

In the event of a **Breakdown** covered by this **Certificate**, the **Company** will pay on behalf of or reimburse the **Certificate Holder** for reasonable costs to repair or replace any of the parts listed below, using manufacturer's suggested retail prices and a nationally recognized labor manual, less the **Deductible**, in accordance with the terms and provisions of this **Certificate**. The repairs may be completed with new, used or remanufactured parts of like kind and quality commensurate with the age and odometer reading of the Vehicle at the time the part or parts failed.

1. **ENGINE:** Engine parts consisting of: Crankshaft and bearings, oil pump, oil pump pickup/screen and tube, pistons, piston rings, wrist pins, connecting rods and rod bearings, timing gears and chain or belt, timing tensioners/guides, balance shafts, camshaft and camshaft bearings, push rods, rocker arms, rocker arm shaft and hydraulic lifters, intake and exhaust valves, valve springs, cylinder head, cylinder head gaskets; Timing chain guides, timing belt tensioners, intake manifolds, valve lash adjusters, valve guides, valve spring locks and retainers, harmonic balancer. Engine block is also covered if damaged as result of an internally lubricated part failure caused by the above-listed parts
 2. **TURBO/SUPERCHARGER:** All internal parts; housing is also covered if damaged as result of an internally lubricated part failure; with Applicable Surcharge.
 3. **AUTOMATIC TRANSMISSION:** Transmission parts consisting of: Gears, input and output shafts, bearings, front pump, planetary assemblies, overdrive carrier, reaction carrier, center support, parking lock actuator, stator and stator shaft, separator plate, pressure regulator valve, dipstick and filler tube, sprags, governor assembly, valve body and torque converter; chain, drum assembly, solenoids, bushings, accumulator, clutches, bands, servos, parking pawl, speedometer gear, transmission cooler, pistons, transmission case is also covered if damaged as result of an internally lubricated part failure caused by the above-listed parts.
 4. **STANDARD TRANSMISSION:** Transmission parts consisting of: Gears, input and output shafts, bearings, overdrive housing and transmission case is also covered if damaged as result of an internally lubricated part failure caused by the above-listed parts. Clutch plate, pressure plate, flywheel, release and pilot bearings are NOT included.
 5. **DRIVE AXLE ASSEMBLY (FRONT OR REAR WHEEL DRIVE):** Consisting of: Drive shaft, ring and pinion gears, pinion bearings, side carrier bearings, carrier assembly, thrust washers, axle and axle bearings and limited slip clutch pack assembly. Universal and CV joints, except if boot was damaged or missing. Drive axle housing is also covered if damaged as result of an internally lubricated part failure caused by the above-listed parts.
 6. **DRIVE AXLE ASSEMBLY (4-WHEEL AND ALL-WHEEL DRIVE):** gears, main shaft, drive chain, thrust washer and shims, bearings. Front drive shaft, differential, axles, u-joints and CV joints, except if boot was damaged or missing. Transfer case is covered if damaged as result of an internally lubricated part failure caused by the above-listed parts With Applicable Surcharge.
 7. **FRONT & REAR SUSPENSION:** Upper and lower control arms, upper and lower ball joints, steering knuckle, wheel bearings, control arm shaft and bushings.
 8. **STEERING:** Power steering pump, steering gear housing and its internal parts and rack and pinion assembly.
 9. **BRAKES:** Master cylinder, ABS master cylinder, vacuum booster, wheel cylinders, disc brake calipers, hydraulic lines and fittings. *Coverage does NOT include pads, shoes, drums or rotors.*
 10. **AIR CONDITIONING:** Compressor, clutch and coil assembly, evaporator, accumulator and condenser, if factory installed, evacuation and recharge.
 11. **FUEL DELIVERY:** Fuel pump, fuel sending unit, fuel tank, fuel injectors, Throttle body assembly and metal fuel lines.
 12. **SEALS AND GASKETS:** Seals and gaskets are covered in conjunction with repair of above-listed components.
 13. **COOLING:** Radiator, fan clutch, water pump and cooling fan motor.
 14. **ELECTRICAL:** Engine operation computer, voltage regulator, alternator, front/rear wiper motors, wiper module, window motors, seat motors, ignition module, ignition coil, distributor, starter, starter solenoid and door lock actuators, manually operated switches for above listed parts.
 15. **EMISSIONS COMPONENTS (SENSORS):** Air fuel ratio sensor; Anti-knock sensor; Fuel sensor; Idle air control valve; Intake air temperature sensor; Intake manifold; Manifold air pressure (MAP) sensor; Mass air flow sensor; Oxygen sensor; Powertrain control module (PCM); Exhaust manifold.
- **RENTAL CAR:** In the event of mechanical breakdown of a covered component, the Agreement **Holder** will be reimbursed up to \$50 per day for a rental vehicle for each four hours of covered repair time as determined by a national flat rate guide. Total not to exceed \$250. Rental receipts required for reimbursement.

