

Additional Repair Advantage Benefits

All Repair Advantage vehicle service contracts include the following:

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.

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 occurrence. No deductible will apply.

Repair Advantage Select and Powertrain Plus also include:

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.

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.

Fits Your Budget, Meets Your Needs

How long do you intend to keep your vehicle?

Years _____

How many miles will you drive in a year?

Miles _____

_____ x12 = _____

Years of Ownership Months of Ownership

_____ x _____ = _____

Years of Ownership Miles Per Year Total Miles

_____ / _____ / _____

Months of Ownership Total Miles Deductible

NOTES: _____

The Value of Being Prepared

	Repair Costs [†]
Engine Assembly	\$ 4,196
Rear Differential Housing Assembly	\$ 2,691
Transmission Replacement	\$ 2,141
Transfer Case Assembly	\$ 1,738
Rear Differential Gear Set	\$ 1,501
Engine Cylinder Head	\$ 1,245
Supercharger Assembly	\$ 1,235
Transmission Torque Converter	\$ 964
Turbocharger Assembly	\$ 927
Timing Chain	\$ 474
Transmission Valve Body	\$ 411

[†]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.



Frequently Asked Questions

Q: What is a Repair Advantage vehicle service contract?

A: Repair Advantage covers parts and labor costs of repairing covered mechanical components – even if it results from wear and tear* for most new and used cars, SUVs, light-duty trucks and vans.

Q: What type of coverage does Repair Advantage offer?

A: Repair Advantage offers a variety of mechanical coverages ranging from comprehensive to covering critical components.

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

A: Repair Advantage provides coverage nationwide. Depending on the level of coverage purchased, it may also provide rental, towing and trip interruption.

Q: How much does Repair Advantage cost?

A: Repair Advantage vehicle service contracts are 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 transferable?

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

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

A: Repair Advantage 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?

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



Drive with Confidence

Parts used for Repair Advantage Select, Powertrain Plus and Powertrain 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 insurer is Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038, FL Lic. #1913. In Arizona, the service company is Universal Warranty Corp., P.O. Box 802528, Chicago, IL 60680-2528, or call 1-800-435-3381.

©2010 Ally Financial. All Rights Reserved. Repair Advantage, Repair Advantage Select, Repair Advantage Powertrain Plus and Repair Advantage Powertrain are service marks of Ally Financial.

Repair Advantage
**Powertrain,
Powertrain Plus
& Select**

Mechanical Coverage
Choices for Your Vehicle



Drive with Confidence

**Because You Never Know
 What's Down the Road**

Repair Advantage offers a wide range of mechanical protection that's both affordable and tailored to your specific driving needs.

In fact, Repair Advantage offers a variety of vehicle service contracts based on a range of time/mileage options. Simply choose the vehicle service contract that's right for you... and *drive with confidence!* You're covered wherever you travel across the country.

Coverage Highlights At-A-Glance



	Powertrain	Powertrain Plus	Select
Major Assemblies:			
Engine	■	■	■
Turbo/Supercharger ⁽¹⁾	■	■	■
Transmission/Transaxle	■	■	■
Transfer Case	■	■	■
Front-Wheel Drive Assembly	■	■	■
Rear-Wheel Drive Assembly	■	■	■
Fuel System		■	■
Steering System		■	■
Braking Systems Components		■	■
Front Suspension		■	■
Rear Suspension			■
Electrical			■
Air Conditioning System ⁽¹⁾			■
Engine Cooling System			■

Additional Benefits:			
Manufacturer's Deductible Reimbursement	■	■	■
Deductible Guarantee	■	■	■
Additional Coverage Eligibility	■	■	■
Transfer Benefit	■	■	■
Towing	■	■	■
Rental		■	■
Trip Interruption		■	■

⁽¹⁾ Factory Installed Only

Parts and Labor Coverage

Shown below is a list of parts and assemblies covered by each of the Repair Advantage vehicle service contracts.

Repair Advantage Powertrain:

Repair Advantage Powertrain includes:

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):

Turbocharger/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.

Repair Advantage Powertrain Plus:

Repair Advantage Powertrain Plus adds to Powertrain and includes:

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.

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.

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.

Repair Advantage Select:

Repair Advantage Select adds to Powertrain Plus and includes:

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.

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.

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.

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

