membercare®
driver protection



mechanical breakdown insurance coverage

driver protection for the things that matter most

Whether you're buying a car for yourself or for a loved one, it should be a worry-free experience from the moment you make the purchase. As a valued member, you can get best-in-class mechanical breakdown insurance for the best-in-class value—keeping you on the right track and protecting you from unexpected repair costs if a breakdown occurs.

benefits included with each level of coverage*

Road Hazard Tire & Wheel
Covers the cost to repair or, if non-repairable, to replace your vehicle's tires or wheels

Key Replacement
Offers coverage in the event of loss, theft or damage to key or key fob

Paintless Dent Repair
Carefully removes dents or dings without harming factory paint

Windshield Repair
Repairs minor chips or cracks to the front windshield

24/7 Emergency Roadside Assistance
Provides assistance for flat tire, battery jump start, fuel delivery, lockout service and towing

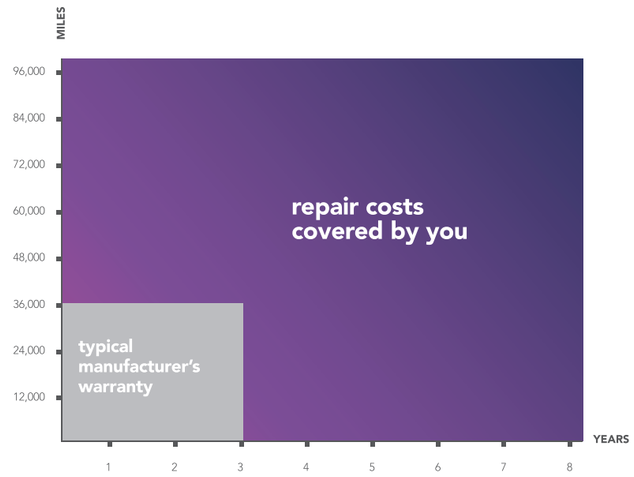
Substitute Transportation
Reimbursement for rental car and rideshare services (e.g. Uber, Lyft, etc.)

Trip Interruption
Reimburses costs for meals and lodging due to mechanical breakdown while away from home

* Refer to your policy for complete details regarding coverage, terms, conditions, and exclusions.

did you know?

- If you drive more than 12,000 miles per year, your factory warranty may expire before it reaches its time limit.
- Repair frequency increases as mileage increases.
- Today's vehicles have more high tech components, which could lead to higher repair costs.



average repair costs

Mechanical Breakdown Insurance Coverage is a great investment to save you from unexpected, and often hefty, repair bills for common repairs like the ones listed below:

Engine	$7,657.86
Transmission	$5,424.66
Cylinder Head	$3,265.03
Navigation System	$2,113.98
Timing Belt or Chain	$1,427.24
Air Conditioner Compressor	$1,154.14
Electronic Control Module	$1,026.15
Radiator	$768.54
Alternator	$682.93

Repair costs were calculated using a national average of $125 per hour for labor. Average repair costs were calculated using an average of the cost to repair each component on all of the following vehicles: Chevrolet C1500 Silverado 5.3L, Nissan Maxima 3.5L, Ford Explorer 3.5L V6, Toyota Camry 3.5L V6, Dodge Grand Caravan V6, Honda Accord 2.4L, Mazda 6 - 2.5L V4. Vehicles are model year 2015. All vehicles and manufacturers are registered trademarks of their respective corporations.

elite

Our elite coverage includes everything listed under the **enhanced & essential** levels

plus, so much more.

Elite coverage is so comprehensive it's easier to say what parts are not covered.

WHAT IS NOT COVERED[1]

- Normal maintenance items and parts described in your vehicle's maintenance manual like batteries, spark plugs, filters, brake pads and shoes, wiper blades, etc.
- Carpet, upholstery, paint and weather seals
- Exhaust system, catalytic converter, brake drums, MacPherson strut cartridge insert or shock absorbers and manual clutch components
- Squeaks, rattles, water leaks or wind noise
- Convertible tops, glass, plastic or framing
- Damage due to corrosion or rust

HOW TO FILE A CLAIM

Mechanical Breakdown or Road Hazard Tire & Wheel

1. Take your vehicle to a licensed repair facility.
2. Before any repairs are performed, the repair facility must call the Administrator at 844.237.3498 with your policy number, mileage and date of failure in order to obtain prior authorization.

Key Replacement, Paintless Dent Repair or Windshield Repair

1. Call 844.237.3498 to obtain prior authorization.
2. You will be contacted by the Administrator's technician.

Once a claim has been authorized, all applicable receipts, including receipts for roadside assistance, substitute transportation and trip interruption, must be submitted to the Administrator. You are responsible for paying the deductible (if applicable) and any items not covered by the policy.

