



The Smart Choice for Automotive Protection



CHOICE AUTO PROTECTION



Choice Auto Protection is a family owned company dedicated to keeping your vehicle on the road with fewer financial distractions. 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.

The average car is made up of nearly 2,000 separate parts! Which parts can you afford to replace once your manufacturer's warranty expires? Inside you'll find several options to protect your investment.

Purchasing a vehicle service contract is the simple, cost-effective way to plan ahead and enjoy your vehicle ownership.

Coverage is available for vehicles **1983** and newer with fewer than **500,000 miles** at time of sale. Choice Auto Protection Plus does not cover pre-existing conditions prior to the sale of any vehicle.

Coverage is good at at licensed repair facility in the U.S. excluding: Puerto Rico, Guam, U.S. Virgin Islands, American Samoa and the Northern Mariana Islands. Coverage not available in Canada and Mexico.

888-855-2832
claims@ChoiceAutoProtection.com

ChoiceAutoProtection.com

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Powertrain

ENGINE- Electric Drive Motors, Cylinder block, cylinder heads, and all internally lubricated parts including: pistons, piston pins, piston rings, connecting rods, connecting rod bearings, crankshaft and main bearings, camshaft and lifters/followers (lifters or followers which have not failed, and only require cleaning are not covered), intake and exhaust valves, push rods, rocker arm shafts, rocker arms, timing drive components including timing chains/belts (timing chain or belt which is being changed as part of the manufacturer's preventive maintenance schedule, is not covered). Valve train covers, intake and exhaust manifolds, flywheel, oil pump, and oil pan. Internal engine sensors. The engine block, cylinder heads and turbocharger/supercharger housing are also covered if the above-listed parts caused a FAILURE of the engine block, cylinder heads or turbocharger/supercharger housing. Water Pump is included in Engine coverage.

AUTOMATIC TRANSMISSION - Case and all internally lubricated parts including: planetary gear systems, clutch and steel packs, clutch drums, bands, internal seals, pump, valve body, internal sensors and internal solenoids, and overrunning or one way clutch assemblies. Torque converter and the torque converter housing.

STANDARD TRANSMISSION - Case and all internally lubricated parts, including: input shaft, output shaft, idler shafts, main shaft, all internal gears, shift forks, and synchronizer assemblies. Standard transmission clutch assemblies, linkages, and hydraulic clutch units are not covered.

TRANSFER CASE - Transfer case on all four-wheel drive vehicles if marked on Registration Page and surcharge is paid for. Transfer case on all internally lubricated parts. **DIFFERENTIAL** - Front or rear differential housing and all internally lubricated parts (excluding wheel bearings). Driveshaft universal joints. (NOTE: Front or rear CV joints and front or rear wheel bearings are NOT covered).

LABOR - Labor charges to repair or replace a covered component are based on AllData or Mitchell flat rate time and the lesser of your posted labor rate or up to one hundred twenty five dollars (\$125.00) per hour, unless the surcharge is paid in which the maximum labor rate is increased to \$175.00 per hour.

SEALS AND GASKETS - provides replacement of seals and gaskets which are leaking fluids (lubricants or coolant). Slight seepage is not considered to be a covered repair (size of a quarter in 24 hours). (NOTE: Vacuum leaks are not covered).



Additional Optional Coverage

DEDUCTIBLE OPTION ability to select \$100.00, \$250.00, or \$500.00

ELECTRICAL we agree to provide coverage for: Essential Electrical: Alternator; voltage regulator; starter; controllers; engagement switch & servo; distributor; ignition module; relays; solenoids; speed sensor; heater fan; wiring harnesses for listed covered components.

Electrical will also include coverage for the ECU. Electrical coverage will not exceed two thousand dollars (\$2,000) or the J.D. Powers Used Vehicle Trade Value whichever is less.

BRAKES / SUSPENSION we agree to provide coverage for we agree to provide coverage for: Brakes: Master cylinder; wheel cylinders; disc brake calipers; vacuum assist booster; proportioning valve; hydraulic lines and fittings. Front and Rear Suspension: Upper and lower control arms; control arm shafts and bushings; upper and lower ball joints; king pins and wheel bearings. Not to exceed two thousand dollars (\$2,000) or the J.D. Powers Used Vehicle Trade Value whichever is less.

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, tow and dump vehicles.

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.

ENHANCED LIMIT OF LIABILITY We will raise the limit of repairs to THE LESSER OF THE ACTUAL CASH VALUE (ACV) OF THE VEHICLE AT THE TIME OF REPAIR AS DETERMINED BY THE J.D. POWERS USED CAR TRADE VALUE OR FIFTEEN THOUSAND FIVE HUNDRED THOUSAND DOLLARS (\$15,500.00)

INCREASED LABOR RATE If marked on the contract the labor rate will be increased to \$175.00 per hour.

LIMIT OF LIABILITY - Our maximum liability under the Power Train coverage (1 or 2): Per Component – OUR LIABILITY FOR ANY ONE (1) COVERED COMPONENT SHALL IN NO EVENT EXCEED \$5,500.00 FOR ENGINE AND WATER PUMP, \$3,500.00 FOR TRANSMISSION/TRANSAXLE CLAIMS AND \$1,500.00 FOR TRANSFER CASE CLAIMS. In the event the following Optional Coverage has been purchased and only as marked on the ADMINISTRATOR copy of the REGISTRATION PAGE, OUR LIABILITY SHALL IN NO EVENT EXCEED: ONE THOUSAND DOLLARS (\$1,000.00) FOR ANYONE (1) COVERED COMPONENT LISTED IN AIR CONDITIONING COVERAGE. AGGREGATE - THE TOTAL OF ALL CLAIMS AND BENEFITS PAID OR PAYABLE WHILE THIS AGREEMENT IS IN FORCE SHALL IN NO EVENT EXCEED THE LESSER OF THE ACTUAL CASH VALUE (ACV) OF THE VEHICLE AT THE TIME OF REPAIR AS DETERMINED BY THE JD POWER USED CAR TRADE IN VALUE OR EIGHT THOUSAND DOLLARS (\$8,000.00). In the event optional enhanced coverage has been purchased the total benefits paid shall in no event exceed fifteen thousand, five hundred dollars (\$15,500.00).

Powertrain Plus

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TRANSFER CASE - Transfer case on all four-wheel drive vehicles if marked on Registration Page and surcharge is paid for. Transfer case on all internally lubricated parts.

DIFFERENTIAL - Front or rear differential housing and all internally lubricated parts (excluding wheel bearings). Driveshaft universal joints. (NOTE: Front or rear CV joints and front or rear wheel bearings are NOT covered).

LABOR - Labor charges to repair or replace a covered component are based on AllData or Mitchell flat rate time and the lesser of your posted labor rate or up to one hundred and twenty five dollars (\$125.00) per hour, unless the surcharge is paid in which the maximum labor rate is increased to \$175.00 per hour.

SEALS AND GASKETS - provides replacement of seals and gaskets which are leaking fluids (lubricants or coolant). Slight seepage is not considered to be a covered repair (size of a quarter in 24 hours). (NOTE: Vacuum leaks are not covered). IF YOU SELECTED POWERTRAIN PLUS COVERAGE COVERED COMPONENTS INCLUDE POWERTRAIN COVERAGE IN ADDITION TO:

AIR CONDITIONING - AC compressor, AC clutch, clutch coil, evaporator, and condenser on vehicles originally equipped with factory installed air conditioning.

AXLE SHAFTS - Axle shafts on front wheel drive vehicles after the greater of 60 days or 1,500 miles. Boot failure or damage resulting from boot failure is NOT covered.

