

TRANSPARENCY & VALUE REDEFINED

FLORIDA

# VALUEMAX PROTECTION



VEHICLE SERVICE CONTRACT PROGRAM – RATE GUIDE



# VALUE-ADDED ROADSIDE BENEFITS INCLUDED WITH ALL PLANS!

## **ENDURANCE PROTECT APP**

Customers can utilize our App to view and manage their vehicle's maintenance schedule, original factory warranty details, and recall notices, reach live Concierge services, view service contract details, request roadside service with live GPS location tracking, and much more!



## **CONCIERGE SERVICES**

All Vehicle Service Contract plans 12 months or longer include 24/7 access – from anywhere in the world – to personal Concierge services for the life of every contract.



## **VEHICLE PROTECTION**

Endurance pays the manufacturer's suggested retail price for parts and your repair facility's posted labor rate, plus all tear-down, diagnostic, fluids and taxes on covered repairs.



## **ACCEPTED BY ALL LICENSED REPAIR FACILITIES**

Endurance protection plans are accepted by repair facilities nationwide. All claims are paid directly by corporate credit card.



## **TRIP INTERRUPTION**

If your customer's vehicle breaks down due to a covered component, and they're more than 100 miles away from home, Endurance provides reimbursement of meal and/or lodging expenses for up to 5 days at \$200 per day.



## **ROADSIDE ASSISTANCE**

- 24-hour roadside assistance ■
- Flat tire change ■
- Vehicle jump start ■
- Lockout key recovery ■
- Emergency fluid(s) delivery ■



## **RENTAL REIMBURSEMENT**

If your customer needs a rental vehicle due to covered repair work, Endurance will provide rental coverage with no deductible for up to 5 days at \$50 per day.



## **TOWING COVERAGE**

All Endurance protection plans provide no-cost Sign & Drive towing (to the selling dealer) up to 50 miles or to the nearest qualifying repair facility.



## **INCREASED RETAIL VALUE**

If your customer sells their vehicle, any remaining Endurance coverage can be transferred to the new owner, allowing the possibility of higher resale value.



# VALUEMAX VSC PROGRAM DETAILS

TERM/MILES ADDED TO SALE DATE & CURRENT MILEAGE | ANY MILE/UNLIMITED MILE OPTIONS

*Redefine your value proposition with ValueMax Protection! Our program includes 4 levels of Day One coverage with value-added benefits including concierge services, roadside assistance with GPS location tracking and more!*

## LEVEL 4

Top-level exclusionary coverage providing the most comprehensive protection for vehicles **10 years old or newer with up to 150,000 miles with Seals & Gaskets included.**

## LEVEL 3

Comprehensive stated component coverage providing protection against expensive repairs. Available for vehicles **15 years old or newer with up to 200,000 miles.**

## LEVEL 2

Strong stated component coverage providing solid peace of mind for the road ahead. Available **for any make or model vehicles 20 years old or newer with any mile option.**

## LEVEL 1

Affordable protection for the most important (and expensive to repair) stated components. Available **for vehicles 20 years old or newer with any mile option.**

## AT A GLANCE DETAILS:

### DEDUCTIBLE

- **Standard** – \$100

### INCLUDED BENEFITS

- Reimbursement of deductible for parts covered under manufacturer's warranty.
- Car rental coverage while vehicle is repaired.
- Reimbursement for meals and lodging while vehicle is repaired, when far away from home.
- Roadside service for minor mechanical issues, flat tires, dead batteries, if out of gas, or the engine needs fluids.
- Towing service to a repair facility when vehicle is disabled.
- On-site locksmith service, if keys are accidentally locked in the vehicle.

### ADDITIONAL DETAILS

- **ValueMax is fully insured by an A. M. Best "A" rated insurance carrier**
- **Claims Paid at Retail Parts & Labor**
- Salvage/Rebuilt Vehicles Accepted
- Canadian Grey Market Vehicles Accepted
- True Wear & Tear / Seals & Gaskets
- Progressive Damage
- Tire Height Modifications Up to 4" (No surcharge)
- **Endurance Protect App:** Instant access to Concierge services, vehicle and coverage details, instant roadside service calls with live GPS tracking, and much more!

