

# QualityGuard+Plus<sup>®</sup>

## F&I PRODUCTS RESOURCE GUIDE

Effective April 1, 2025



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# QualityGuard+Plus

## REVIEW AVAILABLE PLANS

1. Refer to Eligibility Parameters table on [page 5](#).
2. Determine plan options
  - Use the Vehicle Classification Guide on [pages 6 - 7](#) to determine the appropriate vehicle class.
  - On [page 4](#), VSC Plan Summary, using the vehicle's miles at Purchase (*odometer reading*), determine the Time and Mileage Options available for the customer's vehicle.
3. Refer to the Additional Component Coverage table at right for the list of options that require a surcharge.
4. Plan costs are available via PCRS

ADDITIONAL COMPONENT COVERAGE	
COVERED ITEMS	SURCHARGE
Turbocharger	●
Supercharger	●
4WD/AWD	●
Diesel Engine	●

Avoid contract and billing errors by applying the proper surcharge(s) at the time of sale.

The administrator reserves the right to correct or modify the customer's contract and debit the dealer for the surcharge or correct the classification. A QualityGuard+Plus VSC goes into effect with the date and mileage reading from the time the customer purchased the vehicle and expires after the time or mileage interval, whichever occurs first. The customer may also cancel the VSC for a fee, subject to certain restrictions. The cancellation fee depends on the state.

QualityGuard+Plus VSCs provide coverage only with respect to mechanical breakdowns that occur during the VSC period in the United States (*excluding U.S. territories*).

**FLORIDA DEALERS:** The administrator cannot accept QualityGuard+Plus applications for VSCs sold to owners at retail prices that differ from those published in the current QualityGuard+Plus Florida Retail Rate Guide.

**NOTE:** If a vehicle is found to be ineligible for any reason, or if an application is found to be ineligible, the administrator will return the application to the dealer. The application will be voided and the dealer will be credited. Dealers will be subject to chargeback for claims associated with those vehicles, regardless of where the claim originates.

### Model Year Eligibility Parameters

ALL VEHICLES OF CURRENT AND PRIOR NINE (9) MODEL YEARS ARE ELIGIBLE FOR THESE PLANS	
January 1, 2025 through December 31, 2025	2016 and newer model years are eligible.
January 1, 2026 through December 31, 2026	2017 and newer model years are eligible.





## SUMMARY OF PLANS

VEHICLE TYPE		NEW & PRE-OWNED VEHICLES				
PLAN		QUALITYGUARD+PLUS VSC PLANS				
NUMBER OF COVERED COMPONENTS		Up to 2,035 components <i>(Varies by Plan: Supreme 2,035; Deluxe 1,330; Powertrain 630)</i>				
DEDUCTIBLE		\$100				
VEHICLE ELIGIBILITY		BEFORE Selecting Plan, Review Eligibility Parameters on <a href="#">page 5</a>				
ROADSIDE ASSISTANCE <sup>1</sup>		Up to \$100 per Claim <i>(Roadside Assistance: 800-225-2476)</i>				
TRIP INTERRUPTION <sup>1</sup>		Up to \$500 per incident				
CAR RENTAL		Up to \$42 per day, 5-day maximum				
TOWING <sup>1</sup>		Up to \$100				
TIME/MILEAGE TERMS	Months / Miles	<b>0 – 12,000 Miles on Odometer</b>				
				36/36,000	36/48,000	
		48/48,000	48/60,000	60/60,000	60/75,000	
		60/100,000	72/75,000	72/100,000	84/75,000	
	Months / Miles	<b>12,001 – 20,000 Miles on Odometer</b>				
		12/12,000	24/24,000	36/36,000	36/48,000	
		48/48,000	48/60,000	60/60,000	60/75,000	
		60/100,000	72/75,000	72/100,000	84/75,000	
	Months / Miles	<b>20,001 – 30,000 Miles on Odometer</b>				
		12/12,000	24/24,000	36/36,000	36/48,000	
		48/48,000	48/60,000	60/60,000	60/75,000	
		60/100,000	72/75,000	72/100,000	84/75,000	
	Months / Miles	<b>30,001 – 40,000 Miles on Odometer</b>				
		12/12,000	24/24,000	36/36,000	36/48,000	
		48/48,000	48/60,000	60/60,000	60/75,000	
		60/100,000	72/75,000	84/75,000		
	Months / Miles	<b>40,001 – 50,000 Miles on Odometer</b>				
		12/12,000	24/24,000	36/36,000	36/48,000	
		48/48,000	48/60,000	60/60,000	60/75,000	
		72/75,000	84/75,000			
	Months / Miles	<b>50,001 – 60,000 Miles on Odometer</b>				
		12/12,000	24/24,000	36/36,000	36/48,000	
		48/48,000	48/60,000	60/60,000	60/75,000	
		72/75,000	84/75,000			
	Months / Miles	<b>60,001 – 75,000 Miles on Odometer</b>				
		12/12,000	24/24,000	36/36,000	36/48,000	
		48/48,000	48/60,000	60/60,000		
	Months / Miles	<b>75,001 – 100,000 Miles on Odometer</b>				
		12/12,000	24/24,000	36/36,000		
	COVERAGE BEGINS		Coverage begins on the date the vehicle is purchased.			
	ADDITIONAL COMPONENT COVERAGE SURCHARGES	<b>Covered Items</b>	<b>Surcharge</b>		Surcharges must be added at the time of contract sale in order for the applicable components to be covered by the contract.	
		Turbocharger	●			
Supercharger		●				
4WD/AWD		●				
	Diesel Engine	●				
DEALER CONTACT		For dealer assistance with applications, transfers or cancellations, call 800-362-4111.				
CLAIMS AND CUSTOMER INQUIRIES		For claims assistance or questions about contract coverage and for Customer Inquiries, call 800-647-7261.				

1. Towing and Emergency Roadside Assistance benefits under a QualityGuard+Plus VSC are not available if sold by a California dealer. Certified Pre-Owned and Certified Select Limited Warranties are not effected by this state regulation.



## ELIGIBLE VEHICLES

VEHICLE SERVICE CONTRACT (VSC) PLAN AVAILABILITY		CURRENT PLUS 9 PREVIOUS MODEL YEARS <sup>1</sup>	
		0 - 12,000 MI	12,001 - 100,000 MI
NEW PRICING	At time of original vehicle purchase date	Eligible for Sale	N/A
	After original vehicle purchase date		
PRE-OWNED PRICING	At time of vehicle purchase date	N/A	Eligible for Sale
	After vehicle purchase date		

The Vehicle Inspection Report (VIR) requirement has been rescinded for vehicles under OEM Powertrain Warranty. The VIR is mandatory for vehicles outside of this warranty.

**Qualifications for all vehicles:** Dealer expressly acknowledges and agrees that before issuing a VSC contract, it will thoroughly inspect and properly recondition the vehicle as necessary. If applicable, the VIR, WO, VSC Application and Bill of Sale, may be requested in the future to determine repair eligibility.

Coverage begins on vehicle purchase date, and mileage is added to vehicle's current odometer reading.<sup>1</sup>

Vehicle model year must be within the current or previous nine (9) model years and have fewer than 100,000 miles.<sup>2</sup>

**Electric or hybrid battery coverage:** High voltage battery is excluded from coverage.

## INELIGIBLE VEHICLES

- Vehicles either listed as N/A or not listed in the QualityGuard+Plus Protection Plan Vehicle Classification Guide.
- Vehicles with a 12-cylinder engine. Specially-modified and re-badged vehicles like AMG, RUF, SALEEN.
- Vehicles that have been issued a salvage title (or similar title) for any reason under any state law.
- Vehicles that have been issued a title that indicates the actual mileage is unknown, a true mileage unknown (TMU).
- Vehicles that at any time were determined to be a "total loss" by any insurance company or their adjusters.
- Vehicles with frame/unibody damage.
- Vehicles that have suffered flood damage.
- Vehicles that have had their warranty invalidated for any reason.
- Vehicles modified beyond factory specifications.<sup>3</sup>
- All fuel cell vehicles are expressly excluded from coverage.
- Vehicles used at any time for commercial purposes. "Commercial Use" is one that is undertaken for a business purpose, rather than hobby, recreational, educational, or other purposes. Such uses are usually attributed to a for-profit entity, but can also be attributable to a non-profit or government entity. All vehicles being used part-time or full-time for on-demand "ride-sharing" services (e.g. Uber, Lyft) are NOT considered commercial use.

**Examples:** Vehicles used to generate profit include but are not limited to the following: Rental Cars, Snow Plows, Landscaping Business Vehicles, Taxis, and vehicles owned by a municipality that are used for city maintenance purposes.

**Note:** Small businesses that lease a personal vehicle(s) in the company name to take advantage of U.S. tax strategies does not in and of itself constitute commercial use. Similarly, vehicles owned or leased by real estate agents or field sales representatives that are used as part of their daily transportation are not considered commercial use.

1. Please see [page 8](#) for specific eligibility requirements and coverage on CPO Limited Warranty and CPO Wrap.

2. Please see [page 10](#) for vehicles exceeding 10 years old and/or 100,000 miles.

3. Modification of the vehicle beyond the original factory specifications, including but not limited to: custom or add-on parts, frame, suspension, lift kits, emissions, engine, transmission, exhaust system, fuel system, and/or drive axle modifications.



# VEHICLE CLASSIFICATION GUIDE

(Fuel cell and commercial vehicles are not eligible for coverage.)

<u>MODEL</u>	<u>CLASS</u>	<u>MODEL</u>	<u>CLASS</u>	<u>MODEL</u>	<u>CLASS</u>	<u>MODEL</u>	<u>CLASS</u>
<b>ACURA</b>		<b>CADILLAC</b>		<b>DODGE</b>		<b>GENESIS</b>	
ILX	3	ATS / CT4	5	Caravan / Grand Caravan	6	GV70 / GV80	2
Integra	3	ATS-V	8	Charger / Challenger	4	G70	3
MDX / RDX / TSX V6	4	Celestiq	N/A	Dart	2	G80	4
NSX Hybrid	10	CTS Models	8	Durango	5	G80 Sport	5
RLX	5	CT4-V / CT5-V	7	Hellcat / Hellcat Demon	10	G90	6
TLX / TSX	3	CT5-V Blackwing	8	Hornet	4	All Hybrids / Electric	6
Type S	5	CT5	6	Journey	4		
All Hybrids / Electric	6	CT6 / CT6-V / CTS-V	8	Shaker Models	7	<b>GMC</b>	
		ELR	7	SRT Models (except Viper)	8	1500 Series	3
		Escalade EXT / ESV	7	Viper & Viper SRT	10	2500 Series	4
<b>ALFA ROMEO</b>		Escalade IQ Electric	12	All Hybrids	5	3500 Pickup	6
All Models	9	Escalade-V	9			Acadia / Yukon / Yukon XL	7
		Lyriq / Optiq Electric	8	<b>DODGE (RAM) TRUCKS</b>		Canyon	4
<b>AUDI</b>		SRX	7	ProMaster City	3	Savanna Van 1500/2500	6
A3 / A4	8	XLR	8	1500 Series / ProMaster Cargo	3	Savanna Van 3500	6
A5 / A6 / A7	8	XLR-V	10	1500 TRX	10	Terrain	5
A8	11	XTS / XT4 / XT5 / XT6	7	2500 Series / ProMaster Cargo	5	All Electric	9
AllRoad / Q2 / Q3 / Q5 / Q7	8	Most HEVs / EVs	7	3500 Series / ProMaster Cargo	6		
All V10, W8, W12 engines	N/A			All Hybrids / Electric	5	<b>HONDA</b>	
Q4 e-Tron	8	<b>CHEVROLET</b>				Accord	1
e-Tron GT / RS	N/A	Camaro	3	<b>FIAT</b>		Civic	1
Q8 / Q8 e-Tron	9	Camaro Z28	10	124 Spider	5	Civic / CRV / SI Mugen	1
R8 4.2	12	Camaro ZL1	8	500 / 500e / 500L / 500X	4	Civic Type R	3
R8 5.2	N/A	Captiva	2			Clarity Electric	4
RS3 / RS5	9	Corvette	8	<b>FORD</b>		Fit	1
RS6 / RS7	10	Corvette Z series	10	EcoSport	2	HR-V	2
RS Q8	11	Corvette E-Ray	10	Fiesta	2	Odyssey	2
S3 / S4	8	Cruze	4	Flex / C-Max	3	Passport / Pilot	2
S5 / SQ5 / S6	8	Impala	3	Focus	2	Ridgeline	3
S7 / SQ7	9	Malibu	3	Focus Electric	2	All Hybrids / Electric	5
SQ8 / SQ8 e-Tron	10	Sonic	3	Fusion	3		
S8	11	Spark Electric	3	Mustang	4	<b>HYUNDAI</b>	
TT / TTS	8	SS Models	7	Mustang Cobra	6	Accent	1
Most Hybrids / Electric	9	Volt Hybrid	4	Mustang Dark Horse	8	Azera	2
		Hybrids / Electric	5	Mustang Dark Horse R / S	N/A	Elantra	2
<b>BMW</b>				Mustang Shelby GT 350 / 500	8	Equus	5
1 / 2 Series	8	<b>CHEVY VANS / TRUCKS</b>		Saleen / GT40	N/A	Genesis	3
3 / 4 Series	9	Silverado 1500	3	Taurus / SHO	6	Ioniq	5
5 Series	10	Silverado 2500HD	4	All Hybrids / Electric	5	Kona	3
6 Series	11	Silverado 3500HD	6	All Natural Gas Vehicles	N/A	Palisade	6
7 / 8 Series	12	Silverado Electric	6			Santa Cruz	3
7 / 8 Series 12-Cylinder	N/A	Avalanche	5	<b>FORD VAN / TRUCKS</b>		Santa Fe	3
ALPINA	N/A	Blazer / Traverse	6	Bronco	4	Sonata	3
7 Series Hybrid	12	Colorado	4	Bronco Raptor	8	Tucson	2
i7 Electric	12	El Camino	5	E-150 / E-250	4	Veloster	2
i8 Electric	N/A	Equinox	5	E-350	6	Venue	4
All M Series	N/A	Express Van 1500 / 2500 / 3500	6	E-Transit	6	All Hybrids / Electric	5
X1 / X2	8	Suburban / Tahoe	7	Edge	3		
Other X Series	9	Trax	3	Escape	3	<b>INFINITI</b>	
Z4 / Z5	9	Most Hybrids / Electric	5	Expedition	4	QX30 / 50 / 55	4
All HEVs / EVs except i3 / i4	9			Explorer	4	QX70 (V6)	5
i3 / i4 Hybrid / Electric	8	<b>CHRYSLER</b>		F-150	4	QX70 (V8)	6
		200 Series / 300 Series	4	F-150 Electric	6	Q50 / Q60 Coupe	4
<b>BUICK</b>		300 Series V8	5	F-150 Raptor-R	8	QX60	4
Cascade	4	SRT Models	7	F-250	5	Q70	5
Enclave	7	All Hybrids	5	F-350	6	QX80	7
Encore / Envista	3			F-450 and Greater	N/A	Q50 / QX60 Hybrid	4
Envision	6	<b>CHRYSLER VANS / TRUCKS</b>		Maverick	3	Q70 Hybrid	5
LaCrosse	3	Pacifica	5	Ranger / Lariat	3		
Regal	3	Town & Country / Voyager Van	4	Ranger Raptor	5		
Verano	4	Trucks / Vans	6	Transit Connect	6		
All Hybrids	5	All Hybrids	5	All Hybrids / Electric	5		

**Note:** Any model listed above that is followed by 'N/A' is ineligible for coverage. All fuel cell vehicles are excluded from coverage. Additionally, any makes/models not listed above are ineligible for coverage.



