Extended Protection Plans for
New and Pre-Owned Vehicles
Protection
Your vehicle is not only an investment; it’s your transportation lifeline. Driver’s Choice from Old Republic Insured Automotive Services is your safeguard against the cost of sudden mechanical or electrical failures—failures that not only can interrupt your life, but also take a serious bite out of your wallet.

Whether you drive a new or pre-owned vehicle, Driver’s Choice gives you added protection from the unexpected. With a full complement of affordable coverage options, Driver’s Choice is the ideal solution to protect your investment and reduce out-of-pocket expenses should a mechanical breakdown occur. What’s more, Driver’s Choice is backed by the financial strength of Old Republic Insurance Company.
New Vehicle Coverage

Driver’s Choice offers a wide range of new vehicle coverage to complement your vehicle’s current factory warranty and the way you drive. Choose from three levels of coverage and several time/mileage options that best suit your lifestyle, driving habits, and intended length of vehicle ownership. Today, drivers keep their vehicles longer than ever—a fact that often leaves them unprotected against mechanical and electrical failures after the vehicle’s factory warranty has expired. Driver’s Choice offers protection for your vehicle for up to seven years and 100,000 miles, and coverage begins the day you purchase your service contract.

Pre-Owned Vehicle Coverage

With four levels of coverage, Driver’s Choice offers affordable options to ensure pre-owned vehicles are protected against costly mechanical and electrical repairs. Unexpected mechanical failures are an unfortunate part of life, but with Driver’s Choice, the most critical and expensive components of your vehicle are covered starting the day you purchase your vehicle.

This brochure highlights the benefits of the Driver’s Choice Plans. Please refer to the actual service contract for coverages, exclusions, terms, conditions and limitations.
If you purchase the Basic Plan, the covered parts are:

**Engine:**
All internal parts; manifolds; timing gears, tensioner and guides, chain or belt; flex plate; oil pump; water pump; fuel delivery pump; engine mounts; harmonic balancer; turbocharger housings and internal parts. The engine block and heads, valve covers, timing cover, and oil pan are covered only if damaged by the failure of an internal part.

**Transmission (Automatic or Manual):**
All internal parts; torque converter; transmission pan; transmission mounts; vacuum modulator. The transmission case is covered only if damaged by the failure of an internal part.

**Transfer Case:**
All internal parts; transfer case mounts. The transfer case is covered only if damaged by the failure of an internal part.

**Drive Axle (Front/Rear Wheel Drive):**
All internal parts; axle shafts; constant velocity joints (except any damage to the constant velocity joint due to the failure of the sealing boot is not covered); universal joints; propeller shafts; axle bearings; hubs and hub bearings. The drive axle case is covered only if damaged by the failure of an internal part.

**Optional Seals and Gaskets:**
Seals and gaskets coverage is provided as an option with the Basic Plan for all parts listed in the above named component groups. A surcharge must be paid and the Seals and Gaskets box must be checked on the Registration Page for this coverage to apply on vehicles with 0 – 90,000 odometer miles at the time of contract purchase.

*Please refer to the service contract for complete information regarding coverage.*
If you purchase the Select Plan, the covered parts are:

**Engine:**
All internal parts; manifolds; timing gears, tensioner and guides; chain or belt; flex plate; oil pump; water pump; fuel delivery pump; camshaft and crankshaft position sensors; knock sensors; manifold pressure sensors; engine mounts; belt tensioner; harmonic balancer; turbocharger/supercharger housings and internal parts. The engine block and heads, valve covers, timing cover, and oil pan are covered only if damaged by the failure of an internal part.

**Transmission** (Automatic or Manual):
All internal parts; torque converter; transmission pan; transmission mounts; vacuum modulator. The transmission case is covered only if damaged by the failure of an internal part.

**Transfer Case:**
All internal parts; transfer case mounts. The transfer case is covered only if damaged by the failure of an internal part.

**Drive Axle** (Front/Rear Wheel Drive):
All internal parts; axle shafts; constant velocity joints (except any damage to the constant velocity joint due to the failure of the sealing boot is not covered); universal joints; propeller shafts; axle bearings; hubs and hub bearings; locking rings. The drive axle case is covered only if damaged by the failure of an internal part.

**Steering:**
Gear housing, rack and pinion, internal steering rack seals, and all internal components; power steering pump and pump seal; steering column shafts, joints and couplings.

**Suspension** (Front and Rear):
Upper and lower control arms; control arm shafts and bushings; control arm linkage; ball joints; torsion bars and bushings; steering knuckles/spindles; stabilizer shaft linkage and bushings; wheel bearings; MacPherson strut upper mount/bearing plate (strut shock absorber function is not covered).
Air Conditioning:
Compressor; clutch and pulley; condenser; evaporator; receiver-drier; refrigerant valves; expansion valve and pressure cycling switch; accumulator; idler pulley and bearings; orifice tube.