# VALUEMAX ADD-ON COVERAGE OPTIONS, PROGRAM SURCHARGES & ELIGIBILITY GUIDELINES

## HIGH TECH OPTION:

**Available on Level 2 and 3 Coverage only.** Provides coverage for Back-up camera and sensors/perimeter warning, video system and display screen, radio, compact disc player, cassette player, GPS/NAV systems, blind spot sensors, electronic driver information display, and anti-theft systems (*remote excluded*). **(The above listed items, plus an expansive list of additional components, are included on Level 4).**

## UNLIMITED MILES OPTION:

**Available for Levels 3 and 4 Coverage on 24 or 36 month terms only.** With this surcharge, mileage restrictions are removed. *(This option is non-transferable and not available for Commercial Use Vehicles).*

## COMMERCIAL USE OPTION:

**Available with surcharge.** Provides coverage for vehicles used for the business purpose of providing ride-share services (Uber, Lyft, etc.), farming or ranching, pushing, pulling, or hauling material of any kind, route work, job site activities, service or repair work, or has been issued commercial plates in the state in which it is titled, or is used for a commercial enterprise. Vehicles used commercially for snow removal must be equipped with factory installed or factory authorized snowplow package. Usage must not exceed manufacturer's ratings and/or limitations. *(Cannot be combined with the Unlimited Miles option).*

## SEALS & GASKETS OPTION:

**Available on Level 2 and 3 Coverage for vehicles with up to 150,000 miles; Included on Level 4.** Provides coverage for the replacement of Seals and Gaskets, designed to prevent the loss of necessary coolants, lubricants and fluids of all listed components, as standalone failures and/or repairs. *(After 175,000 miles, Seals & Gaskets are covered only when required to be replaced in connection with a covered repair. Minor loss of fluid or seepage is considered normal and is not considered a Breakdown and is not eligible for coverage).*

## DAY ONE COVERAGE OPTION:

**For Level 1 on 12 or 24 month terms.** With this surcharge the standard 30 day/1,000 mile Waiting Period is waived. **(Day One Coverage included on all other Levels).**

## HYBRID ELECTRIC VEHICLES:

**Mandatory surcharge.** Provides coverage for hybrid electric vehicle parts/components including: Electric motor, power controller, inverter assembly, generator(s), electronic air conditioning compressor, and electronic power steering pump. *(HEV Battery/Battery Pack excluded).*

## SALVAGE/REBUILT VEHICLES:

**Mandatory surcharge.** Provides coverage for vehicles that have ever had a Salvage/Rebuilt title. *(Not available on any vehicle that has been declared True Mileage Unknown (TMU), or has ever been branded for flood, fire, or saltwater damage).*

## DIESEL VEHICLES:

**Mandatory surcharge.** Provides coverage for by-mechanical-failure-only fuel pump (electric or mechanical), pressure regulator, metering valve and fuel injectors.

## TURBO/SUPERCHARGER (OEM equipment only):

**Mandatory surcharge.** Provides coverage for all internally lubricated parts of the turbo/supercharger housing plus the waste gate. (Turbo/Supercharger housing is only covered if damaged by an internally lubricated part).

## 4 WHEEL/ALL WHEEL DRIVE:

**Mandatory surcharge.** Provides coverage for all internally lubricated parts within the transfer case, including but not limited to all bearings, bushings, chains, gears, sleeves, and sprockets. (Transfer case is covered only if damaged by an internally lubricated part).

## LIFT KIT:

**Mandatory surcharge.** Provides coverage for vehicles equipped with body or suspension lifts at the time of vehicle purchase. Lift kit modifications, and all assemblies that are in addition to factory installed parts, are excluded from coverage. The maximum increase for a body/suspension lift combined cannot exceed 6 inches. *(No coverage is available for suspension reductions or undersized wheels or tires).*

## VEHICLE EXCLUDED FROM COVERAGE INCLUDE:

- Vehicles modified from original manufacturer's specifications *(unless appropriate guidelines are followed)*
- Trucks, utility vehicles, and vans may not exceed one ton rating
- Vehicles that have ever been issued a salvage or rebuilt title, unless the Salvage/Rebuilt Coverage Option has been selected
- Vehicles that have ever been issued a branded title for assembled, dismantled, scrap, fire, flood, saltwater, junk or parts only, or declared a "lemon"
- Vehicles that have been declared True Mileage Unknown (TMU), have a failed, broken, disconnected or altered odometer, or on which the actual accumulated mileage cannot be determined
- Imported vehicles not originally manufactured to meet U.S. Federal Motor Vehicle Standards with the exception of Canadian Grey Market
- Commercial Use vehicles *(unless appropriate guidelines are followed)*
- Vehicles owned or used by a government entity, agency, or municipality
- Competitively driven vehicles
- Recreational vehicles and motorhomes
- Model year eligibility changes on January 1 of the New Year
- Alternative Fuel Vehicles including but not limited to EV, HICEV, FCV, FCEV

