

Coverage Benefits

- **Rental reimbursement:** up to \$35 per day for 5 days (or 10 days for a parts delay) from day one.
- **24-hour emergency roadside assistance:** up to \$100 per occurrence. Includes towing, battery jump start, fluid delivery, flat tire assistance and lock-out service (Limited to towing for residents of KY).
- **Travel expense reimbursement:** up to \$500 for lodging, food and rental expense when a covered breakdown or collision occurs more than 100 miles from home (Not available to residents of KY, NY or TX).
- **Good at any authorized repair facility in the U.S. or Canada**
- **No out of pocket expense** (except for any deductible): the covered repair is paid by the plan directly to the repair facility.
- **Transferable:** if you sell your vehicle privately, the coverage can be transferred (for an administrative fee), adding resale value and appeal.
- **Cancelable:** receive a full refund within the first 60 days (if the agreement has not been used) or a pro-rated refund thereafter less an administrative fee.

Additional Benefits

- **Lock-in repair costs:** Mechanical Repair Coverage (MRC) helps you to limit your cost of unexpected covered breakdowns to the MRC price, plus any applicable deductible.
- **Knowing repairs are covered can help your peace of mind:** even if your vehicle does not have a covered breakdown during the MRC’s term, the purchase of MRC was still a wise decision.
- **Help reduce risk:** remember, unexpected breakdowns can negatively impact your family’s budget. MRC can help alleviate some of these risks.

See Vehicle Service Contract/Insurance Policy for any state variations.



Mechanical Repair Coverage

Made available
by your Credit Union
and CUNA Mutual Group

Be sure to read the Vehicle Service Contract or Insurance Policy which will explain the exact terms, conditions, and exclusions of this voluntary product. Coverage will vary by state. MEMBER’S CHOICE® Mechanical Repair Coverage is administered by Consumer Program Administrators, Inc. in all states except AK and CA, where coverage is administered by Virginia Surety Company, Inc., in WA, where coverage is administered by Automotive Warranty Services, Inc., in FL, LA , OK and WI, where coverage is administered by Automotive Warranty Services of Florida, Inc. (Florida License #60023) and in AZ, where the Obligor and Administrator is Consumer Program Administrators, Inc., all located at 175 West Jackson Blvd., Chicago Illinois 60604, 1-800-752-6265. This coverage is made available to you by CUNA Mutual Insurance Agency, Inc. In those states where MEMBER’S CHOICE® Mechanical Repair Coverage is offered as insurance (form MCCU-001-MBI) it is underwritten by Virginia Surety Company, Inc.

OMS# IMRC54
MRC-919100.1-0514-0616

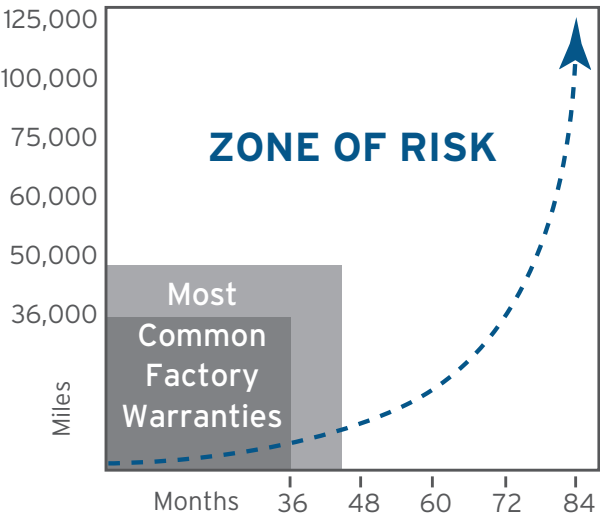


MECHANICAL
REPAIR COVERAGE

Help protect your vehicle.

FACT #1

As your vehicle gets older,
the risk and cost of repairs increases



FACT #2

Repairs can be expensive

Engine	\$8,050
Automatic Transmission	\$5,575
Steering Gear	\$1,805
Timing Chain	\$1,735
A/C Compressor	\$1,145
Engine Control Module	\$1,000
Alternator	\$915
Fuel-Pump	\$845
Starter	\$720
Control Arms	\$605
Brake Calipers	\$575

The repair costs shown above are for replacement of the components as listed and are for illustrative purposes only. Actual cost may vary by vehicle year, make and model. Data was compiled using manufacturer suggested retail pricing and labor requirements for the specific components as recorded by a nationally recognized labor time publication for a representative sample of 2013 Asian, Domestic and European vehicles.

PLATINUM PLAN

We will remedy any covered breakdown of your vehicle except items listed under the section titled “What this service contract/policy does not cover.”