Brakes:
Master cylinder and seals; wheel cylinders and seals; disc brake calipers; power brake booster; hydraulic brake lines, fittings and valves; parking brake linkage and cables; anti-lock brake system: electronic control unit, wheel / speed sensor(s), valve(s), hydraulic unit, accumulator, modulator, and actuator(s).

Electrical:
Alternator; starter motor; starter solenoid; starter drive; alternator voltage regulator; power window motor; power seat motor; wiper motors; distributor; manually operated switches; coil; horns; horn relay; electronic ignition module; rear window defroster (except for physical damage); rear window heating relay; power door lock actuator; convertible top motor; power antenna motor and mast drive cable; electronic fuel injection sensors, control unit and injectors; electronic transmission control module.

Chassis Hardware:
Hood latch and cable; door / hood / trunk / hatch hinges; glove box / console lock and latch; ignition lock and tumbler; window regulators.

Seals and Gaskets Coverage:
Seals and gaskets coverage is provided with the Select Plan for all parts listed in the above named component groups.

Please refer to the service contract for complete information regarding coverage.
If you purchase the Deluxe Plan, the covered parts are:

**Engine:**
All internal parts; manifolds; timing gears, tensioner and guides, chain or belt; flex plate; oil pump; water pump; fuel delivery pump; throttle body; throttle cable/ linkage; fuel lines and fuel regulators; camshaft and crankshaft position sensors; knock sensors; manifold pressure sensors; EGR valve; temperature sensors; thermostat; electric cooling fan motors; fan clutch and pulleys; belt tensioner; coolant recovery tank; radiator and mounts; engine mounts; harmonic balancer; turbocharger/supercharger housings and internal parts; wastegate; bypass valve; actuators and sensors. The engine block and heads, valve covers, timing cover, and oil pan are covered only if damaged by the failure of an internal part.

**Transmission (Automatic or Manual):**
All internal parts; torque converter; transmission pan; transmission mounts; vacuum modulator; shifter and shift linkage; electronic shift control module; sensors, solenoids and switches; auxiliary cooler, hydraulic clutch master cylinder and slave cylinder. The transmission case is covered only if damaged by the failure of an internal part.

**Transfer Case:**
All internal parts; transfer case mounts; shifter and shift linkage; electronic shift control module; sensors, solenoids, and switches; all wheel drive engagement module and actuator. The transfer case is covered only if damaged by the failure of an internal part.

**Drive Axle (Front/Rear Wheel Drive):**
All internal parts; axle shafts; constant velocity joints (except any damage to the constant velocity joint due to the failure of the sealing boot is not covered); universal joints; propeller shafts; center support bearings; axle bearings; hubs and hub bearings; locking rings. The drive axle case is covered only if damaged by the failure of an internal part.

**Steering:**
Gear housing, rack and pinion, internal steering rack seals, and all internal components; power steering pump and pump seal; power steering lines/hoses; tilt wheel mechanism; steering linkage; idler arm; tie rod ends; pitman arms; center link; steering dampener; steering column shafts, joints and couplings.

**Suspension (Front and Rear):**
Upper and lower control arms; control arm shafts and bushings; control arm linkage; ball joints; torsion bars and bushings; steering knuckles / spindles; stabilizer shaft linkage and bushings; wheel bearings; springs; MacPherson strut upper mount/bearing plate (strut shock absorber function is not covered).
Air Conditioning:
Compressor; clutch and pulley; condenser; evaporator; receiver-drier; refrigerant valves; expansion valve and pressure cycling switch; accumulator; idler pulley and bearings; orifice tube; temperature control panel and module; vent mode door actuator and motor; blower motor and resistor; heater control valve and heater core.

Brakes:
Master cylinder and seals; wheel cylinders and seals; disc brake calipers; power brake booster; hydraulic brake lines, fittings and valves; parking brake linkage and cables; anti-lock brake system: electronic control unit, wheel / speed sensor(s), valve(s), hydraulic unit, accumulator, modulator, and actuator(s); linkage and hardware (backing plates, caliper mounting pins, etc.).

Electrical:
Alternator; starter motor; starter solenoid; starter drive; alternator voltage regulator; power window motor; power seat motor; wiper motors; backup light, brake light, and interior light switches; distributor; manually operated switches; coil; horns; horn relay; electronic ignition module; rear window defroster (except for physical damage); rear window heating relay; power door lock and actuator; convertible top motor; power antenna motor and mast drive cable; electronic fuel injection sensors, control unit and injectors; electronic transmission control module; gauges; stereo or audio equipment; cruise control components; sunroof motor; mirror motors; wiper washer pump and motor; combination entry system transmitters and receivers.