# EXCLUSIONARY COVERAGE SO EXTENSIVE, IT PROTECTS NEARLY ALL MECHANICAL & ELECTRICAL COMPONENTS!

## LEVEL 4

### TOP LEVEL HIGH TECH COVERAGE – Provides protection for an extensive list of parts and components including, but not limited to:

Auto dimmers, autonomous cruise control systems, blind spot sensors, bluetooth systems, collision avoidance systems, driver information center, driver recognition systems, entertainment technology, eye detection systems, hands free systems, heads up display systems, humidity sensors, infrared systems, keyless access systems, lane departure systems, multimedia interface systems, navigation packages, proximity sensors, rear monitoring cameras, rest recommendation systems, seat heaters and coolers, self-parking systems, SOS systems (such as OnStar®), touch screen technology, vibration sensors, voice recognition/command systems, and anti-theft systems.

### INCLUDES SEALS & GASKETS<sup>1</sup> COVERAGE

Coverage is provided for authorized repair/replacement of failed Seals and Gaskets (as standalone components) designed to prevent the loss of necessary coolants, lubricants and fluids.

### UNLIMITED MILES OPTION AVAILABLE!

Available with surcharge on 24 or 36 month terms only. (This option is non-transferable and not available for Commercial Use Vehicles).

### OPTIONS/ADD-ONS:

Unlimited Miles <sup>2</sup> (Available on 24 or 36 month terms only)	\$125
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### MANDATORY SURCHARGES:

AWD/4WD	\$100
Salvage/Rebuilt Vehicle	\$100
Diesel	\$250
Turbo/Supercharger	\$100
Lift Kit (Up to 6")	\$350
Commercial Use <sup>2</sup>	\$375
Hybrid Electric Vehicle (HEV)	\$100

*Day 1 Coverage for Vehicles  
10 Years Old or Newer With Up  
to 150k Miles at Time of Sale  
– True Wear & Tear and  
Seals & Gaskets Included!*

**LEVEL 4 LIMIT OF LIABILITY:** Our aggregate limit of liability for all pending and paid claims shall not exceed the **NADA Clean Retail** value at the time of Breakdown as determined by the NADA Used Car Guide (without consideration of or deduction for the cost of repairs associated with the Breakdown) and for Salvage/Rebuilt Vehicles, if the applicable surcharge has been paid, the Vehicle's value will be determined based on the NADA Rough Trade-In Value at time of repair or 60% of NADA Clean Retail – whichever is less.

<sup>1</sup>After 175,000 miles, Seals and Gaskets are covered only when required to be replaced in connection with a covered repair. Minor loss of fluid or seepage is considered normal and is not considered a Breakdown and is not eligible for coverage.

<sup>2</sup>Commercial Use and Unlimited Mileage Options cannot be combined.

# VALUEMAX PROTECTION – LEVEL 4 RATES

TERM	MILEAGE BAND	CLASS 1	CLASS 2	CLASS 3	CLASS 4
		Asian	Domestic, except for those listed in Class 3	Cadillac, Fiat, Saab, Subaru WRX/STI, Volkswagen, Volvo	European, except for those listed in Class 3
24/30	0 - 20,000	1,861	1,911	1,987	2,638
	20,001 - 40,000	1,910	2,039	2,114	2,771
	40,001 - 60,000	1,967	2,187	2,263	2,923
	60,001 - 80,000	2,033	2,361	2,437	3,104
	80,001 - 100,000	2,063	2,438	2,514	3,317
	100,001 - 120,000	2,098	2,596	2,672	NA
	120,001 - 150,000	2,172	2,712	2,788	NA
36/50	0 - 20,000	1,879	1,946	2,047	2,915
	20,001 - 40,000	1,944	2,116	2,217	3,093
	40,001 - 60,000	2,020	2,314	2,415	3,295
	60,001 - 80,000	2,109	2,546	2,647	3,536
	80,001 - 100,000	2,148	2,649	2,750	3,820
	100,001 - 120,000	2,195	2,859	2,960	NA
	120,001 - 150,000	2,294	3,014	3,115	NA
48/75	0 - 20,000	1,911	1,988	2,154	3,252
	20,001 - 40,000	2,004	2,231	2,397	3,495
	40,001 - 60,000	2,112	2,513	2,679	3,776
	60,001 - 80,000	2,239	2,846	3,012	4,101
	80,001 - 100,000	2,295	2,993	3,159	5,206
60/100	0 - 20,000	1,929	1,993	2,228	3,602
	20,001 - 40,000	2,039	2,278	2,513	3,912
	40,001 - 60,000	2,166	2,611	2,846	4,271
	60,001 - 80,000	2,245	2,754	2,989	4,493
72/125	0 - 20,000	1,986	2,275	2,475	4,218
	20,001 - 40,000	2,145	2,691	2,891	4,626
	40,001 - 60,000	2,201	2,837	3,037	5,124
	60,001 - 80,000	2,308	NA	NA	NA
84/125	0 - 20,000	2,019	2,363	2,563	5,067
	20,001 - 40,000	2,209	2,858	3,058	4,604
	40,001 - 60,000	2,275	3,023	3,223	NA
	60,001 - 80,000	2,384	NA	NA	NA

