



## **Limit of Liability VSC**

### SECTION TWO – SUBSTITUTE TRANSPORTATION AND TRIP INTERRUPTION COVERAGE

#### A. SUBSTITUTE TRANSPORTATION COVERAGE

If Your Vehicle requires repair due to a Breakdown of any Covered Part, We will reimburse You up to \$35.00 per day, up to a maximum of five (5) days per breakdown occurrence. No deductible will apply to this benefit. All applicable documentation as required under Section Three. B.9. must be submitted in order to be reimbursed.

#### B. TRIP INTERRUPTION COVERAGE

In the event that Breakdown of a part covered by this Agreement occurs more than one hundred (100) miles from Your home and results in a repair facility keeping Your Vehicle overnight, We will reimburse You up to seventy five dollars (\$75.00) per day for a maximum of three (3) days for receipted lodging and restaurant expenses incurred between the date of the Breakdown and the date on which the repairs are completed. The total benefit per Breakdown occurrence shall not exceed two hundred and twenty five dollars (\$225.00). No deductible will apply to this benefit. All applicable documentation as required under Section Three. B.9. must be submitted in order to be reimbursed.

### SECTION THREE – BREAKDOWN COVERAGE

#### A. BREAKDOWN COVERAGE

We will repair, replace, or have repaired or replaced any Covered Part which experiences a Breakdown. In case of Breakdown You must follow the procedures in SUBSECTION B, "IN CASE OF BREAKDOWN". We will reimburse You or Your repair facility for preauthorized expenses incurred, less the deductible, if any for the repair or replacement of a Covered Part. Such expense(s) are not to exceed the manufacturer's suggested retail price for a part and the repair facility's published hourly labor rate multiplied by the appropriate operation time as published in a national labor rate time guide. Replacement may be made with a part which is of a like kind and quality comparable with the original design specifications and wear tolerances of Your Vehicle, at the sole discretion of the Administrator.

#### B. IN CASE OF BREAKDOWN

- (1) Take immediate action to prevent further damage. This Agreement will not cover damage caused by not securing a timely repair of the failed component.
- (2) If it is dangerous to operate Your Vehicle, or if operating Your Vehicle may cause further damage, You must have the Vehicle towed.
- (3) Take Your Vehicle to any state licensed repair facility.
- (4) You or the repair facility must call the Claim Department at 855-292-9306 for approval prior to repairing or cleaning any parts.
- (5) You or the repair facility must provide an estimate of parts and labor costs in order to obtain approval. No claim payments will be made if the Claim Department has not issued a claim approval reference number prior to repairing, replacing, or cleaning any parts.

(6) You must authorize any charge(s) necessary to determine cause of failure. This includes necessary diagnostic and tear down charges. If it is determined that the failure does not constitute a Breakdown under the terms of this Agreement, You must pay for all diagnostic, tear down and repair charges.

(7) You must cooperate in Our investigation of any breakdown. You must allow Us to inspect Your Vehicle if We ask to do so. We have no obligation to inspect Your Vehicle or to certify its condition before or after covered repairs are completed.

(8) You must, upon request, show Us and/or the repair facility all sales receipts, invoices, or work orders showing that the Vehicle has been properly serviced or maintained according to manufacturer's specifications and/or provide documentation to prove ownership of the Vehicle.

(9) Within thirty (30) days of the repair, You or Repair Facility must furnish Us with copies of the repair order and other requested receipts or documents. You must submit an explanation of the Breakdown and repairs including an itemized, dated repair order and paid receipt(s), including any paid receipt(s) for substitute transportation and, if applicable, trip interruption expenses. All receipts must be in Your name and must show the date(s), Vehicle description, and odometer reading at the time of the Breakdown, and Your Agreement number.

#### C. EMERGENCY REPAIRS

Should an emergency occur which requires a Breakdown repair be made of any Covered Part at a time when the Administrator's office cannot be contacted, the Agreement holder may authorize repair service up to \$500. You must call the Administrator's office within five (5) business days (365 days in Wisconsin)(as soon as reasonably possible in Utah) from the date of repair to be eligible for reimbursement of the repair, less the applicable deductible. All applicable documentation as required under Section Three. B.9. must be submitted in order to be reimbursed.

