# Fits Your Budget, Meets Your Needs How long do you intend to keep your vehicle? How many miles will you drive in a year? Years of Ownership Months of Ownership Years of Ownership Miles Per Year Total Miles Months of Ownership Deductible

#### Frequently Asked Questions

#### Q: What is Repair Advantage Max?

A: Repair Advantage Max is our top-of-the-line extended vehicle service contract for most cars, SUVs, light-duty trucks and vans.

#### Q: What does Repair Advantage Max cover?\*\*

A: It covers parts and labor costs of repairing covered mechanical components – even if it results from wear and tear.\*

## Q: What happens if I'm on vacation when my vehicle breaks down?

A: Repair Advantage Max provides coverage nationwide. It also provides roadside assistance, emergency towing, replacementvehicle rental, and will even provide trip interruption reimbursement.\*\*

#### Q: How much does Repair Advantage Max cost?

A: Repair Advantage Max is priced based on the vehicle that is covered, the time, mileage and deductible choices made, and when you purchase the contract.

#### Q: Is Repair Advantage Max transferable?

A: Yes. Repair Advantage Max can be transferred to a new owner upon sale of the vehicle, for a small administrative fee.

### Q: What if I buy Repair Advantage Max and then decide I don't want it?

A: Repair Advantage Max has a money-back satisfaction guarantee. Cancel within 60 days (with no claims filed) for a full refund. After that, your refund is prorated (less an administrative fee).

# Q: Overall, what's the real advantage of Repair Advantage Max?

A: The elimination of unexpected costs for covered repairs. So you can drive with confidence both now and for many miles to come.

#### The Value of Being Prepared

	Repair Costs <sup>†</sup>
Engine Assembly	\$ 4,196
Transmission Replacement	\$ 2,141
Transfer Case Assembly	\$ 1,738
ABS Brake Control Module	\$ 810
Air Conditioning Compressor	\$ 730
Power Steering Gear	\$ 632
Sunroof Module/Assembly	\$ 590
Fuel Pump	\$ 514
Inflatable Restraint (Air bag) Module	\$ 467
Front Suspension Strut Assembly	\$ 342

<sup>†</sup>The repair costs are for illustrative purposes only and are averages based on total paid claims for the first six months of 2006. Actual repair cost may vary as to make, model and model year.



# **Repair** Advantage

#### Drive with Confidence

Parts used for Repair Advantage Max covered repairs may be new, used or re-manufactured.

- \* Kentucky state law requires coverage be limited to defects in materials and workmanship.
- \*\*This brochure provides a summary of coverages. Refer to your Coverage Agreement for contract terms, exclusions, conditions, and the name and address of the service contract provider.

The administrator and insurer is MIC Property and Casualty Insurance Corporation, P.O. Box 5074, Southfield, MI 48086, FL Lic. # 9299. In Arizona, the service company is GMAC Service Agreement Corporation, P.O. Box 5074, Southfield, MI 48086.

MIC Property and Casualty Insurance Corporation and GMAC Service Agreement Corporation are member companies of Ally Financial.

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Litho U.S.A. 12/10 201RA10

# Repair Advantage **Max**

Maximum Service Coverage for Your Vehicle



**Repair** Advantage

**Drive with Confidence** 

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# **Repair** Advantage *Max*

#### Because You Never Know What's Down The Road

Repair Advantage Max – our top-ofthe-line extended service contract – offers comprehensive mechanical repair coverage based on a variety of time, mileage and deductible options. Simply pick the option that's right for you... and drive with confidence!

Repair Advantage Max protects you against unexpected repair costs by covering specified costly parts and labor expenses. Virtually every component of your vehicle is covered in the event of mechanical failure beyond the manufacturer's limited warranty period – even if it results from wear and tear.\*

Essentially, if it's not on the short list of what's not covered, it's covered.\*\*

#### Parts and Labor Coverage

A sample of the extensive list of parts and assemblies covered by Max.

**ENGINE:** Cylinder block, cylinder heads and all internal lubricated parts including camshaft, camshaft bearings, camshaft followers, connecting rods and bearings, crankshaft, crankshaft bearings, main bearings, crankshaft seals - front and rear, pistons, piston rings, pins and cylinder rings/sleeves, push rods and lifters, rocker arms, rocker bushings, rocker shafts, cylinder head valves, valve train, valve adjusters, and valve seals; valve covers; oil pump/housing and pan; intake manifold; exhaust manifold; timing chain, timing belt (no coverage provided if required in connection with maintenance or if the breakdown is caused by a lack of maintenance); timing gears and cover; water pump; engine mounts; harmonic balancer; flywheel; balance shaft; all seals and gaskets.