# VEHICLE CLASSIFICATION GUIDE

(Fuel cell and commercial vehicles are not eligible for coverage.)

<u>MODEL</u>	<u>CLASS</u>	<u>MODEL</u>	<u>CLASS</u>	<u>MODEL</u>	<u>CLASS</u>	<u>MODEL</u>	<u>CLASS</u>
<b>JAGUAR</b>		<b>LINCOLN VAN / TRUCKS</b>		<b>NISSAN</b>		<b>TOYOTA</b>	
All Models	9	Aviator	7	370Z / Z	4	4Runner	2
F-Pace SVR	N/A	Corsair	7	Altima	2	86 / GR-86	5
F-Type SVR	N/A	MKC / MKT / MKX	7	ARIYA	5	Avalon	1
I-Pace Electric	9	Navigator	7	GT-R	N/A	Camry	1
XE SV Project 8/SVR	N/A	Nautilus	7	LEAF	2	Corolla / Cross / iM	1
		All Hybrids	7	Maxima	4	C-HR	3
<b>JEEP</b>		<b>MASERATI</b>		Sentra		Highlander / Grand Highlander	
Cherokee / Grand Cherokee	4			Versa		Land Cruiser	
Commander	4	Chibli Sedan	9				
Compass / Patriot	4	Grecalle	9	<b>NISSAN VANS/TRUCKS</b>			
Gladiator	4	Grecalle Trofeo	N/A	Armada			
Grand Cherokee Trackhawk	10	Levante SUV	9	Frontier			
Wrangler	4	Quattroporte Sedan	10	Juke / Kicks			
Renegade	5	GranTurismo	12	Murano incl. HEV			
SRT Models	8	GranTurismo Modena	N/A	NV200			
Wrangler Rubicon 392	8	GranTurismo Trofeo	N/A	NV1500			
All Hybrids / Electric	5	GranTurismo Folgore Electric	N/A	NV2500			
		MC20	N/A	NV3500			
<b>KIA</b>		Most Hybrids / Electric		Pathfinder		Yaris / Yaris iA	
Cadenza	2		10	Quest		All Hybrids / Electric	
Carnival / Telluride	5	<b>MAZDA</b>		Rogue		except bZ4X	
EV6 / EV9 Electric	6	CX3 / CX-30	4	Rogue Sport /		bZ4X	
Forte	2	CX5 / CX50	4	Rogue Hybrid			
K4 / K5	5	CX7 / CX9 / CX-90	5	Titan / Titan XD		5	
K900	7	Mazda 3, 6	3	<b>PORSCHE</b>			
Niro	4	MX5 Miata / Speed MX5	4	911 Carrera / Panamera			
Optima	3	All Hybrids	6	911 Carrera S / Panamera S			
Rio	1	<b>MERCEDES-BENZ</b>		Boxster / Cayenne / Cayman			
Sedona	3	All 12-cylinder engines	N/A	Boxster S / Cayenne S /			
Seltos	2	All AMG	N/A	Cayman S / Cayman GT4			
Sorento	3	All Maybach	N/A	Cayenne Turbo Hybrid			
Soul	2	All McLaren	N/A	Panamera Turbo Hybrid			
Sportage	2	All A-Class / C-Class	8	Targa			
Stinger	6	B250e	8	Taycan			
Most Hybrids / Electric	5	CLA	8	All Turbo Models			
<b>LAND ROVER</b>		CLS Class		<b>SALEEN</b>			
All Models	10	E-Class	8	All Models		N/A	
All Hybrids / Electric	10	EQC 400	8	<b>SCION</b>			
		GLA / GLB / GLC	8	All Models except FR-S			
<b>LEXUS</b>		G / GL / GLE / GLS		FR-S			
ES / GS Series	2	M-Class	8	<b>SMART</b>			
GS F / GX Series	4	Metris	8	All Models			
IS 500	7	S / SLC / SLK Class	9	<b>SUBARU</b>			
IS F	5	SL-Class	10	Ascent			
IS Series	3	All Hybrids / Electric	10	BRZ			
LFA	N/A	<b>MINI</b>		Forester			
LC	7	All John Cooper Works Models	8	Impreza			
LS Series	6	All Hybrids / Electric	6	Legacy			
LX Series	5	All Other Models	7	Outback			
NX / RX Series	4	<b>MITSUBISHI</b>		WRX			
RC / RC F	4	Eclipse Cross	3	WRX-STI			
RZ 300e / 450e	7	Lancer	3	XV Crosstrek			
TX / UX	4	Lancer EVO, Ralliart, &	9	All HEVs / EVs except Solterra			
All Other Models	5	Lancer EVO, Ralliart, &	9	Solterra Electric			
LS / LC Hybrid	7	Sportback Ralliart	1				
All Other Hybrids	4	Mirage	1				
<b>LINCOLN</b>		Outlander / Outlander Sport					
Continental	6	All Hybrids / Electric	3				
MKS	6						
MKZ	6						

**Note:** Any model listed above that is followed by 'N/A' is ineligible for coverage. All fuel cell vehicles are excluded from coverage. Additionally, any makes/models not listed above are ineligible for coverage.





# Certified Pre-Owned

CERTIFIED PRE-OWNED (CPO) LIMITED WARRANTY (LW) & CPO WRAP PLAN AVAILABILITY		VEHICLES: UP TO 6 PREVIOUS MODEL YEARS	
		0 - 60,000 mi	60,001 - 100,000 mi
CPO LW	At time of vehicle purchase date	Eligible <sup>1</sup>	N/A
CPO Wrap	At time of vehicle purchase date	Eligible for Sale <sup>1</sup>	N/A
	After vehicle purchase date	Eligible for Sale <sup>2</sup>	N/A

## Vehicle Classification Listing & Exclusions

Vehicle Classes 1-7 are eligible for a QualityGuard+Plus Certified Pre-Owned Limited Warranty. See [pages 6 and 7](#) for a detailed listing of applicable makes, models and exclusions.

## CERTIFIED PRE-OWNED LIMITED WARRANTY

DESCRIPTION	DETAILS
<b>Term</b>	<ul style="list-style-type: none"> <li>84 months/100,000 miles (from the original in-service date and 0 miles on the odometer, whichever comes first)</li> </ul>
<b>Coverage<sup>3</sup></b>	<ul style="list-style-type: none"> <li>Powertrain: Engine, Transmission/Transfer Case, Drive Axle</li> <li>Up to 630+ Components</li> <li>Additional Benefits: Car Rental Reimbursement</li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Select 6-year-old and newer mass-market vehicles</li> <li>Less than 60,001 miles on the odometer</li> <li>Still covered by OEM Powertrain Warranty</li> </ul>
<b>Deductible</b>	<ul style="list-style-type: none"> <li>\$100 per visit</li> </ul>

Surcharges apply for Diesel engines, AWD/4WD, Turbos and Superchargers.



- The Vehicle Inspection Report (VIR) requirement has been rescinded for vehicles under OEM Powertrain Warranty. The VIR is mandatory for vehicles outside of this warranty. Qualifications for all vehicles: Dealer expressly acknowledges and agrees that before issuing a VSC or Certified Pre-Owned (CPO) contract, it will thoroughly inspect and properly recondition the vehicle as necessary. If applicable, the VIR, WO, VSC Application and Bill of Sale, may be requested in the future to determine repair eligibility.
- CPO Wrap eligibility after the vehicle purchase date is restricted to within 90 days of the QualityGuard+Plus CPO / Limited Warranty Activation date.
- High voltage battery is excluded from coverage.



## CERTIFIED PRE-OWNED WRAPS

DESCRIPTION	DETAILS
<b>Available Terms</b>	<ul style="list-style-type: none"> <li>84 months/100,000 miles (from the original in-service date and 0 miles on the odometer, whichever comes first)</li> <li>96 months/120,000 miles (from the original in-service date and 0 miles on the odometer, whichever comes first)</li> </ul>
<b>Coverage<sup>1</sup></b>	<ul style="list-style-type: none"> <li>Exclusionary coverage: Supreme</li> <li>Over 1400 additional components that wrap around the CPO/LW Powertrain Coverage</li> <li>Added Benefits<sup>2</sup>: Roadside Assistance, Trip Interruption and Towing Reimbursement</li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Select 6-year-old and newer mass-market vehicles</li> <li>Less than 60,001 miles on the odometer</li> <li>Still covered by OEM Powertrain Warranty</li> <li>Must be certified with a QualityGuard+Plus CPO/LW</li> </ul>
<b>Deductible</b>	<ul style="list-style-type: none"> <li>\$0 per visit</li> </ul>



1. High voltage battery is excluded from coverage

2. Towing and Emergency Roadside Assistance benefits under a QualityGuard+Plus VSC are not available if sold by a California dealer.



# High-Mileage Plan

The High-Mileage Plan targets a national market where the average age of cars and light trucks currently in operation has increased to over 12 years. Coverage is available for all eligible vehicles, regardless of the age or mileage of the vehicle at time of sale. The High-Mileage plan must be sold at the time of vehicle purchase; ineligible for service drive sales.

## DEALER BENEFITS

- Vibrant market for increased F&I revenue
- Customer retention, F&I and service drive profits
- High mileage vehicles over 100,000 miles and/or beyond 10 years old are eligible for coverage
- Vehicles that don't meet QualityGuard+Plus qualifications due to age or mileage may be eligible
- Seamless claims adjudication - calls answered in 20 seconds
- Surcharge options for commercial use, lift kit/lower/oversized tires
- OEM administered, providing highest Customer take rates and satisfaction

## VEHICLE ELIGIBILITY REQUIREMENTS

- Powertrain and Deluxe plans available for current plus 20 model years with 100,001 - 200,000 miles
- Supreme plan is available on vehicles current plus 10 model years with 100,001 - 175,000 miles
- Vehicles between 10 and 20 years old with under 100,000 miles are also eligible
- Powertrain plan only, 12/12 term available on any eligible model with more than 100,000 miles
- Detailed eligibility and restrictions available on our rate card, item # QGP-HMP-RC

## CUSTOMER BENEFITS

- **3 levels of coverage:** Powertrain - 4 Major Assemblies; Deluxe - 13 Major Assemblies; Supreme - Exclusionary Coverage
- **5 terms:** 12 months/12,000 miles; 24 months/24,000 miles; 36 months/36,000 miles; 36 months/45,000 miles; 48 months/48,000 miles
- Seals and Gaskets coverage included on all levels
- Rental Car Reimbursement, Towing/Road Service<sup>1</sup>, Trip Interruption<sup>1</sup>, Lost Key/Lock Out benefits included
- Cancellable; transferable to subsequent vehicle owner, a small transfer fee may apply

## SPECIAL NOTES

- All claims **MUST** have prior authorization through program administrator at 817-383-7251 Monday - Friday 8:00 am - 6:00 pm CST
- For a printed or PDF rate card (item QGP-HMP-RC), or to ask questions regarding the product or the signup process, please contact your QualityGuard+Plus Protection representative
- Click [here](#) or scan QR code to download the High-Mileage Plan Product Overview, Guidelines and Claims Process PDF file



1. Towing and Emergency Roadside Assistance benefits under a QualityGuard+Plus VSC are not available if sold by a California dealer.



# Prepaid Maintenance

## DEALER BENEFITS

QualityGuard+Plus Prepaid Maintenance plans are available for new and pre-owned vehicles and provide an opportunity to increase sales in the F&I office as well as on the service drive. Two plans are offered:

1) Oil change only 2) Oil change plus tire rotation<sup>1</sup> and Tire Road Hazard Protection<sup>2</sup>. Both plans include a complimentary 10-point inspection when being serviced at the selling dealer.<sup>3</sup>

- **High Value Product** – Provides prepaid maintenance services at intervals applicable to most drivers’ usage, plus valuable Tire Road Hazard Protection.<sup>2</sup>
- **Multiple Sales Opportunities** – All plans are additive terms and can be sold on the service drive as well as in the F&I office.
- **Customer Retention** – Mechanical inspections are performed when returning to the selling dealer, providing additional sales for parts & service.
- **Highly Customizable** – With 8 time and mileage options, 3 reimbursement levels, and 3 service intervals, you can customize a plan to suit your customer’s individual driving habits and service needs.
- **Easy Claims Processing** – The Maintenance Claims “Front Facing” portal is available to all stores with PCRS+. No phone call or pre-approval to process a claim. Download this [User Guide](#) for step-by-step instruction, or call the Claims Department at 800-888-5245.

## CUSTOMER BENEFITS

- **Affordable** – 144 different coverage options, all with zero deductible.
- **Price Protection** – Pre-payment of maintenance ensures that your customers are protected from future parts and service price increases.
- **Enhanced Resale Value** – Properly maintained vehicles can help customers earn higher resale values.
- **Tire Road Hazard Protection<sup>2</sup>** – Provides reimbursement for tire repair up to \$35 per tire, or pro-rated tire replacement up to \$250 per tire for up to 36 months.<sup>4</sup>
- **Transferable** – The plan is transferable to a new owner; a small transfer fee may apply.

