



Mechanical Breakdown Protection

MemberCare Workshop

Olive View FCU
July 1, 2021



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Easy Transition!

What is Changing?

- Enhanced Coverage for Members
- New Benefits
- Coverage Provider
- Branded name-Membercare

What is not Changing?

- iQQ process
- Member's coverage previously purchased with Mercury
- How you present MBP to members
- How members use MBP
- Monthly MBP remittance in iQQ



Mechanical Breakdown Protection
The
Solution for Your Members

program overview

Three Levels of Coverage

(Deductible options: \$0, \$100, \$250, \$500)

elite

- Eligible on vehicles current +10 model years with up to 100,000 miles.

Exclusionary, closest option to factory-like coverage

enhanced

- Eligible on vehicles current +15 model years with up to 150,000 miles.

Named component, covers a majority of the vehicle's components and systems

essential

- Eligible on vehicles of any year and any mileage.

Named component, covers the most important components on the vehicle plus some extras

	elite	enhanced	essential
Engine	■	■	■
Turbocharger/ Supercharger	■	■	■
Drive Axle	■	■	■
Transmission	■	■	■
Seals and Gaskets	■	■	■
Taxes and Fluids	■	■	■
Fuel System	■	■	■
Cooling System	■	■	■
Braking System	■	■	■
Suspension	■	■	■
Body Systems	■	■	■
Steering	■	■	■
Electrical System	■	■	■
Air Conditioning	■	■	■
Heating	■	■	■
High-Tech/Convenience Group	■	■	■
Advanced Safety Systems	■	■	■
Hybrid System	■	■	■
Dozens of additional parts	■	■	■

MemberCare Deskmat

elite

Our elite coverage includes everything listed under the enhanced & essential levels

plus, so much more.

Elite coverage is so comprehensive it's easier to say what parts are not covered.

WHAT IS NOT COVERED⁽¹⁾

- Normal maintenance items and parts described in your vehicle's maintenance manual like batteries, spark plugs, filters, brake pads and shoes, wiper blades, etc.
- Carpet, upholstery, paint and weather seals
- Exhaust system, catalytic converter, brake drums, MacPherson strut cartridge insert or shock absorbers and manual clutch components
- Squeaks, rattles, water leaks or wind noise
- Convertible tops, glass, plastic or framing
- Damage due to corrosion or rust

HOW TO FILE A CLAIM

Mechanical Breakdown or Road Hazard Tire & Wheel

- Take your vehicle to a licensed repair facility.
- Before any repairs are performed, the repair facility must call the Administrator at 844.237.3498 with your policy number, mileage and date of failure in order to obtain prior authorization.

Key Replacement, Paintless Dent Repair or Windshield Repair

- Call 844.237.3498 to obtain prior authorization.
- You will be contacted by the Administrator's technician.

Once a claim has been authorized, all applicable receipts, including receipts for roadside assistance, substitute transportation and trip interruption, must be submitted to the Administrator. You are responsible for paying the deductible (if applicable) and any items not covered by the policy.

Refer to your policy for more details.



Our driver benefits are the industry's only MotorTrend[®] Recommended Best Buy.

(1) See section III, "Exclusions" in your policy for WHAT IS NOT COVERED.
(2) Covered only if damaged by the failure of an internal, lubricated part.

enhanced

Includes everything covered under the essential level, plus all components & parts below

ENGINE

- Vacuum Pump

TURBOCHARGER/SUPERCHARGER

- Turbo Intercooler
- Wastegate
- Wastegate Actuator/Controller
- Supercharger Pulley and Clutch

FUEL SYSTEM

- Fuel Pump(s)
- Fuel Injectors
- Fuel Injection Pump
- Fuel Distributor
- Fuel Tank
- Metal Fuel Lines

BRAKING SYSTEM

- ABS Control Unit, Wheel Sensors, Pump and Motor, Accumulator, Actuator Assembly
- Master Cylinder
- Vacuum/Hydraulic Assist Booster
- Wheel Cylinders
- Disc Brake Caliper, Pistons and Seals
- Proportioning Valve
- Metal Hydraulic Lines and Fittings

COOLING SYSTEM

- Water Pump
- Radiator
- Fan, Viscous Drive, Clutch and Motor
- Condenser Fan
- Cooling Fan Thermal Switch
- Thermostat

SUSPENSION (FRONT/REAR)

- Upper and Lower Control Arms, Control Arm Shaft and Bushings
- Upper and Lower Ball Joints
- King Pins and Bushings
- Torsion Bars
- Strut Bar and Bushings
- Stabilizer Bar
- Links and Bushings
- Wheel Bearings
- Hub Bearings
- Knuckle
- Spindle and Support
- Strut Bearing and Mounts
- Springs
- Automatic Leveling Unit
- Compressor
- Sensor and Limiter Valve
- MacPherson Strut Housing not including Shock Absorber or Insert

STEERING

- Lubricated parts contained within the Steering Gear Box
- Rack Assembly, Control Valve

ENGINE

- Power Steering Pump
- Power Cylinder Assembly
- Pitman Arm
- Idler Arm
- Tie Rod Ends
- Drag Link
- Steering Column Shaft and Coupling
- Tilt/Telescoping Steering Assembly
- Actuator
- Position Sensor
- Cylinder Barrel
- Four-Wheel Steering Center Shaft and Couplings
- Power Steering Unit
- Control Unit
- Control Valve
- Speed Sensors and Oil Pump

BODY SYSTEMS

- Step Bumpers and Mounting Brackets
- Spare Tire Carrier
- Swing Arm
- Pivots
- Factory Installed Running Boards
- Swing Out Mirror Arms and Mounts
- Pop-Out or Sliding Side/Rear Window Latches and Hinges
- Tailgate Handle, Lock, Cables, Hinges and Latches
- Cargo Lamp
- Glove Box Door and Hinge
- Manually Operated Seat Tracks
- Adjustable Pedals
- Interior and Exterior Handles
- Map/Courtesy Light Assembly
- Gas Cylinders for Hood, Trunk and Hatch
- Hinges and Latches for Door, Hood, Trunk and Hatch
- Sunroof Cables, Tracks
- Sun/Moon Roof Motor

AIR CONDITIONING

- Condenser
- Evaporator
- Compressor
- Accumulator
- Receiver Dehydrator
- Clutch, Pulley and Field Coil
- Idler Pulley and Bearing
- Expansion Valve
- P.O.A. Valve
- Orifice Tube
- Air Conditioner Hoses and Lines

HEATING

- HVAC Blower Motor
- Heater Control Switch
- Heating Cables
- Heater Core
- Fluids required as part of a covered repair

ELECTRICAL SYSTEM

- Alternator
- Voltage Regulator
- Distributor
- Ignition Module
- Coil
- Engine Wiring Harness
- Manually-Operated Switches
- Wiper Motor(s)
- Starter Drive and Solenoid
- Starter Motor
- Ring Gear
- Detonation Sensors
- Factory Installed AM/FM Radio, Cassette Player, C.D. Player and Speakers
- Wiper Module
- Heated Back Glass Elements
- Horn
- Sun/Moon Roof Wiring Harness
- Convertible Top Motor
- Relays
- Brake Light Switches
- Neutral Safety Switch
- Emergency Warning Flashers
- Trunk Actuator
- Sliding Door Contacts
- Ignition Switches
- Instrument Cluster
- Oil Pressure Sending Unit
- Speedometer Head

