# MECHANICAL REPAIR COVERAGE

Essential Protection Against Costly Repairs



Drive with confidence, knowing we've got your back.

A breakdown can be troubling enough without the added worry of expensive repairs. That's why we're pleased to bring you Mechanical Repair Coverage:

### Mechanical Repair Coverage

May help limit unexpected covered repair costs as your vehicle ages, potentially saving you thousands of dollars in repairs. What's more, it works at any authorized repair facility in the continental United States of America, Alaska, Hawaii, and Canada.

As your vehicle gets older, the risk and cost of repairs increases.



And the average cost of those repairs can be expensive.\*



See the reverse side for information about plan tiers and which one is right for you.

\*Actual costs may vary by vehicle year, make and model. Prices are based on actual claim experience of Consumer Program Administrators, Inc. and its affi liated companies' customers as of December 2024. Your experience may be different.

# **Coverage Benefits**

- Substitute transportation: up to \$50 per day (10day maximum); available on the first day of a covered repair.
- 24-hour emergency roadside assistance: up to \$125 per occurrence; includes towing, battery jumpstart, fluid delivery, flat tire assistance, extraction assistance and lock-out service; extrication assistance not available to residents of CA
- Emergency travel expense reimbursement: up to \$200 per day (5-day maximum) for lodging, food and transportation expenses when a covered breakdown occurs 100 miles or more from home and your vehicle is held overnight at a repair facility; not available to residents of NY.
- Key replacement: up to \$800 per occurrence for the repair or, if nonrepairable, the replacement of lost, stolen or damaged keys (including fob and/or remote) including any programming; not available to residents of CT, MA, PA, VT.
- Paintless dent repair: provides for the repair of dings and dents, no larger than 4 inches in length/diameter, that are within an accessible area on a body panel of your vehicle and that are repairable through existing paintless dent repair techniques.
- Commercial use: pays for covered breakdowns when your vehicle is used for permitted commercial purposes.
- Rideshare: pays for covered breakdowns when your vehicle is used for ride-sharing purposes such as Uber or Lyft.
- Lift kit, leveling kit & lowering kit: pays for covered breakdowns when your vehicle is equipped with a lift kit not to exceed 6 inches, leveling kit not to exceed 2.5 inches or lowering kit not to exceed 2 inches (lift kit, leveling kit or lowering kit components themselves are not covered).
- Mobility equipment: provides coverage for mobility equipment components when installed by the manufacturer or a licensed installer.
- Good at any authorized repair facility: in the continental United States of America, Alaska, Hawaii and Canada
- No out-of-pocket expense (except for any deductible): the administrator pays the repair facility directly for the covered repair.
- Transferable: if you sell your vehicle privately, the coverage can be transferred (for an administrative fee), may add resale value and appeal.
- Cancelable: receive a full refund for an unused agreement within the first 60 days, or a prorated refund thereafter less an administrative fee.\*

\*Cancellation provision and administrative fees vary by state.

We will repair or replace any covered breakdown of your vehicle except items listed under the section titled "Maintenance & Parts This Service Contract/Policy Does Not Cover" and "Service

### **HIGH TECH**

electronic instrument panel control module, electronic stability control system, electronic traction control system, GPS/navigation system and antenna assembly, heated seat element and cooling seat components. rollover protection system. All gauges, sensors and relays.

### **ENTERTAINMENT SYSTEM**

Antenna assembly, compact disc player/changer, DVD player and monitor, graphic equalizer, radio and speakers, satellite radio, telephone prewire/ Bluetooth connectivity

### CONVENIENCE

Auxiliary power point, buzzer/chime (headlamps on, key in ignition). cigarette lighter, clock, compass, electrical or mechanical gas cover and trunk releases, glove box lamp (excluding bulb), headlight wiper motor transmission, illuminated entry lamp (excluding bulb), illuminated vanity mirrors. memory seat system, trip/mileage computer, trunk lamp (excluding bulb), volt/amp gauge, wiper motor transmission.

