

CostGuard®

Vehicle Protection Plan

**We'll help you stay protected,
no matter where the road leads.**

There are lots of things to look forward to when you buy a car or truck, but an unexpected repair isn't one of them. Repairs can be costly, and coverage gaps can make it even more so.

With a Vehicle Protection Plan from Protective, we're looking out for you. Offering four levels of protection to fit your needs and make protection more accessible, we also offer additional benefits like 24-hour roadside assistance, rental vehicle coverage, and even expense reimbursement if you need repairs away from home.

It's just one of the ways we help you protect all the things you've worked hard for, including your vehicle.

protectiveassetprotection.com

Protective 

P.O. Box 830633
Birmingham, AL 35283-0633
800 222 2721

The CostGuard Vehicle Protection Plan is administered by a Protective company and backed by Protective Property & Casualty Insurance Company. In Florida the CostGuard Vehicle Protection Plan is administered by The Advantage Warranty Corporation, contact information above. Florida License #60071.

When replacing failed parts under this contract, we reserve the right to require the use of remanufactured or used parts of like kind and quality compatible with the original design specifications and wear tolerances of the vehicle.



Buying an automobile is often the second largest expense for individuals and families - protect yourself against the rising repair costs of mechanical failures.

Average repair costs

Repair cost estimates based on Protective's internal adjusted claims data.

ABS modulator valve
\$1,256

Keyless entry system
\$428

Pedal positioning system
\$173

Transmission replacement
\$4,877

Head gasket
\$1,370

Engine replacement
\$7,925

Rack & pinion steering
\$1,701

Rear vision camera
\$513

A/C compressor
\$1,132

Fuel pump
\$577

Power window motor
\$317

Navigation display
\$4,064

Timing belt / timing chain
\$948

Alternator
\$646

Water pump
\$350

Starter
\$392



Powertrain coverage

 **Gasoline/diesel/electric engine:** All internal lubricated parts; engine block; cylinder head(s); expansion plugs; harmonic balancer; manifolds; exhaust/intake; mounts; oil pan (excluding drain plug related failures); engine oil cooler; pulleys; timing belt/chain/cover and tensioner; valve cover(s); water pump; electric coolant pump; electric oil pump; engine control module (ECM); diesel accessory vacuum pump, lift pump, injectors and injector pump; manufacturer-installed turbocharger(s), bypass valve(s), blow-off valve(s), intercooler and waste gate(s); manufacturer-installed supercharger, bypass valve(s), blow-off valve(s), and intercooler.

 **Transmission (automatic, continuous variable (CVT), double clutch (DCT), standard and transfer case):** All internal lubricated parts; mounts; throttle valve cable; throttle by wire; torque convertor; flywheel/flexplate; transmission and transfer case housing; transmission cooler/metal lines; oil pan; transmission control module (TCM); vacuum modulator; automatic electronic clutches; electric oil pump; gear selector system; electronic drive mode, paddle shifter, push button and shift by wire.

 **Drive axle (front/rear/AWD/4 wheel drive):** All internal lubricated parts within the drive/transaxle assembly and housing, including axles and axle bearings; electronic limited slip or locking differential system; constant velocity boots and joints; differential cover; hubs and hub bearings; front hub locking assemblies; drive shaft, propeller shaft, yoke, support and center support bearing; universal joints; four wheel drive actuator; differential heating and cooling system; coaxial electric axle.

 **Hybrid/plug-in hybrid/battery electric/fuel cell-hydrogen:** Electric motor assembly; electronic transmission/transaxle assembly; electric traction-drive motor assembly; transmission control (ECU); fuel cell water pump.

 **Other covered repair expenses:** Filters, fluids and lubricants; taxes; nuts, bolts and screws; wheel alignments; ADAS-advanced driver assistance system recalibrations; if required to complete a covered repair for any covered part listed above.

 **Seals & gaskets:** Seals and gaskets for all covered parts listed above.

Enhanced coverage

All items listed under "powertrain coverage" plus the following:

 **Electrical:** Alternator and voltage regulator; body control module (BCM); defroster (electrical failure only); horns; gauges and driver information center; heated mirrors (excluding glass); heated seats and steering wheel (electrical failure only); cooled seats (electrical failure only); ignition coils; oil pressure sending unit; oxygen sensor; mass/map airflow sensor; main engine wiring harness; ignition module and main electronic control unit; motors; power mirror, washer pump and wiper; starter motor, solenoid and starter drive; switches, including manually or mechanically-operated electrical switches.

 **Fuel:** Diesel exhaust fluid system (DEF); injection system; tank and tank sending unit; electronic fuel injection system and sensors; fuel pump; fuel distributor; injectors; metal fuel lines; pressure regulator; rail; fuel tank; fuel tank sending unit; throttle body; idle speed or automatic idle speed assemblies.

 **Cooling & heating:** Electric cooling fan motor and sensors; blade assembly and fan clutch; engine block heater; radiator; belt tensioner; heater core; thermostat; heater control valve.

