

## **Frequently Asked Questions regarding Mechanical Breakdown Protection**

### **I have had good luck with my vehicle so far. Do I really need mechanical breakdown protection?**

A Mechanical Breakdown Protection plan buys you "Peace-Of-Mind" for "Pennies per Day".

A Mechanical Breakdown Protection plan will help insure that your vehicle is kept in the best repair condition and it can save you thousands in the event of mechanical failure during the term of your coverage. Vehicles are becoming increasingly complex. Consequently, a single major repair typically can cost more than the cost of mechanical breakdown coverage.

### **I'm still covered by the manufacturer. Why not wait until later to purchase mechanical breakdown protection?**

The pricing of our extended warranty is based on mileage, age and other factors. The sooner you purchase your extended warranty, the less it will cost. As your vehicle gets older, the price for protection increases and the available terms of coverage (months/miles) decreases. You also run the risk of becoming ineligible for coverage the longer you wait.

Another thing to consider is that pricing may increase over time due to increasing parts and labor prices. Lock in today's low prices and protect yourself from tomorrow's rising repair rates.

### **How much does mechanical breakdown protection cost?**

It depends! Our Mechanical Breakdown Protection Plans provide Peace-of-Mind for "Pennies per Day"! Use our FREE state-of-the-art online quoting system to determine your cost.

### **How do I purchase mechanical breakdown protection?**

Start with a FREE Quote. Our state-of-the-art online quoting system will step you through the process. You will not be asked for any personal identifying information until you decide to "Submit" or "Save" your quote. When you "Submit" or "Save" your quote, you will be prompted for your name, telephone number and address. By submitting your quote, you're requesting one of our loan service representatives to contact you to complete the transaction.

### **Am I obligated to purchase mechanical breakdown protection if I request a quote?**

Our quotes are really FREE! In fact you can use our state-of-the-art online quoting system to receive as many FREE quotes as you need. We won't ask you for any personal identifying information until you "Save" or "Submit" your quote.

### **What if I am not satisfied with my purchase?**

We offer a 30-day (60 days in FL) "Free Look Period". If you are not satisfied with your purchase, you can cancel anytime within the Free Look Period and receive a 100% refund. If you cancel after the Free Look Period, you may be eligible for a partial refund.

## **What are the most important things to remember after I purchase an extended warranty?**

- Call us before any repair work is started on your vehicle
- Change your oil and filters on a regular basis
- Perform other recommended maintenance
- Keep your receipts for the record

## **Are vehicles with pre – existing conditions covered?**

No. Benefits are not provided for a condition which can be shown to have existed prior to the effective date of the contract, or which existed prior to the expiration of the manufacturer's warranty.

## **If my vehicle is out of the manufacturer's warranty, can I still get coverage?**

You may still be eligible to purchase our Mechanical Breakdown Protection depending upon the age, mileage, purchase date and other factors.

## **I bought a used car from a private party, can I get coverage?**

You are eligible for the same coverage no matter who you purchase the vehicle from. However, eligibility for coverage may depend upon when you purchased the vehicle and other factors. To determine if your vehicle is eligible, simply use our FREE state-of-the-art online quoting system.

## **Do you provide coverage for new as well as used vehicles?**

Yes. If your vehicle qualifies, we provide coverage on both new and pre-owned vehicles. The vehicle's age, mileage and other factors will determine the coverage that is available. To determine if your vehicle qualifies for a Mechanical Breakdown Protection Plan, simply use our FREE state-of-the-art quoting system.

## **Do you provide coverage for SUV's and Trucks?**

Yes. Most SUV's and most trucks/vans less than 1 ton qualify for extended service plans. To see if your vehicle qualifies, simply use our FREE state-of-the-art online quoting system.

## **Do you provide coverage for one ton vehicles?**

It depends! To determine if your vehicle qualifies for a Mechanical Breakdown Protection Plan, simply use our FREE state-of-the-art quoting system.

