock absorbers, suspension air bags, exhaust system, catalytic converter, friction clutch disc and pressure plate and clutch release bearing, sealed beam head lamps, 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 CORROSION**

Certain conditions and components are excluded, such as inadequate maintenance and loss of coolant or lubrication of the vehicle. See the exclusions section of the service contract for complete details.

*Components not listed are not covered.
**Not every deductible available on all MRC Plans or Terms.
***N/A in AZ and GA