

## AVERAGE REPAIR COSTS

Engine .....	\$6,000
Fuel Pump .....	\$475
Water Pump .....	\$600
Power Steering .....	\$1,400
Transmission Repair .....	\$3,000
Air Conditioning .....	\$1,250
Fuel System .....	\$1,400
Power Window .....	\$800
Drive Axle .....	\$1,000
Brake Calipers .....	\$400

## ADDITIONAL BENEFITS

**ROADSIDE ASSISTANCE:** Benefits include towing, flat tire changes, jump starts, vehicle fluid delivery, lockout assistance, and Concierge Services.

**ROAD HAZARD COVERAGE (TIRE ONLY):** Reimbursement for the cost to repair or replace tires when damage is caused by a road hazard, such as potholes, rocks, wood debris, metal parts, plastic or composite scraps.

**RENTAL REIMBURSEMENT:** For a rental car at \$30 per day and a maximum of \$150 for 5 days per mechanical breakdown.

**TRIP INTERRUPTION:** Reimbursement for lodging and meal expenses if you are more than 100 miles from home and are stranded overnight. \$75 per day for 3 days and a maximum of \$225.

**RECEIVE A \$50 DEDUCTIBLE CREDIT** when you take your vehicle to an AAMCO, NTB, Pep Boys or Firestone.



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This represents a summary of coverage.  
Please consult the contract for complete details.



**Owner**  
Essentials

Essential Protection for  
Your Budget *and* Your Family





## Owner Essentials is a protection plan for the most important piece of technology in your everyday life – your car.

Your vehicle is not a luxury, it is a necessity. Drivers today are keeping their vehicles longer and driving them further than ever before. Next to your home, your vehicle probably represents your largest investment.

Owner Essentials is one of the best investments you can choose. You are more likely to use it than the other forms of protection you might own. Save money on costly repairs with Owner Essentials.



# Owner Essentials

## MAXIMUM PROTECTION

Repairs on all assemblies and parts are covered, including eligible electric vehicles (EV) and hybrid vehicles with the exception of the following list of **WHAT IS NOT COVERED**:

Paint, L.E.D. light assemblies, spark plugs, fiberglass top, carpet, fuses, spark plug wires, hardware or linkages, bright metal, circuit breakers, fan belts, tires, trim, remote control consoles, accessory drive belts, wheels/rims, sheet metal, radar detection devices, flexible hoses, wheel balances, bumpers, weather-strips, distributor cap and rotor, safety restraint systems (including air bags), body panels, all exhaust components, shock absorbers, air and water leaks, glass, purge valve/solenoids, manual/hydraulic clutch assembly, wind noise, physical damage, vacuum canister, friction clutch disc and pressure plate squeaks, molding, vapor return canister, weather strips, rattles, upholstery, vapor return lines/valves, trim, all maintenance services including alignments, lenses, air pump/lines/valves, outside ornamentation, brake pads and shoes, sealed beams, emission vapor sensors, frame and structural body parts, brake motors and drums, light bulbs, gas cap/filler neck, vinyl and convertible tops, tuneups, head lamps, catalytic converter, canvas top, coolants, tail lamps, battery, any convertible top assemblies, lubricants, high mount stop lamps, battery cables/harness, fabric top, hazardous waste fees.

## MODERATE PROTECTION

**ENGINE:** Harmonic balancer and bolt; timing cover; idler pulley; intake manifold; exhaust manifold; valve covers; oil pan; engine mounts; belt tensioners; cam gear bolt; timing gear, chain and belt; head bolts. Engine block and cylinder heads are only covered when damaged by a covered internally lubricated part.

**TURBOCHARGER/SUPERCHARGER** (Factory-installed only): Turbo boost valve; turbo waste gate; actuator bearing; bushing and all other internal parts. Turbocharger/Supercharger housing are only covered if damaged by a covered internally lubricated part. Aftermarket turbos are not eligible for coverage.

**TRANSMISSION:** All internally lubricated parts; torque converter; flywheel/flex plate; transmission mounts; transmission cooler; transmission oil pan; transmission control module (TCM) and vacuum modulator. Transmission case is only covered when damaged by a covered internally lubricated part.

**TRANSFER CASE:** All internally lubricated parts; 4x4 actuator. Transfer case is only covered when damaged by covered internally lubricated parts.

**DRIVE AXLE(S):** All internally lubricated parts. Drive axle housing is only covered if damaged by a covered internally lubricated part. Drive shafts; universal joints; locking 4X4 hubs; center support/carrier bearings; differential cover and constant velocity joints unless failure was caused by neglected, torn, cracked, or perforated constant velocity joint boot. Constant velocity joint boots are not covered.