10 MECHANICAL INSPECTIONS AT EACH SERVICE <sup>3</sup>	OIL CHANGE ONLY <sup>3</sup>	OIL & FILTER CHANGES, PLUS TIRE ROTATIONS <sup>1, 3</sup>
Inspect Air Filter	<b>Service Level 1:</b> Up to a maximum of \$35 per service, including oil and filter change only.	<b>Service Level 1:</b> Up to a maximum of \$50 per service, including: oil & filter change, plus tire rotation. <sup>1</sup>
Inspect Battery		
Inspect CV Joint Boots ( <i>if applicable</i> )	<b>Service Level 2:</b> Up to a maximum \$60 per service including: oil & filter change only.	<b>Service Level 2:</b> Up to a maximum \$75 per service including: oil & filter change, plus tire rotation. <sup>1</sup>
Inspect Engine Drive Belt(s)		
Inspect Fluid Levels ( <i>add, if required</i> )	<b>Service Level 3:</b> Up to a maximum \$85 per service including: oil & filter change only.	<b>Service Level 3:</b> Up to a maximum \$100 per service including: oil & filter change, plus tire rotation. <sup>1</sup>
Inspect Horn		
Inspect Hoses	<b>Service Level 4:</b> Up to a maximum \$150 per service including: oil & filter change only.	
Inspect Lights ( <i>Head, Tail, Brake, Turn Signals</i> )		
Inspect Parking Brake Operation		
Inspect Wiper Blades		

1. \$15 for tire rotation reimbursement included in maximum amount. Vehicles equipped with staggered fitment tires cannot be rotated, and are not available for reimbursement with tire rotation claims.

2. Tire Road Hazard protection not available on Oil Change Only plans and all contracts sold by dealers in Florida and California.

3. Both plans include a complimentary 10-point inspection when serviced at the selling dealer.

4. Mounting, balancing, valve stems, disposal fees are included in this amount up to \$25 per tire.



## SUMMARY OF PREPAID MAINTENANCE PLANS

### Oil Change, Tire Rotation & Tire Road Hazard Plan Coverage Options

PLAN TERM OPTIONS	# OF SERVICES TO BE PERFORMED BASED ON THE SERVICE INTERVAL CHOSEN	SERVICE INTERVAL OPTIONS			
		Months	3	4	6
		Miles	3,750	5,000	7,500
<b>12 Months / 15,000 Miles</b>	Replace Engine Oil and Filter, Lubricate Chassis ( <i>as applicable</i> )	4	3	2	
	Rotate Tires & Check Tire Pressure ( <i>as applicable</i> )	2	3	2	
<b>24 Months / 30,000 Miles</b>	Replace Engine Oil and Filter, Lubricate Chassis ( <i>as applicable</i> )	8	6	4	
	Rotate Tires & Check Tire Pressure ( <i>as applicable</i> )	4	6	4	
<b>36 Months / 45,000 Miles</b>	Replace Engine Oil and Filter, Lubricate Chassis ( <i>as applicable</i> )	12	9	6	
	Rotate Tires & Check Tire Pressure ( <i>as applicable</i> )	6	9	6	
<b>48 Months / 60,000 Miles</b>	Replace Engine Oil and Filter, Lubricate Chassis ( <i>as applicable</i> )	16	12	8	
	Rotate Tires & Check Tire Pressure ( <i>as applicable</i> )	8	12	8	
<b>60 Months / 75,000 Miles</b>	Replace Engine Oil and Filter, Lubricate Chassis ( <i>as applicable</i> )	20	15	10	
	Rotate Tires & Check Tire Pressure ( <i>as applicable</i> )	10	15	10	
<b>72 Months / 90,000 Miles</b>	Replace Engine Oil and Filter, Lubricate Chassis ( <i>as applicable</i> )	24	18	12	
	Rotate Tires & Check Tire Pressure ( <i>as applicable</i> )	12	18	12	
<b>84 Months / 105,000 Miles</b>	Replace Engine Oil and Filter, Lubricate Chassis ( <i>as applicable</i> )	28	21	14	
	Rotate Tires & Check Tire Pressure ( <i>as applicable</i> )	14	21	14	
<b>96 Months / 120,000 Miles</b>	Replace Engine Oil and Filter, Lubricate Chassis ( <i>as applicable</i> )	32	24	16	
	Rotate Tires & Check Tire Pressure ( <i>as applicable</i> )	16	24	16	

REIMBURSEMENT AMOUNT	OIL & FILTER CHANGE	TIRE ROTATION	TOTAL
\$50	\$35	\$15	\$50
\$75	\$60	\$15	\$75
\$100	\$85	\$15	\$100

### Oil Change Only Plan Coverage Options

PLAN TERM OPTIONS	# OF SERVICES TO BE PERFORMED BASED ON THE SERVICE INTERVAL CHOSEN	SERVICE INTERVAL OPTIONS			
		Months	3	4	6
		Miles	3,750	5,000	7,500
<b>12 Months / 15,000 Miles</b>	Replace Engine Oil and Filter, Lubricate Chassis ( <i>as applicable</i> )	4	3	2	
<b>24 Months / 30,000 Miles</b>	Replace Engine Oil and Filter, Lubricate Chassis ( <i>as applicable</i> )	8	6	4	
<b>36 Months / 45,000 Miles</b>	Replace Engine Oil and Filter, Lubricate Chassis ( <i>as applicable</i> )	12	9	6	
<b>48 Months / 60,000 Miles</b>	Replace Engine Oil and Filter, Lubricate Chassis ( <i>as applicable</i> )	16	12	8	
<b>60 Months / 75,000 Miles</b>	Replace Engine Oil and Filter, Lubricate Chassis ( <i>as applicable</i> )	20	15	10	
<b>72 Months / 90,000 Miles</b>	Replace Engine Oil and Filter, Lubricate Chassis ( <i>as applicable</i> )	24	18	12	
<b>84 Months / 105,000 Miles</b>	Replace Engine Oil and Filter, Lubricate Chassis ( <i>as applicable</i> )	28	21	14	
<b>96 Months / 120,000 Miles</b>	Replace Engine Oil and Filter, Lubricate Chassis ( <i>as applicable</i> )	32	24	16	

REIMBURSEMENT AMOUNT LEVEL OPTIONS			
\$35	\$60	\$85	\$150



# Claims & Cancellation Information

**All cancellations, including customer originated, are made via PCRS.**

Customers are instructed to submit a written cancellation request, which includes the mileage (odometer reading) of the vehicle at the time the cancellation is to be effective, to the original selling dealer as listed on the front page of their contract.

**Original Selling Dealers have the ability to cancel their own policies as long as they meet the following criteria:**

- The Cancellation Effective Date is within 90 days of the Cancellation Entry Date
- The Retail Refund amount is less than \$6,000
- The policy is NOT financed through Service Payment Plan (SPP)

**For paid claims deduction information, see bulletin NESSCB/25-02.**

All Non-Original Selling Dealers, and Original Selling Dealers with cancellations that fall outside the above criteria, must submit their cancellation requests through the PCRS website for Administrator review and processing (*cancellation documents are required*).

The form on [page 16](#) is available in PCRS. For support, call 800-362-4111, Option 1, then option 1, or email [NESNA\\_Cancellations@nesna.com](mailto:NESNA_Cancellations@nesna.com).

**Please allow up to 30 days for processing upon complete submission.**

**Note:** For High-Mileage Plan information, customers must call 888-662-6726.

## Vehicle Service Contract Mechanical breakdown claims process:

- All claims require pre-approval
- Obtain customer complaint, cause and correction
- Have full repair estimate ready including part numbers and labor:
  - MSRP pricing and labor hours via Motors, Mitchell or AllData
  - If applicable, have rental, towing or sublet invoices available
  - Call QualityGuard+Plus (QGP) @ 800-888-5245 for pre-approval
  - If applicable, you will be given an approval number and dollar amount
  - All mechanical claims have a \$100 deductible per repair visit
- Click [here](#) or scan QR Code to download the QGP VSC Claims Process Guide.



## High-Mileage Plan Claims Process

Claims MUST have prior authorization through program administrator at 817-383-7251 Monday - Friday 8:00 am - 6:00 pm CST.

Click [here](#) or scan QR code to download the High-Mileage Plan Claims Process PDF file.





# Claims & Cancellation Information (continued)

## Pre-Paid Maintenance Claims Process

### Did you know you can self-process QGP maintenance claims and receive payment instantly?

Our "Front Facing Maintenance" portal is available to all stores with PCRS+ access. *(All stores actively selling QGP, regardless of brand, can gain access to PCRS+. Ask your regional representative for details.)*

Click [here](#) or scan QR Code to download the QGP FFM Quick Reference Guide.



If not using the FFM portal, all maintenance claims require pre-approval.

Please call QualityGuard+Plus (QGP) @ 800-888-5245 before starting any work.

## Dealer Assistance Directory

- Dealer Assistance with VSC/PMA Applications, Transfers or Cancellations..... 800-362-4111  
*Option 1, then option 1*
- VSC & PMA Claims ..... 800-888-5245
- VSC Towing and Roadside Assistance..... 800-225-2476
- High-Mileage Plan Claims ..... 817-383-7251
- High-Mileage Plan Dealer Assistance & Consumer Benefits..... 888-662-6726  
*(Towing / Road Service; Trip Interruption; Lost Key / Lockout)*
- PMA Tire Road Hazard Protection Claims ..... see below  
*(Purchased prior to 5/1/24, contact [AgeroRider.com](http://AgeroRider.com); on 5/1/24 or later contact [AAA.com/nissantire](http://AAA.com/nissantire))*
- 0% Consumer Finance Plan (Service Payment Plan)..... 800-346-5990







# DEALER CANCELLATION REQUEST FORM

NESNA  
P.O. Box 685004  
Franklin, TN 37068-5004  
Customer questions: 800-647-7261

# QualityGuard+Plus®

## DEALER CANCELLATION REQUEST FORM

### Processed via Policy, Claims and Reporting Solution (PCRS)

#### Step 1: REASON FOR CANCELLATION (attach supporting documents)

**Proof of mileage is always required. Make sure the supporting document(s) below include mileage.**

Cancellation Reason (see below): \_\_\_\_\_

- **Cancel & Reissue:** corrected policy must be entered into PCRS
- **Customer Request:** attach odometer statement or recent service record dated within 60 days of cancellation date
- **Default on Loan:** attach letter from lienholder
- **Duplicate:** same customer and VIN#
- **Entered in Error:** attach original buyers order showing policy was not purchased
- **Private Party Sale:** attach copy of odometer statement or bill of sale showing date and mileage
- **Repossession/Abandonment:** attach repo/abandon letter from lienholder
- **Rewrite:** attach documents showing rewrite
- **Theft:** attach insurance report or police report showing loss date and mileage
- **Too Expensive:** attach odometer statement or recent service record dated within 60 days of cancellation date
- **Total Loss:** attach insurance report or lienholder's letter of demand showing total loss date and mileage
- **Trade:** attach copy of odometer statement or buyer's order showing date and mileage
- **Unwind:** attach unwind documents showing date of unwind

NESNA reserves the right to request additional documentation to support the cancellation reason (i.e., missing cancellation date and mileage)

#### Step 2: CUSTOMER, VEHICLE AND POLICY INFORMATION

Customer Name: \_\_\_\_\_

Customer Address (current): \_\_\_\_\_

VIN#: \_\_\_\_\_ Policy#: \_\_\_\_\_

#### STEP 3: CANCELLATION DATE, MILEAGE, REFUND INFORMATION

Date: \_\_\_\_\_ Mileage: \_\_\_\_\_ Retail Refund Amount: \_\_\_\_\_

#### STEP 4: DEALERSHIP INFORMATION (the Dealer completing this form)

Dealer Name (PRINT) \_\_\_\_\_ Dealer Code \_\_\_\_\_ Dealer Signature \_\_\_\_\_

- **A refund quote can be obtained in the cancellation section of PCRS**
- **All cancellation requests are now processed via PCRS with supporting documents attached**
- **All refunds will be made via payment to the cancelling dealership's bank account on file with the Administrator**
  - Policies financed through Service Payment Plan (SPP) will be refunded directly to SPP for proper disbursement, unless proof of loan payoff is attached
- **Cancelling dealership is responsible for issuing a check for the RETAIL REFUND to the appropriate party (LIENHOLDER/CUSTOMER)**
  - Cancelling dealership is responsible for verifying lien holder payoff before refunding customer
  - If the cancelling dealership is not the original selling dealership, then any unearned portion will be debited to the original selling dealer's bank account on file with the Administrator

#### STEP 5: CUSTOMER SIGNATURE AND DATE

I request cancellation of the VSC/PMA listed above, and release and forever discharge Nissan Extended Services North America, its parent, subsidiaries and the affiliates of each entity, as well as each office, agent, distributor, employee, attorney, dealer successor and assignee of any of the above from and against any and all expenses, damages, claims, demands, suit, losses, judgments, liabilities, actions, payments and all costs whatsoever (including without limitation, attorney's fees) with respect to the VSC/PMA cancelled. In addition, a processing fee, as noted in your contract, will be automatically deducted from the retail refund amount.

**This form must be completed in its entirety in order for the cancellation to be processed. I understand that this Cancellation Request is irrevocable. Please allow up to 30 days for processing upon complete submission. (The customer must sign the cancellation request.)**

**X**

PRINT NAME

CUSTOMER SIGNATURE

DATE



## CONSUMER PAYMENT PLAN

### Consumer Finance Strategic Partnership

With SPP financing, there is no credit check necessary, as your customer simply makes the first payment at the time of sale. The balance is paid via equal, automatic monthly payments debited from their bank account or credit card. Available on Vehicle Service Contracts and Prepaid Maintenance Agreements. To sign up, go to [www.sppdealersignup.com](http://www.sppdealersignup.com).

The SPP application is available via eMenu or by ordering forms via [www.nnanet.com](http://www.nnanet.com).

