



Mechanical Repair Coverage (MRC)

*As your vehicle gets older, the risk and cost of repairs will increase.
That's when you need protection the most!*

- **The Plan pays for the cost of parts and labor for covered repairs.**
Pay just the deductible amount you select (\$0, \$50, \$100, or \$250) and drive away (regardless of the number of repairs).

- **The Plan also includes:**
Rental reimbursement up to \$30 per day for up to 5 days if your car is kept out of service overnight for a covered repair.
24-hour, toll-free roadside assistance includes towing, jump starts, flat tire changing, fuel, oil, or other fluid delivery, and entry when keys are locked in your car.
Emergency travel expense up to \$500 for lodging, meals and transportation if you experience a covered breakdown more than 100 miles from home.

- **The Plan is:**
Good at any authorized repair facility in the U.S. and Canada.
Transferable if you sell your vehicle to a private party.
Cancelable at any time on a pro rata basis.
Convenient. You get toll-free customer service.
Hassle-free. The repair facility is paid directly by the plan.
Flexible. Choose coverage and terms (months and miles) that match your vehicle and your driving habits.

Choose the coverage you need!

See the next two pages for details on our Silver, Gold and Platinum protection levels.*

You could pay hundreds or even thousands of dollars for mechanical and electrical repairs.	
	Up to:
Transmission Replacement	\$2,900
Master Cylinder	\$800
A/C Compressor	\$700
Alternator (imported car)	\$550

NOTE: ABOVE PRICES ARE ESTIMATES; ACTUAL COSTS WILL VARY.

How much protection do you need?

How many miles do you drive in a year? miles

How many years do you plan to keep your vehicle? X years years

These are your total expected miles miles

Here's the protection you need!

Years X 12 = months

miles

*This fax is only an outline of the coverages, exclusions and limitations of the Mechanical Repair program. For exact coverages, exclusions and limitations, please review the Mechanical Repair Agreement/Insurance Policy itself. In those states where MEMBER'S CHOICE Mechanical Repair Coverage is offered as an insurance product, it is underwritten by Virginia Surety Company, Inc., Glenview, IL. The Mechanical Repair program is administered by Consumer Program Administrators, Inc. and Automotive Warranty Services of Florida, Inc., Florida License #60023.

1 ENGINE

Gasoline Engine - Cylinder block, and all internal lubricated parts including: 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, seals and gaskets, fasteners for the components listed above.

Turbocharged/Super-charged/ Rotary/Diesel/Enhanced Engines -

All of the above listed parts or equivalent plus: turbocharger, waste gate controller, inter-cooler, hard lines, compressor, clutch and pulley, bypass valve, injection pump, lines and nozzles, seals and gaskets.

2 TRANSMISSION

Automatic - Case and all internal lubricated parts including: oil pump, valve body, torque converter, vacuum modulator, governor, main shaft, clutches, bands, drums, gear sets, bearings, bushings, sealing rings, TV cable,

solenoids and electronic shift control unit, transmission mounts, cooler, cooler hoses and hard lines, dipstick and tube, seals and gaskets, fasteners for the components listed above.

Standard - Case and all internal lubricated parts including: main shaft, gear sets, shift forks, synchronizers, bearings, bushings, seals and gaskets, fasteners for the components listed above.

Transfer Case (4X4 vehicles) - Case and all internal lubricated parts including: main shaft, gear sets, chain and sprockets, bearings, bushings, mounts, seals and gaskets, fasteners for the components listed above, electronic and vacuum engagement components.

3 FRONT WHEEL DRIVE

Final drive housing, and all internal parts including: carrier case, gear sets, chain and sprockets, bearings, bushings, axle shafts, universal joints, front hub bearings, locking hub assemblies (4X4), drive shaft support, rear axle hub bearings, seals and gaskets, fasteners for the components listed above.

4 REAR WHEEL DRIVE

Drive axle housing, and all internal lubricated parts including: carrier case, gear sets, bearings, bushings, limited slip clutch pack, axle shafts, axle hub bearings, propeller shafts, universal joints, drive shaft support, front axle hub bearings, seals and gaskets, fasteners for the components listed above.

