

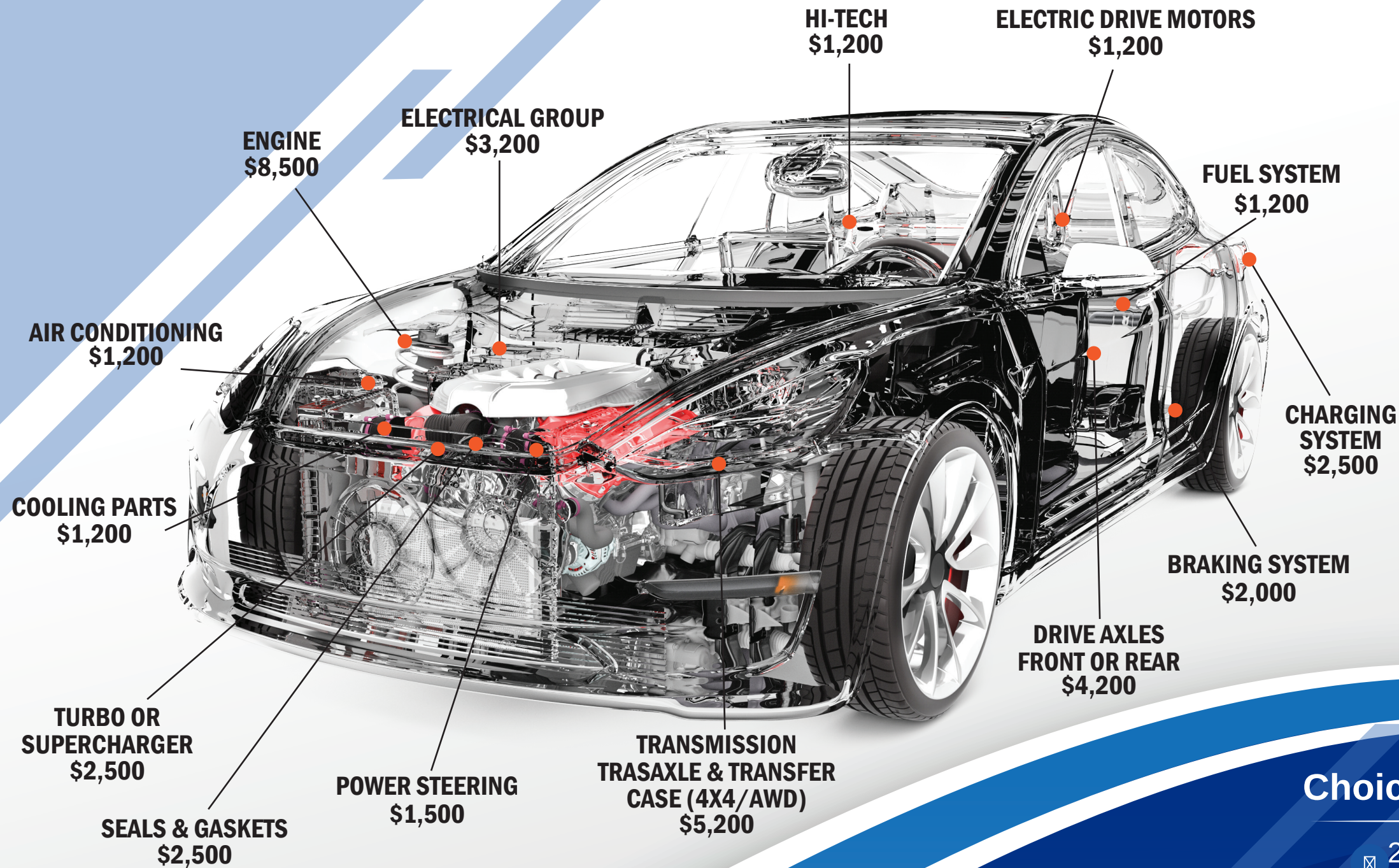


CHOICE AUTO PROTECTION PLUS



About Us

Choice Auto Protection is a family-owned company dedicated to keeping your vehicle on the road with fewer financial disruptions. Buying a new or used vehicle is for most, the second largest financial decision of a lifetime and protecting your budget from unforeseen mechanical failures is the next step to ensuring a worry-free buying experience. Choice offers nationwide coverage that's good at any licensed repair facility. Competitive labor rates up to \$199 and a simple claims process. All the right reasons to choose Choice Auto Protection for your next vehicles. Coverage is available on vehicles 12 model years old and newer with fewer than 120,000 miles at time of purchase. Please make sure appropriate surcharges are applied when applicable for the following: Commercial Use, Salvage/Rebuilt, Mobility Vehicles, Seals & Gaskets, Unlimited Miles, Maintenance, Day One Coverage, Lift Kit Options & High-Tech Components Coverage.



