

AVERAGE REPAIR COSTS

Engine	\$6,000
Fuel Pump	\$475
Water Pump	\$600
Power Steering	\$1,400
Transmission Repair	\$3,000
Air Conditioning	\$1,250
Fuel System	\$1,400
Power Window	\$800
Drive Axle	\$1,000
Brake Calipers	\$400

Owner
Essentials



Administered by Enterprise Financial Group, Inc.
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This represents a summary of coverage.
Please consult the contract for complete details.

ESSENTIAL PROTECTION

for Your Budget *and* Your Family



ULTIMATE AND
DELUXE
PROTECTION

Owner
Essentials



Owner Essentials

Owner Essentials is a protection plan for the most important piece of technology in your everyday life – your car.

Your vehicle is not a luxury, it is a necessity. Drivers today are keeping their vehicles longer and driving them farther than ever before. Next to your home, your vehicle probably represents your largest investment.

Owner Essentials is one of the best investments you can choose. You are more likely to use it than the other forms of protection you might own.

Save money on costly repairs with Owner Essentials.



ULTIMATE PROTECTION

Repairs on all assemblies and parts are covered including eligible electric vehicles (EV) and hybrid vehicles with the exception of the following list of **WHAT IS NOT COVERED:** Paint, carpet, bright metal, trim, sheet metal, bumpers, body panels, glass, physical damage, molding, upholstery, lenses, sealed beams, light bulbs, head lamps, tail lamps, high mount stop lamps, L.E.D. light assemblies, fuses, circuit breakers, remote control consoles, radar detection devices, all exhaust components, the following emission components: purge valve/solenoids, vacuum canister, vapor return canister, vapor return lines/valves, air pump/lines/valves, emission vapor sensors; gas cap/filler neck, catalytic converter, battery, battery cables/harness, spark plugs, spark plug wires, fan belts, accessory drive belts, flexible hoses, distributor cap and rotor, shock absorbers, manual/hydraulic clutch assembly, friction clutch disc and pressure plate, weatherstrips, outside ornamentation, frame and structural body parts, vinyl and convertible tops, canvas top, any convertible top assemblies, fabric top, fiberglass top, hardware or linkages, tires, wheel/rims, wheel balances, safety restraint systems (including air bags), air and water leaks, wind noise, squeaks, rattles, all maintenance services including alignments, brake pads and shoes, brake rotors and drums, tune ups, coolants, lubricants, and hazardous waste fees.

DELUXE PROTECTION

ENGINE: Cylinder block and cylinder heads and all internally lubricated parts; harmonic balancer and bolt; timing cover; idler pulley; intake manifold; exhaust manifold; valve covers; oil pan; engine mounts; belt tensioners; cam gear bolt; timing gear, chain and belt; head bolts. Engine block and cylinder heads are only covered when damaged by a covered internally lubricated part.

TURBOCHARGER/SUPERCHARGER (Factory installed only): turbocharger/ supercharger housing; turbo boost valve; turbo waste gate, actuator bearing, bushing and all other internal parts. Turbocharger/supercharger housing are only covered if damaged by a covered internally lubricated part.

TRANSMISSION: Transmission case and all internally lubricated parts; torque converter; flywheel/flex plate; transmission mounts; transmission cooler; transmission oil pan; transmission control module (TCM) and vacuum modulator. Transmission case is only covered when damaged by a covered internally lubricated part.

TRANSFER CASE: Transfer case and all internally lubricated parts; 4x4 actuator. Transfer case is only covered when damaged by covered internally lubricated part.

DRIVE AXLE(S): Drive axle housing and all internally lubricated parts. Drive axle housing is only covered if damaged by a covered internally lubricated part. Drive shafts; universal joints; locking 4X4 hubs; center support/carrier bearings; differential cover and constant velocity joints unless failure was caused by neglected, torn, cracked, or perforated constant velocity joint boot. Constant velocity joint boots are not covered.