HIGH-TECH/CONVENIENCE GROUP

- Four-Wheel Steering Center Shaft and Couplings, Power Steering Unit, Control Unit, Control Valve, Speed Sensors and Oil Pump
- Power Door Lock Switches and Actuators
- Cruise Control Module, Engagement Switch
- Power Window Motor and Regulators
- Power Seat Motor
- Power Antenna
- Digital Driver Information Display and Module
- Keyless Entry Receiver
- Heated Side View Mirror Element
- Transducer
- Compass
- Thermometer
- Navigation Display Unit
- Navigation Control Unit
- LCD Screen (10" or less)
- Digital Video Disc Player
- Bluetooth[®]
- Microphone
- Back Up Cameras and Sensors
- Power Converter

essential

Extensive selection of coverage that goes beyond the core vehicle components

ENGINE

- All internal, lubricated parts
- Cylinder Block
- Cylinder Head(s)
- Harmonic Balancer
- Timing Chain
- Timing Belt
- Balance Shaft Belt
- Gears
- Pulleys
- Guides and Tensioners
- Oil Pump
- Intake and Exhaust Manifold
- Diethyl Engine Vacuum Pump
- Engine Mounts
- Oil Pump Housing
- Oil Cooler
- Cone Plugs
- Cylinder Barrels⁽²⁾
- Timing Chain Cover⁽²⁾
- Valve Covers⁽²⁾
- Oil Pan⁽²⁾
- Rotor Housing⁽²⁾

TURBOCHARGER/SUPERCHARGER

- All internal parts

DRIVE AXLE (FRONT/REAR)

- All internal, lubricated parts
- Drive Shafts
- Axle Bearings
- Drive Axles, Stub Axles, Tripod Joints
- Universal Joints
- Constant Velocity Joints and Boots
- Locking Hub Assembly
- Yokes and Center Support Bearings
- Drive Axle Housing⁽²⁾

MANUAL TRANSMISSION/TRANSFER CASE

- All internal, lubricated parts
- Flywheel
- Transmission Mounts

CLUTCH MASTER

- Slave Cylinder
- Transmission Case⁽²⁾
- Oil Pan⁽²⁾
- Transfer Case⁽²⁾

AUTOMATIC TRANSMISSION/TRANSFER CASE

- All internal, lubricated parts
- Flex Plate
- Vacuum Modulator
- Transmission Mounts
- Center Support
- Parking Lock Actuator
- Separator Plate
- Dipstick and Filler Tube
- Covers
- Transmission Range Switch
- Transmission Cooler
- Torque Converter if internally damaged
- Transmission Case⁽¹⁾
- Oil Pan⁽²⁾
- Transfer Case⁽²⁾

BRAKING SYSTEM

- ABS Control Unit
- Wheel Sensors
- Pump and Motor
- Accumulator
- Actuator Assembly
- Master Cylinder
- Vacuum/Hydraulic Assist Booster
- Wheel Cylinders
- Disc Brake Caliper
- Disc Brake Caliper Pistons and Seals
- Proportioning Valve
- Metal Hydraulic Lines and Fittings
- Backing Plates
- Vacuum Assist Booster
- Pump Springs
- Clips and Retainers
- Self-Adjusters
- Rear Actuators
- Parking Brake Linkage and Cables

SEALS AND GASKETS

- Seals and Gaskets on all covered parts

TAXES AND FLUIDS

- State and local taxes, where applicable, and fluids as required as part of a covered repair

FUEL SYSTEM

- PCV/Breather System
- Fuel Filler Pipe
- EGR System
- Leak Detection Pump
- Fuel Pump(s)
- Fuel Injectors
- Fuel Injection Pump
- Fuel Distributor
- Fuel Tank
- Metal Fuel Lines
- Emissions Vent Valve
- Air Pump
- Canister Purge Solenoid
- Evaporator Canister
- Evaporator Vent Valve
- Oil/Air Separator
- Computerized Timing and Mixture Control Unit and Sensors
- Idle Air Control Valve

COOLING SYSTEM

- Thermostat Housing
- Water Pump
- Radiator
- Fan
- Viscous Drive
- Fan Clutch and Motor
- Condenser Fan
- Cooling Fan Thermal Switch
- Thermostat

To contact the California Consumer Hotline toll free, call 800.927.4357.

Insurance Provided by: Universal Underwriters Insurance Company
California License Number 2854-B

Administered by: AUTOMOBILE PROTECTION CORPORATION - APCO
California License Number 2711915
6010 Atlantic Boulevard, Norcross, Georgia 30071-1303

This information is intended for marketing purposes only and is a summary of the benefits offered. Ask your representative for the actual policy for complete terms, conditions and exclusions. Purchase of this coverage is optional and is not required to qualify for financing, purchase, lease or to register a motor vehicle. Some damage may not be capable of being repaired using the method(s) set forth herein. Such determination shall be made within the sole discretion of the repair technician. This coverage may provide a duplication of coverage provided by other insurance.

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MemberCare Plus | Benefits Included on ALL Levels - No Deductibles Apply

Convenience Bundle

Substitute Transportation



Up to \$50/day; Max of \$250 for 5 days.
Applicable to Dealer Rental, Rental Car Agencies,
Rideshare services

Trip Interruption



Up to \$125/day; Max of \$375/occurrence.
*Must be 100 miles from residence and in repair facility
overnight

Towing & 24/7 Emergency Roadside Assistance



Up to \$100 per occurrence

Plus more benefits for a better drive

Road Hazard Tire & Wheel



Unlimited repairs to tires/wheel

If unrepairable - replacement of up to 2 tires & 2
wheel

Like kind aftermarket tire/wheels are eligible for
replacement up to manufacturer's cost

Key Replacement



Up to \$800 to replace 1 primary key/fob

Up to \$200 on additional keys on the primary ring

Up to \$100 for home lockout assistance
(\$85 for VSC)

Paintless Dent Repair



Repair of up to a total of 5
minor dents or dings.
Up to 4" in diameter

Windshield Repair



Repair of up to a total of 5
minor glass chips or cracks
to the front windshield.
Up to 2" long

How does MemberCare compare to the competition?

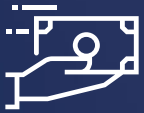
	MemberCare	Competitors
	Coverage is designed exclusively for credit union members to provide the best value and cannot be purchased at a dealership. MemberCare offers at a fixed, low cost and is non-negotiable—near whole-cost selling price.	Members are offered third-party warranties from many sources. These other channels can negotiate the price right on the spot because of the extremely high mark up they begin with. And as they lower the cost to meet budget, they also lower the coverage.
EXTRA COVERAGE	<i>Included at no charge</i>	Sold stand-alone with one purpose – profit
Paintless Dent Repair	<i>Included</i>	Average Contract Cost: - \$600-1,500
Windshield Repair	<i>Included</i>	Average Contract Cost: \$500 Average repair cost: \$60 to \$100 for a single chip
Key Replacement	<i>Included</i>	Average Contract Cost: \$300 Keys can cost up to \$500 to replace and reprogram
Road Hazard Tire & Wheel	<i>Included</i>	Average Contract Cost: \$800
Substitute Transportation, Trip Interruption & 24/7 Emergency Roadside Assistance	<i>Included</i>	Substitute Transportation, Trip interruption, Roadside assistance: Minimum \$100/year through AAA

more features & benefits for a better drive

SIMPLICITY



Day 1 Coverage - No Waiting Period



Extended eligibility and terms - All terms are “add-on” to existing mileage



60 Day Free Look Period; after 60 days or if a claim has been filed, refund is pro rata - **we do not deduct paid claims**



Transferable - \$50 Transfer Fee.

