

Questions? ...We can help.

Keep Your Vehicle  
New in the Wrapper!



Preserve New.

# Find the answers to most Frequently Asked Questions below:

**Q: WiseCARE® Quick Features and Benefits?**

- A:** WiseCARE® is a vehicle service contract Appearance Program with the following “wear and tear” coverage benefits:
- Paintless Dent Repair
  - Cosmetic Alloy Wheel Repair
  - Windshield Repair
  - Interior & Exterior Surface Repair
  - Emergency Roadside Assistance with Lock-Out Assistance Including Key Replacement

**Q: Who is the Administrator/Obligor on the WiseCARE® Contracts?**

- A:** The Administrator and Obligor on the WiseCARE® Contracts is Vehicle Service Administrator LLC, a wholly owned subsidiary of Wise F&I LLC—the same company that’s been proudly delivering GAPWise® for over 20 years. The WiseCARE Program is underwritten and fully insured by an “A” rated (A.M. Best) insurance carrier.

**Q: What is the deductible?**

- A:** There is no deductible for WiseCARE®.

**Q: What if the customer does not want the “Complete Plan”; what are the customer’s other options?**

- A:** The “Choice Plan” lets the customer decide which benefit(s) they would like to have. It’s their choice, the customer can pick one (1), two (2) or even up to (3) items. (See Contract for available benefits.)

**Q: What does the customer do if they have to make a claim?**

- A:** Claims can be easily submitted 24/7 online at [www.WiseCareClaim.com](http://www.WiseCareClaim.com), and completed in 4 easy steps. The customer will immediately receive an email confirmation with a claim number, followed by a call from a certified technician within 48 hours. Or the customer may call direct during regular business hours 888-205-0200.

**Q: What if the customer doesn’t need to make a claim but needs to contact roadside assistance because they need a tow, have a flat tire, dead battery, run out of gas or locked their keys in their car?**

- A:** To obtain emergency roadside assistance call the toll free number 800-540-0308 and a service vehicle will be dispatched to your location. This service is available 24/7 during the contract term.

**Q: What if the customer has an emergency repair and is unable to contact the Administrator’s office because it is closed?**

- A:** We will reimburse the customer or the licensed repair facility in accordance with Contract provisions if the repair is covered. The customer must call administrator within (5) business days from the date of the repair to determine if such a repair will be covered by the agreement. (Exclusions apply, see Contract for details.)

**Q: What vehicles are ineligible?**

- A:** Vehicles over (8) years old do not qualify for coverage under this agreement. The following makes are ineligible: Aston Martin, Bentley, Ferrari, Fisker, Lamborghini, Lotus, Maserati, Maybach, McLaren, Roll-Royce, Spyker and Tesla.

**Q: Miscellaneous coverage guidelines?**

<b>New Vehicles</b>	<b>Maximum Term: 5 Years or 60 Months</b>
<b>Pre-Driven Vehicles</b>	<b>Maximum Term: 3 Years or 36 Months</b>
<b>Coverage Begins</b>	<b>Day One</b>
<b>Mileage Restrictions</b>	<b>None</b>
<b>Transferable</b>	<b>Yes</b>
<b>GVWR for Auto/Van/Trucks/SUV</b>	<b>Up to 15,000 lbs. (excludes Class 4 and above)</b>
<b>Commercial Use</b>	<b>Not Allowed</b>

**Q: How many times a year can the customer utilize the Paintless Dent Repair service?**

- A:** The customer will be able to use PDR benefits an unlimited number of times to remove any dent that does not exceed 4” in length/diameter and does not affect the vehicles paint finish, within the Contracts term limit.

**Q: How many times per year can the customer utilize the Cosmetic Alloy Wheel Repair?**

- A:** During the term of the Contract the registered owner is limited to a maximum of (2) cosmetic wheel repair(s) per calendar year, subject to the limitations and exclusions within the Contract.

**Q: Will the Cosmetic Alloy Wheel Repair replace the wheel, rim or tires?**

- A:** No, this coverage includes only the repair or reconditioning of cosmetic damage to an alloy wheel caused by normal wear and tear resulting from contact with a road hazard during ordinary driving.

**Q: What if the customer’s Windshield needs to be replaced and cannot be repaired?**

- A:** In the event that the damaged portion of the windshield is not repairable and must be replaced, Administrator will reimburse up to \$500 toward the customer’s out of pocket expenses to replace the windshield. Windshield replacement reimbursement is limited to one (1) reimbursement of up to \$500 per Contract term.

**Q: What types of Interior surface damage is covered as a result of normal wear and tear?**

- A:** The coverage includes cleaning, repairing or replacement of the Vehicle’s original factory interior surfaces that become permanently stained as result of beverage or food spills, bleaches, dyes, inks, blood, crayons, lipstick, makeup, vomit, urine, pets, oil based stains, chewing gum or UV induced fading, discoloration, cracking of the dash or weakening of seat surfaces resulting in a minor rip or tear measuring less than 3” in length or puncture or burn measuring less than ¼” in diameter. (See Contract for details.)

**Q: What types of Exterior surface damage is covered as a result of normal wear and tear?**

- A:** This coverage includes the reconditioning of the Vehicle’s factory painted exterior clear coat surface(s) as a result of UV exposure that results in general fading, chalking, loss of gloss, oxidation, or if the Vehicle becomes damaged by the environment: specifically by weather induced acid rain, bird droppings, tree sap, insect damage, road salt or de-icing agents. (See Contract for details.)

Availability of specific coverage benefits varies by state and specific WiseCARE contract. Benefit limitations and exclusions apply. Please review the entire WiseCARE contract for all terms, conditions, limitations and exclusions. Administration and Obligor services for WiseCARE provided by Vehicle Service Administrator LLC, 1670 Fenpark Drive, St. Louis, MO 63026.

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