

Which Option is Best for You?

How long do you intend to keep your vehicle?
 YEARS

How many miles will you drive in a year?
 MILES

The Smart Protection coverage best suited to your needs:

X 12 =
 Years of Lease Months of Lease

X =
 Years of Lease Miles Per Year Total Miles

/
 Months of Lease Total Miles

NOTES:

Questions & Answers

Q. *What is Smart Protection?*

A. Smart Protection is the premium vehicle service contract for leased GM cars, light-duty trucks and vans.

Q. *What does Smart Protection provide?*

A. Smart Protection covers virtually every major vehicle system and component against failure – even if it results from wear and tear.* In addition, the Plan provides Roadside Assistance, Alternate Transportation and Trip Interruption.**

Q. *How much does Smart Protection cost?*

A. That depends on the vehicle you're covering and the length of coverage chosen when you purchase the contract.

Q. *Is Smart Protection transferable?*

A. Yes. It can be transferred to a new owner if you transfer your lease, for a small administrative fee.

Q. *What if I buy Smart Protection and then decide I don't want it?*

A. Smart Protection 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. *What do I ultimately get from Smart Protection?*

A. The elimination of financial surprises for covered repairs. Security down the road and peace of mind for the long run.

Take the Next Step

Ask your GM dealer for all the details on Smart Protection. You'll discover the good sense of protecting your vehicle with this premium vehicle service contract for leased vehicles.

Remember, you can trust Smart Protection to:

- Protect you from unexpected covered repair expenses
- Ensure covered repairs are made by GM trained technicians or the facility of your choosing
- Keep you moving

Then relax and enjoy your GM vehicle knowing Smart Protection provides security and convenience in a package designed to meet your leasing experience . . . that's peace of mind.



Parts used for Smart Protection covered repairs may be new, used or re-manufactured.

For additional details, visit our website:
www.gmprotectionplan.com

†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 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, or call 1-800-631-5590.

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Smart Protection



Premium Service Coverage for Your Leased GM Vehicle



Smart Protection



When you lease a GM car, truck or van, you're looking forward to a trouble-free period of driving pleasure. If that's the case, protect your vehicle with Smart Protection, a comprehensive vehicle service contract endorsed by General Motors.

Smart Protection protects you against unexpected repair costs by covering virtually every component of your vehicle in the event of mechanical failure beyond the warranty period – **even if it results from wear and tear.*** If it's not on the short list of what's not covered, it's covered.† This is especially important if your lease term exceeds the limitations of the new vehicle limited warranty.

If repairs are necessary, you can take care of them conveniently through any GM dealership across the United States and Canada.

With Smart Protection, you can enjoy your vehicle because you have security and peace of mind for the life of your vehicle service contract.

Comprehensive Protection and Benefits

Parts and Labor Costs

Virtually every mechanical, electrical and electronic component of your vehicle is covered against failure – even if it results from wear and tear.*

That includes parts and labor on:

- Engine
- Transmission / Transaxle
- Front / Rear / All-wheel-drive components
- Fuel delivery components
- Engine cooling components
- Heating and vehicle manufacturer-installed air conditioning components
- Electrical, computer and audio components
- Braking components
- Suspension (Front / Rear)
- Steering components
- High-tech components
- Seals and gaskets
- Safety components

*Kentucky state law requires coverage be limited to defects in materials and workmanship.



Roadside Assistance

Smart Protection provides 24-hour-a-day roadside assistance anywhere in the United States and Canada by calling our toll-free number for:

- Flat tire change
- Towing
- Battery jump
- Locksmith / Key service**
- Out-of-gas fuel delivery

Alternate Transportation

If your vehicle is repaired under Smart Protection, you're covered for alternate transportation. Smart Protection will pay the cost to rent a replacement vehicle or for public transportation (some limits apply) whenever two or more labor time guide hours are required for the repair, or your vehicle is not drivable and must be kept overnight.

Trip Interruption**

If you are on a trip, more than 100 miles from home, but haven't reached your final destination, Smart Protection will reimburse you up to \$150 per day (\$750 maximum), for any unplanned hotel and/or restaurant expenses incurred if a covered component fails and requires your vehicle be kept overnight to repair. All work must be completed at a licensed repair facility. No deductible will apply to the lodging and meal allowance and original receipts must be provided.

If your New Vehicle Limited or Powertrain Warranty is in effect, Trip Interruption will pay the amount that is in excess of the amount covered by warranty.

**Trip Interruption and Locksmith / Key service are not available in Kansas.

Meets Your Needs

Choose the Smart Protection term that is best for your situation. Coverage is offered in flexible time/mileage increments to match the terms of your lease. The deductible is \$0, so there are no out-of-pocket expenses.

Smart Protection may be purchased only at the time of lease inception. The cost of Smart Protection may be added to your monthly lease payment.

Repair paperwork is gone too, because everything is taken care of by your GM dealer.

With Smart Protection, your vehicle is covered. Smart Protection gives you peace of mind for the long run.



Component Coverage

Covered Parts

It's as simple as this: If it's not on the very short list of what's not covered, it's covered!

For years, millions of customers have known that: "From the engine to the trunk lock, if a part breaks – even if it results from wear and tear* – and it's not on the list of the few items not covered, GM Protection Plan will pay for the repair – **whatever the part!**"

Non-Covered Parts

- | | |
|------------------------------------|--|
| • Sheet metal | • Exhaust system and catalytic converter |
| • Body parts, panels and rails | • Tires |
| • Bumpers | • Glass |
| • Chassis frame | • Lenses |
| • Cross members | • Sealed beams |
| • Hinges | • Light bulbs |
| • Trim, moldings, and bright metal | • Batteries |
| • Paint | • Brake drums |
| • Rust damage | • Shock absorbers |
| • Convertible and vinyl tops | • Squeaks, rattles, wind noise and odors |
| • Weather strips | • Correction of air and water leaks |
| • Carpet and upholstery | |

Unless required in connection with a covered part we will not pay for: engine tune-up, suspension alignment, wheel balancing, filters, lubricants, engine coolant, drive belts, radiator hoses, heater and vacuum hoses, windshield wiper blades, air conditioning recharging, fluids, spark/glow plugs and wires, brake pads/linings and brake shoes/rotors, manual clutch disc, vehicle manufacturer-recommended maintenance services and parts.

EVERY OTHER PART IS COVERED! †