

**Fact #3:**  
**MEMBER'S CHOICE® Mechanical Repair Coverage (MRC) pays for the cost of covered repairs less any deductible.**

**Comprehensive Option...**

Simply the best!!!

**PLATINUM PLAN**

We will remedy ANY breakdown of your vehicle except items listed under the section titled "What This Agreement Does Not Cover".

**Named Component Options**

Only the following parts are covered. (Parts not listed are not covered.)

**GOLD PLAN (covers 1-10)**

10. **Additional gold parts** — Anti-lock brake system, power seat motor(s) and transmission(s), power window motor(s) and power regulator(s), power door lock actuators, digital and analog instrument display(s), low fuel sensor, low coolant sensor, low oil sensor, electronic rear view mirrors motor(s), headlight door motor(s), heated back glass, windshield wiper washer pump(s), heater-A/C blower motor, heater core assembly, heater control valve, radiator, radiator fan and clutch, radiator fan motor including fan blade, temperature sensor and relay, fuel tank and hard lines, fuel tank sending unit, power sun roof motor, convertible top motor, constant velocity joints and horn assembly.

**SILVER PLAN (covers 1-9)**

9. **Air conditioning** — Compressor and mounting brackets, clutch and pulley, condenser, evaporator, orifice tube, POA valve, accumulator, temperature control programmer, high/low pressure cutoff switches, high/low pressure hoses, pressure cycling switch, thermostat, drier, temperature control head, o-ring seals, gaskets, fasteners for the components listed above and freon-refrigerant if necessary in conjunction with the repair of the components listed above.

8. **Electrical** — Alternator, voltage regulator, front and rear windshield wiper motors and delay controller, starter motor and drive, starter solenoid, wiring harnesses, manually operated switches (specifically turn signal, headlight, dimmer, and wiper switches), mechanically actuated switches (ignition, brake light, and neutral safety switch), electronic fuel injection system (including all input/sensors & output/control units, except EGR valve, related to the fuel injection system), electronic ignition module, distributor and coil, engine management control unit, knock sensor and oxygen sensor.

7. **Brakes** — Master cylinder, assist booster, wheel cylinders, combination valve, disc brake calipers (and rear caliper actuators), hard lines and fittings, backing plates, springs, clips and retainers, self-adjusters, parking brake linkage and cables, seals and gaskets, fasteners for the components listed above.

6. **Front suspension** — Upper and lower control arms, bump stop cushions, control arm shafts, torsion bar mounts and bushings, upper and lower ball joints including dust boots, steering knuckle (spindle), wheel bearings and seals, stabilizer shaft, stabilizer linkage including mounts and bushings, strut rods and bushings, king pins, seals and gaskets, fasteners for the components listed above.

5. **Steering** — Housing/case and all internal lubricated parts including: 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, sealing rings, bearings, bushings, pitman arm, center link, tie rods, idler arm, power steering pump and pulley, fluid reservoir, pressure and return hoses, cooler and hard lines, power cylinder assembly, steering main and intermediate shafts, coupling, seals and gaskets, fasteners for the components listed above. (Does not include "rear wheel steering" components.)

4. **Rear wheel drive** — Drive axle housing, and all internal lubricated parts including: carrier case, gear sets, bearings, bushings, limited slip clutch pack, axle shafts, axle hub bearings, propeller shafts, universal joints, drive shaft support, front axle hub bearings, seals and gaskets, fasteners for the components listed above.

3. **Front wheel drive** — Final drive housing, and all internal parts including: carrier case, gear sets, chain and sprockets, bearings, bushings, axle shafts, universal joints, front hub bearings, locking hub assemblies (4X4), drive shaft support, rear axle hub bearings, seals and gaskets, fasteners for the components listed above.

2. **Transmission — Automatic** — Case and all internal lubricated parts including: oil pump, valve body, torque converter, vacuum modulator, governor, main shaft, clutches, bands, drums, gear sets, bearings, bushings, sealing rings, TV cable, solenoids and electronic shift control unit, transmission mounts, cooler, cooler hoses and hard lines, dipstick and tube, seals and gaskets, fasteners for the components listed above.

**Standard** — Case and all internal lubricated parts including: main shaft, gear sets, shift forks, synchronizers, bearings, bushings, seals and gaskets, fasteners for the components listed above.

**Transfer Case** — (4X4 vehicles) — Case and all internal lubricated parts including: main shaft, gear sets, chain and sprockets, bearings, bushings, mounts, seals and gaskets, fasteners for the components listed above, electronic and vacuum engagement components.

1. **Engine** — Cylinder block, and all internal lubricated parts including: crankshaft, rod and main bearings, cam bearings, expansion (freeze) plugs, connecting rods, wrist pins, pistons, piston rings, camshaft, cam tower, lifters, cylinder head, valves and guides, valve springs, rocker arms (cam followers), pushrods, timing chain housing (cover), timing chain and sprockets, timing belt and pulleys, timing belt tensioner, intake and exhaust manifolds, flywheel, balance shafts, harmonic balancer and retainer bolt, crankshaft pulley, valve covers, oil pan, oil pump and pressure relief valve, engine oil cooler hoses, oil filter adapter/housing, engine oil sending unit, engine mounts, water pump, temperature sending unit, thermostat and housing, fuel supply pump, vacuum pump, dipstick and tube, seals and gaskets, fasteners for the components listed above.