- **TRAVEL EXPENSES:** In the event of a Breakdown covered by the Contract occurs more than one hundred (100) miles from Your home and results in a Licensed Repair Facility keeping Your Vehicle overnight, this Coverage pays for receipted motel and restaurant expenses, up to One Hundred twenty-Five Dollars (\$125.00) per day and up to a maximum of three (3) days. Total benefit per occurrence of Three Hundred Seventy-Five Dollars (\$375.00) applies. No Deductible will apply to this benefit.
- **EMERGENCY ROADSIDE ASSISTANCE** Towing / Road Service / Lockout: [1-877-831-3077] – Producer Code: [28244] – Plan: ["AB"]. In the event Your Vehicle is disabled, We will dispatch a service vehicle to Your location to assist You. In the event Your Vehicle is unable to continue under its own power Your Vehicle may be towed to a location of Your choosing. We will pay the first one hundred dollars [(\$100)] of any roadside assistance requested. Additional costs exceeding the first one hundred dollars [(\$100)] are Your responsibility and payment will be expected at the time service is rendered. When calling for towing or road service You must call the following toll-free number: [1-877-831-3077]. You will be required to give the representative assisting You the following information: Producer Code – [28244], Your Vehicle Service Contract Number (located on the front right hand corner of the Confirmation Page) and Your Plan Letter which is [AB]. Coverage: You are entitled to one (1) service per 72-hours. We will pay the first one hundred dollars [(\$100)] for any of the following requested services: towing; battery jumpstart; flat tire change; essential fluid delivery (You are responsible for the actual cost of the delivered fluids i.e. gas, oil, water, etc.); locksmith (cost of replacement keys is not included). Reimbursement: In the event Your Vehicle is disabled and You contracted for any of the above covered services on Your own, You will be able to submit Your original receipted road service expenses for reimbursement consideration. Reimbursement will only be considered when properly licensed and insured providers provide a covered service; private citizen services are not reimbursable. Your reimbursement for towing is one hundred dollars [(\$100)]. Reimbursement for any other roadside service including locksmith services is one hundred dollars [(\$100)]. You must send Your original receipted roadside bills along with a completed claim form to the Administrator. Claim forms may be obtained from the Administrator. Emergency Roadside benefits and services are provided by Nation Motor Club, Inc. administrative offices at 800 Yamato Road, Suite 100, Boca Raton, FL 33431. *For Alabama, Arizona, Arkansas, Hawaii, Louisiana, Massachusetts, Nevada, Tennessee and Texas* members, services are provided by Nation Motor Club, Inc. dba Nation Safe Drivers.
- **PAINTLESS DENT REPAIR*:** Paintless Dent Repair (PDR) is a process, developed by automobile manufacturing production teams, that uses specialized hand tools to gently push the dented metal back to its original form. This permanently removes door dings and minor dents without harming a **Vehicle's** factory finish. To access **Your** benefit call [1-877-831-3077], Monday through Friday from 9 a.m. to 5 p.m. eastern time, to schedule **Your** appointment. **EXCLUSIONS:** We do not provide coverage for: Large or deep dents; Dents that are inaccessible due to the following: (a) the existence of after-market equipment, or (b) where such after-market equipment or the installation thereof has altered the original **vehicle** configuration, or (c) Edges where it is determined that the manufacturer's bracing does not allow for the PDR process; (d) Repairs to creased metal or any area where the paint is damaged; (e) Repairs to any dent or ding that, if repaired, could in any way damage the **vehicle's** paint or finish; (f) Repairs to any dent or ding that would require the replacement of Vehicle's body panels or require sanding, bonding or painting; (g) **Weather related damage is NOT covered.* This benefit is limited to ONLY five (5) Paintless Dent Repairs per contract. This benefit is not available in the following state: [LA]**
- **WINDSHIELD REPAIR PROTECTION*:** Covers the cost of repairs to the front windshield ONLY of minor chips and cracks caused by propelled rocks or other propelled road debris. There is no coverage for stress cracks, cracks over six (6) inches in length, or any damage wherein it is determined by the repair technician that the damage cannot be repaired. **Weather related damage is NOT covered.** You may call [1-877-831-3077], Monday through Friday from 9 a.m. to 5 p.m. Eastern Time, prior to repair, and **We** will dispatch repair service at **Our** full cost and expense. Alternatively, **You** may schedule repair service with a repair facility of **Your** choosing, and **We** will reimburse **You** up to sixty dollars (\$60) for the repairs upon presentation of an original paid invoice from a licensed company whose regular business includes glass repair. Under no circumstances will **We** pay for windshield replacement, even in the event that the damage was initially repairable.***This benefit is limited to ONLY five (5) Windshield Repairs per contract. This benefit is not available in the following states: [FL and LA].**