#### D. SCHEDULE OF COVERAGES

Coverage is limited to the parts described below:

**GASOLINE ENGINE** – All internal lubricated parts within the engine including pistons, piston rings, piston pins, crankshaft, main bearings, thrust washer, connecting rods, connecting rod bearings, camshaft, camshaft sprocket, camshaft bearings, timing chain, timing chain gears, push rods, rocker arms, rocker arm shafts, balance shaft, hydraulic lifters, solid lifters, intake valves, exhaust valves, valve guides, valve springs, valve spring retainer, valve keepers, valve stem seals, oil pump, silent shaft.; Seals & Gaskets are covered only if required in conjunction with a covered repair. Leaking seals or gaskets are not covered. Cases, housings, engine block, oil pan and cylinder heads are covered only if damaged by the failure of an internal lubricated part.

**DIESEL ENGINE** – All internal lubricated parts within the engine including pistons, piston rings, piston pins, crankshaft, main bearings, thrust washer, connecting rods, connecting rod bearings, camshaft, camshaft sprocket, camshaft bearings, timing chain, timing chain gears, push rods, rocker arms, rocker arm shafts, balance shaft, hydraulic lifters, solid lifters, intake valves, exhaust valves, valve guides, valve springs, valve spring retainer, valve keepers, valve

stem seals, oil pump, silent shaft.; vacuum pump; Seals & Gaskets are covered only if required in conjunction with a covered repair. Leaking seals or gaskets are not covered. Engine block, oil pan and cylinder heads are covered only if damaged by the failure of an internal lubricated part.

TURBO CHARGER/SUPER CHARGER – (factory installed only) Turbocharger/Supercharger Housing and All internal lubricated Parts.; Seals & Gaskets are covered only if required in conjunction with a covered repair. Leaking seals or gaskets are not covered.

TRANSMISSION – All internal lubricated parts within the transmission including torque converter, valve body, valve body shift solenoids, accumulator rings, accumulators, adjusters, bands, bearings, boost valve, center support chain, check balls, clips, clutch drums, clutch piston, clutch packs (automatic transmission only), control rings, counter shaft, detent valve, gears, governor, governor gear, output shaft, parking gear, planetary gears carrier, planetary gears, pressureregulator valve, pressure switches, ring gears, roll pins, separator plate, servo rings, servo sleeves, shift forks, shift shafts, shift valves, shifter shaft, snap rings, sprags, springs, sprockets, stator shaft, sun gear shell, sun gears, synchronizer hub, synchronizer key(s), synchronizer ring, synchronizer sleeves, synchronizer springs, synchronizer(s), transfer shaft. Front pump; front pump gears; front pump guide rings; front pump vanes; vacuum modulator; auxiliary valve body; modulator valve; Seals & Gaskets are covered only if required in conjunction with a covered repair. Leaking seals or gaskets are not covered. Transmission cases, housings, and transmission oil pan are covered only if damaged by the failure of an internal lubricated part.

TRANSFER CASE - All internal lubricated parts within the transfer case including main shaft, output shafts, bearings, drive sprocket, synchronizers, planet carriers, shift forks, chain; Seals & Gaskets are covered only if required in conjunction with a covered repair. Leaking seals or gaskets are not covered. Transfer case is covered only if damaged by the failure of an internal lubricated part.

FRONT WHEEL DRIVE/REAR WHEEL DRIVE SYSTEM – All internal lubricated parts within the drive axle/transaxle assembly including differential, ring gear, pinion gear, pinion bearings, axle bearings, axle races, axle flange, carrier bearing, center bearings, differential carrier, drive axle bearings, pins, retainers, shims, side gears, slip joint, spider gears. Pinion flange; U joints; axle shafts; CV joints (except when damaged as a result of a torn or missing CV boot); drive axle; drive shaft; half shafts; locking hubs; Seals & Gaskets are covered only if required in conjunction with a covered repair. Leaking seals or gaskets are not covered. Drive axle housing is covered only if damaged by the failure of an internal lubricated part.

FOUR WHEEL DRIVE/ALL WHEEL DRIVE SYSTEM - All internal lubricated parts within the drive axle/transaxle assembly including differential, ring gear, pinion gear, pinion bearings, axle bearings, axle races, axle flange, carrier bearing, center bearings, differential carrier, drive axle bearings, pins, retainers, shims, side gears, slip joint, spider gears. Pinion flange; U joints; axle shafts; CV joints (except when damaged as a result of a torn or missing CV boot); drive axle; drive shaft; half shafts; automatic locking hubs; manual locking hubs; hub bearings; Seals & Gaskets are covered only if required in conjunction with a covered repair. Leaking seals or gaskets are not covered. Drive axle housing is covered only if damaged by the failure of an internal lubricated part.

AIR CONDITIONING AND HEATING – Blower motor; air conditioning compressor; air conditioning compressor clutch; air conditioning condenser; air conditioning evaporator; air conditioning expansion valve; Seals & Gaskets are covered only if required in conjunction with a covered repair. Leaking seals or gaskets are not covered Air conditioning receiver dryer, air conditioning orifice tube, and accumulator are only covered if they have failed.