### SPP 0% Payment Plan Advantages

#### DEALER BENEFITS

- SPP will pay Dealers the amount financed, less the SPP fee, on the 5th or 20th day the month after received by SPP and the contract is registered with NESNA<sup>1</sup>
- NESNA volume with SPP affords Dealer Participants a profit-friendly, discounted fee structure
- Ability to increase penetration and sell contracts to capped customers and customers who don't want to increase their interest costs
- Additional Service Drive profit center when utilized in Service

SPP PAYMENT PLAN OPTION	FEE STRUCTURE FOR AMOUNT FINANCED					MINIMUM TERMS OF COVERAGE
	\$0.01 - \$499.99	\$500.00 - \$999.99	\$1,000.00 - \$1,699.99	\$1,700.00 - \$2,699.99	\$2,700.00 - \$10,000.00	
<b>6 Month</b>	\$34 (\$14 refund) <sup>2</sup>	\$55 (\$30 refund) <sup>2</sup>	\$124 (\$74 refund) <sup>2</sup>	\$178 (\$78 refund) <sup>2</sup>	6.2% of Amount Financed (\$50% refunded) <sup>2</sup>	12 Months & 12,000 Miles
<b>12 Month</b>	\$36 (\$16 refund) <sup>2</sup>	\$57 (\$32 refund) <sup>2</sup>	\$128 (\$78 refund) <sup>2</sup>	\$183 (\$83 refund) <sup>2</sup>	7.2% of Amount Financed (\$50% refunded) <sup>2</sup>	24 Months & 24,000 Miles
<b>18 Month</b>	\$41 (\$21 refund) <sup>2</sup>	\$87 (\$37 refund) <sup>2</sup>	\$175 (\$100 refund) <sup>2</sup>	\$273 (\$148 refund) <sup>2</sup>	10.3% of Amount Financed (\$50% refunded) <sup>2</sup>	36 Months & 36,000 Miles
<b>24 Month</b>	\$52 (\$27 refund) <sup>2</sup>	\$139 (\$64 refund) <sup>2</sup>	\$252 (\$137 refund) <sup>2</sup>	\$360 (\$210 refund) <sup>2</sup>	14.15% of Amount Financed (\$50% refunded) <sup>2</sup>	36 Months & 48,000 Miles

Prices subject to change without prior notice

#### CUSTOMER BENEFITS

- Interest-free payment plan without having to finance as part of the monthly vehicle payment
- **Flexible terms:** Convenient 6-, 12-, 18-, or 24-month payment option with monthly automatic debit on date they choose; Online account management at [www.myspp.com](http://www.myspp.com)
- Useful for customers that have a set monthly car payment in mind, have prearranged vehicle financing, or are buying a contract after taking delivery of their vehicle
- Customers can manage their SPP account online 24/7 and opt in to receive text and email alerts from SPP

For more information, visit [www.sppinc.net](http://www.sppinc.net), call SPP customer service at (800) 346-5990, or contact your QualityGuard+Plus field representative.



**Note:** For paid-in-full deals when SPP collects payment from the customer, a 3% processing fee will be charged

1. Maximum markup is limited to 250% (\$2,500 over cost maximum) cost or Florida MSRP
2. Refund if canceled before 3rd payment

**SPP** SERVICE PAYMENT PLAN, INC.  
The Power of Zero.®



# How to Order Product Collateral

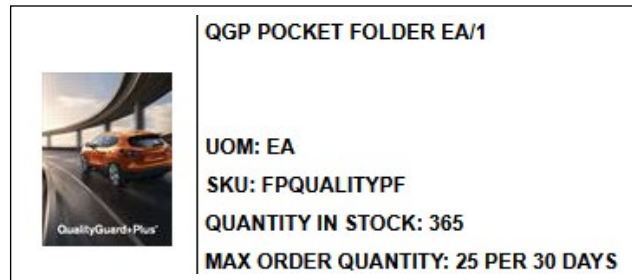
Interested in ordering supplies? Here's how easy it is to do in 6 simple steps!

**01** | Via NNA.net. Go to [www.nnanet.com](http://www.nnanet.com) and choose My Links--> Dealer Operations --> Dealer Materials Ordering --> VSC/Extended Protection Plans

**02** | Select the Brand and then the category of item to open the ordering page and locate the item you want to order.

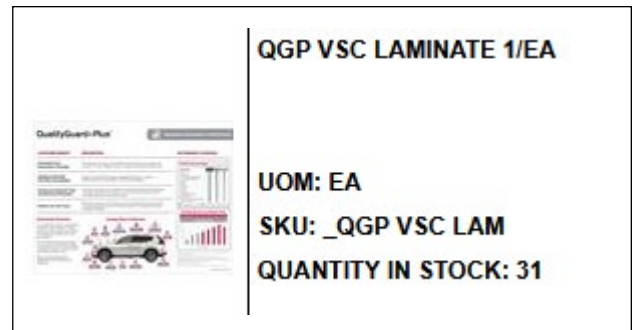


**03** | Click on the button labeled 'Add to cart' to add the item to your cart for checkout.



**04** | Once you have finished adding to your cart, click the shopping cart link at top to finish checking out

**05** | Optionally, Orders can also be placed via email to [nesna.supplies@imsretail.com](mailto:nesna.supplies@imsretail.com). Use PDF order forms available for download below.



**06** | You can also call 800-247-5321 to check the status of an existing order.

We create and distribute a variety of marketing collateral to dealers free of charge.

Increase sales with brand compliant, regularly updated sales tools and consumer brochures.

Easy and convenient on-line ordering and fulfillment with free ground shipping on all orders.

## QUESTIONS?

Contact your NESNA Representative for assistance.



# Important Contact Information

## CONSUMER ASSISTANCE

**For VSC, CPO Wrap or PMA contract information**, customers can contact Consumer Affairs by:

- Phone: 800-647-7261
- SMS/Text: 615-675-9353

**For High-Mileage plans**, customers can call: 888-662-6726

### NESNA DEALER HOTLINE DIRECTORY

Dealers may call the NESNA Dealer Hotline @ 800-362-4111

#### Menu Option

- Assistance with application processing, transfers or cancellations..... 1
- QualityGuard+Plus Claims..... 5
- Service Payment Plan Program (SPP)..... 6

## DEALER ASSISTANCE

- Dealer Assistance with VSC/PMA Applications, Transfers or Cancellations..... 800-362-4111  
*Option 1, then option 1*
- VSC & PMA Claims ..... 800-888-5245
- Roadside Assistance ..... 800-225-2476
- PMA Tire Road Hazard Protection Claims ..... see below  
*(Purchased prior to 5/1/24, contact [AgeroRider.com](http://AgeroRider.com); on 5/1/24 or later contact [AAA.com/nissantire](http://AAA.com/nissantire))*
- High-Mileage Plan Claims ..... 817-383-7251
- High-Mileage Plan Dealer Assistance & Consumer Benefits..... 888-662-6726  
*(Towing / Road Service; Trip Interruption; Lost Key / Lockout)*
- 0% Consumer Finance Plan (Service Payment Plan)..... 800-346-5990
- Materials Order Status Check (IMS) ..... 800-247-5321



# Ancillary Products: Overview

The following section provides additional detail on some of the included benefits in the products mentioned in the Ancillary Products section.

## Vehicle Protection

- **Bundles:** Two options to choose from: Select provides Emergency Road Service, Tire & Wheel Road Hazard Protection, Paintless Dent Repair and Windshield Repair Protection; Preferred provides all the benefits of Select and adds a Key Replacement Plan benefit, plus Cosmetic coverage to the Tire & Wheel benefit.
- **Paintless Dent Repair:** Provides hail damage coverage up to the dollar value of the customer's comprehensive insurance deductible.
- **Tire & Wheel Protection:** Expanded coverage with the addition of a cosmetic option.
- **Key Replacement:** No restriction for coverage with one key. Full programming provided regardless of method.
- **360Shield:** A suite of products for windshield, wheels, anti-corrosion, antimicrobial, air quality, and screens protection.

## Extended Lease Care

- Comprehensive coverage that protects all breakdowns or damage, unless specifically excluded, plus "Extended Lease Care Plus" for additional benefits.

## Financial Protection

- **GAP:** Customizable GAP solutions, with expanded eligibility and flexibility.
- **Lease Excess Wear & Tear:** Covers excess wear and tear charges at time of lease turn-in.
- **Theft Protection:** Flexible replacement benefit for increased adaptability. Flexible benefit amounts for car rental, travel and deductible reimbursement for enhanced versatility.
- **Total Loss Protection:** Provides theft prevention and a credit towards vehicle replacement in the event of a total loss.
- **Value Protect:** Diminished value benefit options for greater flexibility.
- **PaymentShield:** Providing consumers protection in the event they lose their job.

## Lifetime Limited Warranty

- Valuable coverage that includes the most important and potentially expensive parts of a new or previously owned vehicle, extended for the lifetime of ownership.

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## CLAIMS & CANCELLATION INFORMATION

To file a claim for GAP, Key Protection, Lease Excess Wear & Tear, 360Shield, Theft Protection, Value Protect, or Towing/Roadside Reimbursement:

1. Go to: [claims.qualityguardplus-products.com](https://claims.qualityguardplus-products.com)
2. Choose your product from the drop-down section. The system will provide the respective information.
3. Log in to start your claim.

To file a claim for Bundle, Extended Lease Care, Lifetime Limited Warranty, Paintless Dent Repair, Tire & Wheel, Total Loss Protection or Windshield Protection:

- Call: 800-730-6016
- Email: [claims@qualityguardplus-products.com](mailto:claims@qualityguardplus-products.com)

To cancel a contract for Extended Lease Care, Lifetime Limited Warranty, or Ancillary Products including Vehicle and Financial Protection products, visit [nesna-dealers.com/cancel-contract](https://nesna-dealers.com/cancel-contract).

**For questions, additional information, or assistance with Extended Lease Care, Lifetime Limited Warranty, and Ancillary Products including Vehicle and Financial Protection products, call 800-730-6016.**



# Ancillary Products: Vehicle Protection

BUNDLES - TWO PLAN OPTIONS

PRODUCT	SELECT	PREFERRED
No Deductible for Customers	●	●
Emergency Road Service	●	●
Paintless Dent Repair	●	●
Windshield Protection	●	●
Tire & Wheel Road Hazard Protection	●	●
Key Protection		●
Tire & Wheel w/ Cosmetic Coverage		●
Identity Theft Protection		●

**Select** provides Emergency Road Service, Tire & Wheel Road Hazard Protection, Paintless Dent Repair and Windshield Repair Protection<sup>1</sup>.

**Preferred** provides all the benefits of Select and adds an \$800 or \$1,400 Key Replacement Plan benefit, plus Cosmetic coverage to the Tire & Wheel benefit.



1. Windshield Replacement available where permitted.



## SELECT

### Tire & Wheel Protection

**Tire Repair** | Repair of flat tire(s) due to road hazard damage. Tire repair coverage is limited to tires that do not exceed original equipment manufacturer ("OEM") specifications for the vehicle.

**Tire Replacement** | Replacement of tire(s) should a vehicle's tires become unserviceable due to road hazard damage as determined by the repair facility and confirmed by the administrator. We will pay only the cost of a replacement tire (*including mounting and balancing*) as shown on the repair order. Tire replacement coverage is limited to tires that do not exceed OEM specifications for the vehicle. "Like kind and quality" comparable tires, as determined by the administrator, may be used to complete replacements. If an AWD or 4WD vehicle requires a tire replacement due to a covered event, an additional tire replacement on the same axle will be authorized when the difference in tread is greater than 4/32".

**Wheel Repair** | Repair of a vehicle's wheels due to road hazard damage. Wheel repair coverage is limited to wheels that do not exceed OEM specifications for the vehicle.

**Wheel Replacement** | Covers the replacement of the wheel should a vehicle's wheels become unserviceable due to road hazard damage as determined by the repair facility and confirmed by the administrator. We will pay only the cost of a replacement wheel (*including mounting and balancing*) as shown on the repair order. Wheel replacement coverage is limited to wheels that do not exceed OEM specifications for the vehicle. "Like kind and quality" comparable wheels, as determined by the administrator, may be used to complete replacements.

### Windshield Protection

**Windshield Protection Standard** | Repair of minor chips no larger than 1.5" in diameter, and cracks less than 6" in length due to road hazard damage on the front windshield only.

**Windshield Protection Plus** | Replacement of front windshield, only, if chips or cracks caused by a road hazard cannot be repaired. Windshield replacement coverage is limited to windshields that do not exceed OEM specifications for the vehicle. OEM or "like kind and quality" comparable windshields, as determined by the administrator, may be used to complete replacements.

### Emergency Road Service

In the event your driver's vehicle is disabled, they may obtain towing, battery jump start, flat tire change, delivery of supplies (*fuel, oil, water*), and/or locksmith services ("*emergency road service*") by (i) contacting us directly for assistance or (ii) obtaining emergency road service on their own. Drivers must seek reimbursement in either scenario. Coverage does not include the cost of supplies (*fuel, oil, water*).

### Paintless Dent Repair

Paintless Dent Repair (PDR) is an industry recognized process that involves the removal of dings and minor dents from a vehicle's exterior steel or aluminum body panels without disturbing the paint finish. This does not include services that involve the replacement of vehicle body panels, sanding, bonding, or repainting. During the term, we will pay a repair facility, or at our option, reimburse the cost to repair covered minor dents and minor dings less than 4" in length and/or diameter on the exterior body panels that are accessible and are repairable through existing PDR techniques. Hail damage is covered up to the dollar value of the comprehensive primary carrier deductible, not to exceed \$1,000. Coverage is limited to steel or aluminum body panels.



## PREFERRED

Everything in Select, also including Cosmetic Wheel Protection, Key Protection, and Identity Theft Protection.

### Cosmetic Wheel Protection

Repair of the wheel(s) on a vehicle due to cosmetic wheel damage.

### Key Protection

Key Protection may include either an \$800 or \$1,400 benefit to replace the vehicle key/remote should it become lost, stolen or destroyed. Battery replacement is not included.

Repair or replacement of a covered key/remote as a result of damage due to mechanical failure, electrical failure, a defect in workmanship, damage, loss, theft, or normal wear and tear not to exceed the key protection maximum benefit per 12 month period. Replacements are limited to the manufacturer's original key/remote or "like kind and quality" replacements.