The obligor for the Paintless Dent Repair and Windshield Repair Protection benefits is Nation Motor Club, Inc. 800 Yamato Road, Suite 100, Boca Raton, FL 33431, [888-684-9327]. In the states of ME and WI, the obligor is: NIU of Florida, Inc., 800 Yamato Road, Suite 100, Boca Raton, FL 33431, [800-338-2680]. In the state of CA, the Obligor is: Nation Motor Club, LLC dba NSD Insurance Marketing located at 800 Yamato Road, Suite 100, Boca Raton, FL 33431; [888-684-9327]; Service Contract License #OF82045

The Administrator for the Paintless Dent Repair and Windshield Repair Protection is NIU of Florida, Inc. 800 Yamato Road, Suite 100, Boca Raton, FL 33431, [888-684-9327].

OPTIONAL COVERAGES

If **You** have selected and purchased any of the following **Optional Coverages** as set forth on the **Policy/Certificate Application**, the following optional **Coverage(s)** are provided in accordance with the **Optional Coverages** selected and purchase by **You** as set forth on the **Policy/Certificate Application**.

- **LUXURY ELECTRONICS COVERAGE** – Coverage applies only if indicated on the Administrator copy of the Application and Your Identification Card:
 - **GPS Navigation System:** Navigation display unit, navigation control module.
 - **Factory Installed Infotainment Systems:** LCD screen (10" or less), RF modulator, digital video disc player, compact disc player, Bluetooth, microphone, back up cameras and sensors and power converter.
 - **Factory Installed Internet Access Systems:** Power converter, satellite receiver, satellite dish or wireless receiver (where available).
- **LIFT KIT EQUIPPED VEHICLE COVERAGE OPTION:** Eligible vehicles are those with lift kits up to 6" that are installed by a licensed repair facility. Coverage will be limited to only those components listed in the **Contract** for the level of coverage purchased by **You** and accepted by **Us** and does not extend to any components of the lift kit itself.

SAMPLE