**AC / HEATING** (Includes only factory-installed equipment): Condenser; condenser fan; condenser fan motor; compressor; compressor clutch; compressor drive motor; evaporator; compressor pulley; accumulator; drier; expansion valve; idler pulley; driver-operated A/C controls; electronic A/C control module; heater core; blower motor; orifice tube; high/low cutoff switch; pressure cycling switch.

**COOLING:** Water pump and housing; radiator; cooling fan; cooling fan motor; fan clutch; and coolant recovery tank.

**FUEL SYSTEM:** Fuel delivery pump; fuel injection pump; fuel injectors; fuel tank; metal fuel lines; fuel pressure regulator; fuel sending unit; fuel gauge; idle air control (IAC) valve and motor; engine control module (ECM); fuel injection sensors.

**BRAKE:** Master cylinder; power brake cylinder; vacuum assist booster; calipers; wheel cylinders; compensating valve; anti-lock brake system (ABS); modulating valve; crash avoidance system; hydraulic lines and fittings; and parking brake actuator.

**ELECTRICAL:** Alternator; ignition coil; horns; distributor (does not include cap & rotor); starter motor; starter solenoid; starter drive; cruise control systems; adaptive cruise control systems; ignition lock cylinder; windshield wiper motors; windshield wiper linkage; windshield washer pump; power seat motor; power window motors; regulators; power door locks and actuators; power antenna motor; power trunk release; wiring harness; driver information gauges (excludes burned-out light bulbs); brake light switch; all manually operated switches.

**SUSPENSION:** Upper and lower control arm shafts, bearings and bushings; electronic stability control system; traction control system; wheel bearings; spindles; ball joints; kingpins and bushings; radius arm and bushings; stabilizer bar, arm; links and bushings; torsion bars; coil springs; leaf springs; suspension level control compressor; wheel hub assembly.

**STEERING:** All internally lubricated parts; power steering pump; electric steering motor; tire pressure monitoring system; pitman arm; idler arm; tie rod ends; drag link; steering column shaft and column couplings.

**COMFORT PACKAGE** (Manufacturer-installed only): Keyless entry system; push button starting system; manufacturer-installed communication systems; GPS; factory-installed navigation system; and entertainment systems including factory-installed DVD and MP3 players; night vision systems and displays, and lane departure warning systems.

**ELECTRIC VEHICLE (EV) AND HYBRID VEHICLES:** Control systems; cooling systems; motor/generator/traction motor and all internally lubricated parts; on-board charger; on-board charger connector; on-board trickle charger cable; power invertors and regenerative braking systems components.

**SEALS AND GASKETS:** Leaking seals and gaskets on any covered part listed above. Minor loss of fluid or seepage is considered normal and is not considered a mechanical breakdown.

## MAIN PROTECTION

**ENGINE:** All internally lubricated parts; harmonic balancer; timing gear; chain and belt. Engine block and cylinder heads are only covered when damaged by a covered internally lubricated part.

**TURBOCHARGER/SUPERCHARGER** (Factory-installed only): Turbo boost valve; turbo waste gate; actuator bearing; bushing and all other internal parts. Turbocharger/Supercharger housing are only covered if damaged by a covered internally lubricated part.

**TRANSMISSION:** All internally lubricated parts; torque converter; flywheel/flex plate; transmission mounts; and vacuum modulator. Transmission case is only covered when damaged by a covered internally lubricated part.

**TRANSFER CASE:** All internally lubricated parts.

**DRIVE AXLE(S):** All internally lubricated parts; drive shafts; universal joints; locking 4X4 hubs; constant velocity joints unless failure was caused by neglected, torn, cracked, or perforated constant velocity joint boot. Constant velocity joint boots are not covered under any circumstances. Drive axle housing is only covered if damaged by a covered internally lubricated part.

**AC / HEATING** (Includes only factory-installed equipment): Compressor; compressor clutch and coil; condenser; condenser fan; condenser fan motor; evaporator; accumulator; drier; expansion valve; blower motor; orifice tube; high/low cutoff switch; pressure cycling switch.

**COOLING SYSTEM:** Water pump; radiator; coolant recovery tank; cooling fan; cooling fan motor; cooling fan clutch.

**FUEL SYSTEM:** Fuel delivery pump; fuel injection pump; metal fuel lines; fuel pressure regulator; fuel sending unit; fuel gauge.

**ELECTRICAL:** Alternator; starter motor; starter solenoid; starter drive; windshield wiper motors; windshield washer pump; power window motors; window regulators; power door locks and actuators; power antenna motor; power window switch; power lock switch; turn signal switch; windshield wiper switch; windshield washer switch; brake light switch; power trunk release switch.

**SEALS AND GASKETS:** Seals and gaskets are covered only as part of repair or replacement of the above covered parts. Leaking seals and gaskets are not covered parts.