Refer to your policy for more details.

MOTORTREND RECOMMENDED BEST BUY

Our driver benefits are the industry's only MotorTrend® Recommended Best Buy.

(1) See section III. "Exclusions" in your policy for WHAT IS NOT COVERED.
(2) Covered only if damaged by the failure of an internal, lubricated part.

enhanced

Includes everything covered under the **essential** level, plus all components & parts below

ENGINE
- Vacuum Pump

TURBOCHARGER/ SUPERCHARGER
- Turbo Intercooler
- Wastegate
- Wastegate Actuator/ Controller
- Supercharger Pulley and Clutch

FUEL SYSTEM
- Fuel Pump(s)
- Fuel Injectors
- Fuel Injection Pump
- Fuel Distributor
- Fuel Tank
- Metal Fuel Lines

BRAKING SYSTEM
- ABS Control Unit, Wheel Sensors, Pump and Motor, Accumulator, Actuator Assembly
- Master Cylinder
- Vacuum/Hydraulic Assist Booster
- Wheel Cylinders
- Disc Brake Caliper, Pistons and Seals
- Proportioning Valve
- Metal Hydraulic Lines and Fittings

COOLING SYSTEM
- Water Pump
- Radiator
- Fan, Viscous Drive, Clutch and Motor
- Condenser Fan
- Cooling Fan Thermal Switch
- Thermostat

SUSPENSION (FRONT/REAR)
- Upper and Lower Control Arms, Control Arm Shaft and Bushings
- Upper and Lower Ball Joints
- King Pins and Bushings
- Torsion Bars
- Strut Bar and Bushings
- Stabilizer Bar
- Links and Bushings
- Wheel Bearings
- Hub Bearings
- Knuckle
- Spindle and Support
- Strut Bearing and Mounts
- Springs
- Automatic Leveling Unit Compressor
- Sensor and Limiter Valve
- MacPherson Strut Housing not including Shock Absorber or Insert

STEERING
- All lubricated parts contained within the Steering Gear Box
- Rack Assembly, Control Valve
- Power Steering Pump
- Power Cylinder Assembly
- Pitman Arm
- Idler Arm
- Tie Rod Ends
- Drag Link
- Steering Column Shaft and Coupling
- Tilt/Telescoping Steering Assembly
- Actuator
- Position Sensor
- Cylinder Barrel
- Four-Wheel Steering Center Shaft and Couplings
- Power Steering Unit
- Control Unit
- Control Valve
- Speed Sensors and Oil Pump

BODY SYSTEMS
- Step Bumpers and Mounting Brackets
- Spare Tire Carrier
- Swing Arm
- Pivots
- Factory Installed Running Boards
- Swing Out Mirror Arms and Mounts
- Pop-Out or Sliding Side/Rear Window Latches and Hinges
- Tailgate Handle, Lock, Cables, Hinges and Latches
- Cargo Lamp
- Glove Box Door and Hinge
- Manually Operated Seat Tracks
- Adjustable Pedals
- Interior and Exterior Handles
- Map/Courtesy Light Assembly
- Gas Cylinders for Hood, Trunk and Hatch
- Hinges and Latches for Door, Hood, Trunk and Hatch
- Sunroof Cables, Tracks
- Sun/Moon Roof Motor

AIR CONDITIONING
- Condenser
- Evaporator
- Compressor
- Accumulator
- Receiver Dehydrator
- Clutch, Pulley and Field Coil
- Idler Pulley and Bearing
- Expansion Valve
- P.O.A. Valve
- Orifice Tube
- Air Conditioner Hoses and Lines

HEATING
- HVAC Blower Motor
- Heater Control Switch
- Heating Cables
- Heater Core
- Fluids required as part of a covered repair

ELECTRICAL SYSTEM
- Alternator
- Voltage Regulator
- Distributor
- Ignition Module
- Coil
- Engine Wiring Harness
- Manually-Operated Switches
- Wiper Motor(s)
- Starter Drive and Solenoid
- Starter Motor
- Ring Gear
- Anti-Detonation Sensors
- Factory Installed AM/FM Radio, Cassette Player, C.D. Player and Speakers
- Wiper Module
- Heated Back Glass Elements
- Horn
- Sun/Moon Roof Wiring Harness
- Convertible Top Motor
- Relays
- Brake Light Switches
- Neutral Safety Switch
- Emergency Warning Flashers
- Trunk Actuator
- Sliding Door Contacts
- Ignition Switches
- Instrument Cluster
- Oil Pressure Sending Unit
- Speedometer Head