### Identity Theft Protection

**Dark Web Monitoring & Alerting** | The driver will receive proactive monitoring and alerting services that will notify the driver to any potential breach of and/or suspicious activity relative to their identity. Dark Web Monitoring includes the following services: Social Security Number Monitoring, Bank Account Number Monitoring, Credit Card Account Number Monitoring, Debit Card Account Number Monitoring, Driver's License Monitoring, Email Monitoring, Medical Insurance ID Monitoring, Passport Number Monitoring, and Phone Number Monitoring. In connection with monitoring services, drivers will receive prompt alerts to take immediate action to prevent or remediate identity theft, including notifications of suspicious activity, compromised credentials, and/or potential account takeovers. As part of the identity theft protection, drivers will also receive identity threat alerts that will notify the driver of any major data breaches, identity theft incidents, and/or new identity theft laws. Monitoring and alerting services include access to the mobile app to rapidly review information from a smartphone, Mobile Attack Control scanning for potential identity threats, and Mobile VPN to encrypt and protect phone data being transmitted or received.

**Identity Fraud Reimbursement** | The driver will be reimbursed for identity fraud expenses, as defined in and limited by the terms and conditions set forth at [qualityguardplus-products.com/idprotectionterms](https://qualityguardplus-products.com/idprotectionterms), up to the aggregate maximum Identity Fraud Expense Reimbursement limit of \$1,000,000 for the term of this service contract addendum. To qualify for Identity Fraud Expense Reimbursement, the driver must experience a stolen identity event, which is the fraudulent use of their personal identification, social security number, or other method of identifying the driver, with an occurrence date during the term of this contract addendum and be reported within 90 days of discovery of such stolen identity event.

**Identity Theft Protection** | The driver will receive White Glove Restoration services to remediate incidents of identity theft, which are fully managed by Certified Protection Experts available to you 24/7, 365 days a year. Upon the filing of a claim here under, the Certified Protection Expert will work with the driver to confirm identity theft or fraudulent activity. The driver will also receive Lost Wallet Assistance to aid in the replacement of credit, debit, and ATM cards, Junk-Mail Opt-Out to remove the driver's name from marketing databases, and Medical ID Fraud Protection to review usage of medical benefits. As a condition of receiving any and/or all of these services, the driver agrees to provide any required documentation to the Certified Protection Expert, including, but not limited to, a power of attorney to handle complex identity theft issues, that may arise throughout the remediation process.





## Surcharges\*

**Chrome/Mixed Media** | Coverage will be provided for chrome wheels, wheels with PVD coating or wheels that have a mixed media finish, meaning when the wheel is finished in more than one of the following: (i) paint; (ii) machine-finished; (iii) chrome; (iv) powder-coat; or (v) clear-coat.

**Commercial Use** | Coverage for a vehicle if being used for a commercial purpose, including but not limited to: hauling, construction work, principal off-road use, pickup and/or delivery service, snowplowing, company pool use, business travel when the vehicle is used by more than one driver, vehicles used by a single driver for sales/services, one-time shared passenger rides on demand as part of Uber and Lyft, food courier service such as Grubhub, DoorDash and UberEats, light duty contracting, vehicles equipped with dump beds, hoisting, or lifting equipment. The commercial use surcharge does not provide coverage to a vehicle if used for one of the following purposes: daily rentals, carrying passengers for hire (*e.g., taxi, limousine, shuttle services, or other livery type services*), towing or road service operations, government/military use, law enforcement, fire, ambulance or other emergency services. These uses are excluded without exception.

**Dual Rear Wheels** | Coverage will be provided when your driver's vehicle is equipped with dual rear wheels.

### WHAT'S NOT COVERED

Parts of the vehicle subject to regular maintenance. For a complete and detailed list of exclusions, please refer to the contract.

**Tire and Wheel** | Tires with 3/32" or less tread depth; damage caused by curb impact; valve or rim leaks; improper installation; dry rot in either sidewall or tread; tire chains; and/or off-road use; wheels that will not seal due to rust and corrosion; off-road tires and wheels; tire pressure monitoring system; chrome wheels; wheels with PVD coating or wheels that have a mixed media finish: paint, machine-finished, chrome, power-coat, or clear-coat unless the Chrome/Mixed Media Surcharge is selected and paid; any wheel constructed of carbon fiber, ceramic, or any materials other than steel or aluminum alloy.

**Windshield** | Damage to areas of the vehicle other than front windshield & stress cracks or cracks over 6".

**Paintless Dent Repair** | Dents that have been previously repaired; large or deep dents in excess of 4"; creased metals; the punctured metal of the vehicle; vehicles utilizing plastic; fiberglass or non-metal body panels; repair requiring sanding, priming, clear coat, tail gates, truck beds, door jambs.

**Key Protection** | Additional loss or damage which is occasioned by the driver or the operator's negligence or failure to use all reasonable precautions to protect the covered keys/remotes from any further loss or damage after damage has occurred or been indicated.



\* Surcharges are subject to payment by your driver of the applicable surcharge price.



# Standalone Products

## PAINTLESS DENT REPAIR

Paintless Dent Repair (PDR) is an industry recognized process that involves the removal of dings and minor dents from a vehicle's exterior steel or aluminum body panels without disturbing the paint finish. This does not include services that involve the replacement of vehicle body panels, sanding, bonding, or repainting. During the term, we will pay a repair facility, or at our option, reimburse the driver the cost to repair covered minor dents and minor dings less than 4" in length and/or diameter on exterior body panels of the vehicle that are accessible and are repairable through existing PDR techniques. Hail damage is covered up to the dollar value of the driver's comprehensive primary carrier deductible, not to exceed \$1,000. This service contract is limited to vehicles with steel or aluminum body panels.

## KEY PROTECTION

Key Protection may include either an \$800 or \$1400 benefit to replace the vehicle key/remote should it become lost, stolen or destroyed. Battery replacement is not included.

Repair or replacement of a covered key/remote as a result of damage due to mechanical failure, electrical failure, a defect in workmanship, damage, loss, theft, or normal wear and tear not to exceed the key protection maximum benefit per 12 month period. Replacements are limited to the manufacturer's original key/remote or "like kind and quality" replacements.

## EMERGENCY ROAD SERVICE

In the event your driver's vehicle is disabled, they may obtain towing, battery jump start, flat tire change, delivery of supplies (*fuel, oil, water*), and/or locksmith services ("*emergency road service*") by (i) contacting us directly for assistance or (ii) obtaining emergency road service on their own. Drivers must seek reimbursement in either scenario. Coverage does not include the cost of supplies (*fuel, oil, water*).

## TIRE & WHEEL PROTECTION

Tire & Wheel Protection provides tire repair/replacement and/or wheel (rim) repair/replacement in the event tires and/or wheels become damaged due to a road hazard.

**Tire Repair |** Repair of flat tire(s) due to road hazard damage. Tire repair coverage is limited to tires that do not exceed original equipment manufacturer ("OEM") specifications for the vehicle.

**Tire Replacement |** Replacement of tire(s) should a vehicle's tires become unserviceable due to road hazard damage as determined by the repair facility and confirmed by the administrator. We will pay only the cost of a replacement tire (*including mounting and balancing*) as shown on the repair order. Tire replacement coverage is limited to tires that do not exceed OEM specifications for the vehicle. "Like kind and quality" comparable tires, as determined by the administrator, may be used to complete replacements. If an AWD or 4WD vehicle requires a tire replacement due to a covered event, an additional tire replacement on the same axle will be authorized when the difference in tread is greater than 4/32".

**Wheel Repair |** Repair of a vehicle's wheels due to road hazard damage. Wheel repair coverage is limited to wheels that do not exceed OEM specifications for the vehicle.

**Wheel Replacement |** Covers the replacement of the wheel should a vehicle's wheels become unserviceable due to road hazard damage as determined by the repair facility and confirmed by the administrator. We will pay only the cost of a replacement wheel (*including mounting and balancing*) as shown on the repair order. Wheel replacement coverage is limited to wheels that do not exceed OEM specifications for the vehicle. "Like kind and quality" comparable tires, as determined by the administrator, may be used to complete replacements.





## 360SHIELD

360Shield is a suite of products that protects a vehicle's interior and exterior, preserving its appearance and value throughout the warranty period. Meeting the highest industry standards, all treatments come with warranties covering cleaning, repair, repainting, or replacement of covered parts, with no deductible.

### **PaintShield**

Ceramic sealant that protects exterior factory painted surfaces against acid rain, bird droppings, tree sap, industrial fallout, insects, permanent hard water etching, oxidation and weather-induced fading or loss of gloss. We will pay, or in our sole discretion, reimburse your drivers the cost to repair or repaint each exterior factory painted surface.

### **InteriorShield**

Protection for interior carpet, fabric, leather, and/or vinyl surfaces that are damaged by weather induced fading or permanent staining due to food, drink, urine, vomit, lipstick, crayons, or oil-based stains. We will pay, or in our sole discretion, reimburse your drivers the cost to repair or replace the damaged covered area.

### **GlassShield**

Protection from windshield damage due to acid rain, water spots, chips, cracks, or insects. We will pay, or in our sole discretion, reimburse your drivers the cost to repair or replace the damaged covered area. The warrantor's obligation as to the damaged covered area shall be payment of the cost of 1 repair or, if repair is not possible, in the administrator's sole discretion 1 replacement per damaged covered area up to the product maximum benefit.

### **WheelShield**

Protection for the wheels on a vehicle that are damaged due to discoloration or flaking of painted surfaces. We will pay the cost, or at our sole discretion, reimburse your driver the cost to refinish the damaged covered area.

### **BodyShield**

Protection for the sheet metal or steel frame of a vehicle that is damaged due to corrosion. We will pay, or in our sole discretion, reimburse your driver the cost to repair the damaged covered area.



### Interior Anti-Microbial Protection

Protection for the interior surfaces of a vehicle that are damaged due to the formation of mold, mildew, and other harmful microbes. We will pay the cost, or at our sole discretion, reimburse your driver the cost to repair the damaged covered area.

### Air Quality & Odor Protection

Protection for a vehicle's climate control system, including the ducts, vents, and/or other components therein, if damaged due to the growth or formation of mold, mildew, and/or other harmful microbes. We will pay the cost, or at our sole discretion, reimburse your driver the cost to repair the damaged covered area.

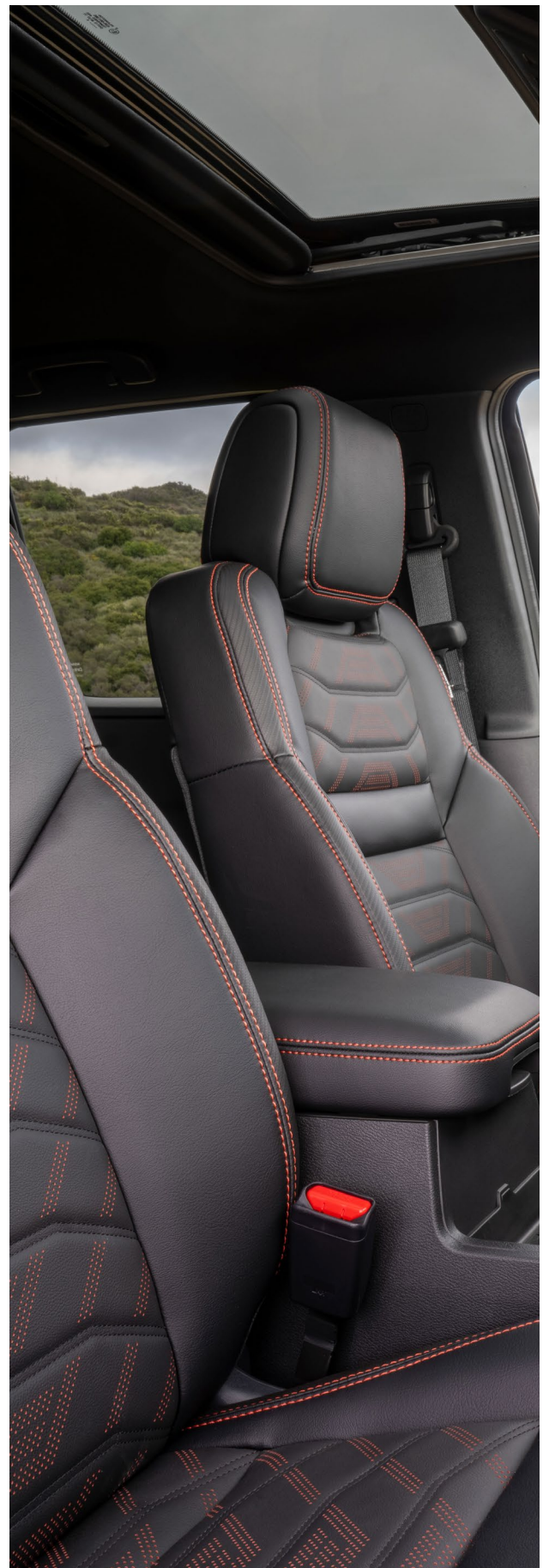
### ScreenShield

Protects and strengthens the screens and lenses throughout your driver's vehicle and covers the repair or replacement. We will pay, or in our sole discretion, reimburse your driver the cost to repair or replace the damaged covered area up to the product maximum benefit.

### WHAT'S NOT COVERED

Components not treated with applicable 360Shield Vehicle Protection Product. For a complete and detailed list of exclusions, please refer to the contract.

**PaintShield:** Body panels and components not treated with applicable product, damage due to paint defects, damage to chrome, bumper, & grills. **InteriorShield:** Defects in vehicle's manufacturing materials, burned, torn, ripped materials, staining or fading caused by corrosive substances, blood, bleach, acid, dyes, inks, tar, paint, gum. **GlassShield:** Damage to areas of the vehicle other than front windshield. **WheelShield:** Chrome wheels, wheels that have mixed finishes: paint, machine-finished, chrome, powder-coat, clear-coat. **BodyShield:** Minor surface rust, corrosion caused by the exhaust system. **ScreenShield:** Display screens or camera lenses not treated with the applicable 360Shield Vehicle Protection Product, replacement of screen/camera that has experienced an internal failure, replacement or repair due to delamination. **Interior Anti-Microbial:** Interior surfaces not treated with the applicable Interior Anti-Microbial 360Shield Vehicle Protection Product, Mold & Mildew that existed prior to the purchase. **Air Quality and Odor:** Components of the vehicle's climate control systems not treated with applicable Air Quality and Odor Protection product, exterior surfaces of the vehicle, interior surfaces other than those relative to the vehicle's climate control system.