Choice Auto Protection

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Level 1

ENGINE: All internally lubricated parts including but not limited to, camshaft and bearings, connecting rods and bearings, crankshaft and bearings, cylinder block, main bearings, oil pump, gears and pickup screen, pistons, piston rings, and wrist pins, timing chain and gears, timing belt, cylinder heads, exhaust valves, intake valves, valve springs and retainers, push rods, rocker arms and shafts, and hydraulic and solid lifters, distributor shaft, exhaust manifold, intake manifold base. If an electric vehicle, propulsion motor is covered.

TURBO/SUPERCHARGER (Surcharge Applies)-OEM Equipment Only: If your vehicle is equipped with a turbo/supercharger, a mandatory surcharge will be applied and shown in the Declarations Section. The following parts/components are covered. All internally lubricated parts of the turbo/supercharger housing plus the waste gate turbo/supercharger housing are only covered if damaged by an internally lubricated part.

DIESEL (Surcharge Applies): If you have a diesel vehicle, a mandatory surcharge will be applied and shown in the Declarations Section. The following parts/components are covered by mechanical failure only fuel pump (electric or mechanical), pressure regulator, metering valve and fuel injectors.

AUTOMATIC TRANSMISSION: All internally lubricated parts within the transmission case, including but not limited to, gears and shafts, bearings, bushings, bands, friction and steel clutch plates, steel drums, pump, servo unit, valve body and plate, and governor, torque converter, lock-up converter. The transmission case is covered only if damaged by an internally lubricated part.

MANUAL TRANSMISSION: All internally lubricated parts within the transmission case, including but not limited to bearings, bushings, and gears, shafts, synchronizers, spacers, main drive gear, main shaft, shift forks, synchronizer drums, and overdrive housing. The transmission case is covered only if damaged by an internally lubricated part.

DRIVE AXLE: All internally lubricated parts within the drive axle housing plus yokes, axle shafts, drive shafts, carrier bearing, and universal joints, center support bearing, and CV joints (provided the boots are not torn or damaged). The drive axle housing is covered only if damaged by an internally lubricated part.

FOUR(4) WHEEL AND ALL WHEEL DRIVE (Surcharge Applies): If you have a 4WD/AWD vehicle, a mandatory surcharge will be applied and shown in the Declarations Section. The following parts/components are covered: All internally lubricated parts within the transfer case, including but not limited to all bearings, bushings, chains, and gears, sleeves and sprockets. Transfer case is covered only if it is damaged by an internally lubricated part.

FUEL SYSTEM: Primary fuel pump, metal fuel lines, and fuel level sending unit.

ENGINE COOLING SYSTEM: Water pump and thermostat.

SEALS AND GASKETS: Covered only when required to be replaced in connection with a covered repair. Leaking and/or failed seals and gaskets are not covered as standalone failures and/or repairs unless the surcharge is paid.

Level 2

Includes everything on level 1 PLUS

BRAKES: Master cylinder, vacuum power assist booster and valve, hydro booster, disc brake calipers, wheel cylinders, steel brake lines and hoses.

STEERING: Power steering pump, rack and pinion, and all internally lubricated parts within the steering gear assembly. The steering gear box/rack & pinion housing are covered only if damaged by an internally lubricated part.

ELECTRICAL: Alternator, electric horn, front wiper motor, rear wiper motor, rear defroster switch, starter motor, starter solenoid, and voltage regulator.

AIR CONDITIONING: - OEM Equipment Only: Compressor, compressor clutch, compressor coil, accumulator, dryer/receiver, condenser, and evaporator.

SUSPENSION: Upper and lower ball joints, leaf and coil springs (only if broken), and spindles.

ENGINE COOLING SYSTEM: Water pump, thermostat, radiator, radiator fan and fan clutch.