Please refer to our Class Guide for a complete list of ineligible vehicle makes and models.



**Day 1 Coverage for Vehicles 15 Years Old or Newer  
With Up to 200k Miles at Time of Sale – Wear & Tear Included!**

# LEVEL 3

**ENGINE:** All internally lubricated parts within the engine plus the cylinder heads, engine block, engine mounts, flex plate, flywheel and ring gear, harmonic balancer, intake and exhaust manifolds, water pump, oil dipstick and tube, oil pump, oil pump drive sprocket, timing chain/belt, and timing chain tensioner. The oil pan and valve covers are covered only if damaged by an internally lubricated part.

**AUTOMATIC TRANSMISSION:** All internally lubricated parts within the transmission case, including but not limited to, gears and shafts, bearings, bushings, bands, friction and steel clutch plates, steel drums, pump, servo unit, valve body and plate, and governor. Torque converter, lock-up converter. Transmission case is covered only if damaged by an internally lubricated part.

**MANUAL TRANSMISSION:** All internally lubricated parts within the transmission case, including but not limited to bearings, bushings, gears, shafts, synchronizers, spacers, main drive gear, main shaft, shift forks, synchronizer drums, overdrive housing. Transmission case is covered only if damaged by an internally lubricated part.

**DRIVE AXLE:** All internally lubricated parts including but not limited to ring and pinion gears, spider gears and side gears, bearings, bushings, spacers, yokes, axle shafts, drive shafts, carrier bearing, universal joints, center support bearing, and CV joints (provided the boots are not torn or damaged), four-wheel drive actuator, and locking hub mechanisms. The drive axle housing is covered only if damaged by an internally lubricated part.

**BRAKES:** Master cylinder, vacuum power assist booster and valve, hydro booster, disc brake calipers, wheel cylinders, steel brake lines and hoses, ABS control module, ABS pump, ABS sensors, ABS accumulator, ABS motor, hydraulic lines and fittings, and rear actuators.

**STEERING:** Power steering pump, rack and pinion, and all internally lubricated parts within the steering gear assembly. The steering gear box/rack and pinion housing are covered only if damaged by an internally lubricated part.

**LEVEL 3 LIMIT OF LIABILITY:** Our aggregate limit of liability for all pending and paid claims shall not exceed the **NADA Clean Retail** value at the time of Breakdown as determined by the NADA Used Car Guide (without consideration of or deduction for the cost of repairs associated with the Breakdown) and for Salvage/Rebuilt Vehicles, if the applicable surcharge has been paid, the Vehicle's value will be determined based on the NADA Rough Trade-In Value at time of repair or 60% of NADA Clean Retail – whichever is less.

<sup>1</sup>**Seals and Gaskets Option (Surcharge Applies)** – Available on vehicles with up to 150,000 miles at time of sale. Provides coverage for the replacement of Seals and Gaskets, designed to prevent the loss of necessary coolants, lubricants and fluids of all listed components, as standalone failures and/or repairs. **After 175,000 miles, Seals and Gaskets are covered only when required to be replaced in connection with a covered repair.** Minor loss of fluid or seepage is considered normal and is not considered a Breakdown and is not eligible for coverage.

<sup>2</sup>Commercial Use and Unlimited Mileage Options cannot be combined.

**ELECTRICAL:** Alternator, electric horn, front wiper motor, rear wiper motor, rear defroster switch, starter motor, starter solenoid, voltage regulator, all electrical manual switches, analog gauges, convertible top motor, cruise control module, cruise control servo, electronic instrument cluster, electronic level control compressor, electronic level control sensor, electronic off headlamp sensor, power antenna motor, main wiring harness, power door lock actuators, power mirror motor, power seat motor, power sunroof motor, power window motor, power window regulator, starter drive, washer motor, wiper circuit board, cam sensor, crank sensor, ignition module, engine control unit (ECU), engine control module (ECM), ignition control unit (ICU), coil pack, coil(s), pick-up coil, manifold air temperature sensor (MAT), camshaft position sensor, coolant temperature sensor, idle air control valve, idle speed control motor, knock sensor, mass air flow sensor (MAF), manifold absolute pressure sensor (MAP), oxygen sensor, vehicle speed sensor, and throttle position sensor.