### TURBO/SUPERCHARGER (Factory Installed Only): Turbo/supercharger housings and all internal parts, seals and gaskets.

TRANSMISSION/TRANSAXLE: Transmission case and all internal parts including automatic trans/direct clutch, bands, bearings, bushings, chain, accumulators and rings, adjusters, parking gear and pawl, planetary and sun gears, shift cover and forks, solenoids, sprags, springs, sprockets, stator and shaft, support and shafts, synchronizer, hubs and keys, valve body, valve pack, washers, pressure switches, forward and intermediate clutches, servos and rings, pressure regulator valve, and input/output shafts; governor; electronic control unit; extension housing; vacuum modulator; speedometer drive gears; oil pump/housing and pan; torque converter; thrust bearings; transmission mounts; yoke; seals and gaskets.

**TRANSFER CASE:** Transfer case and all internal parts including bearings, bushings, chain, shift lever and forks, springs, sprockets, thrust bearings and washers; seals and gaskets.

FRONT-WHEEL DRIVE ASSEMBLY: Final drive housing and all internal parts including differential side and pinion gears, differential bearings, case, disc or cone-limited slip, gear pins, limited slip/positraction clutches, ring and pinion gear/carrier assembly, spider gears and bearings; differential cover; axle shafts and axle shaft bearings; axle hub bearings; locking hubs; axles/supports; universal joints; constant velocity joints; wheel bearings; seals and gaskets.

**REAR-WHEEL DRIVE ASSEMBLY:** Drive axle housing and all internal parts including differential side and pinion gears, differential bearings, case, disc or cone-limited slip, gear pins, limited slip/positraction clutches, ring and pinion gear/carrier assembly, spider gears and bearings; propeller shafts; center support bearings; differential cover; axle shafts and axle shaft bearings; axle hub bearings; universal joints; constant velocity joints; wheel bearings; seals and gaskets.

**LUXURY ELECTRONICS:** G.P.S./navigation hardware; DVD players and LCD screens; satellite radio; backup/reverse sensors; rearview camera.

**STEERING SYSTEM:** Steering gear housing and all internal parts; rack and pinion; power steering pump; steering control valve; upper and lower steering column shafts and couplings; seals and gaskets.

BRAKING SYSTEMS COMPONENTS: ABS electronic control module; ABS electronic/hydraulic control unit; ABS hydraulic pump/motor assembly; ABS sensors; master cylinder; accumulator; pressure modulator valve/dump valve; assist booster(s); combination valve; disc brake calipers; wheel cylinders; hydraulic lines and fittings; seals and gaskets.

#### AIR CONDITIONING SYSTEM (Factory Installed Only):

Automatic climate control programmer; manual A/C control head; A/C compressor, clutch, bearing and pulley; A/C belt tensioner; condenser; evaporator; high/low pressure compressor cut-off switch; pressure cycling switch; blower motor; heater core assembly; seals and gaskets. The following parts are also covered if needed in connection with a covered air conditioning FAILURE; accumulator/receiver dryer, orifice tube, refrigerant and oil.

**ELECTRICAL:** Alternator/generator; voltage regulator; distributor assembly and module; starter motor and solenoid; front and rear window wiper motors; electronic instrument cluster; engine wiring harness; transmission wiring harness; electronic level control compressor and sensor; electronic spark control detonation sensor; heater/AC blower motor and speed switches; rear defogger switch; power mirror switches; power door lock actuators and switches; cruise control engagement switch; headlamp switch; ignition lock cylinder and switch; power window motors, regulators and switches; rear defogger switch; stop lamp switch; turn signal switch; and windshield washer switches.

**FUEL SYSTEM:** Throttle body; fuel pump, fuel level sending unit; diesel fuel injection pump; vacuum pump; fuel injectors; nozzles; fuel tank; metal fuel lines; EFI sensors/control units; crankshaft positioning sensor; electronic spark control detonation sensor; throttle position sensor; DPFE sensor; engine and coolant temperature sensor; intake air temperature sensor; MAF sensor; MAP sensor; oxygen sensor; and vehicle speed sensor.

**FRONT SUSPENSION:** Upper and lower control arms, shafts and bushings; upper and lower ball joints; stabilizer bar, bushings and links; torsion bars; torsion mounts and bushings; spindle and spindle support; steering knuckles; radius arm and bushings; wheel bearings.

