

# Member Protection Services

## Vehicle Protection Plan (VPP) – Auto Essentials

### 1 Key/Remote Replacement:

Replacement of lost, stolen or destroyed keys or remotes.



### 2 Tire & Wheel Road Hazard Protection:

Repair or replacement of punctured, cut, or flat tires and wheels due to road hazards or pot holes.



### 3 Cosmetic Wheel Repair:

A concierge service that repairs cosmetic damage to covered wheels including damage to chrome wheels or rims.



### 4 Paintless Dent Repair:

Permanently removes door dings and minor dents without harming a vehicle's factory finish.



### 5 Windshield Repair:

Repair chips and cracks caused by propelled rocks or road hazard debris while driving on public roads, streets, and highways.



### 6 24-Hour Emergency Roadside Assistance:

- \* Towing Service
- \* Roadside Service
- \* Essential Fluids And Supplies
- \* Flat Tire Assistance
- \* Battery Assistance
- \* Lockout Service



*Descriptions are for informational purposes only. Please refer to actual coverage agreement for specific coverage details and exclusions.*

# Vehicle Protection Plan (VPP) – Auto Essentials

## Quick Reference Card

### Eligibility:

- Vehicles up to 10 years old – Autos, Trucks (less than one ton), Vans
- Commercial vehicles are NOT eligible
- Available in all states where consumer resides except CA, MA.
- Vehicles with MSRP of over \$100,000 are NOT eligible
- Benefit exclusion in FL & WY.
  - FL - Windshield repair is not available\*
  - WY - Key or remote replacement is not available

\* To offer Auto Essentials in Florida proper appointment must be obtained

### Claims:

- All claims require pre-authorization
- There is no deductible for any service
- To request pre-authorization and initiate a claim, consumer calls the claim number listed below

### Vehicle Expenses – Average Consumer Cost\*\*

Service	Average Cost	Frequency	Value
Tire and Wheel Repair	\$700 - \$800	x1 tire/ x1 wheel	\$700
Paintless Dent Repair	\$150 - \$175	x2	\$300
Windshield Repair	\$100 - \$125	x2	\$200
Key Replacement	\$275 - \$825	x1	\$500
Roadside Assistance	\$160 - \$220	x2	\$400
<b>Average Value</b>			<b>\$2100</b>

\*\*Based on ownership of vehicle

### Important Contact Information:

**Client Support:** 800-981-5689

**Claims:** 888-684-9327

**MPS Support:** 866-305-7792

**Roadside Assistance:** 866-330-0760

### Frequently Asked Questions

#### Do Uber and Lyft qualify as commercial use?

Ride-share services such as Uber & Lyft are not considered a commercial vehicle.

#### How many claims can a consumer file each year?

Key/Remote Replacement benefit has a maximum claims benefit of \$800 per year. All other benefits have **NO** maximum claims limit; consumers are able to file as many claims as they need per year.

#### Can the policy be cancelled?

Policy can be cancelled by the consumer for a refund. Cancellation policies vary by state. Refer to contract for additional information.

#### Can a consumer without a loan on their vehicle, or with a lease vehicle purchase Auto Essentials?

Yes! As long as they meet the eligibility requirements they are able to purchase Auto Essentials. The Financial Institution must have a way to collect payment for the consumer

#### Are rebuilt/salvaged vehicles eligible?

Yes!

#### If the tires and wheels on the vehicle are different than what came from the manufacturer, are they covered?

If the consumer files a claim for aftermarket tires/wheels the consumer must provide their original invoice for them; if they can provide the invoice, then Yes! If no invoice is available, tires/wheels will be replaced based on the original manufacturers tires/wheels.