**AIR CONDITIONING & HEATING (Factory Authorized Only):** Compressor, compressor clutch, compressor coil, accumulator, dryer/receiver, condenser, evaporator, blower motor, compressor pulley, expansion valve, high/low cutoff switches, and orifice tube.

**FUEL SYSTEM:** Fuel injectors, fuel level sending unit, fuel injection pump, metal fuel lines, and primary fuel pump.

**SUSPENSION:** Upper and lower ball joints, leaf and coil springs (only if broken), spindles, struts, upper and lower control arms, wheel bearings, radius arm, and bushings.

**ENGINE COOLING SYSTEM:** Water pump, thermostat, radiator, radiator fan and clutch, fan blades, heater core.

**SEALS & GASKETS:** Coverage is provided for the standalone failure of the cylinder head and/or intake manifold gaskets only. All other Seals and Gaskets are covered only when required to be replaced in connection with a covered repair, **unless the Seals and Gaskets Option<sup>1</sup> has been selected.**

**OPTIONS/ADD-ONS:**

Unlimited Miles <sup>2</sup> (Available on 24 or 36 month terms only)	\$125
High Tech	\$150
Seals & Gaskets (Up to 150,000 miles at time of sale)	\$125

**MANDATORY SURCHARGES:**

AWD/4WD	\$100
Salvage/Rebuilt Vehicle	\$100
Diesel	\$250
Turbo/Supercharger	\$100
Lift Kit (Up to 6")	\$350
Commercial Use <sup>2</sup>	\$375
Hybrid Electric Vehicle (HEV)	\$100

# VALUEMAX PROTECTION – LEVEL 3 RATES

TERM	MILEAGE BAND	CLASS 1	CLASS 2	CLASS 3	CLASS 4
		Asian	Domestic, except for those listed in Class 3	Cadillac, Fiat, Saab, Subaru WRX/STI, Volkswagen, Volvo	European, except for those listed in Class 3
24/30	0 - 20,000	1,836	1,847	1,922	2,357
	20,001 - 40,000	1,863	1,916	1,992	2,442
	40,001 - 60,000	1,895	1,999	2,075	2,543
	60,001 - 80,000	1,931	2,095	2,171	2,733
	80,001 - 100,000	1,947	2,136	2,212	2,877
	100,001 - 120,000	1,977	2,225	2,301	3,012
	120,001 - 150,000	2,037	2,310	2,386	NA
	150,001 - 200,000	2,069	2,354	2,430	NA
36/50	0 - 20,000	1,846	1,860	1,961	2,540
	20,001 - 40,000	1,882	1,953	2,054	2,654
	40,001 - 60,000	1,924	2,063	2,164	2,789
	60,001 - 80,000	1,973	2,191	2,292	3,042
	80,001 - 100,000	1,994	2,246	2,347	3,234
	100,001 - 120,000	2,034	2,365	2,466	3,414
	120,001 - 150,000	2,114	2,478	2,579	NA
	150,001 - 200,000	2,157	2,537	2,638	NA
48/75	0 - 20,000	1,864	1,865	2,031	2,736
	20,001 - 40,000	1,914	1,999	2,268	2,894
	40,001 - 60,000	1,974	2,154	2,423	3,076
	60,001 - 80,000	2,044	2,338	2,607	3,388
	80,001 - 100,000	2,075	2,417	2,686	3,645
	100,001 - 120,000	2,144	2,574	2,843	NA
60/100	0 - 20,000	1,874	1,879	2,083	2,936
	20,001 - 40,000	1,934	2,005	2,240	3,148
	40,001 - 60,000	2,003	2,188	2,423	3,381
	60,001 - 80,000	2,065	2,347	2,582	3,749
	80,001 - 100,000	2,116	2,432	2,667	NA
	100,001 - 120,000	2,162	2,613	2,848	NA
72/125	0 - 20,000	1,905	2,064	2,214	3,205
	20,001 - 40,000	1,993	2,293	2,443	3,446
	40,001 - 60,000	2,014	2,349	2,499	3,734
	60,001 - 80,000	2,077	2,429	2,579	4,170
	80,001 - 100,000	2,115	2,522	2,672	NA
	100,001 - 120,000	2,160	2,679	2,829	NA
84/125	0 - 20,000	1,924	2,113	2,313	3,558
	20,001 - 40,000	2,028	2,385	2,585	3,864
	40,001 - 60,000	2,053	2,451	2,651	4,223
	60,001 - 80,000	2,150	2,594	2,794	4,738
	80,001 - 100,000	2,196	2,708	2,908	NA
	100,001 - 120,000	2,251	2,844	3,044	NA

Please refer to our Class Guide for a complete list of ineligible vehicle makes and models.



