



## Benefits & Features

### VIP Assurance Guard Plans

#### ✓ Emergency Roadside Assistance

We pay for the cost of emergency roadside services, including:

- Towing
- Battery Jumpstarts
- Flat Tire Changes
- Lockout Assistance
- Fuel Delivery (You are responsible for fuel costs)

#### ✓ Rental Car Coverage

We pay for the expense of a rental car when your vehicle's failure is approved for repair.

#### ✓ Trip Interruption Benefits

In the event you experience a breakdown 100 miles away from your home, we will pay for a portion of your meals and lodging for covered repairs.

#### ✓ Nationwide Protection

All of our plans can be used nationwide, so if you are traveling and experience a breakdown, you can rest assured we work with repair facilities and dealerships throughout the United States and Canada.

#### ✓ Transferable Coverage

If you sell your car, you can transfer the coverage to the new owner, which increases the value of your vehicle!

*\* Please view each contract for full details on coverage of each plan.*

**All coverage options come with 24 hour roadside assistance, towing and a rental car program.**



## Costs *WITHOUT* VIP Assurance

Engine	Turbocharger	Transmission
\$6,783	\$2,165	\$4,102
Drive Axles	Transfer Case	
\$2,086	\$2,568	

*\* Based on 2020 claims cost to replace averages*

## Cars have problems.

Everyone has insurance on their vehicles to protect them in the event of an accident. However, many people who have collision insurance never use it. On the other hand, nearly every vehicle will require repairs due to mechanical failure. The cost to replace an engine can exceed **\$6,000** and the cost to replace a transmission can exceed **\$4,000**. While these represent the major components, minor parts can still cost anywhere from **\$300** to **\$3,000**.

The question you need to ask is simple: **do you want to pay for these huge repair costs or would you rather someone else pay it for you?** With a VIP Assurance vehicle protection plan, we pay the costs on covered repairs so you don't have to. The cost of a single covered repair can pay for the entire protection plan!

A mechanical breakdown can be very stressful, not only costing you money, but time. This is why **all our protection plans come with emergency roadside assistance, first day rental car benefits on covered repairs, and travel interruption coverage on covered repairs included at no extra cost.**

With a VIP Assurance protection plan, you have someone to call if you are ever stranded on the road due to a breakdown. For covered repairs we will put you in a rental car and most importantly, cover the cost of your repairs to get you back on the road. We provide you with peace of mind, knowing your vehicle is covered by a company backed by an "A-" or better rated insurer and accredited by the Better Business Bureau.

**All of our protection plans are accepted at dealerships and repair facilities throughout the United States and Canada.**

*\*Please see section "WHAT TO DO IN THE EVENT OF A BREAKDOWN" of your contract for full details*

**Protection plans may only be used in United States and Canada.**

**Veritas Global Protection Services, INC** (doing business in California as Veritas Global Insurance Services INC - License Number 0N02262) is the Administrator in all states except the state of Florida. In the state of Florida, the Administrator and Provider/Obligor is Central Administrative Service Corporation, INC (FLOIR License Number 18-82420685 /Company Code 33922). The Obligor/Provider is Central Administrative Service Corporation, INC (OK License Number 507465994; TX License Number 745; WA License Number 501350) in all states except Florida and California. In California the Obligor/Provider is Old Republic Insured Automotive Services, Inc. (License Number 0C79822) OR Northcoast Warranty Services, INC (License Number 0I67515). \* Please check your specific contract for exact details on the Administrator and Obligor/Provider of your Contract.

# VIP ASSURANCE™

## 📍 GUARD PLANS



Protection for What Moves You  
VIPassurance.com

# GUARD PLANS

## Levels of Coverage.



### Powertrain

Covers the most important components on the vehicle: Engine, Transmission, Turbo/ Supercharger, Drive Axles, and the transfer case. Also covers seals and gaskets in connection with a covered repair.



### Powertrain Plus

Covers all of the VIP AssuranceGuard Powertrain components plus additional important components such as Electrical Components, Air Conditioning Components.



