

# MECHANICAL BREAKDOWN INSURANCE (MBI)

**Mechanical Breakdown Insurance plan protects you from major repair bills. You can get your vehicle repaired anywhere in the US and Canada, and you'll receive 24/7 roadside assistance as well.**

## MBI ISSUES AND ANSWERS

### Q: When does coverage begin?

New: Time and Miles begin on certificate effective date.

Used: After waiting period of 30 days and 1000 miles. One month and 1000 miles will be added to the certificate term for used vehicles.

### Q: What vehicles are not eligible for coverage?

Racing cars, modified cars, vehicles with oversized tires, lowering or lift kits not recommended by manufacture, vehicles used for towing without factory installed towing packages, vehicles with a salvage or junk title, flood damage or "lemons."

Q: **What is covered?** Major systems in the vehicle are covered, less the deductible of \$0, \$50, \$100, \$150, or \$200

**STANDARD:** engine, drive axels, transfer case, transmission, turbocharger/supercharger (factory installed)

**PREFERRED:** STANDARD plus steering, brakes, electrical, air conditioner front and rear suspension

**DELUXE:** PREFERRED plus fuel delivery, cooling, enhanced electrical, luxury package, interior and exterior appointments

**SUPREME:** Bumper to Bumper Coverage: Parts not specifically excluded in the Exclusions section of the policy

**What is not covered?** Regular service and maintenance costs, paint and interior, non-mechanical components are the main ones. If the breakdown is caused by lack of regular maintenance, the claim can be denied. Members should keep records of maintenance and service.

### What benefits are available in addition to repair?

Received expenses for:

- 24/7 Roadside Service (866)-375-5374
- Travel Expense: Up to \$125 per day, 3 day max, if breakdown occurs more than 100 miles from your home.
- Rental Expense: Up to \$50 per day, 5 day max. Up to 4 additional days for parts or inspection delay.
- Lost keys/lockout: Up to \$50 per occurrence
- Towing: Up to \$100 per breakdown
- Tire repair: Up to \$20 per occurrence.
- Tire replacement: Up to \$100 per tire, \$400 max aggregate for 4 tires.

### OPTIONAL COVERAGES

**Non-Covered Part Cause of Loss** – In the event a Breakdown occurs to a Covered Part under the Certificate due to the failure of a non-covered part, the Covered Part will be repaired (as an exception to the standard exclusion).

**Covered Part Cause of Loss** – In the event a Breakdown occurs to a non-covered part under the Certificate due to the failure of a Covered Part, the non-covered part will be repaired (as an exception to the standard exclusion).

**Emissions Coverage** – In the event a Breakdown occurs due to the failure of an emission component (except for catalytic converters, exhaust systems and carburetors), under the Certificate this option provides Coverage as an exception to the standard exclusion.

### How does a member file a claim?

To file a claim, take vehicle to a licensed repair facility. Provide repair facility with certificate number and claims telephone number (800) 457-7703. Repair facility calls claims department to authorize repairs. Most claims are paid with a company credit card, less the deductible unless the member wishes otherwise.

*This is not the certificate. It is limited by its size. For exact coverage's, exclusions and benefits that apply to you and your vehicles please consult the certificate.*