

# MECHANICAL REPAIR COVERAGE

As your vehicle gets older and miles add up, will you be able to afford the repairs you need to keep your car on the road?



## MRC can help limit the cost of repairs.

You depend on your car. But big unexpected repairs can happen after your factory warranty expires. Mechanical Repair Coverage (MRC) can help you limit the cost of any covered breakdowns. You pay only the applicable deductible, if any. MRC can help lighten the financial burden for you and the people you care about. Get MRC today so you can worry a little less about tomorrow.

### Fact 1

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



### Fact 2

Repairs can be expensive.<sup>1</sup>

|                        |         |
|------------------------|---------|
| Engine                 | \$8,900 |
| Automatic Transmission | \$5,970 |
| Navigation             | \$2,140 |
| Steering Gear          | \$2,105 |
| Timing Chain           | \$1,735 |
| A/C Compressor         | \$1,145 |
| Engine Control Module  | \$1,085 |
| Alternator             | \$1,010 |
| Fuel Pump              | \$845   |
| Starter                | \$760   |
| Brake Calipers         | \$575   |

Want more details? Go to [www.cunamutual.com/mrcdetails](http://www.cunamutual.com/mrcdetails) or talk to your loan officer.



## Choose the plan that's right for you.

### > PLATINUM PLAN

- ALONG WITH ADDITIONAL COVERAGE, COVERS ANY COVERED BREAKDOWN EXCEPT ITEMS SPECIFICALLY MENTIONED
- HIGH-TECH ELECTRONICS & SENSORS
- ENTERTAINMENT SYSTEM
- SAFETY & SECURITY SYSTEMS
- CONVENIENCE CONTROLS

### > GOLD PLAN

- COVERS ALL SILVER PLAN COMPONENTS PLUS ADDITIONAL ITEMS
- POWER SEAT MOTOR(S) AND TRANSMISSION(S)
- POWER WINDOW MOTOR(S) AND POWER REGULATOR(S)
- POWER DOOR LOCK ACTUATOR(S)
- INSTRUMENTS AND SENSORS
- HEATER & A.C. BLOWER MOTOR
- RADIATOR
- FUEL TANK
- HORN ASSEMBLY
- ADVANCED HYBRID/ELECTRIC VEHICLE COMPONENTS

### > SILVER PLAN

- ENGINE
- TRANSMISSION
- FRONT WHEEL DRIVE
- REAR WHEEL DRIVE
- STEERING (EXCEPT REAR WHEEL)
- FRONT SUSPENSION
- BRAKES
- ELECTRICAL
- AIR CONDITIONING
- BASIC HYBRID/ELECTRIC VEHICLE COMPONENTS
- SEALS & GASKETS

## Benefits for covered repairs

- **Limit repair costs** to your deductible, if any.
- **Choose your deductible:** \$0, \$100, \$250, or \$500.
- **Rental reimbursement** up to \$35/day for 5 days (up to an additional 5 days with verified parts delay) from day one.
- **24-hour emergency roadside assistance** up to \$100 per occurrence. Includes towing, battery jumpstart, fluid delivery, flat tire assistance & lock-out service.
- **Travel reimbursement** up to \$200 per day for 1-5 days for food, lodging & rental.<sup>2</sup>
- **Good at any authorized repair facility** in the U.S. or Canada.
- **No out of pocket expense** except any deductible. Plan pays the repair facility.
- **Transferable to increase resale value.** Only if sold privately. Subject to transfer fee.
- **Cancel for full refund within 60 days.**<sup>3</sup>

## What's not covered?

- **Normal maintenance services and parts.** Examples: batteries, belts, brake pads, exhaust, filters, fluids, wheels, wiper blades, etc.
- **Abuse, misuse, and lack of proper maintenance.**
- **Body structure and parts.** Examples: trim, molding, glass, paint, etc.
- **Aftermarket equipment, components, systems or accessories not installed by the manufacturer.**
- **Normal wear and tear** where no failure has occurred.
- **Exclusions and limitations apply. See the Vehicle Service Contract or the Insurance Policy for details.**

Mechanical Repair Coverage is provided and administered by Consumer Program Administrators, Inc. in all states except CA, where coverage is offered as insurance by Virginia Surety Company, Inc., in WA, where coverage is provided by National Product Care Company and administered by Consumer Program Administrators, Inc., in FL, LA, and OK, where coverage is provided and administered by Automotive Warranty Services of Florida, Inc. (Florida License #60023 and Oklahoma License #861338), all located at 175 West Jackson Blvd., Chicago Illinois 60604, 800.752.6265. This coverage is made available to you by CUNA Mutual Insurance Agency, Inc. In CA, where Mechanical Repair Coverage is offered as insurance (form MBIP 08/16), it is underwritten by Virginia Surety Company, Inc.

Coverage varies by state. Be sure to read the Vehicle Service Contract or the Insurance Policy, which will explain the exact terms, conditions, and exclusions of this voluntary product.

<sup>1</sup>Actual costs may vary by vehicle year, make, and model. Prices based on specific manufacturer-suggested labor & component repair prices for a representative sample of 2016 Asian, Domestic, and European vehicles as reported by a nationally-recognized labor/time publication. <sup>2</sup>Only when a breakdown occurs over 100 miles from home. (Not available to NY residents.)

<sup>3</sup>Full refund available only if coverage is unused in the first 60 days. If used, refund is pro-rated.