### Powertrain Enhanced

This includes all of the VIP Assurance Guard Powertrain and Powertrain Plus coverage along with the components that fail most frequently, including: Enhanced Electrical Components, Air Conditioning, Fuel System, Cooling Systems, and seals and gaskets in connection with a covered repair.



### Deluxe

Includes all components covered by the three powertrain levels along with increased coverage of the Powertrain, Electrical, Front & Rear Suspension, Anti-Lock Brakes (ABS), Air Conditioning, Cooling, Fuel Delivery, and Interior/Exterior components.



### Premier

Our best level of coverage! VIP Assurance Guard Premier protection plans cover nearly every mechanical component on your vehicle. The items not covered are listed in the exclusions section of your contract. Common maintenance items such as brake pads and oil changes are excluded from coverage. See your contract for full details.

\* Please see your contract for a full list of coverage details and exclusions



## Compare Coverage Levels →

Refer to our comparison chart on right to find the best VIP Assurance Guard Plan for your vehicle.

					engine
<b>Premier and Deluxe cover:</b> Cylinder Block, Cylinder Head(s), Rotary Housing and all Internally Lubricated Parts contained within the engine including: Pistons; Piston Rings; Connecting Rod Bearings; Crankshaft; Crankshaft Main Bearings; Camshaft; Camshaft Bearings; Cam Followers; Timing Chain or Belt; Timing Gears, Guides, Tensioners; Rocker Arms; Rocker Shafts; Rocker Bushings; Cylinder Head Valves; Valve Guides; Valve Lifters; Valve Springs; Valve Seals; Valve Retainers; Valve Seats; Push Rods; Water Pump; Fuel Pump; Oil Pump and Oil Pump Housing; Harmonic Balancer; Oil Pan; Timing Chain Cover; Intake and Exhaust Manifolds; Valve Covers; Engine Mounts; (The oil pan and valve covers are only covered if damaged by the Breakdown of a Covered Part).					
<b>Powertrain, Powertrain Plus, and Powertrain Enhanced cover:</b> Pistons, piston rings, crankshaft and main bearings, connecting rods and rod bearings, camshaft and camshaft bearings, timing chain and timing gears, intake and exhaust valves, valve springs, oil pump, push rods, rocker arms, hydraulic lifters, rocker arm shafts and water pump. The engine block and/or cylinder heads are also covered if the above-listed parts cause a Breakdown of the engine block and/or cylinder heads.					
					transmission/transaxle
All internally lubricated parts of Manual or Automatic Transmissions, including oil pump, drums, planetaries, sun gear and shell, shafts, bearings, side gears, carrier pinion gear, ring gear, shift rail, forks, synchronizers, and Torque Converter. Breakdown of the Transmission/Transaxle case is covered only if caused by the failure of an internally lubricated covered part.					
					transfer case
All internally lubricated parts of the 4 x 4 Transfer Case. Breakdown of the Transfer Case is covered if caused by the failure of an internally lubricated part.					
					drive axles
<b>Premier and Deluxe cover:</b> (Front and Rear) Drive Axle Case; All Internally Lubricated Parts contained within the Drive Axle; Locking Hubs; Drive Shafts; Center Support Bearings; Universal Joints; Constant Velocity Joints; Axle Bearings; Four-Wheel Drive Actuator; and Differential Cover. (The drive axle housing is only covered if damaged by the Breakdown of a Covered Part.)					
<b>Powertrain, Powertrain Plus, and Powertrain Enhanced cover:</b> All internally lubricated parts. Drive axle housing is also covered if damage is caused by Breakdown of an internally lubricated part.					
					turbo / supercharger (factory only)
All internally lubricated parts of the factory installed turbocharger/supercharger. The turbocharger/supercharger housing is covered if the internally lubricated parts cause a Breakdown of the turbocharger/supercharger housing.					