ADDITIONAL PARTS+ COVERED BY PLATINUM:

HIGH TECH † *Factory installed.*
Automatic leveling system, cruise control actuator and module, electronic instrument panel control module, electronic stability control system, electronic traction control system, GPS/navigation system and antenna assembly, heated seat element and cooling seat components, rollover protection system. All gauges, sensors and relays.

ENTERTAINMENT SYSTEM
Antenna assembly, compact disc player/changer, DVD player and monitor, graphic equalizer, radio and speakers, satellite radio, telephone prewire/Bluetooth connectivity.

HYBRID COMPONENTS
Combination meter, electronic control module/unit, hybrid vehicle engine control unit (ECU), inverter assembly with converter.

SAFETY AND SECURITY
Heads up display, night vision system, OnStar® system, remote keyless entry transmitter and receiver module, tailgate and hatchback actuators, theft alarm system, tire pressure monitoring system.

CONVENIENCE
Auxiliary power point, buzzer/chime (headlamps on, key in ignition), cigarette lighter, clock, compass, electrical or mechanical gas cover and trunk releases, glove box lamp (excluding bulb), headlight wiper motor transmission, illuminated entry lamp (excluding bulb), illuminated vanity mirrors, memory seat system, trip/mileage computer, trunk lamp (excluding bulb), volt/amp gauge, wiper motor transmission.

MISCELLANEOUS
Blend door motors, blower motor resistor (regulates fan speed), door hinges, mechanical seat adjustment, outside mirror remote adjustors, rear hatch or hood struts, rear suspension and steering components, weather strips.

AND MORE!

GOLD PLAN

ALL SILVER PLAN COMPONENTS PLUS THESE ADDITIONAL ITEMS*:

• Anti-lock brake system	• Low coolant sensor	• Heater control valve
• Power seat motor(s) and transmission(s)	• Low oil sensor	• Radiator
• Power window motor(s) and power regulator(s)	• Electronic rear view mirror motor(s)	• Radiator fan and clutch
• Power door lock actuator(s)	• Headlight door motor(s)	• Radiator fan motor including fan blade
• Digital and analog instrument display(s)	• Heated back glass	• Temperature sensor and relay
• Low fuel sensor	• Windshield wiper washer pump(s)	• Fuel tank and hard lines
	• Heater A/C blower motor	• Fuel tank sending unit
	• Heater core assembly	• Power sun roof motor
		• Convertible top motor
		• Constant velocity joints
		• Horn assembly

SILVER PLAN

Silver Plan covers components listed below.*

1. ENGINE
GASOLINE ENGINE

• Cylinder block and all internal lubricated parts	• Pushrods	• Engine oil cooler hoses
• Crankshaft	• Timing chain housing (cover)	• Oil filter adapter/housing
• Rod and main bearings	• Timing chain and sprockets	• Engine oil sending unit
• Cam bearings	• Timing belt and pulleys	• Engine mounts
• Expansion (freeze) plugs	• Timing belt tensioner	• Water pump
• Connecting rods	• Intake and exhaust manifolds	• Temperature sending unit
• Wrist pins	• Flywheel	• Thermostat and housing
• Pistons	• Balance shafts	• Fuel supply pump
• Piston rings	• Harmonic balancer and retainer bolt	• Vacuum pump
• Camshaft	• Dipstick and tube	• Seals and gaskets
• Cam tower	• Crankshaft pulley	• Fasteners for the components listed above
• Lifters	• Valve covers	
• Cylinder head	• Oil pan	
• Valves and guides	• Oil pump and pressure relief valve	
• Valve springs		
• Rocker arms (cam followers)		

TURBOCHARGED/SUPERCHARGED/ROTARY/DIESEL/ENHANCED ENGINES

• All of the above listed parts or equivalent	• Waste gate controller	• Clutch and pulley
• Turbocharger	• Intercooler	• Bypass valve
	• Hard lines	• Injection pump
	• Compressor	• Lines and nozzles
		• Seals and gaskets

2. TRANSMISSION
AUTOMATIC

• Case and all internal lubricated parts	• Governor	• TV cable	• Cooler
• Oil pump	• Main shaft	• Solenoids	• Dipstick and tube
• Valve body	• Clutches	• Electronic shift control unit	• Seals and gaskets
• Torque converter	• Bands	• Transmission mounts	• Fasteners for the components listed above
• Vacuum modulator	• Drums	• Cooler hoses and hard lines	
	• Gear sets		
	• Bearings		
	• Bushings		
	• Sealing rings		

STANDARD

• Case and all internal lubricated parts	• Gear sets	• Bearings	• Fasteners for the components listed above.
• Main shaft	• Shift forks	• Bushings	
	• Synchronizers	• Seals and gaskets	

