Coverage Benefits

- **Rental reimbursement:** up to $35 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 (Limited to towing for residents of KY).
- **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 (Not available to residents of KY, NY or TX).
- **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 by the plan directly to the repair facility.
- **Transferable:** if you sell your vehicle privately, the coverage can be transferred (for an administrative fee), adding resale value and appeal.
- **Cancelable:** receive a full refund within the first 60 days (if the agreement has not been used) or a pro-rated refund thereafter less an administrative fee.

Additional Benefits

- **Lock-in repair costs:** Mechanical Repair Coverage (MRC) helps you to limit your cost of unexpected covered breakdowns to the MRC price, plus any applicable deductible.
- **Knowing repairs are covered can help your peace of mind:** even if your vehicle does not have a covered breakdown during the MRC’s term, the purchase of MRC was still a wise decision.
- **Help reduce risk:** remember, unexpected breakdowns can negatively impact your family’s budget. MRC can help alleviate some of these risks.

Be sure to read the Vehicle Service Contract or Insurance Policy which will explain the exact terms, conditions, and exclusions of this voluntary product. Coverage will vary by state. MEMBER’S CHOICE® Mechanical Repair Coverage is administered by Consumer Program Administrators, Inc. in all states except AK and CA, where coverage is administered by Virginia Surety Company, Inc., in WA, where coverage is administered by Automotive Warranty Services, Inc., in FL, LA, OK and WI, where coverage is administered by Automotive Warranty Services of Florida, Inc. (Florida License #60023) and in AZ, where the Obligor and Administrator is Consumer Program Administrators, Inc., all located at 175 West Jackson Blvd., Chicago Illinois 60604, 1-800-752-6265. This coverage is made available to you by CUNA Mutual Insurance Agency, Inc. In those states where MEMBER’S CHOICE® Mechanical Repair Coverage is offered as insurance (form MCCU-001-MBI) it is underwritten by Virginia Surety Company, Inc.

**FACT #1**
As your vehicle gets older, the risk and cost of repairs increases

**FACT #2**
Repairs can be expensive

- **Engine** $8,050
- **Automatic Transmission** $5,575
- **Steering Gear** $1,805
- **Timing Chain** $1,735
- **A/C Compressor** $1,145
- **Engine Control Module** $1,000
- **Alternator** $915
- **Fuel Pump** $845
- **Starter** $720
- **Control Arms** $605
- **Brake Calipers** $575

The repair costs shown above are for replacement of the components as listed and are for illustrative purposes only. Actual cost may vary by vehicle year, make and model. Data was compiled using manufacturer suggested retail pricing and labor requirements for the specific components as recorded by a nationally recognized labor time publication for a representative sample of 2013 Asian, Domestic and European vehicles.
1. ENGINE

PLATINUM PLAN

• Pushrods
• Timing chain housing (cover)
• Timing chain and sprockets
• Timing belt and pulleys
• Timing belt tensioner
• Intake and exhaust manifolds
• Hatch or bellhousing
• Balance shafts
• Harmonic balancer and retainer bolt
• Camshaft and camshaft pulley
• Valve covers
• Oil pan
• Oil pump and pressure relief valve

STANDARD

• Engine oil cooler hoses
• Oil filter adapter/ housing
• Engine oil sending unit
• Engine mounts
• Water pump
• Temperature sending unit
• Thermostat and related parts
• Fuel supply pump
• Vaccum pump
• Dpcist and tube
• Seals and gaskets
• Fasteners for the components listed above

TRANSFER CASE - (4X4 VEHICLES)

• Gear sets
• Shift forks
• Synchro rings
• Gear case
• Front drive flange
• Rear drive flange
• Drive train assembly
• Transfer case and internal parts

3. FRONT WHEEL DRIVE

• Front crossmember
• Front and all internal parts
• Gear set
• Gear sets
• Gear sets
• Rear hub bearings
• Front hub bearings
• Rear hub bearings
• Bushings
• Axle shafts
• Universal joints
• Rear bearing housings
• Propeller shafts

4. REAR WHEEL DRIVE

• Drive axle housing and all internal lubricated parts
• Case
• Gear sets
• Bearings

5. STEERING (DOES NOT INCLUDE "REAR WHEEL STEERING" COMPONENTS)

• Housing/case and all internal lubricated parts
• Rack and pinion
• Steering wheel
• Tie rods
• Idler arm
• Power steering pump and pulley
• Power steering motor
• Fluid reservoir
• Pressure and return hoses
• Cooler and hard lines
• Power steering cylinder
• Steering main and intermediate shafts
• Coupling
• Seals and gaskets
• Fasteners for the components listed above

6. FRONT SUSPENSION

• Upper and lower control arms
• Stabilizer bar
• Upper and lower ball joints
• Upper and lower control arm bushings
• Ball joints
• Strut rods and bushings
• King pins
• Seals and gaskets
• Fasteners for the components listed above

7. BRAKES

• Master cylinder
• Brake booster
• Wheel cylinder
• Combination valve
• Brake booster
• Brakes
• Seals and gaskets
• Fasteners for the components listed above

8. ELECTRICAL

• Alternator
• Voltage regulator
• Front and rear windshield wiper motors and relay controller
• Headlight and wiper motor
• Starter solenoid
• Wiring harnesses
• Normally operated switches (specially turn signal, headlight, dimmer and wiper switches)
• Engine management control unit
• 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
• Knock sensor and oxygen sensor

9. AIR CONDITIONING

• Compressor and mounting brackets
• Clutch and pulley
• Condenser
• Expansion valve
• Orifice tube
• Accumulator
• A/C air pressure control programmer
• Thermostat
• High/low pressure cutoff switches
• High/low pressure hoses
• Pressure cycling switch
• Thermostat
• Temperature control head
• Orifice seiges
• Gaskets
• Fasteners for the components listed above
• Fan-ventilator
• Plastic fan shuttle
• Plastic intake
• Plastic intake

ALL SILVER PLAN COMPONENTS

• 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
• Knock sensor and oxygen sensor

FACT #3
MEMBER’S CHOICE® Mechanical Repair Coverage (MRC) pays for the cost of covered repairs less any deductible

Deductible*: $0 $100 $250

WHAT THIS SERVICE CONTRACT/POLICY DOES NOT COVER

• Normal maintenance services and parts. Examples: batteries, belts, brake pads, EGR valve, engine tune-up, exhaust, filters, fluids, friction clutch, hoses, hybrid batteries, lubricants, refrigerants, rotors or drums, shock absorbers, shoes, suspension alignment, wheels, wheel blades, etc.
• Abuse, misuse and lack of customary maintenance.

*Components not listed are not covered.

**Not every deductible available on all MRC Plans or Terms.