					air conditioning / heating system
<b>Premier and Deluxe cover:</b> Condenser; Compressor, Compressor Clutch and Pulley; Air Conditioning Lines and Hoses; Evaporator; Idler Pulley and Idler Pulley Bearing; High/Low Compressor Cut-Off Switch; Expansion Valve; and Pressure Cycling Switch. The following parts are also covered if they are required in connection with the repair of a Covered Part listed above and only if they have failed: Accumulator/Receiver Dryer; Orifice Tube; Oil and Refrigerant.					
<b>Powertrain Plus and Powertrain Enhanced cover:</b> Condenser, compressor, and evaporator. Orifice Tube and Accumulator/Receiver Dryer is also covered if required in connection with the repair of a covered part listed above.					
					suspension
Upper and Lower Control Arms, Control Arm Shafts and Bearings or Bushings, Upper and Lower Ball Joints, Radius Arm and Bushings, Torsion Bars, Mounts and Bushings, Stabilizer Bar, Links and Bushings, Struts, Strut Bearing Plates, Spindle and Spindle Support, Wheel Bearings, Pannard Bar, Track Bar, Suspension Bumpers, Leaf Springs, Leaf Spring Shackles and Hardware, Load Assist Shocks, Shocks, Load Assist Springs, and Coil Springs. Variable Dampening Suspension: Compressor, Control Module, Dampening Actuator, Solenoid, Struts, Height Sensor, and Mode Selector Switch.					
					steering
All Internally Lubricated Parts contained within the Steering Box; Rack and Pinion Gear, Power Steering Pump, Power Steering Hoses, Steering Knuckles, Pitman Arm, Idler Arm, Tie Rod Ends and Drag Link, Steering Dampener, Upper and Lower Steering Column Shafts and Couplings, including Internal Tilt-Wheel Mechanism, Steering Box and Rack and Pinion Gear Housings, Power Steering Assist Cylinder, Power Steering Pump Cooler, Twin "I" Beam & Bushings, Steering Travel Stop, Rear Wheel Steering, Rear Steering Shaft and Couplings, Power Cylinder and Pump, Electronic Control Unit/Solenoid, Phase Control Unit, Stepper Motor, Steering Box, Control Valve, Rack, and Tie Rod Ends.					
					cooling system
<b>Premier and Deluxe cover:</b> Engine Cooling Fan and Motor; Fan Clutch; Belt Tensioner; Radiator; Heater Core; Thermostat; Blower Motor; Hot Water Valve; Engine Oil Cooler; Cooler Lines and Fittings.					
<b>Powertrain Enhanced covers:</b> Cooling Fan; Cooling Fan motors; and fan clutch.					
					fuel system
<b>Premier and Deluxe cover:</b> Fuel Injection Pump and Injectors; Vacuum Pump; Fuel Tank; Fuel Tank Sending Unit; Metal Fuel Delivery Lines; Fuel Pressure Regulator; and Fuel Tank Switching Unit/Switch.					
<b>Powertrain Enhanced covers:</b> Fuel Pump; fuel injection pump; metal fuel lines; fuel pressure regulator; fuel sending unit; and fuel gauge.					
					brake system
Master Cylinder, Power Brake Cylinder, Vacuum/Hydro Assist Booster, Disc Brake Caliper, Wheel Cylinders, Compensating Valve, Brake Hydraulic Lines and Fittings, Hydraulic Control Unit, Hydraulic Trailer Brake Assembly and its Components. The following ABS Parts are also covered: Electronic Control Processor, Wheel Speed Sensors, Hydraulic Pump/Motor Assembly, Pressure Modulator Valve/Isolation Dump Valve and Accumulator.					
					electrical
Alternator, Voltage Regulator, Heater Fan, Starter Motor, Starter Solenoid, and Starter Drive.					
					enhanced electrical
<b>Premier, Deluxe, and Powertrain Enhanced Plans Cover:</b> Power window motors and regulator; power door lock actuators; power truck switch; and power antenna motor.					
<b>Premier and Deluxe plans also cover</b> numerous other electrical and enhanced electrical components.					
					seals and gaskets
Seals and gaskets are covered in connection with the replacement of a covered component.					
					exclusionary
An exclusionary plan is written so that the plan states everything is covered but a small list of excluded items.					

POWERTRAIN	POWERTRAIN PLUS	POWERTRAIN ENHANCED	DELUXE	PREMIER