TRANSFER CASE - (4X4 VEHICLES)

• Case and all internal lubricated parts	• Chain and sprockets	• Seals and gaskets	• Electronic and vacuum engagement components
• Main shaft	• Bearings	• Fasteners for the components listed above	
• Gear sets	• Bushings		
	• Mounts		

3. FRONT WHEEL DRIVE

• Final drive housing and all internal parts	• Bushings	• Locking hub assemblies (4X4)
• Carrier case	• Axle shafts	• Drive shaft support
• Gear sets	• Universal joints	• Seals and gaskets
• Chain and sprockets	• Front hub bearings	• Fasteners for the components listed above
• Bearings	• Rear hub bearings	

4. REAR WHEEL DRIVE

• Drive axle housing and all internal lubricated parts	• Bushings	• Universal joints
• Carrier case	• Limited slip clutch pack	• Drive shaft support
• Gear sets	• Axle shafts	• Seals and gaskets
• Bearings	• Front hub bearings	• Fasteners for the components listed above
	• Rear hub bearings	
	• Propeller shafts	

5. STEERING (DOES NOT INCLUDE “REAR WHEEL STEERING” COMPONENTS)

• Housing/case and all internal lubricated parts	• Speed sensor or steering gear equipped pitman shaft and valve assembly	• Idler arm	• Steering main and intermediate shafts
• Rack and pinion equipped valve assembly	• Sealing rings	• Power steering pump and pulley	• Coupling
• Sector shaft	• Bearings	• Electric power steering motor	• Seals and gaskets
• Rack mounts and cushions	• Bushings	• Fluid reservoir	• Fasteners for the components listed above
• Inner rod ends and bellows boots	• Pitman arm	• Pressure and return hoses	
	• Center link	• Cooler and hard lines	
	• Tie rods	• Power cylinder assembly	

6. FRONT SUSPENSION

• Upper and lower control arms	• Wheel bearings and seals
• Bump stop cushions	• Stabilizer shaft
• Control arm shafts	• Stabilizer linkage mounts and bushings
• Torsion bar mounts and bushings	• Strut rods and bushings
• Upper and lower ball joints	• King pins
• Dustboots	• Seals and gaskets
• Steering knuckle (spindle)	• Fasteners for the components listed above

7. BRAKES

• Master cylinder	• Disc brake calipers (and rear caliper actuators)	• Springs	• Seals and gaskets
• Assist booster	• Hard lines and fittings	• Clips and retainers	• Fasteners for the components listed above
• Wheel cylinders	• Backing plates	• Self-adjusters	
• Combination valve		• Parking brake linkage and cables	

8. ELECTRICAL

• Alternator	• Mechanically actuated switches (ignition, brake light, and neutral safety switch)
• Voltage regulator	• Electronic fuel injection system (including all input/sensors & output/control units, except EGR valve, related to the fuel injection system)
• Front and rear windshield wiper motors and delay controller	• Electronic ignition module
• Starter motor and drive	• Distributor and coil
• Starter solenoid	• Knock sensor and oxygen sensor
• Wiring harnesses	
• Manually operated switches (specifically turn signal, headlight, dimmer and wiper switches)	
• Engine management control unit	

9. AIR CONDITIONING

• Compressor and mounting brackets	• High/low pressure cutoff switches	• Gaskets
• Clutch and pulley	• High/low pressure hoses	• Fasteners for the components listed above
• Condenser	• Pressure cycling switch	• Freon-refrigerant if necessary in conjunction with the repair of the components listed above
• Evaporator	• Drier	
• Orifice tube	• Temperature control head	
• Accumulator	• O-ring seals	
• Temperature control programmer		
• Thermostat		

FACT #3

MEMBER’S CHOICE®
Mechanical Repair Coverage (MRC)
pays for the cost of covered repairs less any deductible

Deductible**: ☐ \$0 ☐ \$100 ☐ \$250

WHAT THIS SERVICE CONTRACT/POLICY DOES NOT COVER

• Normal maintenance services and parts. Examples: batteries, belts, brake pads, EGR valve, engine tune-up, exhaust, filters, fluids, friction clutch, hoses, hybrid batteries, lubricants, refrigerants, rotors or drums, shock absorbers, shoes, suspension alignment, wheels, wiper blades, etc.	• Body structure and parts, trim, moldings, glass, light bulbs, upholstery, paint, etc.
• Abuse, misuse and lack of customary maintenance.	• Aftermarket equipment, components, systems or accessories not installed by the manufacturer.
	• Costs incurred to improve operating performance as result of normal wear and tear where a failure has not occurred.

*Components not listed are not covered.
**Not every deductible available on all MRC Plans or Terms.