Protection

Driver's Plus 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.
Your vehicle is not only an investment; it’s your transportation lifeline. Driver’s Plus 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 Plus gives you added protection from the unexpected. With a full complement of affordable coverage options, Driver’s Plus is the ideal solution to protect your investment and reduce out-of-pocket expenses should a mechanical breakdown occur. What’s more, Driver’s Plus is backed by the financial strength of Old Republic Insurance Company.
**New Vehicle Coverage**

Driver’s Plus 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 Plus 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 Plus 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 Plus, 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 Plus Plans. Please refer to the actual service contract for coverages, exclusions, terms, conditions and limitations.*

**Ancillary Benefits (All Plans)**

No Deductible applies to the following benefits:

**Towing:**

In the event of a Breakdown covered by this Contract, We will pay or reimburse You for receipted towing expenses up to seventy-five dollars ($75) per occurrence. Any payment shall be for actual towing charges in excess of any applicable reimbursement from the manufacturer or any other towing coverage.

**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 We will repay You 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>$200 – $500</th>
<th>$501 – $1,000</th>
<th>$1,001 – $1,500</th>
<th>$1,501 – $2,000</th>
<th>$2,001+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reimbursement</td>
<td>$50</td>
<td>$100</td>
<td>$150</td>
<td>$200</td>
<td>$250</td>
</tr>
</tbody>
</table>

*We do not cover time spent waiting for parts, or any other delays beyond Our control. Before We can repay You, You must give Us valid receipts from an authorized rental car agency or the dealer.*

**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

For reimbursement for Roadside Assistance benefits, submit Your paid receipt and the details of the service(s) performed on Your Vehicle to the Administrator.

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

**Engine:**
All internal parts; timing gears, timing chain(s) or belt(s); timing chain/belt tensioner(s); water pump; oil pump; fuel delivery pump; diesel engine vacuum pump; intake manifold(s); exhaust manifold(s); flywheel; flexplate; ring gear; harmonic balancer; engine mount(s); supercharger housing and internal parts. The following components are covered only if damaged by the failure of an internal part: engine block; cylinder heads; cylinder barrels; rotor housing; oil pan; valve cover(s); timing chain or belt cover.

**Transmission & Transfer Case:**
All internal parts; torque converter; vacuum modulator; auxiliary cooler and its metal lines; overdrive units; transmission mount(s). The following components are covered only if damaged by the failure of an internal part: transmission case; transaxle case; transfer case.

**Front & Rear Wheel Drive:**
Axle shafts and bearings; universal joints; constant velocity joints (except any damage to the constant velocity joint due to the failure of the sealing boot is not covered); tripod joints; stud axles; drive shaft and yokes. The following components are covered only if damaged by the failure of an internal part: final drive axle and axle housing(s) and all internal parts.

**Electrical:**
Alternator and pulley; voltage regulator; starter motor; solenoid and drive.

**Air Conditioning:**
Compressor, clutch, coil and pulley; condenser; evaporator; accumulator; dryer. The expansion valve, orifice tube and POA valve are covered if required as a result of a Mechanical Breakdown.

**Seals and Gaskets:**
Seals and gaskets coverage is provided with the Bronze Coverage Plan for all parts listed in the above named component groups if Your Vehicle had less than 80,000 miles, as indicated on the odometer at the time of Contract purchase.

Any part not listed above is not covered by the Bronze Coverage Plan.

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

**Engine:**
All internal parts; timing gears, timing chain(s) or belt(s); timing chain/belt tensioner(s); water pump; oil pump; fuel delivery pump; diesel engine vacuum pump; intake manifold(s); exhaust manifold(s); flywheel; flexplate; ring gear; harmonic balancer; engine mount(s); supercharger housing and internal parts. The following components are covered only if damaged by the failure of an internal part: engine block; cylinder heads; cylinder barrels; rotor housing; oil pan; valve cover(s); timing chain or belt cover.

**Transmission & Transfer Case:**
All internal parts; torque converter; vacuum modulator; auxiliary cooler and its metal lines; overdrive units; transmission mount(s). The following components are covered only if damaged by the failure of an internal part: transmission case; transaxle case; transfer case.

**Front & Rear Wheel Drive:**
All internal parts; axle shafts and bearings; universal joints; constant velocity joints (except any damage to the constant velocity joint due to the failure of the sealing boot is not covered); tripod joints; stud axles; drive shaft and yokes. The following components are covered only if damaged by the failure of an internal part: final drive axle and axle housing(s).

**Electrical:**
Alternator and pulley; voltage regulator; starter motor; solenoid and drive; heater blower motor(s); wiper motor(s); neutral safety switch; ignition switch; turn signal switch; brake light switch; horn; horn relay; engine wiring harness; IAC motor; manually operated switches; transmission shift control processor; air conditioning/heater control head; power window motor and regulator; power seat motor.

**Air Conditioning:**
Compressor, clutch, coil and pulley; condenser; evaporator; accumulator; dryer. The expansion valve, orifice tube and POA valve are covered if required as a result of a Mechanical Breakdown.

**Front & Rear Suspension:**
Upper and lower control arms and their shafts and bushings; ball joints; spindles; stabilizer bar, track bars and their bushings and links; torsion bars; hub bearings; wheel bearings.

**Steering:**
Steering gear housing and internal parts; rack & pinion housing and internal parts; rack & pinion mounting bushings; power steering pump; steering column shaft, coupling and bearings; pitman arm; idler arm; tie rod ends; drag link.

**Braking System:**
Master cylinder; vacuum/hydraulic assist booster; wheel cylinders; disc brake caliper; proportioning valve; metal hydraulic lines and fittings; parking brake linkage, cables and backing plates. The following components are covered until Your Vehicle reaches 100,000 miles, as indicated on the odometer: ABS Control Unit; wheel sensors; pump motor; accumulator; actuator.

**Fuel System:**
Fuel injector(s); fuel pump; fuel pressure regulator; fuel level sending unit; vacuum pump; metal fuel lines and fittings.

**Cooling System:**
Electric fan motor; fan; viscous clutch drive.

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

**Seals and Gaskets:**
Seals and gaskets coverage is provided with the Silver Coverage Plan for all parts listed in the above named component groups if Your Vehicle had less than 80,000 miles, as indicated on the odometer at the tiem of Contract purchase.

*Please refer to the service contract for complete information regarding coverage.*