HIGH-TECH/ CONVENIENCE GROUP
- Four-Wheel Steering Center Shaft and Couplings, Power Steering Unit, Control Unit, Control Valve, Speed Sensors and Oil Pump
- Power Door Lock Switches and Actuators
- Cruise Control Module, Engagement Switch
- Power Window Motor and Regulators
- Power Seat Motor
- Power Antenna
- Digital Driver Information Display and Module
- Keyless Entry Receiver
- Heated Side View Mirror Element
- Transducer
- Compass
- Thermometer
- Navigation Display Unit
- Navigation Control Unit
- LCD Screen (10"or less)
- Digital Video Disc Player
- Bluetooth®
- Microphone
- Back Up Cameras and Sensors
- Power Convertor

essential

Extensive selection of coverage that goes beyond the core vehicle components

ENGINE
- All internal, lubricated parts
- Cylinder Block
- Cylinder Head(s)
- Harmonic Balancer
- Timing Chain
- Timing Belt
- Balance Shaft Belt
- Gears
- Pulleys
- Guides and Tensioners
- Oil Pump
- Intake and Exhaust Manifold
- Diesel Engine Vacuum Pump
- Engine Mounts
- Oil Pump Housing
- Oil Cooler
- Core Plugs
- Cylinder Barrels[2]
- Timing Chain Cover[2]
- Valve Covers[2]
- Oil Pan[2]
- Rotor Housing[2]

TURBOCHARGER/ SUPERCHARGER
- All internal parts

DRIVE AXLE (FRONT/REAR)
- All internal, lubricated parts
- Drive Shafts
- Axle Bearings
- Drive Axles, Stub Axles, Tripod Joints
- Universal Joints
- Constant Velocity Joints and Boots
- Locking Hub Assembly
- Yokes and Center Support Bearings
- Drive Axle Housing[2]

MANUAL TRANSMISSION/ TRANSFER CASE
- All internal, lubricated parts
- Flywheel
- Transmission Mounts
- Clutch Master
- Slave Cylinder
- Transmission Case[2]
- Oil Pan[2]
- Transfer Case[2]

AUTOMATIC TRANSMISSION/ TRANSFER CASE
- All internal, lubricated parts
- Flex Plate
- Vacuum Modulator
- Transmission Mounts
- Center Support
- Parking Lock Actuator
- Separator Plate
- Dipstick and Filler Tube
- Covers
- Transmission Range Switch
- Transmission Cooler
- Torque Converter if internally damaged
- Transmission Case[2]
- Oil Pan[2]
- Transfer Case[2]

BRAKING SYSTEM
- ABS Control Unit
- Wheel Sensors
- Pump and Motor
- Accumulator
- Actuator Assembly
- Master Cylinder
- Vacuum/ Hydraulic Assist Booster
- Wheel Cylinders
- Disc Brake Caliper
- Disc Brake Caliper Pistons and Seals
- Proportioning Valve
- Metal Hydraulic Lines and Fittings
- Backing Plates
- Vacuum Assist Booster Pump Springs
- Clips and Retainers
- Self-Adjusters
- Rear Activators
- Parking Brake Linkage and Cables

FUEL SYSTEM
- PCV/Breather System
- Fuel Filler Pipe
- EGR System
- Leak Detection Pump
- Fuel Pump(s)
- Fuel Injectors
- Fuel Injection Pump
- Fuel Distributor
- Fuel Tank
- Metal Fuel Lines
- Emissions Vent Valve
- Air Pump
- Canister Purge Solenoid
- Evaporator Canister
- Evaporator Vent Valve
- Oil/Air Separator
- Computerized Timing and Mixture Control Unit and Sensors
- Idle Air Control Valve

COOLING SYSTEM
- Thermostat Housing
- Water Pump
- Radiator
- Fan
- Viscous Drive
- Fan Clutch and Motor
- Condenser Fan
- Cooling Fan Thermal Switch
- Thermostat

SEALS AND GASKETS
- Seals and Gaskets on all covered parts

TAXES AND FLUIDS
- State and local taxes, where applicable, and fluids as required as part of a covered repair

To contact the California Consumer Hotline toll free, call 800.927.4357.

Insurance Provided by: Universal Underwriters Insurance Company
California License Number 2854-8

Administered by: AUTOMOBILE PROTECTION CORPORATION – APCO
California License Number 2711915
6010 Atlantic Boulevard, Norcross, Georgia 30071-1303

This information is intended for marketing purposes only and is a summary of the benefits offered. Ask your representative for the actual policy for complete terms, conditions and exclusions. Purchase of this coverage is optional and is not required to qualify for financing, purchase, lease or to register a motor vehicle. Some damage may not be capable of being repaired using the method(s) set forth herein. Such determination shall be made within the sole discretion of the repair technician. This coverage may provide a duplication of coverage provided by other insurance.

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