CONVENIENCE



Freedom to Use Any Licensed Repair Facility



Luxury Electronics included on Elite & Enhanced Levels



No lift kit surcharge - up to 6” (lift kit is excluded but the vehicle is eligible for coverage)

NO SURPRISES



Covers Sales Tax, Fluids, Filters Diagnostics, Parts & Labor



Stand Alone Seals & Gaskets Coverage



Consequential Damage – coverage for a non-covered part damaged by a covered part



Part Failures as a result of wear & tear



Clear limits of liabilities – aggregate is based on purchase price or Nada Clean Retail Value of vehicle at time of MBP sale.

Member Confidence - Industry's Only Endorsed MotorTrend Recommended Best Buy

MOTORTREND
RECOMMENDED
BEST BUY

MemberCare Terms

Buyer's Branch:

Loan Department

Quote Number:

414

Collateral:

Autos, Light Trucks and Vans

Previously Titled: No

Titled to Individual: Yes

Commercial Use: No

Salvaged/Branded Title: No

[Edit Quote Info](#)

Collateral or Loan Info

Year: 2021

Make: FORD

Model: EDGE

Sub-Model: 2WD, NORMAL,
GAS

Mileage: 12,108

Mechanical Breakdown Protection

New

Elite
8 Years or 125,000 miles
Expires 05/12/2029 or when
odometer reads 137,108 miles

Options

\$0.00 Deductible

See Protection Summary for FINAL Costs

[Quote Preview](#)

[View Details](#) | [View Sample Agreement](#) | [Event History](#) | [Plan Features](#)

Decline MBP

Edit MBP

**Add on Coverage
Mileage & Expiration**

What do you think about the new coverage?



Which Car Brands Cost the Most to Maintain & Repair?

Based on estimates of total car maintenance over 10 years

Rank	Car Brand	Cost
1	BMW	\$17,800
2	Mercedes-Benz	\$12,900
3	Cadillac	\$12,500
4	Volvo	\$12,500
5	Audi	\$12,400
6	Saturn	\$12,400
7	Mercury	\$12,000
8	Pontiac	\$11,800
9	Chrysler	\$10,600
10	Dodge	\$10,600
11	Acura	\$9,800
12	Infiniti	\$9,300
13	Ford	\$9,100
14	Kia	\$8,800
15	Land Rover	\$8,800

Rank	Car Brand	Cost
16	Chevrolet	\$8,800
17	Buick	\$8,600
18	Jeep	\$8,300
19	Subaru	\$8,200
20	Hyundai	\$8,200
21	GMC	\$7,800
22	Volkswagen	\$7,800
23	Nissan	\$7,600
24	Mazda	\$7,500
25	Mini	\$7,500
26	Mitsubishi	\$7,400
27	Honda	\$7,200
28	Lexus	\$7,000
29	Scion	\$6,400
30	Toyota	\$5,500

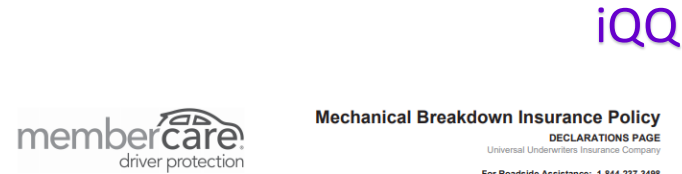
Source:2020
<https://twocents.lifehacker.com/the-car-brands-with-the-highest-maintenance-costs-over-1781639773>

Vehicles that are expensive to maintain, have high parts and labor costs and have limited warranty coverage drive the costs to protect them. Easy way to compare this is to credit scores and rates. The lower the score, the less dependability and the higher the rate and vice versa.

MBP iQQ Forms

❖ Declarations Page

❖ Policy Provisions



Mechanical Breakdown Insurance Policy

DECLARATIONS PAGE
Universal Underwriters Insurance Company

For Roadside Assistance: 1-844-237-3498
Claims and Customer Service: 1-844-237-3498

Policy Number

In return for the payment of the premium and YOUR compliance with all applicable terms and conditions of this Mechanical Breakdown Insurance Policy, Universal Underwriters Insurance Company agrees to provide insurance as stated in this POLICY subject to all the terms and conditions set forth herein.

INSURED INFORMATION

INSURED'S NAME (LAST) (FIRST) (MIDDLE INITIAL)

ADDITIONAL INSURED'S NAME (LAST) (FIRST) (MIDDLE INITIAL)

HOME ADDRESS CITY STATE ZIP

EMAIL ADDRESS HOME PHONE CELL PHONE

SELLER/PRODUCER INFORMATION

SELLER/PRODUCER NAME PHONE FAX

STREET ADDRESS CITY STATE ZIP

LIENHOLDER INFORMATION

LIENHOLDER NAME PHONE FAX

STREET ADDRESS CITY STATE ZIP

VEHICLE INFORMATION

VEHICLE IDENTIFICATION NUMBER YEAR MAKE MODEL

POLICY INFORMATION

COVERAGE PLAN	OPTIONAL COVERAGE	DEDUCTIBLE	POLICY PURCHASE DATE	ODMETER READING AT POLICY PURCHASE DATE	POLICY TERM	WAITING PERIOD	POLICY EXPIRATION
Basic	Additional	None	DATE	DATE	MONTHS	MONTHS	DATE
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

INSURANCE PREMIUM

TOTAL INSURANCE PREMIUM

ADMINISTRATOR INFORMATION

ADMINISTRATOR NAME PHONE FAX

Automobile Protection Corporation - APCO 1-844-237-3498

STREET ADDRESS CITY STATE ZIP

P.O. Box 88230 Atlanta GA 30356-8230

SCHEDULES AND ENDORSEMENTS

THE FOLLOWING SCHEDULE OF COVERAGES AND/OR ENDORSEMENTS ATTACH TO AND FORM PART OF THIS POLICY

MBIQ03 (06/2020) - eliteplus

This Declarations Page, together with the Policy Provisions, Schedule of Coverages and any Endorsement(s) attached hereto complete this Mechanical Breakdown Insurance Policy.

YOU, whose signature appears below, acknowledge that: (1) the information set forth in the Declarations Page is, to the best of YOUR knowledge, true and this POLICY is being issued in reliance upon the truth of such information; (2) YOU understand that authorization from the ADMINISTRATOR must be received before any repairs or replacements are performed under this POLICY; (3) YOU agree to maintain the covered VEHICLE in accordance with the manufacturer's stated periodic maintenance recommendations and this POLICY'S guidelines, and keep all receipts of such service; (4) purchase of this POLICY is optional and not required to obtain financing or to register a motor vehicle; (5) THIS POLICY DOES NOT PROVIDE BODILY INJURY AND PROPERTY DAMAGE AUTOMOBILE LIABILITY INSURANCE NOR DOES IT COMPLY WITH ANY FINANCIAL RESPONSIBILITY LAW OR ANY OTHER LAW MANDATING MOTOR VEHICLE INSURANCE COVERAGE; and (6) YOUR POLICY may be subject to a WAITING PERIOD before coverage begins.

INSURED'S SIGNATURE DATE COUNTERSIGNATURE OF AUTHORIZED REPRESENTATIVE (WHERE REQUIRED)

TO FILE A CLAIM - CALL THE ADMINISTRATOR TOLL FREE AT 1-844-237-3498



Mechanical Breakdown Insurance Policy

POLICY PROVISIONS
Universal Underwriters Insurance Company

For Roadside Assistance: 1-844-237-3498
Claims and Customer Service: 1-844-237-3498

Policy Number

In return for the payment of the premium and YOUR compliance with all applicable terms and conditions of this Mechanical Breakdown Insurance Policy, Universal Underwriters Insurance Company agrees to provide insurance as stated in this POLICY subject to all the terms and conditions set forth herein.