**REAR SUSPENSION:** Upper and lower control arms, shafts and bushings; upper and lower ball joints; stabilizer bar, bushings and links; torsion bars; torsion mounts and bushings wheel bearings.

**ENGINE COOLING SYSTEM:** Radiator; radiator fan and clutch; radiator fan electric motor; thermostat and housing; serpentine belt tensioner; and hot water valve.

#### Additional Repair Advantage Max Benefits

**RENTAL:** We will pay the charge to rent a replacement vehicle, or pay for public transportation, up to \$30 per day and a maximum of \$150 per repair visit, if your vehicle is accepted for mechanical repairs or services covered by either your New Vehicle Limited Warranty or your agreement. No deductible will apply.

If your vehicle is repaired at the selling dealership, the dollar limit of this coverage will increase to \$35 per day and a maximum of \$175 per repair visit, and in the event of a parts delay, the maximum benefit increases to \$245 per repair visit. No deductible will apply.

**ROADSIDE ASSISTANCE:** We will pay or reimburse you for emergency road service expenses for any disablement of your vehicle up to a maximum of \$50 per occurrence. Roadside assistance is available 24 hours a day anywhere in the United States by calling a toll-free number. Coverages include flat tire change, out of gas delivery, battery jump, and locksmith/key service. No deductible will apply.

**TOWING:** We will pay or reimburse you for towing expenses for any disablement of your vehicle up to a maximum of \$50 per occurrence. No deductible will apply.

If your vehicle is towed to and repaired at the selling dealership, the tow payment or reimbursement will increase up to a maximum of \$75 per occurence. No deductible will apply.

**TRIP INTERRUPTION:** We will reimburse you up to \$75 per day and a maximum of \$375 per repair visit for unplanned hotel and restaurant expenses if a covered failure occurs more than 100 miles from your home and before you reach your destination and also results in a licensed repair facility keeping your vehicle overnight. No deductible will apply. Not available in Kansas.

#### MANUFACTURER'S DEDUCTIBLE REIMBURSEMENT:

In the event you are charged a deductible for claims against the manufacturer's New Vehicle Limited Warranty, and the failure is covered by your Service Contract, we will cover that deductible in excess of your Service Contract deductible.

**DEDUCTIBLE GUARANTEE:** In the event you incur a second failure to the same covered part during the term of your Service Contract, you will not be charged a second or any subsequent deductible for that same covered part.

ADDITIONAL COVERAGE ELIGIBILITY: In the event your Service Contract has not expired, and your vehicle still qualifies for coverage, you may have the option to purchase another Service Contract.

**TRANSFER BENEFIT:** You may transfer your Service Contract benefits if you sell the vehicle while your Service Contract is still in force.

#### What's Not Covered

If it's not on this very short list of non-covered parts, it's covered.\*\*

NON-COVERED PARTS: Carburetor, battery and cables. shock absorbers, manual transmission clutch assembly, friction clutch disc and pressure plate, throw out bearing, pilot bearings, manual linkages, distributor cap and rotor, glass, lenses, headlamps and projection lamp assemblies, sealed beams, light bulbs, fuses. circuit breakers, brake rotors and drums, exhaust system, evaporative and exhaust emission systems, catalytic converter, weather strips, trim, moldings, bright metal, chrome, upholstery and carpet, zippers. fasteners, hinges, cup holders, dash pad and vents, seat tracks, seat frames, seat recliner mechanisms, paint, outside ornamentation, inside and outside door handles, manual and manual remote mirrors. bumpers, body sheet metal and panels, body parts, rust damage, chassis frame, frame and engine cradles, cross members, body rails, body mounts, brackets and structural body parts, hatch and hood lift cylinders, vinyl and convertible tops, tires, wheels/rims, mechanical adjustments, air conditioning recharging, squeaks, rattles, air/wind noise, air/water leaks, odors, contaminated fuel systems, all maintenance services and parts, suspension/steering/wheel alignments, wheel balancing, tune-ups, spark plugs and wires, glow plugs, hoses (except high pressure steering and air conditioning hoses), drive belts, timing belts (if not replaced at manufacturer recommended maintenance interval), brake pads/shoes, drain/fill plugs, wiper blades, shop supplies, environmental waste, freight, or storage charges.

IF NEEDED IN CONNECTION WITH A COVERED

**REPAIR:** Attaching nuts, bolts, studs or attaching hardware, fluids, lubricants, coolants, air conditioner recharge, and filters <u>will not</u> be covered *except* where required in connection with a covered failure.

**Repair** Advantage