**Day 1 Coverage for Any Make or Model Vehicle  
20 Years Old or Newer With Unlimited Miles  
at Time of Sale – Wear & Tear Included!**

# LEVEL 2

## LEVEL 2 RATES

TERM	MILEAGE BAND	ALL VEHICLES
24/30	0 - 100,000	2,010
36/50		2,085
48/75		2,212
60/100		2,342

Please refer to Class Guide for complete list of ineligible vehicle makes/models.

### OPTIONS/ADD-ONS:

High Tech	\$150
Seals & Gaskets (Up to 150,000 miles at time of sale)	\$125

### MANDATORY SURCHARGES:

AWD/4WD	\$100
Over 100k Miles	\$150
Salvage/Rebuilt Vehicle Coverage	\$100
Diesel	\$250
Turbo/Supercharger	\$100
Lift Kit (Up to 6")	\$350
Commercial Use	\$375
Hybrid Electric Vehicle (HEV) Coverage	\$100

**LEVEL 2 LIMIT OF LIABILITY:** Our aggregate Limit of Liability for all pending and paid claims shall not exceed the lesser of **NADA Average Trade-In** value at the time of Breakdown as determined by the NADA Used Car Guide (without consideration of or deduction for the cost of repairs associated with the Breakdown) or \$10,000. Once a component has been repaired or replaced, there is no further coverage for that component.

**Seals and Gaskets Option (Surcharge Applies)** – Available on vehicles with up to 150,000 miles at time of sale. Provides coverage for the replacement of Seals and Gaskets, designed to prevent the loss of necessary coolants, lubricants and fluids of all listed components, as standalone failures and/or repairs. **After 175,000 miles, Seals and Gaskets are covered only when required to be replaced in connection with a covered repair.** Minor loss of fluid or seepage is considered normal and is not considered a Breakdown and is not eligible for coverage.

**ENGINE:** All internally lubricated parts including but not limited to: Camshaft and bearings, connecting rods and bearings, crankshaft and bearings, cylinder block, main bearings, oil pump, gears and pick-up screen, pistons, piston rings and wrist pins. Timing chain and gears, timing belt, cylinder heads, exhaust valves, intake valves, valve springs and retainers, push rods, rocker arms and shafts, and hydraulic and solid lifters, distributor shaft, exhaust manifold, intake manifold base.

**AUTOMATIC TRANSMISSION:** All internally lubricated parts within the transmission case, including but not limited to, gears and shafts, bearings, bushings, bands, friction and steel clutch plates, steel drums, pump, servo unit, valve body and plate, and governor. Torque converter, lock-up converter. Transmission case is covered only if damaged by an internally lubricated part.

**MANUAL TRANSMISSION:** All internally lubricated parts within the transmission case, including but not limited to bearings, bushings, gears, shafts, synchronizers, spacers, main drive gear, main shaft, shift forks, synchronizer drums, overdrive housing. Transmission case is covered only if damaged by an internally lubricated part.

**DRIVE AXLE:** All internally lubricated parts within the drive axle housing plus yokes, axle shafts, drive shafts, carrier bearing, universal joints, center support bearing, and CV joints (provided the boots are not torn or damaged). The drive axle housing is covered only if damaged by an internally lubricated part.

**BRAKES:** Master cylinder, vacuum power assist booster and valve, hydro booster, disc brake calipers, wheel cylinders, steel brake lines and hoses.

**STEERING:** Power steering pump, rack and pinion, and all internally lubricated parts within the steering gear assembly. The steering gear box/rack & pinion housing are covered only if damaged by an internally lubricated part.

**ELECTRICAL:** Alternator, electric horn, front wiper motor, rear wiper motor, rear defroster switch, starter motor, starter solenoid, and voltage regulator.

**AIR CONDITIONING & HEATING (Factory Authorized Only):** Compressor, compressor clutch, compressor coil, accumulator, dryer/receiver, condenser, and evaporator.