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This POLICY is between YOU and US and is subject to the following terms, conditions, limitations, exceptions, exclusions and definitions. No person has the authority to change this POLICY or to waive any of its provisions. This POLICY is for the sole benefit of the INSURED and applies only to the VEHICLE described in the Declarations Page. Please review the Declarations Page to confirm all information is correct. If this information is not correct, please call the ADMINISTRATOR immediately.

INSURING AGREEMENT

Universal Underwriters Insurance Company agrees, subject to the terms, conditions and exclusions contained herein, to repair, replace, or reimburse the INSURED the reasonable cost to repair or replace, any of the parts or Additional Benefits covered by this POLICY as set forth in the Schedule of Coverages.

I. DEFINITIONS

The following definitions apply to words used frequently in this POLICY:

ADMINISTRATOR	means the ADMINISTRATOR as set forth in the Declarations Page.
COMMERCIAL PURPOSES	means a vehicle used in commerce or to generate profit, including but not limited to pickup and delivery service, company pool use, or business travel when the vehicle is used by more than one driver, government purposes, deliveries, service or repair calls, route work, job site activities, construction, farming, ranching, hauling or as a RIDESHARE VEHICLE.
DEDUCTIBLE	means the portion that YOU must pay per visit for a covered repair, as set forth in the Declarations Page. The DEDUCTIBLE does NOT apply to the Additional Coverages set forth in "Paragraph B," the Additional Benefits set forth in "Paragraph C," or the Optional Coverages set forth in "Paragraph D," of Section II.
MECHANICAL BREAKDOWN or FAILURE	means the inability of any covered part(s) to perform the function(s) for which it was designed due to defects in material or workmanship of that covered part. The manufacturer has established tolerances for the express purpose of defining FAILURE and serviceability. When specifications exceed these manufacturer's tolerances, a FAILURE will be considered to have occurred.
POLICY, YOUR POLICY	means this Mechanical Breakdown Insurance Policy, which includes the Declarations Page, Policy Provisions, Schedule of Coverages and any Endorsement(s) attached hereto. The POLICY is a contract between YOU and US that YOU have purchased from US through the SELLER.
RIDESHARE VEHICLE	means a car service where a person arranges for transportation via a privately-owned vehicle, e.g., Uber, Lyft.
SELLER	means the company from which YOU purchased this POLICY.
VEHICLE, YOUR VEHICLE	means the VEHICLE described in the Declarations Page.
WAITING PERIOD	means the number of months (WAITING PERIOD MONTHS) that must elapse from the Policy Purchase Date before coverage begins and the number of miles (WAITING PERIOD MILES) that must be driven from the Odometer Reading At Policy Purchase Date before coverage begins. The WAITING PERIOD will not reduce the actual Policy Term Months/Miles set forth in the Policy Information section of the Declarations Page. Instead, the Policy Term shall be extended by the WAITING PERIOD MILES and WAITING PERIOD MONTHS.

elite Named Exclusion

- Eligible vehicles are current +10 model years with up to 100,000 miles
- Add-on Coverage – time and mileage



Mechanical Breakdown Insurance Policy

SCHEDULE OF COVERAGES
Universal Underwriters Insurance Company

For Roadside Assistance: 1-844-237-3498
Claims and Customer Service: 1-844-237-3498

Policy Number

In return for the payment of the premium and YOUR compliance with all applicable terms and conditions of this Mechanical Breakdown Insurance Policy, Universal Underwriters Insurance Company agrees to provide insurance as stated in this POLICY subject to all the terms and conditions set forth herein.

eliteplus

COVERAGE

MECHANICAL BREAKDOWN OR FAILURE (EXCLUSIONARY COVERAGE)

This Coverage Plan covers all components and parts in the event of a MECHANICAL BREAKDOWN or FAILURE, subject to terms, conditions and exclusions set forth in this POLICY.

Page 4

- BY THE INSURED OR OPERATOR'S FAILURE TO USE ALL REASONABLE PRECAUTIONS TO PROTECT THE VEHICLE FROM ANY FURTHER LOSS OR DAMAGE AFTER A MECHANICAL BREAKDOWN OR FAILURE OR ROAD HAZARD TIRE & WHEEL DAMAGE HAS OCCURRED;
29. ANY COSTS IF VERIFIABLE RECEIPTS AS REQUIRED IN SECTION VI. INSURED'S RESPONSIBILITIES ARE NOT FURNISHED UPON REQUEST;
30. THE REPAIR OF VALVES AND/OR RINGS FOR THE PURPOSE OF RAISING THE ENGINE'S COMPRESSION WHEN A MECHANICAL BREAKDOWN OR FAILURE HAS NOT OCCURRED;
31. ANY VEHICLE DETERMINED TO BE A PREVIOUS FLOOD OR SALVAGE VEHICLE OR ON WHICH THE TITLE TO THE VEHICLE HAS BEEN ALTERED OR "WASHED;" AND
32. FOR ANY MECHANICAL BREAKDOWN OR FAILURE THAT OCCURS PRIOR TO THE COMPLETION OF ANY APPLICABLE WAITING PERIOD.
- B. In addition to the exclusions set forth in "Paragraph A." of this Section, the following additional exclusions are applicable to the respective Additional Benefits as set forth below:
1. **KEY REPLACEMENT** - this POLICY does not provide coverage for:
 - a. Inoperability due to loss of battery charge or battery failure of the key(s);
 - b. Replacement of any key that was not delivered to YOU at the Policy Purchase Date; and
 - c. Repair or damage to YOUR residence, VEHICLE or other property.
- C. In addition to the exclusions set forth in "Paragraph A." and "Paragraph B." of this Section, the following additional exclusions are applicable to the respective Coverage Plans as set forth below:
1. **eliteplus**

This POLICY does not provide coverage:

 - a. For maintenance/parts:
 - i. Unless required as part of a covered repair - parts and maintenance items/procedures such as engine tune-ups, spark plugs, spark plug wires, glow plugs, filters, brake pads, brake shoes, brake linings, brake rotor, suspension alignment, all hoses (except for air conditioning lines and hoses), belts and wiper blades;
 - ii. Unless required as part of a covered repair - adjustments, lubricants, coolants and fluids;
 - iii. Other maintenance services and parts described in the manufacturer's maintenance schedule for the VEHICLE are excluded from coverage under this POLICY.
 - b. To certain other parts, including:
 - i. Bright metal, sheet metal, bumpers, ornamentation moldings, carpet, upholstery, paint, exhaust system, catalytic converter, brake drums, MacPherson strut cartridge insert or shock absorbers, batteries, battery cables, lenses, light bulbs, sealed beams, glass, interior trim, manual clutch components, body seals and gaskets (e.g., weather stripping); and
 - ii. Convertible tops, glass, plastic, framing, cables, or seals.

enhanced Named Component

- Eligible vehicles are current +15 model years with up to 150,000 miles
- Add-on Coverage – time and mileage



Mechanical Breakdown Insurance Policy

SCHEDULE OF COVERAGES
Universal Underwriters Insurance Company

For Roadside Assistance: 1-844-237-3498
Claims and Customer Service: 1-844-237-3498

Policy Number

In return for the payment of the premium and YOUR compliance with all applicable terms and conditions of this Mechanical Breakdown Insurance Policy, Universal Underwriters Insurance Company agrees to provide insurance as stated in this POLICY subject to all the terms and conditions set forth herein.

enhancedplus

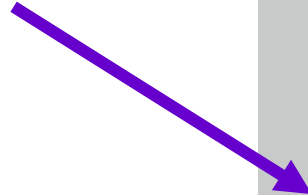
COVERAGE

MECHANICAL BREAKDOWN OR FAILURE (STATED COMPONENT COVERAGE)

This Coverage Plan covers the following specific vehicle components in the event of a MECHANICAL BREAKDOWN or FAILURE, subject to the terms, conditions and exclusions set forth in this POLICY:

