



Auto Protection Solution

- ✓ Auto Deductible Reimbursement – Up to [\$500 or \$1,000]
- ✓ Dent Defender – Up to Two (2) Paintless Dent Repairs
- ✓ Auto Repair Reimbursement – 20% Up to \$500 /\$1000 per year
- ✓ Emergency Travel



1. Auto Deductible Reimbursement:

- Pays up to [\$500 or \$1000] per loss (**UNLIMITED losses per year**) when claim is filed and paid with primary insurance carrier.
 - Loss means an event for which the auto insurance company has approved & paid a claim which exceeds the Covered Auto Deductible for a collision or comprehensive claim.
 - Coverage is effective upon date of enrollment and will continue for the duration of the plan purchased.
- If You suffer a loss during the Coverage Period which is covered by Your Auto Policy, You may be entitled to reimbursement of the Covered Auto Deductible. Reimbursement will be equal to the Covered Auto Deductible on the Auto Policy, up to \$500 per Loss.

The Auto Deductible Reimbursement Does Not Cover the Following:

- If the claim under the Auto Policy has been denied.
- If the auto insurance company has waived the Covered Auto Deductible.
- If the claim on the Auto Policy does not exceed the Covered Auto Deductible.
- If the vehicle is used for commercial purposes or hire or is a commercial vehicle as defined by the manufacturer.
- If the Loss is other than a Total Loss and the Member does not repair the auto.
- Resulting from any kind of dishonest, fraudulent or criminal act, or illegal activity by You.

2. Dent Defender:

The benefit provides **You**, the **Member** up to two (2) **Paintless Dent Repairs** within a twelve (12) month period on any panel of a vehicle, performed by the **Administrator's** Dent Defender representatives. Panel repairs are subject to accessibility (i.e. an area within 1" of a door edge is not accessible). If a required repair extends over (2) body panels (this will be treated as (2) claims). **Paintless Dent Repairs** do not cover sharp dings, dents, or creases where-by the metal is too stretched or has visible paint damage. The **Member's** vehicle age is restricted to six (6) model years or less on **Your Membership Effective Date**.

3. 20% Auto Repair Reimbursement:

Automobile means personal auto owned by you or a family member residing in the members primary household and used for personal use. After thirty (30) days from the effective date of membership, the member is eligible to receive a twenty percent (20%) reimbursement of the payment made to repair an automobile owned by the member or a family member residing in the member's primary residence. Reimbursements are limited to twenty percent (20%) of the repair payment up to five hundred dollars (\$500) per repair. The maximum amount the member can receive during a twelve (12) month membership period is one thousand dollars (\$1,000).

The reimbursement amount is excess of any other coverage available which would include but not be limited to a manufacturer's warranty, extended warranty, automobile insurance, credit card benefit, etc.

What Repair Reimbursement Does Not Include:

- Replacement because of loss or damage resulting from any cause other than normal use and operation of the eligible automobile for which the automobile was designed per the manufacturer's guidelines;
- Damage to or failure of product used for commercial purposes;
- Acts of God
- Fire, Lightning, Hail and Wind
- Theft, misuse, abuse
- Repairs to upgrade or improve the automobile
- Cleaning or other preventative maintenance required to maintain normal operation of the automobile
- Any charges other than parts and labor
- Repairs or reimbursement are not covered for routine maintenance such as oil changes, fluid changes, tires, tire rotation, balancing or alignment.

4. Emergency Travel

If your Vehicle suffers a Disablement and cannot be driven safely under its own power, and subject to the Terms and Conditions of this benefit, you are entitled to be reimbursed a maximum benefit of \$100 per night, up to a maximum of five (5) nights per twelve (12) month period for lodging expenses. The benefit only applies to overnight lodging where the Member has to pay for the room (e.g. hotel motel, bed & breakfast, YMCA, etc.) and has the receipt or other documentation showing the name of the lodging facility, date(s) stayed and amount paid. You are also entitled to be reimbursed a maximum benefit of \$100 per day, up to a maximum of five (5) days per twelve (12) month period for meals. The benefit only applies to meals where the Member has to pay for the meal(s) and has the receipt or other documentation showing the name of the restaurant, date(s) of the meal(s) and amount(s) paid.

Exclusions:

- No benefits will be paid in the event the Member's:
- Collision(s) are due to speeding violations, criminal activity, and/or driving under the influence of non-prescription drugs or alcohol.
- Disablement repairs are not completed by licensed facilities.
- Disablement occurred within one hundred (100) miles of his/her primary residence.
- Receipts don't show the required information.
- Call to the Administrator does not occur within thirty (30) days of his/her Disablement.

