

# MAJOR MECHANICAL PROTECTION

Plans	Vehicle Protection Options	Engine	Transmission	Transfer Case	Drive Axle	Electrical	Brakes	Suspension	Fuel System	Steering	Air Conditioning	Seals & Gaskets	Audio Center	Hardware	ADR	Plan Explanations
		New & Used	Platinum	√	√	√	√	√	√	√	√	√	√	√	√	
Gold	√		√	√	√	√	√	√	√	√	√	√	√	√		<b>NAMED PARTS COVERAGE:</b> <i>*See brochure for a complete list of coverage</i>
Silver	√		√	√	√	√	√	√	√	√	√					<b>NAMED PARTS COVERAGE:</b> <i>*See brochure for a complete list of coverage</i>
Copper	√		√	√	√	√	√				√					<b>NAMED PARTS COVERAGE:</b> <i>*See brochure for a complete list of coverage</i>

**EXCLUSIONARY COVERAGE:** Covers the cost of mechanical breakdown of manufacturer installed mechanical or electrical parts. Coverage is so extensive that the plan only names those parts that are excluded from coverage.

**NAMED PARTS COVERAGE:** Covers the cost of repairs due to mechanical breakdown of manufacturer installed named mechanical or electrical parts. *\*See brochure for a complete list of coverage*

## New Eligibility Guidelines

- Current Model year + 4 previous years
- Up to 90,000 miles
- Vehicles that are outside manufacturer's warranty or purchased more than 21 days ago **will be subject to a 30 day & 1,000 mile claims waiting period**
- The Vehicle Purchase Date is the date the member takes possession of the vehicle, not the loan date or refinance date
- Platinum, Gold and Silver coverage up to 90,000 miles on the odometer
- Coverage begins on the application date and continues until the number of months selected has passed or until the odometer hits the number of miles listed on the policy, whichever comes first

## Used Eligibility Guidelines

- Platinum, Gold and Silver coverage - Current Model year + 9 previous years and up to 150,000 miles
- Copper coverage - Current + 14 prior model years and unlimited mileage. Maximum claims payout \$3,500
- Vehicles that are outside manufacturer's warranty or purchased more than 21 days ago **will be subject to a 30 day & 1,000 mile claims waiting period**
- The Vehicle Purchase Date is the date the member takes possession of the vehicle, not the loan date or refinance date
- Coverage begins on application date and current odometer mileage and continues for the number of months selected or number of miles selected has been driven, whichever comes first

## Options & Surcharges

### Deductibles (per visit):

Standard \$100 deductible included

\$0 deductible available for a onetime charge of \$250

\$50 deductible available for a onetime charge of \$125

**Commercial Coverage** available for a one time surcharge of \$300

**Special Electronics Package** is available for a \$200 surcharge.

This added coverage includes coverage for:

- GPS/Navigations Systems

- Night Vision Systems

- Video Components (including TV/VCR/DVD/Video Game Players)

**Modified Vehicle Surcharge** - \$200 one time fee. Allows the owner of a modified vehicle to purchase coverage for any **Manufacturer installed parts**. Any components added to the vehicle to perform such modifications are specifically excluded from coverage. The maximum body/suspension lift combined cannot exceed six (6) inches, and any tire size modification cannot exceed four (4) inches taller and/or 3 inches wider than the original manufacturer's installed tire size.

# MAJOR MECHANICAL PROTECTION

**Major Mechanical Protection** is a vehicle protection plan that shields borrowers from the cost associated with most unexpected mechanical breakdowns.

## What Borrowers Need to Know

- No inspection is required for used vehicles
- Pre-existing conditions are not covered
- Always follow the manufacturer's maintenance schedule and keep all maintenance records and receipts
- Repairs can be made at the dealership or any licensed repair facility
- Always have repair facility call Mercury's Claims Authorization Number (800-654-8455) for authorization prior to getting repairs done and with the final claim amount (Monday – Friday 8 AM –7 PM CST)
- Emergency repairs can be self-authorized if failure is of a serious or urgent nature, which renders the vehicle inoperable or unsafe to operate during a weekend or after normal business hours.
  - Must be a covered repair
  - Must be reported the next business day
- Mercury will supply a credit card number to the repair facility for payment of all authorized repair costs
- Vehicles used for commercial use may be eligible for coverage (Refer to the contract, part B Definitions)
- Transferable to a new buyer for a \$50 fee (maintenance records must be available)
- Borrowers may receive a full refund on cancellations made within 60 days if no claims have been paid; cancellations made after 60 days will be pro-rated with \$25 cancellation fee

## Value Added Benefits

- On-site emergency **Roadside Assistance Service** includes:
  - Towing Service (up to \$75)
  - Jump Start/Winching (up to \$75)
  - Tire Change (using borrower's spare tire - up to \$75)
  - Lockout Service (up to \$35)
  - Emergency Fuel & Fluid Delivery (up to \$75)
  - Trip Interruption (\$75 per day, \$225 maximum)
- **Rental Car** - based upon cost of repair
  - \$180 maximum benefit
  - \$300 maximum if repair parts are delayed
- **Tire Road Hazard**
  - \$125 per occurrence
  - \$500 maximum
- **Accident Deductible Reimbursement: Platinum Coverage ONLY**
  - ADR will reimburse your deductible up to \$500 in the event you file a claim against your comprehensive or collision coverage of your automobile insurance policy. One benefit per policy term.

Borrowers will be mailed a welcome pack which will include the number for Roadside Assistance (888-749-6233).

## Exclusions

- Damage caused by rust, corrosion, oxidation, contamination, sludge, restricted oil passages, improper amounts or types of fluids
- If the odometer is inoperative, altered, or tampered with
- Pre-existing conditions
- Vehicles declared equipped, identified as, or used for:
  - delivery
  - emergency
  - racing
  - rebuilt
  - salvaged
  - snow plow
  - declared a total loss
- Vehicle alterations or modifications not made by the manufacturer; or using vehicle in a manner not recommended by the manufacturer
- Trucks, Utility Vehicles and Vans may not exceed a one ton rating and 10,000 GVW

*\*See policy for complete list of exclusions*