- 1. ENGINE:** All internal, lubricated parts. Cylinder Block; Cylinder Head(s); Harmonic Balancer; Timing Chain, Timing Belt, Balance Shaft Belt, Gears, Pulleys, Guides and Tensioners; Oil Pump; Intake and Exhaust Manifold; Diesel Engine Vacuum Pump; Engine Mounts; Oil Pump Housing; Vacuum Pump; Oil Cooler; Core Plugs. The following parts are covered only if damaged by the FAILURE of an internal, lubricated part: Cylinder Barrels, Timing Chain Cover, Valve Covers, Oil Pan and Rotor Housing.
- 2. TURBOCHARGER/SUPERCHARGER:** All internal parts. Turbo Intercooler, Wastegate, Wastegate Actuator/Controller; Supercharger Pulley and Clutch.
- 12. BRAKING SYSTEM:** ABS Control Unit; Wheel Sensors; Pump and Motor; Accumulator; Actuator Assembly; Master Cylinder; Vacuum/Hydraulic Assist Booster; Wheel Cylinders; Disc Brake Caliper; Disc Brake Caliper Pistons and Seals; Proportioning Valve; Metal Hydraulic Lines and Fittings; Backing Plates; Vacuum Assist Booster Pump Springs; Clips and Retainers; Self-Adjusters; Rear Activators; Parking Brake Linkage and Cables.
- 13. SUSPENSION (FRONT/REAR):** Upper and Lower Control Arms, Control Arm Shaft and Bushings; Upper and Lower Ball Joints; King Pins and Bushings; Torsion Bars; Strut Bar and Bushings; Stabilizer

essential Named Component



Powertrain Coverage

- Eligible vehicles are any year, any mileage
- Add-on Coverage - time and mileage



Mechanical Breakdown Insurance Policy

SCHEDULE OF COVERAGES
Universal Underwriters Insurance Company

For Roadside Assistance: 1-844-237-3498
Claims and Customer Service: 1-844-237-3498

Policy Number

In return for the payment of the premium and YOUR compliance with all applicable terms and conditions of this Mechanical Breakdown Insurance Policy, Universal Underwriters Insurance Company agrees to provide insurance as stated in this POLICY subject to all the terms and conditions set forth herein.

essentialplus

COVERAGE

MECHANICAL BREAKDOWN OR FAILURE (POWERTRAIN COVERAGE)

This Coverage Plan covers the following specific vehicle components in the event of a MECHANICAL BREAKDOWN or FAILURE, subject to the terms, conditions and exclusions set forth in this POLICY:

- 1. ENGINE:** All internal, lubricated parts. Cylinder Block; Cylinder Head(s); Harmonic Balancer; Timing Chain, Timing Belt, Balance Shaft Belt, Gears, Pulleys, Guides and Tensioners; Oil Pump; Intake and Exhaust Manifold; Diesel Engine Vacuum Pump; Engine Mounts; Oil Pump Housing; Oil Cooler; Core Plugs. The following parts are covered only if damaged by the FAILURE of an internal, lubricated part: Cylinder Barrels, Timing Chain Cover, Valve Covers, Oil Pan and Rotor Housing.
- 2. TURBOCHARGER/SUPERCHARGER:** Turbocharger and Supercharger including all internal parts
- 3. TRANSMISSION / TRANSFER CASE / MANUAL TRANSMISSION / TRANSFER CASE:** All internal, lubricated parts. Flywheel; Transmission Mounts; Clutch Master and Slave Cylinder. The following parts are
- 6. SEALS AND GASKETS:** Seals and Gaskets on all covered parts.
- 7. TAXES AND FLUIDS:** State and local taxes, where applicable, and fluids as required as part of a covered repair.
- 8. FUEL SYSTEM:** Fuel Pump(s); Fuel Injectors; Fuel Injection Pump; Fuel Distributor; Fuel Tank; Metal Fuel Lines; PCV/Breather System; Fuel Filler Pipe; EGR System; Leak Detection Pump; Emissions Vent Valve; Air Pump; Canister Purge Solenoid; Evaporator Canister; Evaporator Vent Valve; Oil/Air Separator; Computerized Timing and Mixture Control Unit and Sensors; Idle Air Control Valve.
- 9. COOLING SYSTEM:** Water Pump; Radiator; Fan; Viscous Drive; Fan Clutch and Motor; Condenser Fan; Cooling Fan Thermal

MemberCare ID Card

Membercare.com



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COVID-19 UPDATE: How we're preparing & responding. [Learn more >](#)



driver protection for the things that matter most

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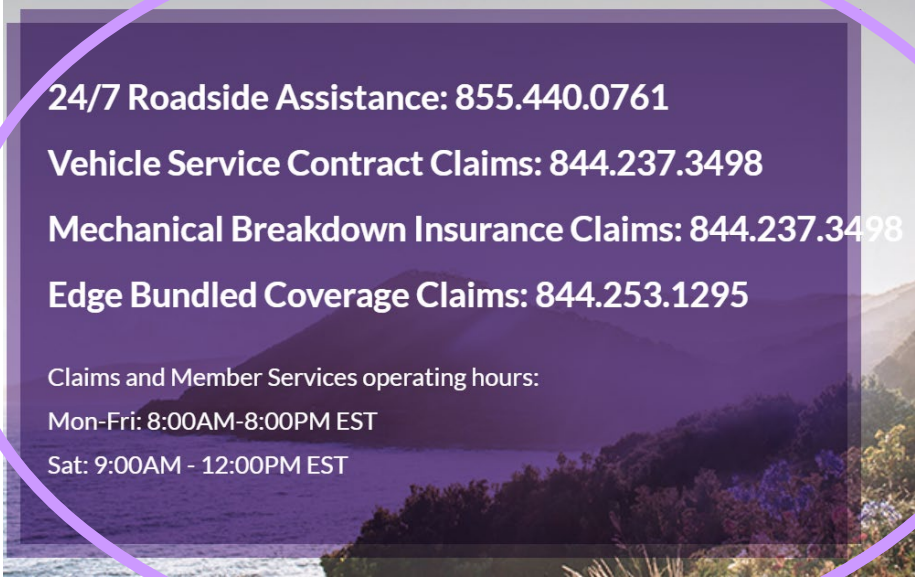
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MemberCare ID Card

Membercare.com

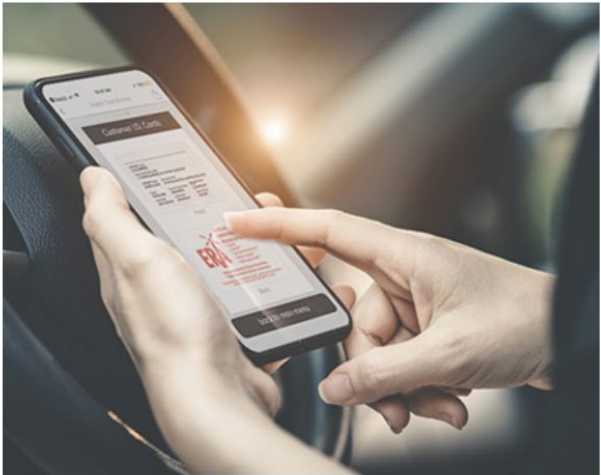


24/7 Roadside Assistance: 855.440.0761
Vehicle Service Contract Claims: 844.237.3498
Mechanical Breakdown Insurance Claims: 844.237.3498
Edge Bundled Coverage Claims: 844.253.1295

Claims and Member Services operating hours:
Mon-Fri: 8:00AM-8:00PM EST
Sat: 9:00AM - 12:00PM EST