**Turbocharged/Supercharged/Rotary/Diesel/Enhanced Engines** — All of the above listed parts or equivalent plus: turbocharger, waste gate controller, intercooler, hard lines, compressor, clutch and pulley, bypass valve, injection pump, lines and nozzles, seals and gaskets.

**Additional Benefits**

- **Rental reimbursement:** Up to \$30 per day for 5 days (or 10 days for a parts delay) from day one.
- **24-hour emergency roadside assistance:** Up to \$100 per occurrence. Includes towing, battery/jump start, fluid delivery, flat tire assistance and lock out service.
- **Travel expense reimbursement:** Up to \$500 for lodging, food and rental expense when a covered breakdown or collision occurs more than 100 miles from home.

**Important Facts**

- **Good at any authorized repair facility in the U.S. or Canada.**
- **No out of pocket expense (except for any deductible):** The covered repair is paid directly by the plan.
- **Transferable:** If you sell your vehicle privately, the coverage can be transferred, adding resale value and appeal.
- **Cancelable:** Receive a full refund within the first 90\* days or a pro-rated refund thereafter less a nominal administrative fee.

\*See Mechanical Repair Agreement/Insurance Policy for any state variations.

**Additional Parts<sup>†</sup> Covered by Platinum**

**HIGH TECH**

GPS/navigation system and antenna assembly, cruise control actuator and module, electronic instrument panel control module, electronic stability control system, electronic traction control system, automatic leveling system, rollover protection system, heated seat element and cooling seat components. All gauges, sensors and relays.

**ENTERTAINMENT SYSTEM**

Radio and speakers, compact disc player/changer, telephone pre-wire/Bluetooth connectivity, graphic equalizer, antenna assembly, DVD player and monitor, satellite radio.

**SAFETY AND SECURITY**

Remote keyless entry transmitter and receiver module, theft alarm system, night vision system, heads up display, tire pressure monitoring system, tailgate and hatchback actuators, OnStar system.

**CONVENIENCE**

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

**MISCELLANEOUS**

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

**AND MORE!**

<sup>†</sup>Factory Installed

**Choose your deductible\*:**

\$0

\$50

\$100

\$250

**\*Not available on all MRC Plans or Terms.**

## FACT #4

### What the agreement does not cover.

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

*This brochure is intended to provide only a summary of the Mechanical Repair Agreement/Insurance Policy. We encourage our members to read the contract for specifics on coverages, exclusions and limitations.*

## FACT #2

### Repairs can be expensive.

Below are examples of estimated dealership retail costs:

• Engine Replacement	\$5,000
• Transmission	\$3,000
• Trans overhaul	\$1,700
• A/C compressor	\$ 700
• Alternator	\$ 550
• ABS module	\$ 900
• Head gasket	\$ 1,100
• Rear main seal	\$ 600
• Rack and pinion	\$ 700
• Fuel pump	\$ 700
• Transfer case	\$ 850
• Rear hub bearings	\$ 400
• Power window motor	\$ 350
• Heater evaporator	\$ 900
• Oxygen sensor	\$ 200
• Engine Control Module	\$ 700

## Things to Consider

### Lock-in Repair Costs:

MRC allows you to limit your cost of unexpected breakdowns to the Agreement Charge, plus any applicable deductible.

### Help Provide Peace of Mind:

Even if your vehicle does not have a covered breakdown during the Agreement's term, the purchase of MRC was still a wise decision.

### Reduce Risk:

Remember, unexpected breakdowns can negatively impact your family's budget and credit rating. MRC can help eliminate this risk.

MEMBER'S CHOICE

Mechanical Repair Coverage

Made available  
by your credit union and  
CUNA Mutual Group

MEMBER'S CHOICE® Mechanical Repair Coverage is made available to you by CUNA Mutual Insurance Agency, Inc., and is provided and administered by:

State	Company
Florida, Louisiana, Oklahoma & Wisconsin	Automotive Warranty Services of Florida, Inc. Florida License #60023
California	Virginia Surety Company, Inc.
All other states	Consumer Program Administrator, Inc.

All located at 175 West Jackson Blvd., Chicago, Illinois 60604

In those states where MEMBER'S CHOICE® Mechanical Repair Coverage is offered as insurance (form AUTOCARE-46 MBI), it is underwritten by Virginia Surety Company, Inc., Chicago, Illinois.

FOR IDAHO RESIDENTS:

NOTICE TO CONSUMER

THIS IS AN ADVERTISEMENT OR OFFER TO SELL A MOTOR VEHICLE SERVICE CONTRACT. THE SENDER OF THIS COMMUNICATION IS NOT THE MOTOR VEHICLE MANUFACTURER OF YOUR VEHICLE OR A LICENSED IDAHO AUTOMOBILE DEALER NOR AFFILIATED WITH A MOTOR VEHICLE MANUFACTURER OR IDAHO AUTOMOBILE DEALER.

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## Mechanical Repair Coverage

The unexpected happens.

MEMBER'S CHOICE

Be Prepared.

## FACT #1

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



For illustration purposes only.