AC/HEATING (Includes only factory or dealer installed equipment): condenser; condenser fan; condenser fan motor; compressor; compressor clutch; compressor drive motor; evaporator; compressor pulley; accumulator; drier; expansion valve; idler pulley; driver operated A/C controls; electronic A/C control module; heater core; blower motor; orifice tube; high/low cutoff switch; and pressure cycling switch.

COOLING: Water pump and housing; radiator; cooling fan; cooling fan motor; fan clutch; and coolant recovery tank.

FUEL SYSTEM: Fuel delivery pump; fuel injection pump; fuel injectors; fuel tank; metal fuel lines; fuel pressure regulator; fuel sending unit; fuel gauge; idle air control (IAC) valve and motor; engine control module (ECM); and fuel injection sensors.

BRAKE: Master cylinder; power brake cylinder; vacuum assist booster; calipers; wheel cylinders; compensating valve; anti-lock brake system (ABS); modulating valve; crash avoidance system; hydraulic lines and fittings; and parking brake actuator.

ELECTRICAL: Alternator; ignition coil; horns; distributor (does not include cap & rotor); starter motor; starter solenoid; starter drive; cruise control systems; adaptive cruise control systems; ignition lock cylinder; windshield wiper motors; windshield wiper linkage; windshield washer pump; power seat motor; power window motors; regulators; power door locks and actuators; power antenna motor; power trunk release; wiring harness; driver information gauges (excludes burned out light bulbs); brake light switch; and all manually operated switches.

SUSPENSION: Upper and lower control arm shafts, bearings and bushings; electronic stability control system; traction control system; wheel bearings; spindles; ball joints; king pins and bushings; radius arm and bushings; stabilizer bar, arm; links and bushings; torsion bars; coil springs; leaf springs; suspension level control compressor; and wheel hub assembly.

STEERING: Steering gear box/rack and all internally lubricated parts; power steering pump; electric steering motor; tire pressure monitoring system; pitman arm; idler arm; tie rod ends; drag link; and steering column shaft and column couplings.

COMFORT PACKAGE (Manufacturer installed only): Keyless entry system; push button starting system; manufacturer installed communication systems; GPS; factory installed navigation system; entertainment systems including factory installed DVD and MP3 players; night vision systems and displays; and lane departure warning systems.

ELECTRIC VEHICLE (EV) AND HYBRID VEHICLES: Control systems; cooling systems; motor/generator/traction motor and all internally lubricated parts; on board charger; on board charger connector; on board trickle charger cable; power invertors and regenerative braking systems components.

SEALS AND GASKETS: Leaking seals and gaskets on any covered part listed above. Minor loss of fluid or seepage is considered normal and is not considered a mechanical breakdown.

ADDITIONAL BENEFITS

Roadside Assistance: Benefits include towing, flat tire changes, jump starts, vehicle fluid delivery, lockout assistance, and Concierge Services. The maximum benefit is \$100 per incident.

Rental Reimbursement: For a rental car at \$30 per day and a maximum of \$150 for 5 days per mechanical breakdown.

Trip Interruption: Reimbursement for lodging and meal expenses if you are more than 100 miles from home and are stranded overnight. \$75 per day for 3 days and a maximum of \$225.

Save up to 50% on hotel stays and receive savings for car rentals, theme parks, prescriptions, and much more.

Assistance in obtaining event ticketing; travel assistance - including hotel referrals and reservations, restaurant referrals and reservations, airline ticketing assistance and ground transportation coordination; ATM locator services; floral services; specialty gift buying services; and directions services including weather notifications. There is a limit of 3 assistance events for concierge services.

ROAD HAZARD COVERAGE (TIRE ONLY): If you have a road hazard you will be reimbursed the cost to repair or replace a damaged tire if damage is caused by a road hazard.

For Tire Repair: You will be reimbursed up to \$20 per occurrence for the full charges incurred for the repair.

For Tire Replacement: You will be reimbursed up to \$100 and a maximum of \$400 per occurrence for each tire replacement.

