

PROTECTION PLANS

Protecting yourself from potentially expensive repair costs doesn't have to be complicated. The Protection Plan is easy to understand with clear and comprehensive terms and conditions. Simply choose the coverage that's right for you, Platinum or Silver, along with your deductible and contract term.

The Protection Plan comes with extras in addition to coverage for approved repairs, including lost key & lockout coverage, trip interruption coverage, towing, and rental car reimbursement.

If a covered mechanical breakdown occurs, you'll also have access to the Certified Service technicians found at any one of the 4,000+ GM dealerships nationwide. These technicians are specially trained to work on GM vehicles. They can even use the same quality parts as those used when your vehicle was first built.

HOW YOU'RE COVERED

RENTAL CAR COVERAGE

Need to rent a vehicle while yours is being repaired? No problem. Your coverage will pay for or reimburse you for a rental vehicle or for any alternate public transportation expenses while your vehicle is being repaired, up to \$40 per day (max \$280/visit).

TOWING & ROAD SERVICE

If your vehicle is disabled, your towing or road service charges are covered, up to \$150 (per occurrence).

TRIP INTERRUPTION

If your vehicle breaks down more than 100 miles from your home and a repair facility needs to keep it overnight, you will be reimbursed up to \$200 a day for hotel and restaurant expenses, for up to four days or a total of \$800 per occurrence.

LOST KEY & LOCKOUT

If your keys are lost, broken, or if you accidentally lock yourself out of your vehicle, you will be reimbursed up to \$35 for locksmith services.

TRANSFERABLE

If you decide to sell your vehicle, your coverage can easily be transferred to the new owner, upon payment of the applicable transfer fee shown in the plan terms and conditions.

CANCELLATION

You may cancel your contract at any time, including when you sell the vehicle or if loss of vehicle occurs.

ONE-TIME DEDUCTIBLE ELIGIBILITY

You can choose the deductible that is right for you. Once a covered part is repaired or replaced, the deductible for future repair or replacement of the same part is waived.

BENEFITS

ADDED PROTECTION

CUSTOMIZABLE PLAN

You choose the mileage, duration of the plan, and deductible.

COST-EFFECTIVE CARE

The Protection Plan can help eliminate unexpected and high out-of-pocket repair costs. With just one covered major repair, the plan could quickly pay for itself.

COVERAGE WHEREVER THE ROAD MAY LEAD

With over 4,000 GM dealerships nationwide, you're covered at home or away.

THE RIGHT PARTS. THE BEST SERVICE.

Covered service at GM dealers is always performed by factory-trained Certified Service technicians. Repairs are completed with parts that meet performance standards appropriate for your vehicle.

PLATINUM COVERAGE

With Platinum protection, you'll have coverage for nearly every component on your vehicle. Platinum is the best way to ensure that you are covered against potential expensive repairs.

In the event of a covered component failure, even when it is the result of normal wear and tear, you're protected. The Platinum Plan coverage is an exclusionary coverage. That means that everything is covered on your vehicle unless it is on the Platinum Exclusion list.

BUILT-IN BENEFITS

No deductible applies to the following benefits:

Rental: In the event of a covered breakdown, the plan will pay for or reimburse you to rent a replacement vehicle or for alternate public transportation while your vehicle is being repaired. Coverage will be provided up to \$40 per day, with a maximum of \$280 for each repair visit (unless increased as specified below as a result of parts availability delays).

Towing/Road Service: If your vehicle is disabled, the plan will pay for or reimburse you for receipted towing or road service expenses, up to \$150 per occurrence.

Trip Interruption: If a covered breakdown occurs more than 100 miles from your home and results in the repair facility keeping your vehicle overnight, the plan will reimburse you for receipted hotel and restaurant expenses, up to \$200 per day, for a maximum total per occurrence of \$800.

Lost Key & Lockout: If the keys for your vehicle are lost, broken, or accidentally locked in your vehicle, the plan will reimburse you for receipted expenses, up to a maximum of \$35, for locksmith services.

