



The coverage you need from a company you can trust.

For more than 50 years, Protective Asset Protection has provided vehicle owners the peace of mind they want with the protection they need.

Vehicles are one of the fastest-growing technological devices in the world. Their mechanical systems are powered by sophisticated software and monitoring systems. It is now more important than ever to avoid the cost of unexpected repairs—and keep you on the road.

Our CostGuard Protection Plan was made for you and your new vehicle purchase.



Buying an automobile is often the second largest expense for individuals and families - protect yourself against the rising repair costs of mechanical failures.

### Today's Average Repair Costs

Repair cost estimates based on Protective's internal adjusted claims data. (2014)





# A reliable range of coverages with your needs in mind.

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## POWERTRAIN

Engine • Transmission • Front & Rear-Wheel Drive Train • Associated Fluids, Filters & Lubricants • Associated Seals & Gaskets • Hybrid Components: Hybrid electric motor assembly, electronic transmission, transaxle assembly and electric traction-drive motor assembly

## ENHANCED

Engine • Transmission • Front & Rear-Wheel Drive Train • Associated Fluids, Filters & Lubricants • Associated Seals & Gaskets • Basic Electrical • Fuel • Heating & Cooling • Air Conditioning • Brakes • Hybrid Components: Hybrid electric motor assembly, electronic transmission, transaxle assembly, electric traction-drive motor assembly, one battery replacement – nickel & lithium ion drive propulsion batteries

## PREMIUM

Engine • Transmission • Front & Rear-Wheel Drive Train • Associated Fluids, Filters & Lubricants • Associated Seals & Gaskets • Enhanced Electrical • Fuel • Heating & Cooling • Air Conditioning • Brakes • Suspension • Steering • Electronics • High-Tech Package • Hybrid Components: Hybrid electric motor assembly, electronic transmission, transaxle assembly, electric traction-drive motor assembly, one battery replacement – nickel & lithium ion drive propulsion batteries

## COMPLETE

Provides our most extensive coverage on new and pre-owned vehicles  
  
COVERAGE EXTENDS TO ANY PART EXPERIENCING A MECHANICAL BREAKDOWN EXCEPT FOR THOSE PARTS LISTED AS EXCLUDED UNDER THE SERVICE CONTRACT.

### WRAP COVERAGE

Factory and/or dealer powertrain warranties are limited to major components. Wrap Coverage is an exclusionary level of coverage that is designed to “wrap” around factory and/or dealer powertrain warranties protecting many of the other vehicle components, subject to specified exclusions. A complete list of exclusions appears in the contract. Since the factory and/or dealer powertrain warranty covers the powertrain portion of your vehicle, Wrap Coverage does not cover the following component groups\*:

- Engine
- Transmission
- Transfer Case
- Drive Axle

\* The term of your Wrap Coverage may not coincide with the term of your factory and/or dealer powertrain warranty.


### OPTIONAL COVERAGE

We offer additional coverage for:


- Commercial Vehicles
- Conversion Units  
Includes base units for electronic audio, video and gaming equipment
- Mobility Equipment  
Includes chair lift motors and assemblies, electric/hydraulic ramp controls and assemblies, adjustable seating mechanisms, adjustable pedal and steering control mechanisms, hoist and swing-arm mechanisms
- Air Conditioning (for Powertrain Coverage only)
- Snow Plow


## Additional Plan Benefits\*

The CostGuard Vehicle Protection Plan provides you peace of mind knowing you’re protected against certain costly repairs and includes additional valuable benefits such as:

 **24-HOUR ROADSIDE ASSISTANCE**  
Up to \$175 of coverage per incident for emergency roadside assistance is available for the following:

- Towing
- Flat tire replacement
- Fuel, water or other fluid delivery (excluding the cost of fluids)
- Lock-out assistance
- Jump start (excluding hybrid main power cell batteries)

 **RENTAL VEHICLE COVERAGE**  
You receive reimbursement for up to \$50 per day for up to \$300 for a rental vehicle while your vehicle is undergoing a covered repair, plus some additional days for certain delays

 **TRIP INTERRUPTION**  
We reimburse you for meals and lodging expenses for up to \$175 per day for a maximum of 3 days when your vehicle is undergoing a covered repair due to a mechanical breakdown occurring more than 100 miles from your home address and the repair facility keeps the vehicle overnight.

\*Certain additional benefits may not be available in some states due to state law restrictions. See contract for exact terms, coverage and exclusions.

### COSTGUARD VEHICLE PROTECTION PLAN LIMITS AND EXCLUSIONS

Coverage is subject to deductibles, limits and exclusions. The contract covers repairs only of covered parts and only when they suffer a breakdown as defined in the contract. Under some circumstances, a breakdown of a covered part may not be covered (for example, failure due to misuse or lack of proper maintenance or when a non-covered part is what caused the covered part to fail). Also, the exclusions contain a list of parts not covered, some of which may be associated with a covered part (for example, brake drums, pads and rotors; exhaust pipes, mufflers and catalytic converters; and body and trim items). Please see the service contract for details.