## **What vehicles are ineligible for a mechanical breakdown protection plan?**

If it is not listed in our FREE state-of-the-art online quoting system, then it is not covered. To determine if your vehicle is eligible (or not) simply use our FREE state-of-the-art online quoting system. Examples of excluded vehicles include:

- Limited Production
- Exotic, High Performance Vehicles
- Modified or Concept Vehicles
- Gray Market Vehicles
- Any vehicle with a "salvage", "junk", "flood damage" or "reconstructed" title
- Any vehicle where the odometer has been altered in any way
- Any vehicle that has ceased to operate and repairs have not been made immediately
- Any vehicle that has been declared a "lemon"
- Any vehicle With a Known Failure at the Time of Sale
- Any vehicle that does not have a valid manufacturer VIN (Vehicle Identification Number)

- Any vehicle with engine, transmission, drive axle, frame, suspension, emissions and/or exhaust modifications

## **Do I have to go back to my original dealer for repairs?**

The choice is yours. You can take your vehicle to any licensed repair facility you choose in the US and Canada.

## **How much is my deductible?**

The deductible on all Route 66 plans is zero.

## **Can I do my own repairs?**

No. Repairs must be performed at a Licensed Repair Facility.

## **If I have a claim on my vehicle, what is the procedure?**

If your vehicle needs repair, drive it (or have it towed) to the nearest licensed repair facility and present your contract/policy to the service department. The repair facility will call our claims administrator to receive repair authorization for all your covered repairs. Claims are paid directly to the repair facility via our corporate credit card.

The following is a summary of the procedure:

1. Take your vehicle to an ASE licensed service facility in the United States or Canada.
2. Give the service manager your Mechanical Breakdown Protection Plan information.
3. The service manager will determine the necessary repairs and should call the Plan Administrator to obtain a repair authorization number before any repairs are made.
4. After repairs are completed, the service facility will ask you to authorize the repair order with your signature. He will then fax the authorized repair order to the Plan Administrator.
5. The Plan Administrator will pay the service facility via corporate credit card.

## **Are parts, labor, and applicable taxes covered?**

Our Plans authorize covered components, including parts and labor charges, which are based on published list prices and established industry time and labor guides. Authorized repairs are subject to the terms of the respective agreement. The member is responsible for any diagnostic fees, fluids, and taxes.

## **Does your mechanical breakdown protection plan cover "Wear and tear"?**

Yes, our plans will cover a part that has worn beyond the "Manufacturer's Tolerance" and has resulted in a verifiable mechanical breakdown of the part, not just a gradual reduction of operating performance. Please keep in mind that routine maintenance items like brake pads/shoes, spark plugs, tune-up items, oil and Lubricant Changes, etc. are not covered.

## **Are maintenance items such as oil changes and brake pads covered?**

Routine maintenance items such as oil changes, filters, brake pads, spark plugs, tune ups, etc. are not covered by your Mechanical Breakdown Protection plan. You must retain verifiable receipts that you have had the recommended maintenance service performed on your vehicle.

## **What is mechanical breakdown protection?**

Mechanical Breakdown Insurance, also known as an Extended Warranty, is automobile protection that extends beyond the manufacturer's factory warranty and covers repairs of

unexpected mechanical breakdowns. For the period of time the contract is in effect, you are assured that covered components of your vehicle will be repaired in the event of failure, including labor, subject to any applicable deductible.

### **What is the “in service” date?**

The in-service date of a vehicle, also known as the manufacturer's warranty start date, is the date the manufacturer's factory warranty went in to effect, generally the original purchase date of the vehicle when it was brand new.

### **Where is my vehicle identification number (VIN)?**

Your Vehicle Identification Number (VIN) can be located in any of the following places:

- On your vehicle Insurance Card
- On a tag on the dashboard
- On a sticker that is attached to the driver-side door edge
- On your vehicle registration

### **What is the definition of a “Light commercial use” vehicle?**

Business/Commercial use means the use of your vehicle for purposes other than personal and private use. Some examples of business/commercial use are farming, ranching, deliveries, construction, rodeo, etc.

### **What is the difference between a “Named exclusion” plan and a “Named component” plan?**

These are the two primary types of extended service plans. "Named Exclusion" is the more comprehensive extended service plan. In this extended service plan, every component is included unless a component is specifically named to be excluded. In the "Named Component" extended service plan, only the parts that are specifically named are covered.

### **What does it mean to be externally refinanced at a competing institution?**

An external refinance is a loan resulting from the payoff of a loan from a competing financial institution.