5 STEERING

Housing/case and all internal lubricated parts including: 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, fluid reservoir, pressure and return hoses, cooler and hard lines, power cylinder assembly, steering main and intermediate shafts, coupling, seals and gaskets, fasteners for the components listed above. (Does not include "rear wheel steering" 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, seals and gaskets, fasteners for the components listed above.

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, seals and gaskets, fasteners for the components listed above.

**This fax is only an outline of the coverages, exclusions and limitations of the Mechanical Repair program. For exact coverages, exclusions and limitations, please review the Mechanical Repair Agreement/Insurance Policy itself. In those states where MEMBER'S CHOICE Mechanical Repair Coverage is offered as an insurance product, it is underwritten by Virginia Surety Company, Inc., Glenview, IL. The Mechanical Repair program is administered by Consumer Program Administrators, Inc. and Automotive Warranty Services of Florida, Inc., Florida License #60023.*

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/sensors and 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, POA valve, accumulator, temperature control programmer, high/low pressure cutoff switches, high/low pressure hoses, pressure cycling switch, thermostat, drier, temperature control head, o-ring seals, gaskets, fasteners for the components listed above, and freon-refrigerant if necessary in conjunction with the repair of the components listed above.

10 ADDITIONAL GOLD PARTS

The Gold plan covers the following components and parts, in addition to those listed under the Silver Coverage. Items that aren't listed are not covered.

Anti-lock brake system, power seat motor(s) and transmission(s), power window motor(s) and power regulator(s), power door lock actuators, digital and analog instrument display(s), low fuel sensor, low coolant sensor, low oil sensor, electronic rear view mirrors motor(s), headlight door motor(s), heated back glass, windshield wiper washer pump(s), heater-A/C 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 and horn assembly.

MADE AVAILABLE BY YOUR CREDIT UNION AND

**PLATINUM COVERAGE**

Covers 1-10, with only these exclusions:

A The maintenance services and parts described in the Mechanical Repair Agreement/Insurance Policy, or in the Manufacturer's Maintenance Schedule for your vehicle.

B Other normal maintenance services and parts including engine tune-up, (includes spark plugs, glow plugs, ignition wires, distributor cap and rotor), carburetor, throttle body assembly (except injectors), EGR valve, 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, constant velocity boots, tires, wheel covers, wheel rims, wheels, wheel balancing, shock absorbers, exhaust system, friction clutch disc and pressure plate, and clutch throw out bearing.

C Glass, glass framework, fastening adhesives, sealed beam head lamps, light bulbs, lenses, trim, moldings, bright metal, upholstery, vinyl and convertible tops, paint, sheet metal, bumpers, alignment of body parts, flexible body parts, door panels, body panels, structural framework, structural welds, hinges, door handles, removable hardtop assemblies.

D After market accessories or equipment, components and systems not installed by the manufacturer; examples include but are not limited to: anti-theft systems, radar detectors, CB radios, radio/speaker equipment, telephones, cruise control, sunroof, solar powered devices, TV/VCR/DVD and related components and appliances.

The plan will not pay costs incurred to improve operating performance as a result of normal wear and tear. This includes: valve grind(s) and/or piston ring replacement(s) designed to improve engine compression or reduce oil consumption, and diminished performance due to normal wear of MacPherson strut suspension components. The plan will not repair, replace, adjust, or align a non-covered component unless its failure is caused by the breakdown of a covered part.

**This fax is only an outline of the coverages, exclusions and limitations of the Mechanical Repair program. For exact coverages, exclusions and limitations, please review the Mechanical Repair Agreement/Insurance Policy itself. In those states where MEMBER'S CHOICE Mechanical Repair Coverage is offered as an insurance product, it is underwritten by Virginia Surety Company, Inc., Glenview, IL. The Mechanical Repair program is administered by Consumer Program Administrators, Inc. and Automotive Warranty Services of Florida, Inc., Florida License #60023.*