### SAFETY AND SECURITY

Heads up display, night vision system, OnStar® system, remote keyless entry transmitter and receiver module, tailgate and hatchback actuators theft alarm system, tire pressure monitoring system.

### **MISCELLANEOUS**

Blend door motors, blower motor resistor (regulates fan speed), door hinges, mechanical seat adjustment, outside mirror remote adjustors, rear hatch or hood struts, rear suspension and steering components.

### AND MORE!

### 12. ADVANCED COMPONENTS

- Anti-lock brake system
  Electronic rearview Power seat motor(s)
  - mirror motor(s)

Heater/AC blower

· Heater core assembly

13. ADVANCED HYBRID/ELECTRIC VEHICLE COMPONENTS

Three-phase high-

Hydraulic or electric

Mechanical Repair Coverage (MRC) pays for the cost of

regenerative braking

voltage cables

motor

GOLD PLAN ALL SILVER PLAN

- and transmission(s) Power window motor(s)
   Heated back glass
- and power regulator(s) . Windshield wiper Power door lock washer pump(s)
- actuator(s) Digital and analog instrument display(s)
- · Low coolant sensor I ow oil sensor

charging system

tensione

· Battery charge controller

Motor/generator belt

- I ow fuel sensor Heater control valve
- Radiator fan and clutch Radiator fan motor Headlight door motor(s) 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

### Horn assembly

ECU & ECM (electronic

control modules)

Power switch/huttor

control units/electronic

### SILVER PLAN SILVER PLAN COVERS COMPONENTS LISTED BELOW:\*

### 1. ENGINE

### **GASOLINE ENGINE**

- Cylinder block and all internal lubricated narts
- Crankshaf Rod and main
- bearings Cam bearings expansion (freeze) plugs
- Connecting rods • Wrist pins
- Pistons
- Cam towe
- I ifters
- Valve springs
- Piston rinas Camshaft
- Cylinder head
- Valves and quides

**ENHANCED ENGINES** 

All of the above listed

2. TRANSMISSION

parts or equivalent

Turbocharge

**AUTOMATIC** 

Case and al

lubricated parts

Torque converter

internal

· Oil pump

Vacuum

modulator

**STANDARD** 

Case and

all internal

lubricated parts

Valve body

- 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

TURBOCHARGED/SUPERCHARGED/ROTARY/DIESEL/

• Intercooler

Hard lines

Governor

Main shaft

Clutches

Gear sets

Bearings

Bushings

· Gear sets

Shift forks

MRC-3748099.4-0125-0227 © TruStage

• Bands

Drums

Compressor

Waste gate controller

Sealing rings

· Electronic shift

control unit

Transmission

Synchronizers

mounts

Bearings

Bushings

Cooler

TV cable

Solenoids

- Oil pump and
- pressure relief valve Engine oil cooler hoses
- Oil filter adapter/ housina · Engine oil sending
- unit Engine mounts
- Water numn • Temperature sending
- unit • Thermostat and
  - housina Fuel supply pump
  - Vacuum pump Dipstick and tube

Clutch and pulley

Bypass valve

Injection pump

Lines and nozzles

Cooler hoses

Dipstick and

tube

Fasteners

for all listed

Fasteners for

components

all listed

components

and hard lines

- Drive axle housing and all Bushings Fasteners for all listed components
- Carrier case Gear sets Bearings

• Housing/case

and all internal

lubricated parts

• Rack-and-pinion-

equipped valve

assembly

Sector shaft

· Rack mounts

and cushions

• Inner rod ends

Unper and lower

control arms

Bump stop

cushions

and bellows boots . Tie rods

6. FRONT SUSPENSION

Torsion bar mounts (spindle)

