



Vehicle Protection Plan

Frequently Asked Questions

General Overview:

What is the Vehicle Protection Plan?

A franchise vehicle service contract on a simplified form that features expanded eligibility, enhanced coverage, robust additional benefits (e.g. emergency roadside assistance, substitute transportation and trip interruption) a broad selection of deductible choices and newly developed marketing materials.

What marketing materials are available for the Vehicle Protection Plan?

Kit materials will be available to help you promote the program:

- a. Consumer Brochure
- b. Dealer Overview
- c. Specimen Registration Page
- d. Specimen Coverage Booklet

What type of contract do I use for the Vehicle Protection Plan?

Fulfillment: Registration Page all states except Missouri, Washington, New York, Florida and Toyota specific. A coverage booklet will be mailed to the consumer for fulfillment contracts only.

How do I order Vehicle Protection Plan and materials?

Materials can be ordered through Sales Support at 800-794-5491. apdsalesupport@protective.com

Dealer Sign-Ups

What materials do I need to convert an existing account to the Vehicle Protection Plan?

The following document must be completed: Product Information Page.

Vehicle Protection Plan Product Overview

How many levels of coverage does the Vehicle Protection Plan have?

- a. Powertrain
- b. Enhanced
- c. Premium
- d. Complete
- e. Complete Wrap

Will hybrid components be included in the coverage on the Vehicle Protection Plan?

All four (4) levels of coverage will include hybrid component coverage. See coverage booklet for specific details.

Will advanced electronics and safety systems be included in the coverage on the Vehicle Protection Plan?

Advanced electronics and safety systems will be covered under the Premium and Complete coverage levels. See coverage booklet for specific details.

What emergency roadside service benefits are included with the Vehicle Protection Plan?

The program provides the following benefits with a \$175 maximum benefit:

- a. Towing / Winch-Out
- b. Flat Tire Replacement
- c. Delivery of Fuel, Water and Other Fluids
- d. Lock Out Assistance
- e. Jump Start

What substitute transportation and trip interruption benefits are included with the Vehicle Protection Plan?

Substitute Transportation is \$50 per day up to six days with a \$300 maximum benefit. See Substitute Transportation Schedule on Contract. Trip Interruption includes meals and lodging up to \$175 per day for three days with a \$525 maximum benefit.

Are there any mandatory surcharges on the Vehicle Protection Plan?

The former diesel and turbocharger surcharges have been removed from the program's declaration page and incorporated into the rate accordingly.

Are there any optional surcharged coverage's on the Vehicle Protection Plan?

Business use, conversion package, mobility equipment, snow plow and air conditioning coverage's are offered. Air Conditioning is optional with the powertrain coverage only and is included in remaining coverage levels.

What is the cost for the optional surcharges on the Vehicle Protection Plan?

- a. Business Use: \$0/zero dollars
- b. Conversion: \$100
- c. Mobility Equipment: \$500
- d. Snow Plow: \$695
- e. Air Conditioning-(Powertrain Coverage Only): \$50 for new vehicle plans and \$85 for used vehicle plans.

What is the policy for Optional Business Use on the Vehicle Protection Plan?

For New, Wrap-New, Wrap OEM/CPO plans only, less than one ton rating, regardless of registration, used solely or partially in the pursuit of business or for the generation of income.

What is the policy for Optional Snow Plow coverage on the Vehicle Protection Plan?

Vehicles with less than a three quarter ($\frac{3}{4}$) ton rating that are equipped with a manufacturer snow plow package, including a snow plow prep package. The snow plow itself, all of its assembly and any aftermarket and or manufacturer or dealer installed snow plow accessories and or equipment is not covered. The vehicle must be used for personal use only. The Optional Snow Plow Surcharged Coverage cannot be combined with the Optional Surcharged Business Use Coverage.

Is Road Hazard Tire Protection included with the Vehicle Protection Plan additional benefits?

While a legacy program contained a Road Hazard provision, this feature has been removed from the Vehicle Protection Plan.

Will the continuation of coverage be offered on the Vehicle Protection Plan?

Continuation of coverage will be offered on the Vehicle Protection Plan.

Are all vehicles eligible for the Vehicle Protection Plan?

While most makes and models are eligible, certain high-performance and limited production vehicles are excluded. See backup rates for details.

What deductibles are available for the Vehicle Protection Plan?

Deductibles: \$50, \$100, \$200, \$500 and \$100 Disappearing.

What are the five vehicle plans and eligibility requirements for the Vehicle Protection Plan?