**FUEL SYSTEM:** Primary fuel pump, metal fuel lines, and fuel level sending unit.

**SUSPENSION:** Upper and lower ball joints, leaf and coil springs (only if broken), and spindles.

**ENGINE COOLING SYSTEM:** Water pump, thermostat, radiator, radiator fan and fan clutch.

**SEALS & GASKETS:** Coverage is provided for the standalone failure of the cylinder head and intake manifold gaskets only. All other Seals and Gaskets are covered only when required to be replaced in connection with a covered repair, **unless the Seals and Gaskets Option<sup>1</sup> has been selected.**

**Powertrain Coverage for Vehicles  
20 Years Old or Newer With Unlimited Miles  
at Time of Sale – Wear & Tear Included!**

# LEVEL 1

## LEVEL 1 RATES

TERM		MILEAGE BAND	ALL VEHICLES
Months	Miles		
3	4,500	0 - 100,000	402
6	7,500		689
12	15,000		1,905
24	30,000		1,934

Please refer to Class Guide for complete list of ineligible vehicle makes/models.

### OPTIONS/ADD-ONS:

Day One Coverage (Available on 12/24 month terms only)	\$100
High Tech	\$150

### MANDATORY SURCHARGES:

AWD/4WD	\$100
Over 100k Miles	\$150
Salvage/Rebuilt Vehicle Coverage	\$100
Diesel	\$250
Turbo/Supercharger	\$100
Lift Kit (Up to 6")	\$350
Commercial Use	\$375
Hybrid Electric Vehicle (HEV) Coverage	\$100

**LEVEL 1 LIMIT OF LIABILITY:** Our aggregate Limit of Liability for all pending and paid claims shall not exceed the lesser of **NADA Rough Trade-In** value at the time of Breakdown as determined by the NADA Used Car Guide (without consideration of or deduction for the cost of repairs associated with the Breakdown) or: (1) a per claim limit of \$1,200 and a \$2,500 aggregate on all Contracts with 3 or 6 month terms; (2) a per claim limit of \$2,400 and a \$5,000 aggregate on all Contracts with 12 or 24 month terms.

<sup>1</sup>**Day One Coverage Option (Surcharge Applies)** – With this coverage the standard Waiting Period of 30 days and 1,000 miles is waived. Does not apply to any a condition which occurred prior to contract purchase which would have been obvious and apparent if vehicle had been inspected at time of purchase, or anything determined by an independent inspection to be pre-existing.

<sup>2</sup>Leaking and/or failed Seals and Gaskets are not covered as standalone failures and/or repairs. Minor loss of fluid or seepage is considered normal and is not considered a Breakdown and is not eligible for coverage.

**ENGINE:** All internally lubricated parts including but not limited to: Camshaft and bearings, connecting rods and bearings, crankshaft and bearings, cylinder block, main bearings, oil pump, gears and pick-up screen, pistons, piston rings and wrist pins. Timing chain and gears, timing belt, cylinder heads, exhaust valves, intake valves, valve springs and retainers, push rods, rocker arms and shafts, and hydraulic and solid lifters, distributor shaft, exhaust manifold, intake manifold base.

**AUTOMATIC TRANSMISSION:** All internally lubricated parts within the transmission case, including but not limited to, gears and shafts, bearings, bushings, bands, friction and steel clutch plates, steel drums, pump, servo unit, valve body and plate, and governor. Torque converter, lock-up converter. Transmission case is covered only if damaged by an internally lubricated part.

**MANUAL TRANSMISSION:** All internally lubricated parts within the transmission case, including but not limited to bearings, bushings, gears, shafts, synchronizers, spacers, main drive gear, main shaft, shift forks, synchronizer drums, overdrive housing. Transmission case is covered only if damaged by an internally lubricated part.

**DRIVE AXLE:** All internally lubricated parts within the drive axle housing plus yokes, axle shafts, drive shafts, carrier bearing, universal joints, center support bearing, and CV joints (provided the boots are not torn or damaged). The drive axle housing is covered only if damaged by an internally lubricated part.

**FUEL SYSTEM:** Primary fuel pump, metal fuel lines, and fuel level sending unit.

**ENGINE COOLING SYSTEM:** Water pump and thermostat.

**SEALS & GASKETS<sup>2</sup>:** Covered only when required to be replaced in connection with a covered repair.

### 3- OR 6-MONTH TERMS – DAY ONE COVERAGE:

Coverage begins on the Effective Date and Mileage and will expire on the Expiration Date or Mileage, whichever occurs first, as shown in the Declarations Section, and/or when the Limits of Liability for the Contract have been reached.