Chassis Hardware:
Hood/door/hatch/trunk latches, cables, hinges, supports and springs; glove box/console lock and latch; ignition lock and tumbler; window regulators; seat belts; trunk and fuel door release cables or controls; T-Top latches; manual sunroof latch; mechanical seat tracks and springs.

Seals and Gaskets Coverage:
Seals and gaskets coverage is provided with the Deluxe Plan for all parts listed in the above named component groups.

Please refer to the service contract for complete information regarding coverage.
Supreme Plan Coverage

**Supreme is our most comprehensive coverage plan**

The **Supreme Plan** complements your vehicle’s factory warranty provided by the manufacturer. In fact, the Supreme Plan provides mechanical breakdown protection for all original equipment factory installed mechanical and electrical parts and assemblies of your vehicle, **EXCEPT** for those parts and services listed under the “General Exclusions” section of the service contract.

Supreme Wrap Plan Coverage

**Supplemental protection for vehicles with extended factory powertrain coverage**

**Supreme Wrap** “wraps around” the vehicle manufacturer’s warranty by providing coverage for all original NON-POWERTRAIN factory installed mechanical and electrical parts and assemblies of your vehicle for mechanical breakdown, **EXCEPT** for parts and services listed under the “General Exclusions” section of the service contract.
Examples of parts and services not covered are:

Adjustments and cleaning, battery and cables, drive belts, coolant and vacuum hoses, brakes: brake drums, shoes, linings, disc rotors and pads, exhaust system (including catalytic converter), filters, fluids (except in conjunction with a covered repair), glass, lights (bulbs, sealed beams and lenses), lubricants, manual clutch components, shock absorbers or MacPherson struts, spark plugs and wires, squeaks and rattles, tune-ups, wheel balancing and alignment, wiper blades, coolant, wheels, wheel studs, door and window handles, cellular phones, any component or equipment not installed by the vehicle manufacturer and

Maintenance services recommended by your vehicle manufacturer.

Please refer to the service contract for complete information regarding coverage.
In addition to the coverages detailed, you have the advantage of extra benefits such as:

**Towing:**
In the event of a breakdown covered by this contract, all Driver’s Choice Plans provide for reimbursement of receipted towing expenses up to seventy-five dollars ($75) per occurrence.

**Car Rental:**
If your vehicle incurs a covered breakdown, you may also be eligible to receive reimbursement for a portion of your car rental costs. The amount depends upon the total authorized cost of covered repairs for each repair visit, as shown in the table below:

<table>
<thead>
<tr>
<th>Repair Cost</th>
<th>Reimbursement</th>
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<tbody>
<tr>
<td>$200 – $500</td>
<td>$50</td>
</tr>
<tr>
<td>$501 – $1,000</td>
<td>$100</td>
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<tr>
<td>$1,001 – $1,500</td>
<td>$150</td>
</tr>
<tr>
<td>$1,501 – $2,000</td>
<td>$200</td>
</tr>
<tr>
<td>$2,001+</td>
<td>$250</td>
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</tbody>
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**Trip Interruption:**
In case of a mechanical breakdown that occurs more than one hundred (100) miles from home and results in a repair facility keeping your vehicle overnight, you can rest easier knowing the contract will reimburse for receipted hotel and restaurant expenses. You could be reimbursed up to one hundred dollars ($100) per day for a maximum of three (3) days and a total benefit per occurrence of three hundred dollars ($300).

Please refer to the service contract for complete information regarding coverage.
Roadside Assistance*:
All of our plans provide reimbursement for Roadside Assistance, subject to a fifty dollars ($50) per occurrence limitation. The emergency services for which this would apply are:

- Lock-Out Assistance
- Fuel Delivery Services
- Flat Tire Assistance
- Battery Service

Tire Road Hazard*:
The Tire Road Hazard benefit provides coverage for the repair, or if necessary, the replacement of any of your vehicle’s tires which have become damaged or unsafe for use due to a road hazard loss for the entire term of this contract. Tire coverage covers up to two hundred dollars ($200) per occurrence or eight hundred dollars ($800) during the term of the contract.

No Deductible applies to the additional benefits.

*Not available in some states.
Driver’s Choice plans are fully insured by Old Republic Insurance Company, which is rated A (Excellent) by A.M. Best Company. Old Republic Insured Automotive Services, Inc. is a full-service marketing and administrative company specializing in the automotive services industry since 1974. For more than 30 years, we’ve provided quality, value-added service contracts to automobile dealers and their retail customers throughout the nation. As an organization, we take seriously our commitment to provide our customers with the security they depend on when the unexpected arises.