### Chain and Mounts

 Case and all internal lubricated parts

Main shaft

Gear sets

Gear sets

- Bearings Bushings
- Flectronic all listed
- Fasteners for components
- Master cylinder Disc brake Backing plates Parking brake Assist booster calipers and rear • Springs linkage and Wheel cylinders caliner actuators Clins and cables Fasteners for all Combination Hard lines and retainers
- fittinas 8. ELECTRICAL

7. BRAKES

- Voltage regulator
- Front and rear windshield wiper
- motors and delay controlled
- 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

listed components

Self-adjusters

including all input/sensor & output/ control units (except FGR valve) related to the fuel injection system

Fasteners for all

listed components

necessary in conjunction

with the repairs of all

listed components

· Freon refrigerant if

- · Electronic ignition module Distributor and coil
- Engine management control unit Knock sensor and oxygen sensor

### 9. AIR CONDITIONING

- Compressor and
- Condense
- Evaporator Orifice tube
- cutoff switches · High/low pressure
- Drier

### • High/low pressure

- mounting brackets Clutch and pulley
- Accumulator
- Temperature control programmer
- hoses Pressure cycling switch
- Thermostat
- Temperature control

### 10. BASIC HYBRID/ELECTRIC VEHICLE COMPONENTS

- · Electric motor/generator(s) and all internal components
- Inverter/converter/transformer units and all internal components
- Inverter/converter/transformer units cover
- (CVT) and all internal components
- Power split device and all internal components Reduction/reducer box and all
- internal components and fasteners for all listed components Hybrid battery junction block Hybrid battery main battery cable
- Electric alternating current
- 11. SEALS AND GASKETS
- · All seals and gaskets on the assemblies listed above

### Drive motor dampener Onboard computer Controller/electronic Voltage inverter reservoir system including all relays throttle control system

covered repairs less any deductible

system

Deductible\*\*: \$0 \$100 \$250 \$500

### What's Not Covered

- NORMAL MAINTENANCE SERVICES AND PARTS Maintenance services and parts described in the manufacturer's maintenance schedule for your vehicle
- · Other normal maintenance services and parts including:
- Engine tune-up, includes spark plugs, glow plugs, ignition wires, distributor cap and rotor
- All batteries, including but not limited to hybrid/electric vehicle 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

### BODY STRUCTURE AND PARTS

Glass, glass framework and fastening adhesives, trim, moldings, bright metal, paint, sheet metal, bumpers, alignment of body parts, flexible body parts, door panels, body panels, structural framework, convertible top framework,

structural welds, hinges, door handles, vinyl and convertible tops and nonmechanical removable hardtop assemblies

### OTHER PARTS

Constant velocity boots, tires, wheel covers, wheel rims, wheels, wheel balancing, exhaust system, catalytic converter, friction clutch disc and pressure plate and clutch release bearing, sealed beam head lamps, light hulbs lenses unholstery

- ABUSE, MISUSE, AND LACK OF PROPER MAINTENANCE
- AFTERMARKET EQUIPMENT, COMPONENTS, SYSTEMS OR ACCESSORIES NOT INSTALLED BY THE MANUFACTURER
- NORMAL WEAR AND TEAR where no failure has occurred
- PRE-EXISTING CONDITION\*\*\* AND CORROSION

Certain conditions and components are excluded, such as inadequate maintenance and loss of coolant or lubrication of the vehicle, corrosion, and parts designed for limited life such as bulbs, filters and brake pads. See the exclusions section of the service contract/insurance policy for complete details

\*Components not listed are not covered. \*\*Not every deductible available on all MRC Plans or Terms.