COOLING SYSTEM – Water pump; cooling fan clutch; cooling fan electric motors; fan blade assembly; Seals & Gaskets are covered only if required in conjunction with a covered repair. Leaking seals or gaskets are not covered.

GASOLINE FUEL SYSTEM – Fuel sending unit; fuel pump; fuel injection rails; fuel pressure regulator; metal fuel lines; Seals & Gaskets are covered only if required in conjunction with a covered repair. Leaking seals or gaskets are not covered.

DIESEL FUEL SYSTEM – Fuel sending unit; fuel pump; fuel injector pump; fuel pressure regulator; metal fuel lines; Seals & Gaskets are covered only if required in conjunction with a covered repair. Leaking seals or gaskets are not covered.

ELECTRICAL– Alternator; voltage regulator; starter motor; starter solenoid; ignition switch; starter drive; defogger switch; air conditioning/heater blower speed switch; headlight switch; turn signal switch; washer pump switch; wiper switch; washer pump motor; windshield wiper motor; rear wiper motor.

## E. WHAT IS NOT COVERED

### E.1. PARTS AND SERVICES NOT COVERED

This Agreement does NOT provide coverage for any of the following parts or services:

- (a) Any part not listed in SUBSECTION E, “Schedule of Coverages”.
- (b) Interior maintenance, adjustment and wear items including buttons, carpet, water leaks, dash pad, door and window handles, knobs, rearview mirror (glass and housing), and trim.
- (c) Exterior maintenance, adjustment and wear items including but not limited to glass, service adjustments for body parts, bright metal, bumpers, body panels, door handles, latches, hinges, moldings, outside ornamentation, convertible or vinyl tops, paint rust, sheet metal, side-view mirrors (glass and housing), air and water leaks, weather-strip, wheel covers/ornaments, wind noise, and physical damage to alignment, bumper, or body parts.
- (d) Service adjustments/cleaning, a contaminated fuel system, air conditioning recharge, batteries, hybrid batteries, battery cables, fuses, relays, bolts and fasteners, belts, brakes (drums, shoes, linings, disc rotors and pads), exhaust system (including catalytic converter), lights (bulbs, sealed beam and lenses), manual clutch, pressure plate throw out bearings, clutch master or slave cylinder, manual transmission clutch disc and lining, struts and strut inserts, shock absorbers, spark plugs and wires, squeaks or other noises, tires, tune-ups, wheel balancing and alignment, wheel studs, wiper blades, shop supplies, friction materials, glass, hoses (except steering and air conditioning). Filters, lubricants, coolants and refrigerants will be covered only if replacement is required in connection with a Breakdown.

(e) A replacement part not supplied by the Vehicle manufacturer, unless it is of a kind and quality compatible with the design specifications and wear tolerances of the vehicle manufacturer.

(f) Cases, housing, engine block and cylinder heads are covered only if damaged by the failure of an internally lubricated part.

(g) Graphic equalizers, DVD players, VHS players, speakers, visual and other electronic equipment (including game systems), telephones, radar detectors and GPS equipment.

(h) Seals and Gaskets on Covered Parts are not covered for premature failure on vehicles with over 100,000 miles on the odometer at the time of failure. Seepage of Seals and Gaskets is considered normal wear and tear and is not covered under this Agreement at any time. Any damage due to loss of fluid is not covered.

## E.2. VEHICLES NOT COVERED

This Agreement does NOT provide coverage for any of the following vehicles:

(a) Vehicles not certified for sale within the United States at the time of manufacture, salvaged vehicles, a vehicle whose title has been branded, or a vehicle that's been declared a total loss.

(b) Trucks or vans with a Gross Vehicle Weight (GVW) in excess of 13,300 lbs.

(c) Vehicles used for construction purposes, delivery purposes, commercial towing, commercial farm operation, volunteer public service(s), snow plowing, rental, livery, taxi, motor pool vehicles, or any type of emergency vehicle.

(d) Vehicles used for on or off road racing or vehicles which are equipped or used for towing in excess of what is recommended by the manufacturer.

(e) Vehicles with modifications or alterations to the powertrain, exhaust system and suspension that do not meet manufacturer's specifications or are not approved by the Vehicle manufacturer, including but not limited to oversized/undersize tires, altered ignition system, free flow exhaust system, and lift kit.

## E.3. CONDITIONS NOT COVERED

This Agreement does NOT provide coverage under any of the following circumstances/conditions:

(a) Any repair(s) and/or replacement(s) not authorized by Us prior to the commencement of any repair(s) or for loss, damage or expense arising from or incurred in connection with repairs performed without receipt of prior authorization from Us, unless provided under Section Three. C. Emergency Repairs.

