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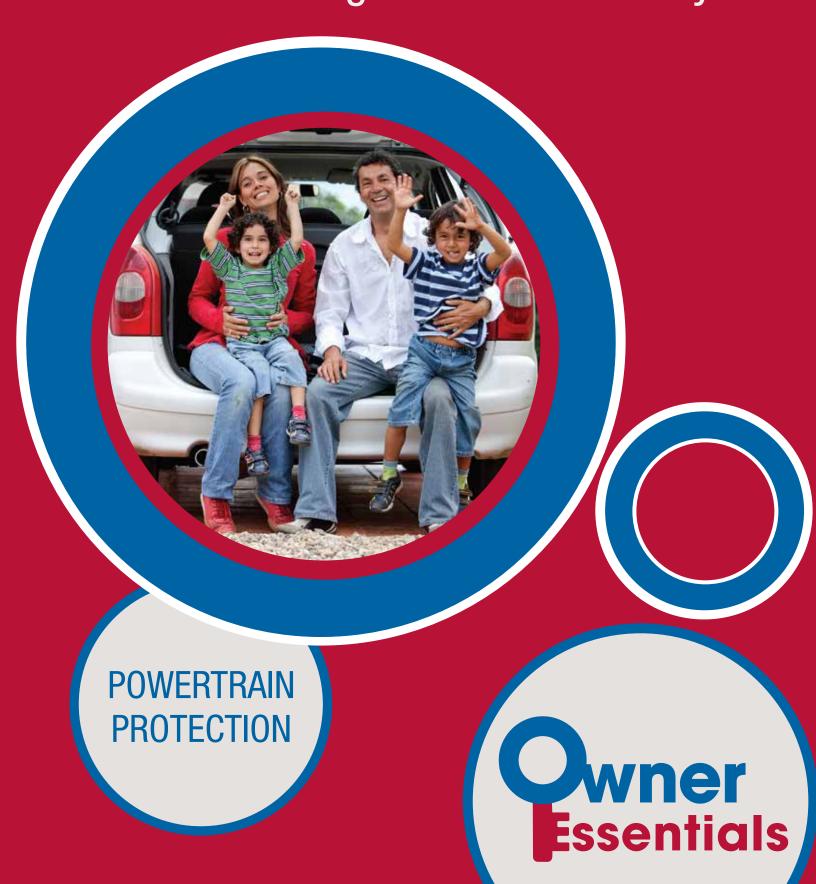
Florida License #60102

www.efgcompanies.com

This represents a summary of coverage.

Please consult the contract for complete details.

### **ESSENTIAL PROTECTION** for Your Budget *and* Your Family





Your vehicle is not a luxury, it is a necessity. Drivers today are keeping their vehicles longer and driving them farther 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





# Owner Essentials

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

### **POWERTRAIN PLUS PROTECTION**

Powertrain Plus coverage includes parts listed below within each vehicle system. The vehicle systems listed are NOT covered parts:

**ENGINE:** Cylinder block and cylinder heads and all internally lubricated parts; harmonic balancer; and 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): Turbocharger/ Supercharger housing; 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:** Transmission case and all internally lubricated parts; torque converter; flywheel/flex plate; vacuum modulator. Transmission case is only covered when damaged by a covered internally lubricated part.

**TRANSFER CASE:** Transfer case and all internally lubricated parts. Transfer case is only covered when damaged by covered internally lubricated parts.

**DRIVE AXLE(S):** Drive axle housing and 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 or dealer installed equipment): compressor; compressor clutch and coil; condenser; blower motor; orifice tube; high/low cutoff switch; and pressure cycling switch.

**ELECTRICAL:** Alternator; starter motor; starter solenoid; starter drive; power window motors; window regulators; power window switch; and power door lock 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.

### **ADDITIONAL** BENEFITS

**RENTAL REIMBURSEMENT:** For a rental car at \$25 per day and a maximum of \$125 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.

**ROADSIDE ASSISTANCE:** Benefits include towing, flat tire changes, jump starts, vehicle fluid delivery and lockout assistance. The maximum benefit is \$100 per incident.

### **POWERTRAIN CHOICE PROTECTION**

Powertrain Choice coverage includes parts listed below within each vehicle system. The vehicle systems listed are NOT covered parts:

**ENGINE:** Cylinder block and cylinder heads and 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): Turbocharger/ Supercharger housing; turbo boost valve; turbo waste gate, actuator bearing, bushing and all other internal parts. Turbocharger/Supercharger housing is only covered if damaged by a covered internally lubricated part.

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

**TRANSFER CASE:** Transfer case and all internally lubricated parts. Transfer case is only covered when damaged by covered internally lubricated parts.

**DRIVE AXLE(S):** Drive axle housing and 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 or dealer 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; and 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.