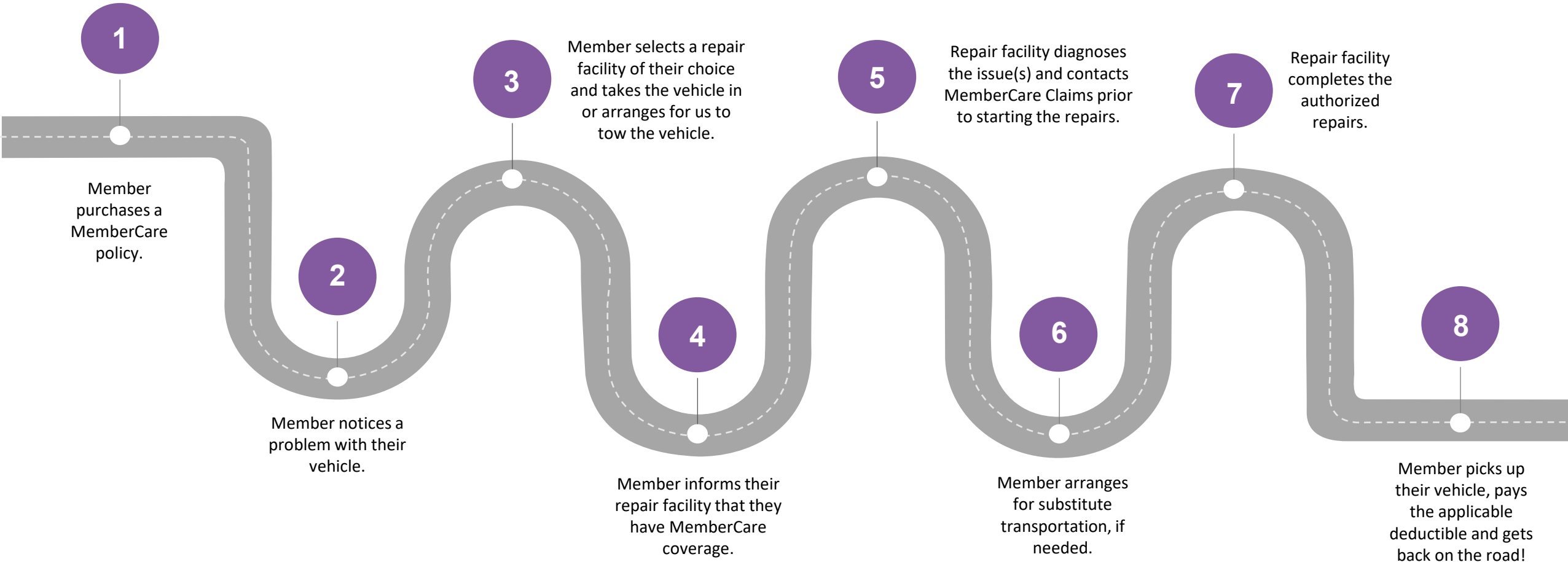
my digital ID card

Find and print your MemberCare driver protection ID card so it's handy in the event you need assistance.



find my card

The Claims Process



MemberCare Claims – MBP

Claims Department hours are M-F 8 am - 8 pm EST, Sat 9 am – 12 pm EST Repairs may be completed at any licensed repair facility in the US & Canada. Claims can be paid via MemberCare's corporate credit card.

MBP provides emergency claims on a case-by-case basis.

MBP Rate Comparison – Exclusionary (New)

Year	Make	Model	VIN	Average Start Mileage	APCO - MemberCare MBI					Mercury MBI					Variance			
					Recommended Term Selection					Mercury Up To Term Selection					Price Difference (\$0 Ded)	Price Difference (\$100 Ded)	Mileage Term Difference	
					Month Term	Mileage Term	Expiration Mileage	\$0 Deductible	\$100 Deductible	Month Term	Mileage Term (up to)	Actual Usable Mileage	Expiration Mileage	\$0 Deductible				\$100 Deductible
2017	Honda	CIVIC	2HGFC2F5XHH547415	35,404	60	75,000	110,404	\$895	\$704	60	100,000	64,596	100,000	\$934	\$684	\$39	(\$20)	10,404
2017	Honda	ACCORD	1HGCR2F03HA108562	36,644	60	75,000	111,644	\$895	\$704	60	100,000	63,356	100,000	\$934	\$684	\$39	(\$20)	11,644
2020	Chevrolet	SILVERADO	1GCRYDED3LZ307522	34,773	60	75,000	109,773	\$1,709	\$1,291	60	100,000	65,227	100,000	\$1,808	\$1,558	\$99	\$267	9,773
2020	Toyota	CAMRY	4T1G11AK9LU949055	34,177	60	75,000	109,177	\$796	\$633	60	100,000	65,823	100,000	\$934	\$684	\$138	\$51	9,177
2020	Toyota	RAV4	2T3W1RFVXLC058388	23,462	60	85,000	108,462	\$704	\$565	60	100,000	76,538	100,000	\$876	\$626	\$172	\$61	8,462
2020	Toyota	TACOMA	5TFSZ5ANXKX170432	33,478	60	75,000	108,478	\$796	\$633	60	100,000	66,522	100,000	\$1,156	\$906	\$360	\$273	8,478
2017	Toyota	COROLLA	2T1BURHE8HC958130	34,379	60	75,000	109,379	\$796	\$633	60	100,000	65,621	100,000	\$934	\$684	\$138	\$51	9,379
2019	Ford	F150	1FTEW1E43KFA78942	41,605	60	75,000	116,605	\$2,101	\$1,576	60	100,000	58,395	100,000	\$1,808	\$1,558	(\$293)	(\$18)	16,605

Green = MemberCare Favorable
 (Blue) = Mercury Favorable

Resources & Tools

Desmat & JD Powers Study

MBP Brochure



driver protection for the things that matter most

Whether you're buying a car for yourself or for a loved one, it should be a worry-free experience from the moment you make the purchase. As a valued member, you can get best-in-class mechanical breakdown insurance for the best-in-class value—keeping you on the right track and protecting you from unexpected repair costs if a breakdown occurs.

benefits included with each level of coverage*

- Road Hazard Tire & Wheel**
Covers the cost to repair or, if non-repairable, to replace your vehicle's tire or wheel.
- Key Replacement**
Covers replacement of a lost key, both in damage to key or to the car.
- Paintless Dent Repair**
Covers minor dents or dings without having to repaint.
- Windshield Repair**
Repairs minor chips or cracks in the front windshield.
- 24/7 Emergency Roadside Assistance**
Provides assistance for flat tires, battery jump starts, fuel delivery, lockout service and towing.
- Substitute Transportation**
Replacement for rental car and mileage services (e.g. Uber, Lyft, etc.).
- Trip Interruption**
Reimburses you for meals and lodging due to mechanical breakdown while away from home.

did you know?

- If you drive more than 12,000 miles per year, your factory warranty may expire before it reaches its time limit.
- Repair frequency increases as mileage increases.
- Total vehicle has more high-tech components, which could lead to higher repair costs.



average repair costs

Mechanical Breakdown repair costs coverage is a great investment to save you from unexpected, and often hefty, repair bills for common repairs that are not paid for by your warranty.

Engine	\$7,697.86
Transmission	\$5,424.68
Cylinder Head	\$3,260.83
Navigation System	\$2,713.92
Tuning Belt or Chain	\$1,427.24
Air Conditioner Compressor	\$1,154.14
Electronic Control Module	\$1,026.32
Radiator	\$768.14
Alternator	\$463.91



benefits included with each level of coverage*

mechanical breakdown insurance coverage
designed for the peace of mind you deserve.