1. New: Current + 5 model years and 0-60,000 miles on odometer. Must have 1 month/1,000 miles remaining on OEM comprehensive warranty.
2. Pre-owned: Current + 9 model years and 0-125,000 miles on odometer.
3. Pre-owned Wrap: Current + 9 model years and 0-100,000 miles on odometer.
4. Wrap New: Must have existing powertrain warranty (OEM, Limited, Lifetime, etc).
5. Wrap OEM / CPO: Eligibility by odometer mileage and vehicle model year.

Is there a vehicle eligibility MSRP-(manufacturer suggested retail price) dollar limitation for the Vehicle Protection Plan?

Vehicle eligibility is limited to \$100,000 MSRP.

What are the mileage bands by vehicle plan for the Vehicle Protection Plan?

- a. New: 0 to 12,000; 12,001 to 24,000; 24,001 to 35,000; 35,001 to 50,000 and 50,001 to 60,000.
- b. Wrap New: No mileage bands.
- c. Wrap OEM / CPO: No mileage bands.
- d. Pre-Owned Complete and Premium: 0-35,000; 35,001 to 50,000; 50,001 to 70,000; 70,001 to 90,000; 90,001 to 100,000.
- e. Pre-Owned Enhanced and Powertrain: 0-35,000; 35,001 to 50,000; 50,001 to 70,000; 70,001 to 90,000; 90,001 to 100,000; 100,001 to 125,000.
- f. Pre-Owned WRAP: 0-35,000; 35,001 to 50,000; 50,001 to 70,000; 70,001 to 90,000; 90,001 to 100,000.

What contract terms are available by vehicle plan for the Vehicle Protection Plan?

1. New: 12/12 to 120/125
2. Pre-Owned and Pre-owned Wrap: 6/6 to 60/60
3. Wrap New: 48/48 to 10/100
4. Wrap OEM / CPO: 5/75 to 10/100

What is the definition of when coverage begins and ends by contract plan for the Vehicle Protection Plan?

1. New: Additive Time & Miles-(true term)
2. Pre-Owned and Pre-owned Wrap: Additive Time & Miles-(true term)
3. Wrap-New: From original ISD-(in-service date) and 0 miles.
4. Wrap-OEM-CPO: From original ISD-(in-service date) and 0 miles.

What is the difference between Wrap-New, Wrap-OEM/CPO and Wrap-Pre-owned?

- a. Wrap-New: Used for non-OEM certified vehicles still under the OEM comprehensive warranty. It can also be used to wrap around our Protective New / Extended Eligibility Limited Powertrain Warranty or a Protective New Lifetime Powertrain Warranty.
- b. Wrap-OEM-CPO: Used for OEM Certified vehicles with an OEM Certified powertrain warranty in place that may or may not be under the OEM comprehensive warranty.
- c. Wrap-Pre-owned: Used for vehicles typically outside of their OEM comprehensive warranty that can be used to wrap around our Protective Limited Warranty Pre-owned terms or wrap around our Protective Lifetime Powertrain Warranty Pre-owned program.

Is there a waiting period (e.g. 30 days and 1,000 miles) for the Vehicle Protection Plan?

There is no waiting period on this program.

How many class codes are on the Vehicle Protection Plan?

Twenty (20) class codes 1-20.

Is the Vehicle Protection Plan available in all states?

State availability is determined by current Regulatory filings of the form and rates. We anticipate the program(s) being available in all 50 states. Further details will be communicated accordingly.

Profit Participation

Are profit participation programs available with the Vehicle Protection Plan?

Dealers may participate in the Vehicle Protection Plan underwriting profits through retrospective commission or reinsurance.

Rates

What does the rate platform look like?

An electronic rating platform was designed to quickly access the rate of each eligible vehicle selected on our F&I Café portal.

Will there be any kind of backup rates available?

A Rate Export Tool will be available during the product sign-up period. Upon sign-up, backup rates will be downloaded by the user to place on their computer's desktop.

Vehicle Mechanical Fitness / Maintenance

What are the mechanical fitness requirements for the Vehicle Protection Plan?

All eligible vehicles must meet mechanical fitness requirements as stipulated in the procedure guide. The mechanical fitness requirements include: (e.g. oil must be changed and other fluids maintained or changed as necessary, prior to the sale of the vehicle. The dealer must also repair any pre-existing conditions prior to issuing a Vehicle Protection Plan contract.

Contract and Claims Administration:

Who handles claims and administration for the Vehicle Protection Plan?

Contracts are submitted electronically through F&I Café or by traditional mail to our Processing Department in Bannockburn. The Bannockburn office also adjudicates the claims administration.