PLATINUM EXCLUSION LIST

The Platinum Plan does not cover any of the following:

A. For any of the following parts: carburetor; battery and battery cable/harness (unless listed as specific covered parts); standard transmission clutch assembly; friction clutch disc, and pressure plate; distributor cap and rotor; glass; lenses; sealed beams; light bulbs; fuses; circuit breakers; cellular phones; game centers; AM/FM radio/cassette/CD players exceeding \$3,000 repair or replacement cost; speakers; audio/video equipment; any pixel damage on display screens; electronic transmitting/receiving devices; remote control consoles; radar detection devices; brake rotors and drums; all exhaust components; and the following emission components: EGR purge valve/solenoids/sensors; vacuum canister; vapor return canister; vapor return lines/valves; air pump/lines/valves; catalytic converter/filtering/sensors; emission vapor sensors; gas cap/filler neck; weather strips; trim; moldings, bright metal chrome; upholstery and carpet; paint; outside ornamentation; bumpers; body sheet metal and panels; frame and structural body parts; vinyl and convertible tops; any convertible top assemblies; hardware or linkages; tires; wheels/rims. External nuts, bolts, and fasteners are not covered except where required in conjunction with a covered repair.

B. For maintenance services and parts described in your vehicle's owner's manual as supplied by the manufacturer and other normal maintenance services and parts, which include, but are not limited to: alignments, adjustments, wheel balancing, tune-ups, spark plugs, spark plug wires, glow plugs, hoses, drive belts, brake pads, brake linings/shoes, and wiper blades. Filters, lubricants, coolants, fluids, and refrigerants will be covered only if replacement is required in connection with a breakdown.

C. For any damage and/or breakdown resulting from collision, road hazard, fire, theft, vandalism, riot, acts of terrorism, explosion, lightning, earthquake, freezing, rust or corrosion, windstorm, hail, water or flood, acts of God, salt, environmental damage, chemicals, contamination of fluids, fuels, coolants, or lubricants.

D. For any breakdown caused by misuse, abuse, negligence, lack of normal maintenance required by the manufacturer's maintenance schedule for your vehicle, or improper servicing or repairs subsequent to purchase. For any breakdown caused by sludge buildup resulting from your failure to perform recommended maintenance services, or failure to maintain proper levels of lubricants and/or coolants, or breakdowns caused by fuels containing more than 10% Ethanol (if the engine was not manufactured for this fuel mixture), or failure to protect your vehicle from further damage when a breakdown has occurred or failure to have your vehicle towed to the service facility when continued operation may result in further damage. Continued operation includes your failure to observe warning lights, gauges, or any other signs of overheating or component failure, such as, fluid leakage, slipping, knocking, or smoking, and not protecting your vehicle by continuing to drive, creating damage beyond the initial failure.

- E.** For any repair or replacement of any covered part if a breakdown has not occurred. Any part that a repair facility or manufacturer recommends or requires that it be replaced or repaired or is an update, and is not a breakdown, is your responsibility and expense.
- F.** If any alterations have been made to your vehicle or you are using or have used your vehicle in a manner not recommended by the manufacturer, including but not limited to the failure of any custom or add-on part, all frame or suspension modifications, lift kits, any tire that is not recommended by the original manufacturer if it creates an odometer/speedometer variance of greater than 4%, and trailer hitches. Also not covered are any emissions and/or exhaust systems modifications, engine modifications, transmission modifications, and/or drive axle modifications, which includes any performance modifications.
- G.** If, while owned by you, your odometer has ceased to operate and odometer repairs have not been made immediately, or the odometer has been altered in any way subsequent to purchase of the contract. **H.** If your vehicle has ever been a total loss, salvaged, rebuilt, or is a gray market vehicle.
- I.** For any liability for property damage, or for injury to or death of any person arising out of the operation, maintenance, or use of your vehicle described in the contract, whether or not related to the parts covered. For loss of use, time, profit, inconvenience, or any other consequential loss, including any consequential damage to a non-covered part that results from a breakdown.
- J.** For any breakdown where the manufacturer is responsible for the repair or if the breakdown is covered by a repairer's guarantee/warranty (regardless of manufacturer's or repairer's ability to pay for such repairs).
- K.** If your vehicle is used for towing (unless your vehicle is equipped with a factory-installed or factory-authorized tow package), or is used as a commercial unit (unless appropriate surcharge is marked on Registration Page and only as defined under "Definitions," "Commercial Use"), or is used for rental, taxi, limousine, or shuttle, towing/wrecker service, dumping (dump beds), cherry pickers, lifting or hoisting, police or emergency service, principally off-road use, prearranged or organized racing, or competitive driving.
- L.** For any pre-existing condition or for any breakdown occurring before coverage takes effect or prior to the contract purchase date, or if the information provided by you or the repair facility cannot be verified as accurate or is found to be deceptively inaccurate.
- M.** For breakdowns that occur and/or repairs made outside of the United States of America and Canada.
- N.** For diagnostic and/or teardown procedures that are not listed, or are in excess of the times listed in the current year's national flat rate hourly guide in conjunction with a covered repair.
- O.** Repair or replacement of components that are recommended or required solely by the enactment of any local, state, or federal law; rule or regulation. Repair or replacement of components recommended or required solely by a manufacturer's technical bulletin or manufacturer's update when no failure occurred.
- P.** Non-mechanical, non-electrical, non-pneumatic or non-hydraulic components; audio speakers; batteries; water and wind/air leaks; bumpers; cables; chassis; clamps; fasteners.