 **Climate control system:** Accumulator; blower motor and resistor; compressor; clutch, coil, pulley and electric engine; condenser; pulleys and bearings; receiver/dryer; evaporator; orifice tube; POA valve; suction control devices; thermostatic expansion valve; high/low compressor cutoff switch; pressure cycling switch; lines and hoses; dye, flushing liquids or refrigerant(s) if needed in conjunction with a covered repair.

 **Brakes:** Master and power brake cylinders; assist booster/vacuum (electric/hydraulic); disc brake calipers; wheel cylinders; compensating valve; hydraulic lines, fittings and control unit; manual or electronic parking brake system (excluding handle and cables); electrohydraulic brake system; antilock brake system (ABS); brake by wire (electronic brake system-EBS); adjustable brake pedal assembly.

 **Towing & trailering (OEM installed):** Trailer sway control (TSC); hydraulic trailer brake assembly; integrated/electric trailer brake controller; tow/haul mode button; trailer light check system; trailer backup assist system; hill start assist system; engine brake/grade braking system.

 **Hybrid/plug-in hybrid/battery electric/fuel cell-hydrogen:** Battery cooling system, including fan, motor and pump; integrated starter generator or belt alternator starter; regenerative braking assembly; electric heater/heat pump; generator assembly; battery controller; ultracapacitors; power distribution box; on-board battery charging system; plug-in charging port outlet (vehicle only); main battery cable; plug-in cable (electrical failure only); fuel cell electric compressor; hydrogen; fuel cell stack, power control unit, pump/pipes and storage tank; nickel metal hydrate, solid state, polymer and lithium-ion drive propulsion batteries; covers one battery replacement during the term of this contract.

 **Seals & gaskets:** Seals and gaskets for all covered parts listed above.

Premium coverage

All covered parts listed under "powertrain coverage" and "enhanced coverage" plus the following:

 **Suspension (mechanical/electronic/pneumatic):** Active electronic suspension system; ball joints; control arms, shafts, bearings and bushings; dampers; engine hood, trunk lid, and rear liftgate; electronic sway bar disconnect system; lateral link arm assembly; torsion bars, mounts and bushings; stabilizer bar, links and bushings; radius arms and bushings; height sensor; mode switch; spindles; coil and leaf springs; struts and upper pivot bearing mounting assembly; shock absorbers; trailing arm assembly; wheel bearings; wheel seals; electronic level control system.

 **Steering:** All internal lubricated parts within the steering gear, power steering pump and electric power steering unit; power steering lines, hoses, pulley, cooler and couplings; electric power steering system; intermediate and main shaft; steering wheel controls (electrical failure only); auto-pilot steering system; retractable steering system; steering gear and pump housing; pitman arm; idler arm; tie rod ends; drag link; tilt/telescopic wheel mechanism/electronic adjustable steering wheel assembly; rack-and-pinion gear and housing.

 **Electronics:** Air conditioning/heating power module, controller and relay; dash control unit/temperature control unit; manufacturer-installed power antenna motor, mast and antenna system (electrical failure only); manufacturer-installed theft deterrent devices/systems; cruise control system and adaptive radar system; power door lock actuators/solenoids; ignition spark control pick-up sensor; keyless entry system; power seat motor and transmission; touch-operated electric switches; trunk lid release activator and motor; power window motor/regulator; power door handles (electrical failure only); power door opener, motor and sensors; memory seat and steering wheel control; ignition switch/keyless push button engine start/stop; motors; convertible and retractable tops, tonneau bed cover, headlamp, sunroof, power lift/tail gate, sliding door and running boards.

 **Technology (entertainment/multi-media/communication):** Manufacturer-installed hardware and software for infotainment systems; global positioning systems and navigation systems; audio/video/gaming equipment. Coverage is limited to base units. Hand-held remote control devices, wiring and media are specifically excluded from this group of covered parts. Repair or replacement of covered part(s) in this list is limited to one occurrence per part.

 **Portable device connectivity:** 110, 115 and 120 volt AC power outlets; 12 volt DC port/power outlet; SD card slots; docking ports; wireless device/cellular charging pad-station; Bluetooth®; Wi-Fi (WLAN) hot spot; accessory power outlet; jacks: aux/headphone input; HDMI/USB ports.

 **Safety:** Airbag system including inflatable seatbelts; automatic emergency braking system; blind spot monitoring system; electronic stability/traction control system; seatbelts; tire pressure monitoring system; backup-sensors; power side view camera mirror and monitor system (electrical failure only); rearview full display streaming and touchscreen mirror (electrical failure only); video cameras and camera washers; TV/video monitors.

 **Hybrid/plug-in hybrid/battery electric/fuel cell-hydrogen:** AC-DC and DC-DC converter; battery control module; hydrogen pump inverter; fuel cell boost converter; inverter assembly and converter; motor power cable/wiring harness; engine-power control module.