### 12- OR 24-MONTH TERMS – WAITING PERIOD:

Coverage begins upon expiration of a Waiting Period of 30 days AND 1,000 miles from the date/mileage on the date of Contract purchase **unless the Day One Coverage<sup>1</sup> Option has been selected.**

# VALUEMAX CLASS GUIDE

## LEVELS 3 & 4 INCLUDE THE FOLLOWING:

ACURA	All Other Models	1
AUDI	All Other Models	4
BMW	All Other Models	4
BUICK	All Models	2
CADILLAC	All Other Models	3
CHEVROLET	All Other Models	2
CHRYSLER	All Other Models	2
DODGE	All Other Models	2
FIAT	All Models	3
FORD	All Other Models	2
GENESIS	All Other Models	1
GMC	All Models	2
HONDA	All Models	1
HUMMER	All Other Models	2
HYUNDAI	All Models	1
INFINITI	All Models	1
ISUZU	All Models	1
JAGUAR	All Other Models	4
JEEP	All Models	2
KIA	All Models	1
LEXUS	All Models	1
LINCOLN	All Models	2

MAZDA	All Models	1
MERCEDES	All Other Models	4
MERCURY	All Models	2
MINI	All Models	4
MITSUBISHI	All Other Models	1
NISSAN	All Models	1
OLDSMOBILE	All Models	2
PONTIAC	All Models	2
RAM	All Models	2
SAAB	All Models	3
SATURN	All Models	1
SMART	All Models	4
SUBARU	WRX / STI	3
	All Other Models	1
TOYOTA	All Models	1
VOLKSWAGEN	All Other Models	3
VOLVO	All Models	3

## LEVELS 1 & 2 INCLUDE ANY MAKE/MODEL NOT LISTED BELOW:

### INELIGIBLE VEHICLE MAKES:

Including but not limited to Acura NSX; Alfa Romeo; Aston Martin; Audi R, RS and S-Series, 2.7L Equipped, Turbo; Avanti; Bentley; BMW Alpina, 7, 8 and M-Series, Z8; Cadillac Allante, Catera, V-Series, XLR; Chevrolet Camaro ZL1, Corvette GS, Z06, ZR1; Chrysler Prowler; Daewoo; Diahatsu; Delorean; Dodge Viper, Stealth, Sprinter, SRT Hellcat; Ford Cobra, Mach 1, Saleen/Roush, Supercharged, Ford SVT Models; Ferrari; Genesis V8 Models: Hummer H1; Jaguar XK, XJ; Lamborghini; Land Rover; Lexus 600h, F Performance; Lotus; Maserati; Mercedes AMG Series, G, GL, GLA, GLK, S, SL and SLS Class; Merkur; MG; Mitsubishi 3000GT, Lancer Evo; Nissan GT-R; Peugeot; Plymouth Prowler; Porsche; Range Rover; Renault; Rolls Royce; Tesla; Triumph; Volkswagen Eurovan, Passat W8, Phaeton, Touareg V10; Yugo.

Any vehicle NOT listed in the Class Guide is NOT covered. Determination of vehicle eligibility will be at the sole discretion of the Administrator.

### COVERAGE EXCLUSIONS INCLUDE:

- Vehicles modified from original manufacturer's specifications (unless appropriate guidelines are followed)
- Trucks, utility vehicles, and vans may not exceed one ton rating
- Vehicles that have ever been issued a salvage or rebuilt title, unless the Salvage/Rebuilt Coverage Option has been selected
- Vehicles that have ever been issued a branded title for assembled, dismantled, scrap, fire, flood, saltwater, junk or parts only, or declared a "lemon"
- Vehicles that have been declared True Mileage Unknown (TMU), have a failed, broken, disconnected or altered odometer, or on which the actual accumulated mileage cannot be determined
- Imported vehicles not originally manufactured to meet U.S. Federal Motor Vehicle Standards with the exception of Canadian Grey Market
- Commercial Use vehicles (unless appropriate guidelines are followed)
- Vehicles owned or used by a government entity, agency, or municipality
- Competitively driven vehicles
- Recreational vehicles and motorhomes
- Model year eligibility changes on January 1 of the New Year
- Alternative Fuel Vehicles including but not limited to EV, HICEV, FCV, FCEV

### POST SALE:

Only vehicles with at least 1 month and 1,000 miles remaining on the manufacturer's BASIC warranty, are eligible for Post Sale.

**ENDURANCE**  
**DEALER SERVICES**

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*NORTHBROOK, IL 60062*

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