For claims, call 844.237.3498

How To File A Claim

1. Mechanical Breakdown or Road Hazard Tire & Wheel
2. Contact your insurance provider. You'll receive a claim number and a claim adjuster who will contact you to discuss your claim.

3. You'll be contacted by the claim adjuster's technician.
Once your technician arrives at your location, they will inspect your vehicle to determine the cause of the breakdown. The claim adjuster will then review the claim and any terms or conditions of the policy.

4. Receive your repair or replacement.

membercare driver protection

plus

mechanical breakdown insurance coverage

Sample Policy



Mechanical Breakdown Insurance Policy

POLICY PROVISIONS

Universal Underwriters Insurance Company

For Roadside Assistance: 1-844-237-3498
Claims and Customer Service: 1-844-237-3498

Policy Number

In return for the payment of the premium and YOUR compliance with all applicable terms and conditions of this Mechanical Breakdown Insurance Policy, Universal Underwriters Insurance Company agrees to provide insurance as stated in this POLICY subject to all the terms and conditions set forth herein.

TABLE OF CONTENTS

Declarations Page	Affixed to the POLICY
Schedule of Coverages	Affixed to the POLICY
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Quoting tool: IQQ



Welcome to iQQ!

Username

Password

Live Training

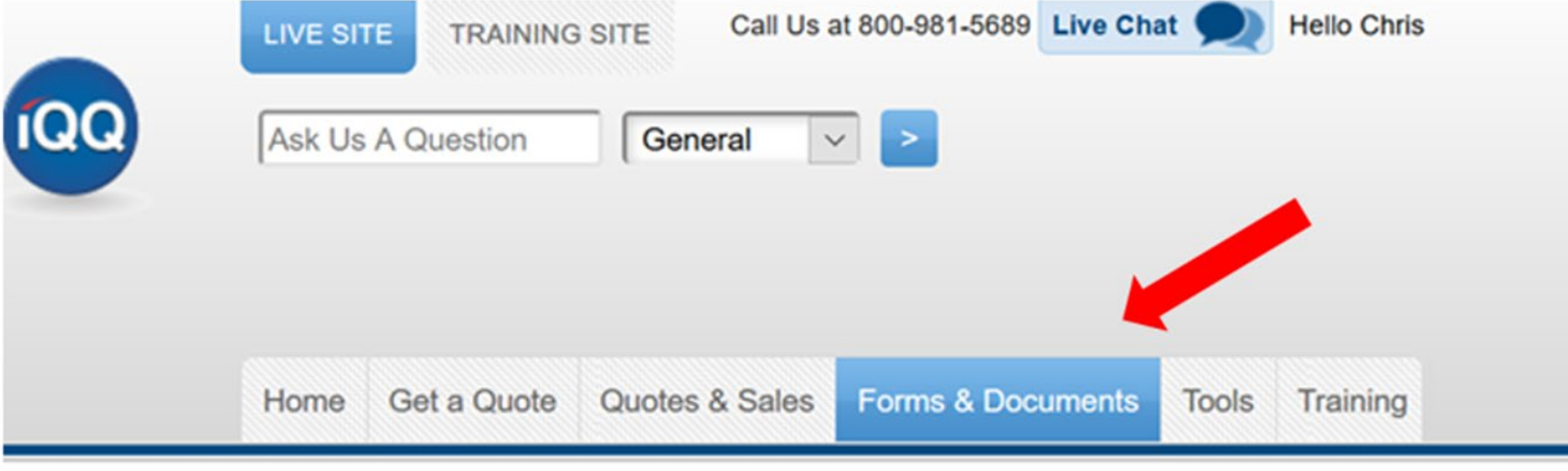
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Testimonials

Claims



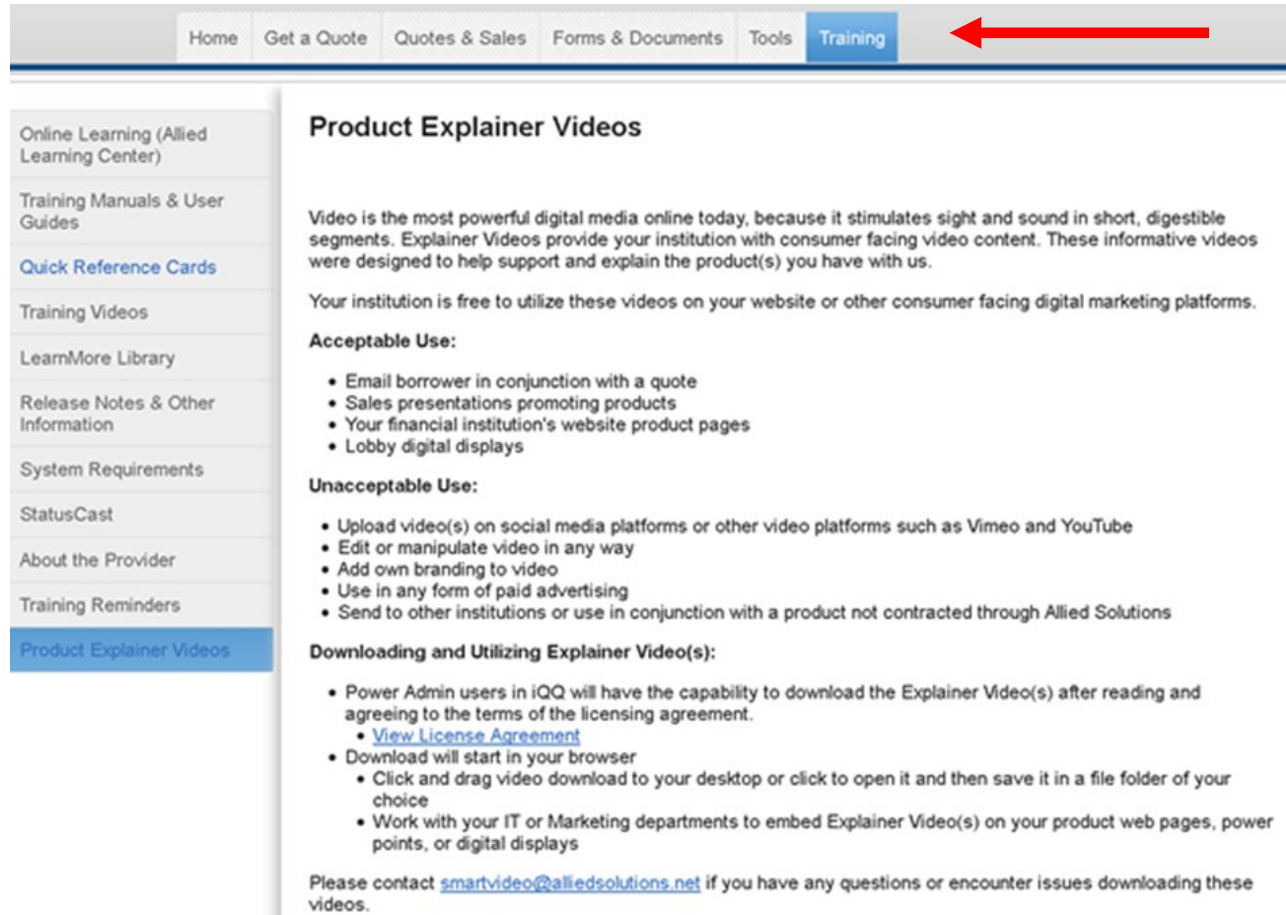
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Brochures, Sample Certificates, Admin Forms, etc



iQQ – Explainer Videos



Home Get a Quote Quotes & Sales Forms & Documents Tools **Training**

Online Learning (Allied Learning Center)
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Quick Reference Cards
Training Videos
LearnMore Library
Release Notes & Other Information
System Requirements
StatusCast
About the Provider
Training Reminders
Product Explainer Videos

Product Explainer Videos

Video is the most powerful digital media online today, because it stimulates sight and sound in short, digestible segments. Explainer Videos provide your institution with consumer facing video content. These informative videos were designed to help support and explain the product(s) you have with us.