SEALS AND GASKETS: Coverage is provided for the standalone failure of the cylinder head and intake manifold gaskets only. All other leaking and/or failed seals and gaskets are not covered as standalone failures and/or repairs and will be replaced only when required in connection with a covered repair, unless the seals and gaskets option has been selected on the Declarations Section.

Level 3

Includes everything on Level 1 and Level 2 PLUS

BRAKES: ABS accumulator, ABS motor, hydraulic lines and fittings, and rear actuators.

ELECTRICAL: All electrical manual switches, analog gauges, electronic instrument cluster, electronic level control compressor, electronic level control sensor, electronic off headlamp sensor, power antenna motor, power seat motor, power sunroof motor, power window motor, power window regulator, starter drive, washer motor, wiper circuit board, cam sensor, crank sensor, ignition module, engine control unit (ECU), engine control module (ECM), ignition control unit (CU), coil pack, coils, pick-up coil, manifold air temperature sensor (MAT), camshaft position sensor, coolant temperature sensor, idle air control valve, idle speed control motor, knock sensor, mass airflow sensor (MAF), manifold absolute pressure sensor (MAP); oxygen sensor, vehicle speed sensor, and throttle position sensor

AIR CONDITIONING: OEM Equipment only: blower motor, compressor pulley, expansion valve high/low cutoff switches, and orifice tube.

FUEL SYSTEM: Fuel injectors.

SUSPENSION: Struts, upper and lower control arms, wheel bearings, radius arm and bushings.

ENGINE COOLING SYSTEM: Fan blades, heater core.

Level 4

Our Exclusionary Coverage

This coverage provides payment or reimbursement of cost authorized by the administrator to repair or replace any mechanical breakdown of all OEM parts and components installed at the time of production. Except those listed under section V "WHAT IS NOT COVERED" Level 4 coverage includes seals & gaskets up to 150,000 miles.

Optional Surcharges

DEDUCTIBLE OPTION: Deductibles of \$0, \$100, \$250, \$500

DAY ONE COVERAGE OPTION: The standard Waiting Period of forty-five (45) days and one thousand two hundred and fifty (1,250) miles is waived.

UNLIMITED MILES OPTION: Available on all Coverage Levels/Terms. Mileage restrictions are removed from Your Coverage. This Option is non-transferable.

SEALS AND GASKETS OPTION: Included on Level 4. You have coverage in accordance with the applicable terms of this Agreement for the replacement of seals and gaskets, designed to prevent the loss of necessary coolants, lubricants and fluids of all listed components, as standalone failures and/or repairs.

COMMERCIAL USE: Refers to vehicles used and licensed to a business, including delivery services, contractors, farming/ranching or agricultural purposes, route work (includes snow removal), job-site activities, service or repair work, and religious organizations. Excluded vehicles include emergency, police, limo, rental vehicles.

HIGH TECH OPTION: Included on Level 4. You have coverage for the following parts/components: Back-up camera and sensors/perimeter warning, video system and display screen, radio, compact disc player, cassette player, and GPS/NAV systems, blind spot sensors, electronic driver information display, and anti-theft systems (remote excluded).

MOBILITY EQUIPMENT: We agree to provide coverage for factory, or factory authorized and installed mobility equipment. Coverage is 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; kneel systems; door opening and closing systems that are a part of the original mobility conversion.

MAINTENANCE OPTION: If you have selected the maintenance option, we will pay for \$75 per oil/filter change (up to 3 per year), \$30 per tire rotation (up to 2 per year), one (1) replacement set of front or rear windshield wiper blades up to \$30, one (1) cooling system maintenance up to \$75, one (1) set of brake pads/shoes up to \$200 & one (1) alignment up to \$100. The maintenance coverage is only valid during the Agreement term selected.

LIFT KIT OPTION: Vehicles equipped with a leveling kit, body or suspension lifts at the time of Vehicle purchase. The Lift Kit and all of its assemblies that are in addition to factory installed parts are excluded from coverage. The maximum increase for a body/suspension lift combined cannot exceed six (6) inches. The maximum tire height modification allowed is four (4) inches in overall diameter larger than the manufacturer's specifications as displayed on the placard of Your Vehicle. No coverage is available for suspension reductions.