# There's so much our Mechanical Repair Coverage can do for you. Talk to us about the plan that's right for you today.

Mechanical Repair Coverage is provided and administered by Consumer Program Administrators, Inc. in all states except CA, where coverage is offered as insurance by Virginia Surety Company, Inc., in NH, where coverage is provided and administered by Consumer Program Administrators, Inc. in all states except CA, where coverage is provided and administered by Consumer Program Administrators, Inc. in all states except CA, where coverage is offered as insurance by Virginia Surety Company, Inc., in NH, where coverage is provided and administered by Consumer Program Administrators, Inc. in all states except CA, where coverage is provided and administered by Consumer Program Administrators, Inc. in all states except CA, where coverage is provided and administered by Consumer Program Administrators, Inc. in all states except CA, where coverage is provided and administered by Consumer Program Administrators, Inc. in all states except CA, where coverage is provided and administered by Consumer Program Administrators, Inc. in all states except CA, where coverage is provided and administered by CONSUMER (Inc., in NH, where coverage is provided and administered by CONSUMER (Inc., in NH, where coverage is provided and administered by CONSUMER (Inc., in NH, where coverage is provided and administered by CONSUMER (Inc., in NH, where coverage is provided and administered by CONSUMER (Inc., in NH, where coverage is provided and administered by CONSUMER (Inc., in NH, where coverage is provided and administered by CONSUMER (Inc., in NH, where coverage is provided and administered by CONSUMER (Inc., in NH, where coverage is provided and administered by CONSUMER (Inc., in NH, where coverage is provided and administered by CONSUMER (Inc., in NH, where coverage is provided and administered by CONSUMER (Inc., in NH, where coverage is provided and administered by CONSUMER (Inc., in NH, where coverage is provided and administered by CONSUMER (Inc., in NH, where coverage is provided and administered by CONSUMER (Inc., in NH, where coverage Inc. dba Consumer Warranty Program Administrators, in TX, where coverage is provided and administered by Consumer Program Administrators of Consumer Programs (TX License #175), in FL and OK, where coverage is provided and administered by Automotive Warranty Services of Florida, Inc. (Florida License #60023 and Oklahoma License #44198051), and in WA, where coverage is provided by National Product Care Company and administered by Consumer Program

Administrators, Inc., all located at P.O. Box 802746, Chicago, Illinois 60680, 1-800-752-6265. This coverage is made available to you by CUNA Mutual Insurance Agency, Inc. The purchase of Mechanical Repair Coverage is optional. This document provides general information about Mechanical Repair Coverage and should not be solely relied upon when purchasing coverage. Be sure to read the Vehicle Service Contract or the Insurance Policy, which will explain the exact terms, conditions and exclusions. Coverage varies by state. Replacement parts may be new, used, non-OEM or remanufactured of like kind and quality.

# **PLATINUM PLAN**

Contract/Policy Limitations."

ADDITIONAL PARTS† COVERED BY PLATINUM:

† Factory Installed

Automatic leveling system, cruise control actuator and module.

### TRANSFER CASE - (4X4 VEHICLES)

- - sprockets

Bearings

Axle shafts

Speed sensor-

shaft and valve

assembly

Bearings

Bushings

Pitman arm

Center link

Upper and

boots

lower ball joints

including dust

Sealing rings

Front hub bearings

• Rear hub bearings

- and vacuum engagement
- components

### 3. FRONT WHEEL DRIVE

• Final drive housing and all internal parts Carrier case

4. REAR WHEEL DRIVE

Chain and sprockets

- Bushings Axle shafts Universal joints Front hub bearings
  - assemblies (4X4) Drive shaft support Fasteners for all listed components
- Propeller shafts internal lubricated parts . Limited slip clutch pack Universal joints

· Rear hub bearings

Locking hub

## Drive shaft support

- Fasteners for all listed components
- 5. STEERING (DOES NOT INCLUDE "REAR WHEEL STEERING" COMPONENTS) Power cylinde
  - or steering gear- Power steering assembly equipped pitman pump and pulley Steering Electric power main and
    - steering motor intermediate Fluid reservoir shafts Coupling Pressure and
    - return hoses Fasteners for Cooler and hard all listed components

components

 Wheel bearings and seals bushinas Stabilizer shaft King pins Stabilizer linkage Fasteners for 

and bushings

 Strut rods and Continuously variable transmission