Your institution is free to utilize these videos on your website or other consumer facing digital marketing platforms.

Acceptable Use:

- Email borrower in conjunction with a quote
- Sales presentations promoting products
- Your financial institution's website product pages
- Lobby digital displays

Unacceptable Use:

- Upload video(s) on social media platforms or other video platforms such as Vimeo and YouTube
- Edit or manipulate video in any way
- Add own branding to video
- Use in any form of paid advertising
- Send to other institutions or use in conjunction with a product not contracted through Allied Solutions

Downloading and Utilizing Explainer Video(s):

- Power Admin users in iQQ will have the capability to download the Explainer Video(s) after reading and agreeing to the terms of the licensing agreement.
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Please contact smartvideo@alliedsolutions.net if you have any questions or encounter issues downloading these videos.

Description	Video
GAP Product Explainer Video	View Download
MBP Product Explainer Video	View Download

MemberCare is an Extension of Your Organization

YOUR MEMBERS: OUR PURPOSE



WORLD CLASS

- Protecting Drivers for Over 35 Years
- Segmented Queue for MemberCare
- The Person With the Keys is the Key to Success
- ASE Certified Claims Adjusters
- Industry's only MotorTrend Recommended Best Buy



CONFIDENCE

- Over \$3.5 billion paid in claims
- ASA Under 30 Seconds
- Claims Approval <5 mins
- 1-Call Resolution
- Audio & Video Recording



EXPERIENCE

- Over 11 million protected drivers
- Dedicated Training & Support
- A Rating From the Better Business Bureau

Our partnership mission is to help provide the best and most innovative vehicle financing experience for your members.

By creating the best-in-class driver protection experience, and delivering world class service, we align as an extension of your mission in creating financial opportunities to improve the quality of life and delivering confidence resulting in member trust and value.

MBP What's Next



Member Care Effective Date: **July 1, 2021**

MBP quotes will automatically expire in iQQ 6/30/21



Previously Sold Mercury policies will **remain in force** according to the original terms



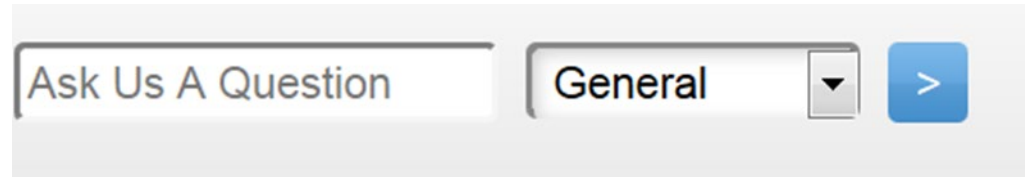
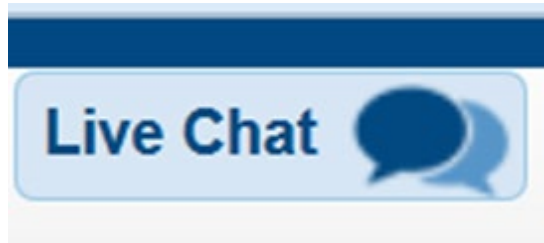
Allied Solutions will continue to provide assistance with Mercury policies & **MemberCare** policies

MBP Contacts & Support

Product Department – Internal Support (CU only)

Client Services Support Center (CSSC):

GAP, MBP, & iQQ - 800-981-5689 or CSSC@alliedsolutions.net



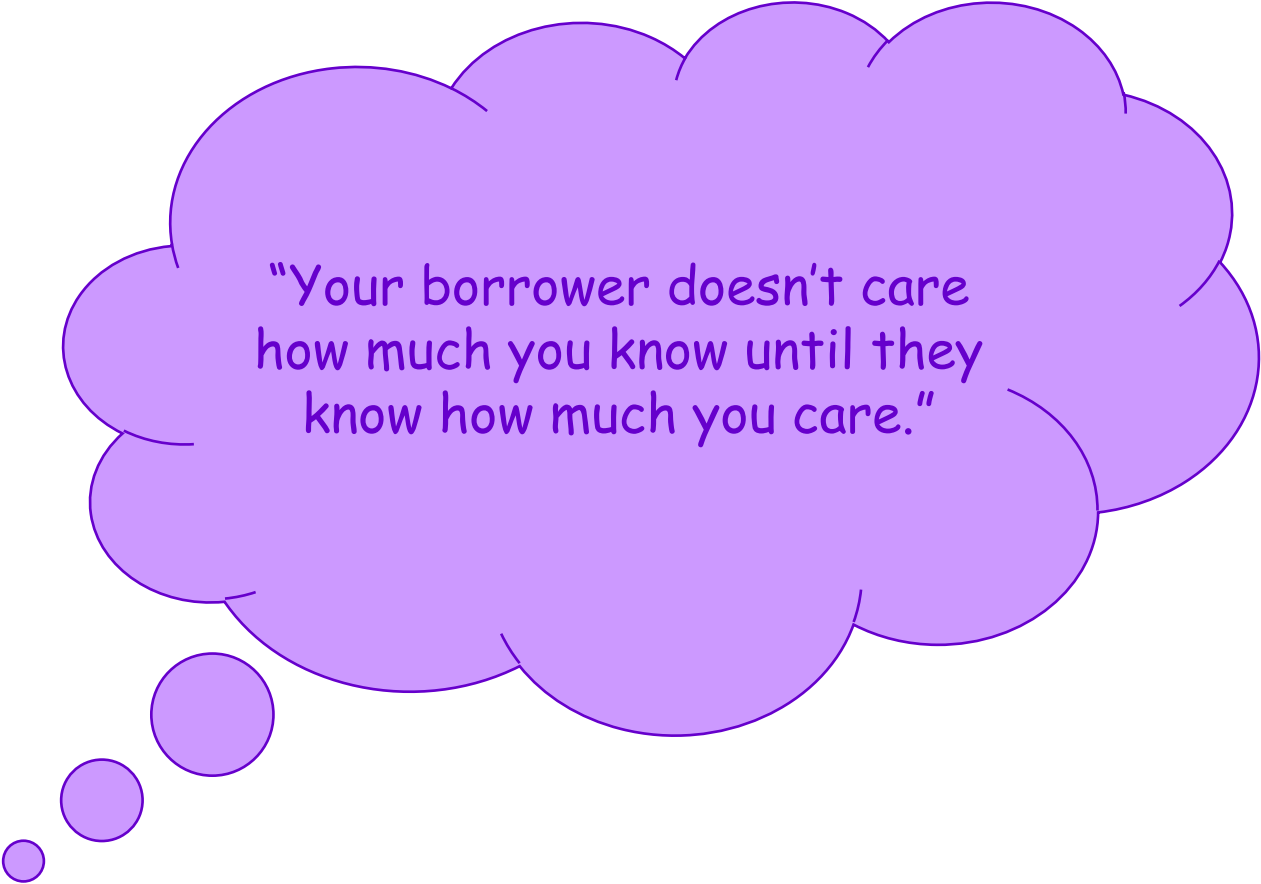
Additional Support

Chris Salas - Client Development Manager

949-813-9026 or chris.salas@alliedsolutions.net

Q & A's

- Any Questions, Comments or Concerns?
- **Remember...**



"Your borrower doesn't care how much you know until they know how much you care."