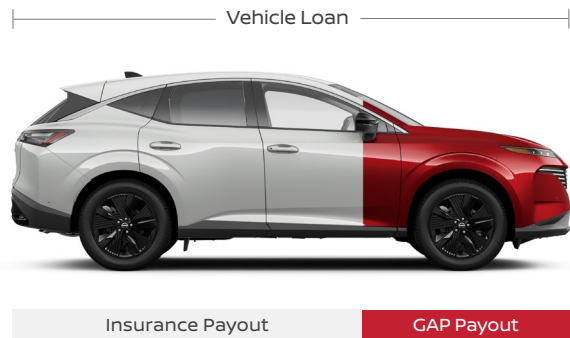
# Financial Protection

## GAP

PRODUCT	GAP PLUS	GAP
No Deductible for Customers	●	●
GAP Protection	●	●
Insurance Deductible Assistance	●	●
Vehicle Replacement Credit	●	

**Guaranteed Auto Protection (GAP)** helps cover what the customer owes on their vehicle loan or lease agreement if they experience a total loss before it is paid off.

**Commercial Use** | If the driver has selected and made payment for the commercial use surcharge, the driver will be eligible for waiver coverage even though the driver is using their vehicle for a commercial use as defined in the GAP waiver contract.



**Vehicle Replacement Credit** | In the event of a covered total loss and waiver of the GAP amount, the vehicle replacement credit surcharge provides eligibility for a \$1,000 credit toward a replacement vehicle financed or leased from the original dealer within 90 days of the date of waiver of the GAP Amount. The vehicle replacement credit has no cash value and will only be applied in the form of a credit towards the amount financed or leased on the replacement vehicle. Documentation must be submitted to the administrator evidencing the purchase or lease of a replacement vehicle. In the event the vehicle replacement credit exceeds the amount financed or leased on the replacement vehicle, any unused portion of the vehicle replacement credit is non-transferable and will not result in any refund due.

### ADDITIONAL COVERAGE AVAILABILITY

**GAP Plus** | Primary carrier deductible coverage is available up to \$1,000. As part of the GAP Plus program, Vehicle Replacement Credit coverage is also available as a surcharge to provide down payment assistance if you return to the selling dealer and purchase or lease a replacement vehicle after a covered total loss.

### WHAT DOES NOT QUALIFY FOR WAIVER COVERAGE

Towing charges, rental fees, storage charges, administrative fees, salvage value, damage resulting from bodily injury or property damage liability, physical damage, medical payments, personal injury protection, uninsured motorist, underinsured motorist, self-financed vehicles, loss as a result of criminal acts, misrepresentation of fact, race or speed contest, vehicles classified as a lemon, resulting from wear and tear, gradual deterioration, obsolescence, rust, corrosion, latent defect, inherent vice, freezing, overheating. Please refer to the GAP Addendum for exact details.





## LEASE EXCESS WEAR & TEAR

Lease Excess Wear & Tear covers up to \$5,000 in excess wear and tear charges at time of lease turn-in. Covers new leased vehicles valued up to \$150,000 MSRP.

### COVERAGE (INCLUDING BUT NOT LIMITED TO)

- Chipped paint and scratches
- Chipped windshield or windows
- Damaged wheels
- Exterior dents and dings
- Damaged headlamps, rear lamps, lenses, & fog lights
- Interior stains

## THEFT PROTECTION

If an installed theft deterrent doesn't help prevent a theft or recover a vehicle if it's stolen while your driver is covered, and the vehicle is considered a total loss, we'll offer support to help your driver get back on their feet.

**UV Body Panel & Warning Labels** | Leaves a permanent and unique code on a vehicle that is visible under UV light, deterring theft and allowing law enforcement agencies to identify the owner of a recovered vehicle.

### THEFT PROTECTION EXPENSES

**Rental Expenses** | In the event of a total loss, we will pay, or in our sole discretion, reimburse the driver's expenses for a rental car incurred by the driver as a direct result of the theft of the driver's vehicle up to the maximum benefit identified on the information schedule on the limited warranty form.

**Travel Expenses** | In the event of a total loss, we will pay, or in our sole discretion, reimburse the driver's travel expenses up to the maximum benefit identified on the information schedule. Travel expenses are limited to \$100 of expenses per day, inclusive of meals (*restaurants only*) and lodging

(*hotels and motels only*), that the driver incurs if the driver's vehicle is stolen more than 200 miles from the driver's permanent residence.

**Deductible Reimbursement** | In the event of a total loss, we will reimburse the driver for their primary carrier's deductible up to the maximum benefit identified on the information schedule, but not to exceed \$1,000.

We will pay the theft protection expenses to the driver. Theft protection expenses are excess to and may not duplicate any other available coverage, including, but not limited to, those provided by the driver's primary carrier's (*e.g., travel or transportation expenses*). These expenses are only reimbursable to the extent that they are not covered by the driver's primary carrier's insurance policy. Our payment of theft protection expenses is subject to the terms and conditions of this limited warranty, including, but not limited to, the driver's report of the theft to the police within 24 hours of the driver's discovery of the theft, and contacting the administrator and providing the administrator with the required documents within 60 days of the primary carrier settlement.





**Replacement Benefit** | In the event of a total loss, we will pay the selling dealer of the replacement vehicle the replacement benefit up to the maximum benefit identified on the information schedule. The replacement benefit shall be calculated as follows: (i) when both the vehicle and replacement vehicle are purchased, the difference between the replacement vehicle cost basis, and the retail value of the vehicle as determined by the driver's primary carrier on the date of loss; or (ii) when both the vehicle and the replacement vehicle are leased, the difference between the sum of the monthly lease payments for the driver's replacement vehicle and the sum of the monthly lease payments for the vehicle for the entire term of the respective leases. Our payment of the replacement benefit is subject to the following: (i) the replacement vehicle must be of the same transaction type as the vehicle (*e.g., purchase or lease*); (ii) the replacement vehicle must be purchased or leased within 60 days from the date of loss; (iii) the cost of the replacement vehicle must be greater than the retail value of the driver's vehicle in order to receive the replacement benefit; and (iv) the replacement vehicle must be purchased or leased (as applicable) from the original selling

dealer. The replacement benefit will be paid directly to the selling dealer at the time the driver purchases or leases their replacement vehicle. The replacement benefit is excess to and may not duplicate any other available coverage, including, but not limited to, that provided by the driver's primary carrier. Our payment of the replacement benefit is subject to the terms and conditions of this limited warranty, including, but not limited to, the driver's report of the theft of the vehicle to the police within 24 hours of the driver's discovery of the theft, and contacting and providing the administrator with the required documents within 60 days of the primary carrier settlement. Rollover balances from prior loans are specifically excluded from this definition and the warrantor hereby specifically excludes coverage for such balances.

### Surcharge

**Commercial Use (ONLY when Surcharge has been selected and paid)** | The driver will be eligible for coverage hereunder even though the driver is using their vehicle for a commercial use as defined herein.





## TOTAL LOSS PROTECTION

Total Loss Protection is designed to safeguard your driver's finances and get them back on the road. In the event a vehicle is declared a total loss due to an accident or theft, we provide coverage up to the maximum benefit, alleviating the financial burden of replacing the vehicle.

### COVERAGE DETAILS

**Total Loss Protection Dealer Replacement Benefit |** In the event that the product installed on your driver's vehicle fails to prevent, or facilitate recovery of, the theft of your driver's vehicle or your driver's vehicle is deemed a total loss resulting from physical damage loss, we will provide a dealer replacement benefit as follows: (i) a credit of \$1,000 when your driver purchase or lease a replacement vehicle of the same original equipment manufacturer ("OEM") as the vehicle, from any dealer; (ii) a credit of \$1,000 if your driver return to the original selling dealer and your driver purchase or lease a replacement vehicle of any OEM other than the OEM of the vehicle; or (iii) a credit of \$2,000 if your driver return to the original selling dealer and your driver purchase or lease a replacement vehicle of the same OEM as the vehicle.

**Responsibilities and Requirements |** In order for your driver to be eligible for the credit under this limited warranty, your driver is required to maintain primary carrier coverage. Payment of the dealer replacement benefit is subject to the terms and conditions of hereof, including, but not limited to, your driver reporting the theft of the vehicle to the police within 24 hours of your driver's discovery of the theft, and contacting and providing the administrator with the required documents within 30 days of the primary carrier settlement.

## VALUE PROTECT

Value Protect guards your drivers and their budgets from potentially diminished value of their vehicle. Coverage designed to maintain the trade-in value of their vehicle and the soundness of their investment even in the event of an accident.

### COVERAGE BENEFITS

- Provides your driver the option to trade-in their vehicle to the selling dealer for a credit of the guaranteed repurchase price toward the purchase or lease of another vehicle.

### DIMINISHED VALUE BENEFITS

- The dealer's offer can vary based on vehicle demand and any reduced value from accidents; if the driver rejects the offer, they can still trade in their vehicle for a guaranteed price that factors in diminished value and repair costs.







## PAYMENTSHIELD

With the PaymentShield program, in the unfortunate event that your driver loses their job due to covered circumstances, they will receive reimbursement for loan or lease payments made for up to six months. PaymentShield is available for new vehicles that are leased or purchased, as well as for loans on used vehicles.

### HOW PAYMENTSHIELD WORKS

The benefit available is dependent on your payment tier. Below is an example assuming a maximum total benefit of \$2,500.

IF PAYMENT IS...		
\$399/mo	\$499/mo	\$999/mo
May receive a monthly reimbursement for entire payment up to six months.	May receive a monthly reimbursement for entire payment up to five months	May receive a \$999 reimbursement for two months, then receive \$502 toward the third month's payment.

### COVERAGE BENEFITS

In the event a driver is terminated or furloughed from their current employment, we agree to reimburse them the eligible payment protection reimbursement amount within 30 days of proof of payment of the monthly vehicle payment amount by them as defined herein, subject to the terms and conditions of this payment protection agreement.





## ANCILLARY PRODUCT PAYMENT PLANS

Payment Plans are valuable programs offered to help your drivers finance the protection products that make sense for them. It provides a solid alternative to cash or a welcome solution if your driver's financial institution's borrowing limit has been reached. Whether your drivers are seeking protection against unexpected breakdowns, theft, tire and wheel damage, or any other circumstances our wide range of plans cover, we can build flexible, easy to afford payment plans for your drivers today.

### PURCHASER PAYMENT PLAN OPTIONS

Your driver can choose the 0% installment plan they would like to use:

<b>84 MONTHS OR LESS</b>	Longest term is 42 months.*
<b>72 MONTHS OR LESS</b>	Longest term is 36 months.*
<b>60 MONTHS OR LESS</b>	Longest term is 30 months.*
<b>48 MONTHS OR LESS</b>	Longest term is 24 months.*
<b>36 MONTHS OR LESS</b>	Longest term is 18 months.*
<b>24 MONTHS OR LESS</b>	Longest term is 12 months.*
<b>12 MONTHS OR LESS</b>	Longest term is 6 months.*



Down payment must be 10% or more of the product(s) purchase price but no less than \$100.

### POWERFUL TOOLS

**Our online account management system includes:**

- Streamlined payment plan portal makes new account and agreement setup a breeze.
- User-friendly customer portal allows for easy management of payment, current balance, and loan history.

### ADDITIONAL BENEFITS

- Direct funding for vehicle protection products of your driver's choice
- 0% monthly payment plans
- Easy and secure online payments



\*We may modify the installment term if it exceeds 50% of the remaining time of the plan.



# Extended Lease Care

Extended Lease Care provides comprehensive coverage for mechanical breakdowns for leased vehicles that are not covered by vehicle warranties or automotive insurance policies. This plan can protect your driver from paying for these out-of-pocket expenses.

## COVERAGE DETAILS

Provides comprehensive coverage for a vehicle including the following parts:

### Extended Lease Care Benefit

**Lease End Benefit |** We will pay for approved lease end charges, depending on coverage level selected, either \$2,500 or \$5,000.

### Engine

**Gasoline Engine |** Cylinder block and all internally lubricated parts, including crankshaft, rod and main bearings, cam bearings, connecting rods, wrist pins, pistons, piston rings, camshaft, cam tower, lifters, cylinder head, valves and guides, valve springs, rocker arms, pushrods, timing chain and sprockets, oil pump, oil pump housing, oil pump pressure relief valve, timing chain housing, intake and exhaust manifolds, flywheel, balance shafts, harmonic balancer and retainer bolt, crankshaft pulley, valve covers, oil pan, engine oil cooler, oil filter adapter/housing, engine oil sending unit, thermostat and housing, water pump, temperature sending unit, expansion plugs, fuel supply pump, vacuum pump, dipstick and tube, and fasteners for these components.

**Diesel Engine |** Fuel distributor, fuel injection pump, fuel regulator and injectors. The auxiliary fuel pump is excluded.

**Turbocharged/Supercharged Engine |** Turbocharger, supercharger, waste gate controller, intercooler, hard lines, compressor, clutch and pulley, bypass valve, injection pump, and lines and nozzles.

### Transmission

**Automatic |** Case and all internally lubricated parts, including oil pump, valve body, torque converter, governor, main shaft, input/output shafts, clutches, bands, drums, gear sets, bearings, bushings, solenoids, TV cable, electronic shift control unit, computer operated clutch, cooler, dipstick and tube, and fasteners for these components.

**Standard (Manual) |** Case and all internally lubricated parts, including main shaft, input/output shafts, gear sets, shift forks, synchronizers, bearings, bushings, shift linkage and cables, and fasteners for these components.

### Drivetrain

**Front Wheel Drive |** Final drive housing and all internally lubricated parts, including carrier case, gear sets, chain and sprockets, bearings, bushings, axle shafts, front hub bearings, rear hub bearings, drive shaft support, drive shaft, and fasteners for these components.

**Rear Wheel Drive |** Drive axle housing and all internally lubricated parts, including carrier case, gear sets, bearings, bushings, limited slip clutch pack, axle shafts, front hub bearings, rear hub bearings, drive shaft support, drive shaft, and fasteners for these components.

**Transfer Case - 4X4/AWD |** Case and all internally lubricated parts, including main shaft, gear sets, chain and sprockets, bearings, bushings, and fasteners for these components, four-wheel drive selector switch, transfer case module, electronic and vacuum engagement components, including manufacturer's all-wheel drive systems.





