

# 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 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

Call 1st Cooperative Federal Credit Union for details at (803) 796-0234.





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

### > PLATINUM PLAN

COVERS ANY COVERED BREAKDOWN EXCEPT ITEMS LISTED UNDER "WHAT'S NOT COVERED." PLATINUM COMPONENTS COVERED:

- HIGH-TECH ELECTRONICS & SENSORS
- ENTERTAINMENT SYSTEM
- SAFETY & SECURITY SYSTEMS
- CONVENIENCE CONTROLS

### > GOLD PLAN

COVERS ALL SILVER PLAN COMPONENTS PLUS:

- 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 & transportation expense.<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 system, 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.
- **Corrosion and pre-existing conditions** (not applicable in AZ and GA).
- **Exclusions and limitations apply. See the Vehicle Service Contract or the Insurance Policy for details.**

\*Not every deductible option is available for all MRC Coverage Plans or Terms.

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 #44198051), 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. **Replacement parts may be used or remanufactured.** 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 covered breakdown occurs 100 miles or more 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 or cancelled after 60 days, refund is prorated less administrative fees. Cancellation administrative fees vary by state.