 **Seals & gaskets:** Seals and gaskets for all covered parts listed above.

Complete coverage

Complete coverage protects all vehicle components on new and pre-owned vehicles against the cost of breakdowns due to mechanical defects except for those parts listed as excluded under the service contract. Some examples of excluded components and other exceptions are listed below.

Exclusions

Although Complete coverage is designed to cover breakdowns resulting from the failure or malfunction of mechanical parts covered under the plan, exclusions will apply for such matters as:

- Vehicle misuse, commercial use and racing
- Aftermarket (non-manufacturer) equipment unless you have selected and paid for the optional surcharged coverage lift kit / tire modifications
- Failure of a non-covered part even if caused by the failure of a covered part (except for the parts defined in consequential damage)
- Routine maintenance; leaks and noises
- Repairs or replacements that are unauthorized, for performance enhancement, or subject to a manufacturer's warranty, manufacturer's recall or other coverage
- Any vehicle retrofitted with aftermarket equipment to use alternative fuel
- Other exclusions described in the service contract

In addition, the following components are among those explicitly excluded: belts (except timing belts); fasteners; brake drums; brake rotors and brake cables; exhaust systems and catalytic converters; all friction materials; valve grinding; hoses (except power steering and air conditioning hoses); all fluid caps and reservoirs; all illumination devices; non-LED and non-OLED lighting assemblies; head and tail light assemblies; fuses; lubricants, fluids, electricity and hydrogen (except to complete a covered repair); brackets; throw out bearing; pilot bushing and manual clutch parts; spark plugs and wires; tires; wheels/rims; wheel balancing; wiper arms and blades; adjustments and alignments (except to complete a covered repair); shop supplies; portable units including but not limited to key-fobs, remote transmitters, headphones, GPS, DVD players, laptops, cellphones, navigation DVD; any other items subject to scheduled maintenance or wear damage (except for the parts defined in consequential damage).

This placemat is not a service contract but an outline of the Protective Vehicle Protection Plan. See your service contract for exact terms, coverages and exclusions.

Additional plan benefits*

The Protective Vehicle Protection Plan provides you peace of mind knowing you're protected against certain costly repairs and includes additional valuable benefits such as:

24-Hour roadside assistance

Up to \$175 of coverage per incident for emergency roadside assistance is available for the following:

- Towing
- Flat tire replacement (using vehicle's inflated spare)
- Fuel, water or other fluid delivery (excluding the cost of fluids)
- Lock-out assistance
- Jump start (excluding hybrid main power cell and auxiliary batteries)

Substitute transportation

You receive reimbursement for up to \$50 per day for a rental vehicle or ride sharing service while your vehicle is undergoing a covered repair.

Trip interruption

We reimburse you for meals and lodging expenses for up to \$175 per day for a maximum of 3 days when your vehicle is undergoing a covered repair due to a mechanical breakdown occurring more than 100 miles from your home address and the repair facility keeps the vehicle overnight.

Pet benefit

We will reimburse you for expenses incurred for pet removal, transporting, handling and boarding (including hotel/motel pet surcharges) up to \$175 per occurrence when your vehicle is undergoing a covered repair due to a mechanical breakdown that has occurred more than 100 miles from your residence and the repair facility keeps your vehicle overnight.

* Subject to maximum reimbursement limits and other terms and conditions. Certain additional benefits may not be available in some states due to state law restrictions. See contract for exact terms, coverage and exclusions.

Limits and exclusions

Coverage is subject to deductibles, limits and exclusions. The contract covers repairs only of covered parts and only when they suffer a breakdown as defined in the contract. Under some circumstances, a breakdown of a covered part may not be covered (for example, failure due to misuse or lack of proper maintenance or when a non-covered part is what caused the covered part to fail). Also, the exclusions contain a list of parts not covered, some of which may be associated with a covered part (for example, brake drums, pads and rotors; exhaust pipes, mufflers and catalytic converters; and body and trim items). Please see the service contract for details.

Wrap coverage

Factory and/or dealer powertrain warranties are limited to major components. Wrap Coverage is an exclusionary level of coverage that is designed to "wrap" around factory and/or dealer powertrain warranties protecting many of the other vehicle components, subject to specified exclusions. A complete list of exclusions appears in the contract. Since the factory and/or dealer powertrain warranty covers the powertrain portion of your vehicle, wrap coverage does not cover the following component groups:*

- Engine
- Supercharger
- Transmission
- Front and rear drive assemblies
- Turbocharger assemblies
- Transfer case

* The term of your Wrap Coverage may not coincide with the term of your factory and/or dealer powertrain warranty.

Optional coverage*

We offer additional coverage for:

- Mobility equipment: Coverage includes but is not limited to: chair lift motors and assemblies, electric/hydraulic ramp controls and assemblies, adjustable seating mechanisms, adjustable pedal and steering control mechanisms, hoist and swing-arm mechanisms
- Climate control system (for powertrain coverage only)
- Snow plow
- Lift kit/tire modifications

*Subject to maximum reimbursement limits and other terms and conditions.