**Hybrid Vehicle Components** | Hybrid battery junction block, hybrid battery main battery cable, and electric alternating current compressor, electric motor/ generator(s) and all internal components, inverter/converter/transformer units and all internal components, inverter/converter/transformer units cover, continuously variable transmission (CVT) and all internal components, power split device and all internal components, reduction/reducer box and all internal components, and fasteners for the components listed above.

### **Seals & Gaskets**

Covered only if required in connection with a covered repair.

### **Dual Rear Wheels**

Coverage will be provided when your driver's vehicle is equipped with dual rear wheels.

### **Canadian Vehicle**

Coverage will be provided even though your driver's vehicle has been manufactured for sale in Canada.

### **Air Conditioning**

Condenser, compressor, clutch and pulley, orifice tube, accumulator, HVAC control module, high/low pressure cutoff switches, high/low pressure hoses, pressure cycling switch, thermostat, drier, temperature control head, fasteners for these components, and Freon-refrigerant if necessary for a covered repair.

### **Brakes**

Wheel cylinders, master cylinder, combination valve, assist booster, disc brake calipers, hard lines and fittings, backing plates, springs, clips and retainers, self-adjusters, parking brake linkage and cables, and fasteners for these components.





## Electrical

Voltage regulator, alternator, front and rear windshield wiper motors, front and rear windshield wiper delay controller, back up lamp switch, brake light switch, hazard warning switch, headlamp switch, ignition switch, multi-function switch, neutral safety switch, turn signal switch, wiper switch starter motor and drive, starter solenoid, electronic ignition module, ignition coils, electronic ignition module, body control module, engine control module and engine management control unit, keyless entry system, instrument gauges, compass display, thermometer display, power steering electronic control unit, cruise control system, power seat motor, power seat transmission, power window motor, power window regulator, low fuel sensor, low coolant sensor, low oil sensor, power antenna motor, electronic rear view mirror motor, headlight door motor, power sunroof motor, convertible top motor, wiring harnesses, back up lamp switch, brake light switch, hazard warning switch, headlamp switch, ignition switch, multi-function switch, neutral safety switch, turn signal switch, wiper switch, power window switch, power door lock actuator/switch, power mirror switch, power seat switch, power trunk/liftgate lock actuator, seat memory switch, seat temperature switch, sunroof switch, traction control switch, transmission position switch, transmission temperature switch, accelerator pedal position sensor, air temp sensor, ambient temp sensor, brake fluid level sensor, brake fluid pressure sensor, cabin temperature sensor, camshaft position sensor, crankshaft position sensor, oil pressure sensor, oil temperature sensor, seat position sensor, transmission position sensor, transmission temperature sensor, fuel level sensor, coolant level sensor, coolant temperature sensor and relay, electronic fuel injection system except exhaust gas recirculation valve, electronic suspension sensors, electronic suspension controller and limiting valve, electronic suspension lines and electronic throttle body.

## Steering

Housing/case and all internally lubricated parts (examples include rack and pinion equipped valve assembly, sector shaft, rack mounts and cushions, inner rod ends and bellows boots, speed sensor or steering gear equipped pitman shaft and valve assembly and bearings), bushings, pitman arm, center link, idler arm, power steering pump/electric steering motor, power steering pump pulley, fluid reservoir, coupling, and fasteners for the components listed above.

## Suspension

Bump stop cushions, torsion bar mounts and bushings, upper and lower ball joints, including dust boots, steering knuckle (spindle), spindle support, stabilizer shaft, stabilizer linkage, including mounts, and bushings, kingpins, electronic suspension actuator/motor and compressor, electronic suspension sensors, electronic suspension controller and limiting valve, electronic suspension lines, air suspension springs, upper and lower control arms, control arm shafts, and fasteners for the components listed above.

## Hybrid Vehicle Components

Onboard battery charging system, battery charge controller, motor/generator belt tensioner, drive motor dampener, voltage inverter reservoir, three-phase high voltage cables, hydraulic or electric regenerative braking system, onboard computer system, including all relays, sensors, ECU & ECM (electronic control units/electronic control modules), power switch/button and controller/electronic throttle control system.

## Miscellaneous Components

Fuel tank, fuel tank sending unit, fuel tank hard lines, fuel injectors, radiator, radiator fan, including fan clutch, fan motor, fan blade, and fan relay, temperature sensor and relay, struts, including upper mount and pivot bearing assembly, heated back glass, windshield wiper washer pump(s), heater-A/C blower motor, heater core assembly, heater control valve, horn assembly and clutch starter interlock switch.





## Technology

Adaptive lighting control motors, actuators, and sensors (*composite headlight assembly, only as a result of failure of a listed component*); audio system, including displays and control modules; auto dimmers; blind spot monitoring control module and sensors; Bluetooth systems, module, and microphone; collision avoidance systems; cruise control systems, including adaptive/autonomous cruise control technologies, control unit, sensors, and cameras; driver information center; driver recognition systems, entertainment technology; eye detection systems, factory installed vehicle hot-spot/cellular transceiver; hands free systems and controls, heads-up display systems; HomeLink®/garage door control transmitter; humidity sensors; infrared systems; keyless access systems; lane departure systems; multimedia interface systems; navigation packages; power trunk/lift gate motor and sensors; proximity sensors; rear monitoring cameras; rear, front, and side mounted cameras and control unit; rest recommendation systems; seat heaters and coolers; self-parking systems, module, sensors, and cameras; SOS systems; touch screen technology; USB ports; vibration sensors; voice recognition/command systems.

## ADDITIONAL COVERAGE

During the term, we will also pay a repair facility, or at our option, reimburse your driver the cost to repair or replace, as applicable, damage to the following:

**Battery Coverage** | Replacement of 1 failed battery. A covered battery shall be considered failed when it is no longer capable of holding a charge and/or being recharged and has been proven by way of negative battery testing results supplied by an approved repair facility to the administrator at the time of the filing of a claim for replacement. Batteries for hybrid/electric vehicles are excluded.

**Belts and Hoses** | Repair/replacement of failed belts and/or hoses as a result of normal wear and tear.

**Chrome, Moldings, & Trim Protection** | Repair or replacement of factory installed chrome, moldings, and trim as a result of normal wear and tear.

**Convertible & Vinyl Tops Protection** | Repair of convertible and vinyl tops as a result of normal wear and tear.

**Cosmetic Alloy Wheel Protection** | Repair of the wheel(s) on a vehicle due to cosmetic wheel damage.

**Interior Protection** | Repair of rips, cuts, punctures or tears in fabric, leather, or vinyl up to 2" or less in length and not wider than 1/8" and/or stains that are no greater than 6" in length or diameter as a result of normal wear and tear. In some instances, repair of the stain may require re-dyeing the affected area.

**Light Bulbs & Lenses** | Replacement of bulbs and tail light lenses, turn signal lights, brake lights, head lamps, running lights, and fog lights as a result of normal wear and tear.

**Paintless Dent Repair Protection** | Paintless Dent Repair (PDR) is an industry recognized process that involves the removal of dings and minor dents from a vehicle's exterior steel or aluminum body panels without disturbing the paint finish. This does not include services that involve the replacement of Vehicle body panels, sanding, bonding, or repainting. During the Term, We will pay a Repair Facility, or at Our option, reimburse You the Cost to repair covered minor dents and minor dings less than 4" in length and/or diameter on exterior body panels of the Vehicle that are accessible and are repairable through existing PDR techniques. Hail damage is covered up to the dollar value of Your comprehensive primary carrier deductible. This Service Contract is limited to Vehicles with steel or aluminum body panels.

**Rental/Rideshare Reimbursement** | If a vehicle experiences a breakdown and is inoperable or unsafe to drive and needs to be held for 8 hours or more (a "day") by a repair facility for a covered repair, we will reimburse the driver the cost to rent a vehicle from a licensed rental agency at a rate not to exceed \$50 per day up to the lesser of: (i) \$1,500; or (ii) the cost of 30 days for which reimbursement is paid. In lieu of a rental vehicle, we will reimburse the driver the cost to use a rideshare service (*e.g., Uber or Lyft*) at a rate not to exceed \$50 per day up to the lesser of: (i) \$1,500; or (ii) the cost of 30 days for which reimbursement is paid. Rental/Rideshare reimbursement is limited to a maximum of 5 days per breakdown of the same covered part and an aggregate maximum of 30 days.

**Technology** | Adaptive lighting control motors, actuators, and sensors (*composite headlight assembly, only as a result of failure of a listed component*); audio system, including displays and control modules; auto dimmers; blind spot monitoring control module and sensors; Bluetooth systems, module, and microphone; collision avoidance systems; cruise control systems, including adaptive/autonomous cruise control technologies, control unit, sensors, and cameras;



driver information center; driver recognition systems, entertainment technology; eye detection systems, factory installed vehicle hot-spot/cellular transceiver; hands free systems and controls, heads-up display systems; HomeLink®/garage door control transmitter; humidity sensors; infrared systems; keyless access systems; lane departure systems; multimedia interface systems; navigation packages; power trunk/lift gate motor and sensors; proximity sensors; rear monitoring cameras; rear, front, and side mounted cameras and control unit; rest recommendation systems; seat heaters and coolers; self-parking systems, module, sensors, and cameras; SOS systems; touch screen technology; USB ports; vibration sensors; voice recognition/command systems.

**Wheel Alignment** | One wheel alignment during the term of this service contract.

**Windshield Repair** | Repair of minor chips no larger than 1.5" in diameter, and cracks less than 6" in length due to road hazard Damage on the front windshield only.

**Windshield Wiper Coverage** | Replacement of one set of front windshield wiper blades and one rear wiper blade (if applicable).

**Extended Care Plus or Extended Care Lease Plus** | We agree to pay, or in our sole discretion, reimburse the driver only the cost, including the

labor rate, to replace one set of front and rear brake pads and/or rotors that need replacement due to normal wear and tear. Replacements are limited to the manufacturer's original parts or "like kind and quality" comparable replacements as determined by the administrator.

## Surcharge

**Commercial Use** | Coverage for a vehicle if being used for a commercial purpose, including but not limited to: hauling, construction work, principal off-road use, pickup and/or delivery service, snowplowing, company pool use, business travel when the vehicle is used by more than one driver, vehicles used by a single driver for sales/services, one-time shared passenger rides on demand as part of Uber and Lyft, food courier service such as Grubhub, DoorDash and UberEats, light duty contracting, vehicles equipped with dump beds, hoisting, or lifting equipment. The commercial use surcharge does not provide coverage to a vehicle if used for one of the following purposes: daily rentals, carrying passengers for hire (e.g., taxi, limousine, shuttle services, or other livery type services), towing or road service operations, government/military use, law enforcement, fire, ambulance or other emergency services. These uses are excluded without exception.





# Lifetime Limited Warranty

Lifetime Limited Warranty coverage is an excellent way to protect against unexpected repair costs for the life of the contract when purchasing a new or previously owned vehicle. A Lifetime Limited Warranty is extended for the lifetime of vehicle ownership, and offers valuable coverage that includes the most important and potentially expensive parts of the vehicle; the engine, transmission, and drivetrain. Emergency road service is also included.

**New and Pre-Owned Vehicles:** \$100 deductible for covered repairs per covered claim.

## POWERTRAIN COVERAGE

**Gasoline Engine** | Cylinder block and all internally lubricated parts including crankshaft, rod and main bearings, cam bearings, connecting rods, wrist pins, pistons, piston rings, camshaft, cam tower, lifters, cylinder head, valves and guides, valve springs, rocker arms, pushrods, timing chain and sprockets, timing chain housing, intake and exhaust manifolds, flywheel, balance shafts, harmonic balancer and retainer bolt, crankshaft pulley, valve covers, oil pump, oil pump housing, and oil pump pressure relief valve, oil pan, engine oil cooler, oil filter adapter/housing, engine oil sending unit, thermostat and housing, water pump, temperature sending unit, expansion plugs, fuel supply pump, vacuum pump, dipstick and tube, and fasteners for these components.

**Diesel Engine** | Fuel distributor, fuel injection pump, fuel regulator, and injectors. The auxiliary fuel pump is excluded.

**Turbocharged/Supercharged Engines (Manufacturer installed only)** | Turbocharger, supercharger, waste gate controller, intercooler, hard lines, compressor, clutch and pulley, bypass valve, injection pump, and lines and nozzles.

**Transmission (Automatic)** | Case and all internally lubricated parts, including oil pump, valve body, torque converter, governor, main shaft, input/output shafts, clutches, bands, drums, gear sets, bearings, bushings, and solenoids, TV cable, electronic shift control unit, computer operated clutch, cooler, dipstick and tube, and fasteners for these components.

**Transmission (Standard/Manual)** | Case and all internally lubricated parts, including the main shaft, input/output shafts, gear sets, shift forks, synchronizers, bearings, and bushings, shift linkage and cables, and fasteners for these components.

**Drivetrain (Front Wheel Drive)** | Final drive housing and all internally lubricated parts, including carrier case, gear sets, chain and sprockets, bearings, and bushings, axle shafts, front hub bearings, rear hub bearings, locking hub assemblies (4x4), drive shaft support, drive shaft, and fasteners for these components.

**Drivetrain (Rear Wheel Drive)** | Drive axle housing and all internally lubricated parts, including carrier case, gear sets, bearings, bushings, and limited slip clutch pack, axle shafts, front hub bearings, rear hub bearings, drive shaft support, drive shaft, and fasteners for these components.

**Transfer Case - 4x4/AWD** | Case and all internally lubricated parts, including main shaft, gear sets, chain and sprockets, bearings, and bushings, fasteners for these components, and electronic and vacuum engagement components, including manufacturer's all-wheel drive systems.

## ADDITIONAL COVERAGE

**Commercial Use** | Coverage for a vehicle if being used for a commercial purpose, including but not limited to: hauling, construction work, principal off-road use, pickup and/or delivery service, snowplowing, company pool use, business travel when the vehicle is used by more than one driver, vehicles used by a single driver for sales/services, one-time shared passenger rides on demand as part of Uber and Lyft, food courier service such as Grubhub, DoorDash and UberEats, light duty contracting, vehicles equipped with dump beds, hoisting, or lifting equipment. The commercial use surcharge does not provide coverage to a vehicle if used for one of the following purposes: daily rentals, carrying passengers for hire (*e.g., taxi, limousine, shuttle services, or other livery type services*), towing or road service operations, government/military use, law enforcement, fire, ambulance or other emergency services. These uses are excluded without exception.