(b) Loss, damage or expense resulting directly or indirectly from an intentional, dishonest, fraudulent, criminal or illegal act committed by You, Your employee or agent, or occurring due to confiscation or repossession.

(c) A breakdown caused by accident, civil commotion or riot, nuclear contamination, collision (including roadbed collision) or upset, glass breakage, earthquake, explosion, falling objects, fire or smoke, flood, fluid contamination, freezing, fuel contamination, fuels containing more than 10% ethanol, Biofuel, gas with lower octane rating than required by the manufacturer, use of motor oil, or any other type of lubricant that is not recommended by the manufacturer, hail, lightning, malicious mischief, oil contamination, rust or corrosion, theft or larceny, vandalism, water, water contamination, windstorm and other external forces or events.

- (d) Breakdown of any part which the United States Environmental Protection Agency (EPA) has determined to be emission related, which is included on a current list published by the EPA of such parts, and which is within the EPA time and mileage emissions warranty period.
- (e) Any loss, damage, or expense normally covered by a standard automobile insurance policy including personal or property liability coverages, comprehensive coverages or uninsured motorist coverages.
- (f) When the responsibility for the repair is covered by an insurance policy, manufacturer and/or dealer customer assistance program, or any warranty from the manufacturer, such as extended drivetrain, major component or full coverage warranties, or a repairer's guarantee/warranty (regardless of the manufacturer's or repairer's ability to pay for such repairs) or event of a breakdown if the manufacturer has announced its responsibility through any means, including public recalls and factory service bulletins.
- (g) A breakdown that is the direct result of a mechanical or structural flaw that the manufacturer has acknowledged through any means, or that the manufacturer will repair at its expense.
- (h) Breakdown of a covered part caused by a non-covered part.
- (i) Components or parts which have not failed or resulted in a Breakdown, but are replaced based on the manufacturer's or the repair facility's recommendation.
- (j) A breakdown caused by negligence, misuse, improper servicing or failure by You to perform manufacturer required/recommended maintenance services.
- (k) A breakdown caused by the lack of proper and necessary amounts of coolants or lubricants or caused by sludge buildup, contaminant(s), or foreign object(s).
- (l) A breakdown of any part if the odometer is inoperative for more than one (1) month or 1,000 miles or has been tampered with or has been disconnected subsequent to Your purchase of the Vehicle.
- (m) Damage caused by Your failure to take reasonable precautions to prevent damage when an apparent problem exists (e.g., change in engine temperature condition, unusual noises, leaking fluids, shaking, unusual shifting, etc).
- (n) A breakdown or repair occurring outside the United States, its territories and possessions, or Canada.
- (o) Any fees or expenses charged for the disposal, cleanup, neutralization, removal, treatment or detoxification of environmentally unsafe materials.
- (p) Any breakdown occurring before Breakdown Coverage takes effect or if the information provided by You, or the repair facility cannot be verified as accurate or is found to be deceptively inaccurate.
- (q) Incidental or consequential damages, except as expressly provided otherwise in this Agreement, including personal injury, physical damage, loss of use, loss of time, storage charges, inconvenience and commercial loss.

## F. YOUR RESPONSIBILITIES

You must keep all fluids at proper levels and have Your Vehicle checked and serviced in accordance to the manufacturer's recommendations, as outlined in the owner's manual for Your Vehicle. If You do not have an owner's manual for Your Vehicle, You may contact Us and the servicing recommendations will be provided to You. Your owner's manual lists different servicing recommendations based on Your individual driving habits and climate conditions. You are required to follow the normal or severe maintenance schedule that applies to Your driving habits and conditions. If You do not follow these recommendations and such failure causes a

Breakdown, further damage or unnecessary repairs, coverage under this Agreement will be denied or reduced. You must retain all sales receipts, invoices, or work orders showing the date, odometer mileage, a description of Your Vehicle, the vehicle identification number (VIN), and the maintenance services performed, including parts and fluids used to complete these services. Maintenance services necessary to meet the requirements of this Agreement must be performed at a commercial service facility that is not owned or operated by You. You must take reasonable precaution to protect Your Vehicle from damage or further damage. If You notice a problem with Your Vehicle (e.g., change in engine temperature, unusual noises, leaking fluids, shaking, unusual shifting, etc.) it is Your responsibility to take appropriate action immediately. If You do not take reasonable precaution to protect Your Vehicle from damage or further damage, coverage under this Agreement will be denied or reduced.