# Ancillary Miscellaneous

## ANCILLARY STATE AND LENDER AVAILABILITY DISCLAIMERS

Due to varying state and lender regulations, product availability and other conditions and/or limitations may apply. This section provides details to ensure compliance with state and lender regulations and to give the most current and accurate information regarding product availability. This section is subject to change pursuant to additional developments in applicable regulations and any such updates will be provided.

### Ancillary Product Bundle

- Locked Retail Prices for all service contracts to be sold in FL (inclusive of bundle selectable coverages), regardless of lender.
- Applicable form for all lenders except FMCC / Lincoln and Toyota / Mazda / Lexus / Mobility One ("TFS family of companies"): BNDL \_ SEN.
- TFS family of companies permit a bundle that does not include wheel repair. This contract is notated by "BNDLNWR \_ SEN."
- FMCC / Lincoln Financing (BNDL \_ SPS \_ FMCC or BNDL \_ APS \_ FMCC): Lender permits only a static bundle of Tire and Wheel, Paintless Dent Repair, and Windshield Repair (not replacement). Such coverages are automatically bundled and not individually selectable.
- FMCC / Lincoln Financing (BNDL \_ SPS \_ FMCC or BNDL \_ APS \_ FMCC): In FL, the static bundle is Tire and Wheel and Paintless Dent Repair only. Such coverages are automatically bundled and not individually selectable. Windshield (Repair or Replacement) is not permitted in FL pursuant to lender guidelines.

### Windshield Protection (Selectable on Bundle Form)

- Locked and filed retail price in NY for Windshield Repair.
- Windshield Replacement (Plus or Ultra coverage) is not permitted in NY.
- BNDL \_ SEN or BNDLNWR \_ SEN: Windshield Protection Standard (repair) not available in FL, KS, and SC.
- BNDL \_ SEN or BNDLNWR \_ SEN: Windshield Protection Plus (replacement) not available in CT, FL, GA, KS, MA, ME, MT, NY, PA, SC, TX, and VT.
- BNDL \_ SEN or BNDLNWR \_ SEN: Windshield Protection Ultra (replacement) not available in AK, CT, FL, GA, KS, MA, ME, MT, NY, PA, SC, TX, and VT.
- FMCC / Lincoln Financing (BNDL \_ SPS \_ FMCC or BNDL \_ APS \_ FMCC): Windshield Replacement not permitted in any state pursuant to lender guidelines. Windshield Repair not permitted in FL pursuant to lender guidelines (BNDL \_ APSFL \_ FMCC).
- FMCC / Lincoln Financing (BNDL \_ SPS \_ FMCC or BNDL \_ APS \_ FMCC): Static bundle (except FL) that automatically includes Tire and Wheel, Paintless Dent Repair and Windshield Repair.

### Key Protection (Selectable on Bundle Form)

- FMCC / Lincoln Financing: Key not permitted pursuant to lender guidelines.

### Paintless Dent Repair (Selectable on Bundle Form)

- Locked and filed retail price in NY for Paintless Dent Repair.
- CA: Hail damage is not limited to primary carrier deductible.
- LA: Hail damage coverage is not available.
- FMCC / Lincoln Financing (BNDL \_ SPS \_ FMCC or BNDL \_ APS \_ FMCC): Static bundle (except FL) that automatically includes Tire and Wheel, Paintless Dent Repair and Windshield Repair.

### Extended Lease Care

- EC \_ SEN is for lease finance types. Includes "lease end benefit."
- EC \_ SEN not available with Ally, Capital One, FMCC / Lincoln, Hyundai / Kia / Genesis, or TFS family of companies.
- EC \_ SEN is the available "lease" product in NY with applicable lenders.
- EC \_ SEN is not available in OR.

### Total Loss Protection

- Not available for financing with Chase, Ally, or FMCC / Lincoln.
- Total Loss Protection Dealer Replacement Benefit not available in AK, KS, NE, NY, TN, TX, and WV.



## ANCILLARY STATE AND LENDER AVAILABILITY DISCLAIMERS (CONTINUED)

### Lease Excess Wear & Tear

- LEWT \_ SEN: Not available with Chase, Ally, or FMCC / Lincoln.
- LEWT \_ SEN: Not available in NY.
- EC \_ SEN offers approved Lease End Benefit in NY (see above).

### Value Protect

- Not available in CO, MO, NC, or TX.
- Chase, Ally, or FMCC / Lincoln do not finance Value Protect agreements.

### Theft Protection

- \$5,000 Benefit / 36 Month Term for all.
- \$5,000 Benefit Includes: Rental Max \$1,000, Travel Max \$1,000, Deductible Max \$1,000, and Replacement Benefit \$2,000.
- Ally does not fund theft in DC and VT.
- NY (TP \_ SEN \_ NY): Please select NY specific form for all sales in NY.
- Florida (TP \_ SEN \_ FL): Please select FL specific form for all sales in FL.
- Tennessee (TP \_ SEN \_ TN): Please select TN specific form for all sales in TN.

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### Guaranteed Asset Protection (GAP)

- STATE PRICING RESTRICTIONS (All Lenders): Maximum fee that may be charged for GAP in TX and OR is 5% of the amount financed by the buyer; CA - 4% of the amount financed by the buyer; CO - higher of \$600 or 4% of the amount financed by the buyer; and NY, cannot exceed the cost of creditor GAP insurance (dealer cost). In NY, there is a restricted mark-up of \$10 on lease finance type GAP only.
- All Lenders: Minimum LTV for sale of GAP in IN and SC is 80% and 70% in CA.
- All Lenders: GAP may not be sold on vehicles valued at less than \$5,000 in MN.
- All Lenders: No lease finance type GAP in MD, ME, or TX.
- All Lenders: No deductible coverage available in AK or LA.
- All Lenders: No lease deductible coverage is available in NH or IL.

### Sentinel GAP - Unlimited

- GAP \_ SEN \_ GP (Finance with NMAC, VW / Audi, Hyundai / Kia / Genesis, Stellantis / First Investors, Capital One, Exeter, Chrysler, Santander, GM / AmeriCredit, and others not specifically indicated): Offers deductible coverage of \$1,000, commercial use, and \$1,000 "GAP Plus" Vehicle Replacement Credit ("VRC"). VRC not available in AK, KS, NE, NY, TN, TX, and WV. See above for deductible restrictions.
- GAP \_ SEN \_ NGP (Financed with Ally, AHFC / Acura, SETF, TFS family of companies): Offers deductible coverage of \$1,000 and commercial use. Does not offer VRC. See above for deductible restrictions.
- **Sentinel State Notes:**
  - AHFC / Acura, Capital One, Exeter, GM / AmeriCredit, and Ally do not finance NY GAP.
  - TFS family of companies do not finance in HI.
  - TX is sold on a separate form. VRC and lease coverage not available.
  - NY is sold on a separate form (GAP \_ SEN \_ NY). VRC and deductible coverage are not available.

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### Chase GAP - Not Unlimited

- Offers deductible coverage of \$1,000 and light duty commercial use. See above for deductible restrictions.
- Offers VRC (excluded in AK, CO, FL, GA, KS, NE, TN, TX, WV).
- Chase does not finance GAP in DC or NY.
- Chase GAP allows LTV of 150%.
- TX is sold on a separate form (GAP \_ CHASE \_ TX). VRC is not available.

### Ford GAP - Unlimited

- Ford does not permit LEASE finance type on GAP.
- Ford does not finance GAP in DC or NY.
- Ford only allows one use per form - personal or commercial.
- See above for deductible restrictions.
- CA, IN, and TX sold on separate forms.
- VRC is excluded in: AK, AR, IL, IN, KS, MD, MI, MT, NE, NV, ND, OR, RI, TN, TX, VT, VA, WV.



# Claims & Cancellation Information

## CLAIMS & CANCELLATION INFORMATION FOR ANCILLARY CONTRACTS SOLD ON OR BEFORE MARCH 31, 2025

**All claims require prior authorization.**

NSD claims process by plan type - <https://nsdditto.com/processes/#claim-procedures>

Should customers have any questions regarding their ancillary products, please have them call 800-338-2680. Office hours are Monday through Friday from 8:30AM - 5:00PM EST.

### Dealer Assistance Directory

- Ancillary Plan Claims Assistance ..... 888-684-9327
- Ancillary Plan Appearance Protection Claims ..... 800-323-3521
- Ancillary Plan GAP and Value Protect Claims ..... 888-272-5517
- Ancillary Plan Lease Wear & Tear Claims Administrator ..... 866-910-5547  
*Option 3, then option 1*
- Ancillary Plan Roadside Assistance ..... 866-330-0760



## ANCILLARY, VEHICLE & FINANCIAL PROTECTION PRODUCTS CLAIMS & CANCELLATION INFORMATION FOR CONTRACTS SOLD ON OR AFTER APRIL 1, 2025

### **To file a claim for GAP, Key Protection, Lease Excess Wear & Tear, 360Shield, Theft Protection, Value Protect, or Towing/Roadside Reimbursement:**

1. Go to: [claims.qualityguardplus-products.com](https://claims.qualityguardplus-products.com)
2. Choose your product from the drop-down section. The system will provide the respective information.
3. Log in to start your claim.

### **To file a claim for Bundle, Extended Lease Care, Lifetime Limited Warranty, Paintless Dent Repair, Tire & Wheel, Total Loss Protection or Windshield Protection:**

- Call: 800-730-6016
- Email: [claims@qualityguardplus-products.com](mailto:claims@qualityguardplus-products.com)

If you need to cancel a contract for Extended Lease Care, Lifetime Limited Warranty, or Ancillary Products including Vehicle and Financial Protection products, follow these steps to submit your request. Our team will review your submission and reach out to assist you with the next steps.

#### **Steps to Cancel a Contract**

1. Visit [nesna-dealers.com](https://nesna-dealers.com)
2. Navigate to the "Resources" section in the website header.
3. Select "Cancel a Contract" from the dropdown menu.
4. Fill out the cancellation form with the required details.
5. Submit the form. A representative from our team will review your request and contact you for further processing.

Direct Link to Cancellation Form: [nesna-dealers.com/cancel-contract/](https://nesna-dealers.com/cancel-contract/)

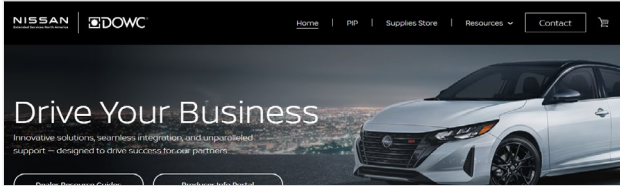
**For questions, additional information, or assistance with Extended Lease Care, Lifetime Limited Warranty, and Ancillary Products including Vehicle and Financial Protection products, call 800-730-6016.**



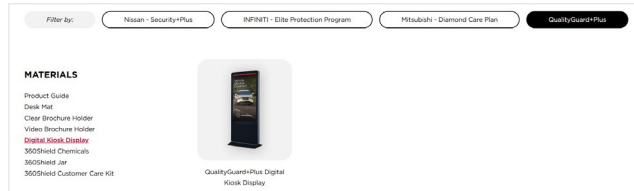
# How to Order Ancillary Supplies

Interested in ordering supplies? Here's how easy it is to do in 6 simple steps!

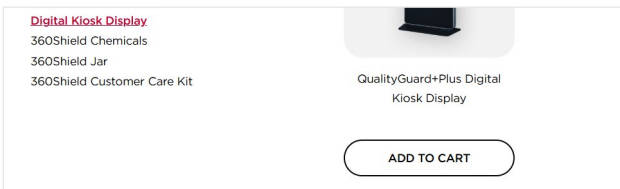
**01 |** Go to [nesna-resources.com](https://nesna-resources.com) and click on "Supplies Store" in the navigation bar. You can also go directly to [nesna-dealers.com/supply-store/](https://nesna-dealers.com/supply-store/)



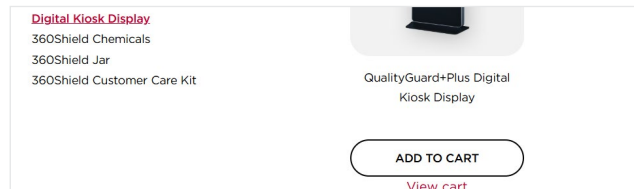
**02 |** Select your brand, then browse the left-hand menu and click directly on an item to select it.



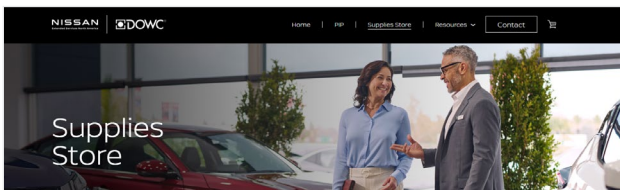
**03 |** Click on the button labeled 'Add to cart' to add the item to your cart for checkout.



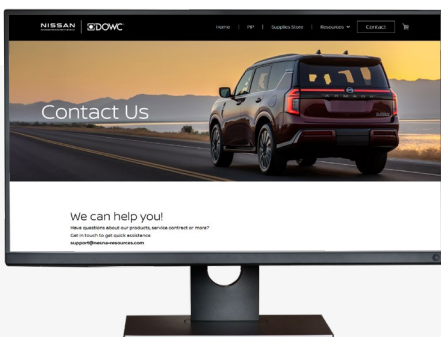
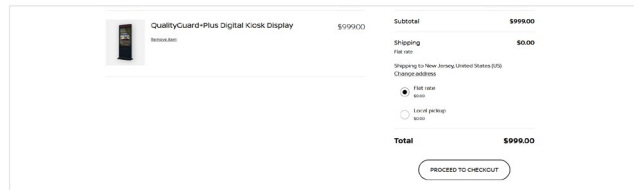
**04 |** Once an item is added to your cart, a button labeled "View cart" will appear directly below the button, allowing you to view the items in your cart.



**05 |** Optionally, you can also view the items in your cart by clicking on the shopping cart icon at the upper right of the screen.



**06 |** When you have finished adding items to your cart, click the 'Proceed to checkout' button to complete your order.



## QUESTIONS?

Reach out to us by email or online

✉ [support@nesna-resources.com](mailto:support@nesna-resources.com)

🖥 [nesna-resources.com/contact-us/](https://nesna-resources.com/contact-us/)

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