1. Convertible tops and their mechanisms, exhaust/EGR system, air pump and catalytic converter, PCV system, fuel vapor recovery system, gasoline fuel injectors that do not have an electrical failure, glass, hoses, lines and fitting
2. Mirrors
3. Manual clutch components, passenger/driver restraints systems, seat components, secondary ignition components. suspension springs, torsion bars, wheels, and internal computer
4. Silver Coverage
5. Silver protection provides comprehensive coverage for your vehicle. It covers major systems and assemblies, along with specified components within the core systems of your engine and powertrain, even when failure results from ordinary wear and tear.
6. BUILT-IN BENEFITS
7. **Rental:** In the event of a breakdown, the plan will pay for or reimburse you for receipted expenses to rent a replacement vehicle or for alternate public transportation while your vehicle is being repaired.
8. Coverage will be provided up to \$40 per day, with a maximum of \$280 for each repair visit (or \$400 if the covered repairs are delayed because of parts availability issues).
9. **Towing/Road Service:** If your vehicle is disabled, the plan will pay for or reimburse you for receipted towing or road service expenses, up to \$150 per occurrence.
10. **Trip Interruption:** If a breakdown occurs more than 100 miles from your home and your vehicle is kept overnight, the plan will reimburse you for receipted hotel and restaurant expenses, up to \$200 per day for a maximum total of \$800 per occurrence.
11. **Lost Key & Lockout:** If your keys are lost or broken, or you get locked out, the plan will reimburse you for receipted expenses, up to a maximum of \$35, for locksmith services.
12. SILVER COVERED COMPONENT LIST
13. Note: If a component is not listed below, it is not covered by the Silver Protection Plan.
14. **Engine Components** - Cylinder Block, Cylinder Head(s), Rotary Housing, and all Internally Lubricated Parts contained within the Engine including: Pistons; Piston Rings; Connecting Rod Bearings; Crankshaft; Crankshaft Main Bearings; Camshaft; Camshaft Bearings; Cam Followers; Timing Chain or Belt; Timing Gears , Guides and Tensioners; Rocker Arms; Rocker Shafts; Rocker Bushings; Cylinder Head Valves; Valve Guides; Valve Lifters; Valve Springs; Valve Seals; Valve Retainers; Valve Seats; Push Rods; Water Pump; Fuel Pump; Oil Pump and Oil Pump Housing; Harmonic Balancer; Oil Pan; Timing Chain Cover; Intake and Exhaust Manifolds; Valve Covers; Engine Mounts; Cam Gear Bolt; Harmonic Balancer Bolt; and Head Bolts.
15. **Transmission Components** - (Automatic or Standard) Transmission Case and all Internally Lubricated Parts plus: Torque Converter; Flywheel/Flex Plate; Vacuum Modulator; Electronic Shift Control Unit; Transmission Cooler; Transmission Mounts; Oil Pan; Slave/Clutch Master Cylinder; Pilot Bearing; and Throw-Out Bearing.
16. **Turbocharger/Supercharger** - (Factory-Installed Only) Turbocharger/Supercharger Housing and all Internally Lubricated Parts.
17. **Transfer Case** - Transfer Case and All Internally Lubricated Parts.
18. **Drive Axle Components** - (Front and Rear) Drive Axle Case; all Internally Lubricated Parts contained within the Drive Axle; Locking Hubs; Drive Shafts; Center Support Bearings; Universal Joints; Constant Velocity Joints; Axle Bearings; Four-Wheel Drive Actuator; and Differential Cover.
19. **Steering Components** - All Internal Parts contained within the Steering Box; Rack-and-Pinion Gear; Power Steering Pump; Power Steering Hoses; Steering Knuckles; Pitman Arm; Idler Arm; Tie Rod Ends and Drag Link Steering Dampner; Upper and Lower Steering Column Shafts and Couplings, including Internal Tilt-Wheel Mechanism; Steering Box and Rack-and-Pinion Gear Housings; Power Steering Assist Cylinder; Power Steering Pump Cooler; Twin "I"

Beam and Bushings; and Steering Travel Stop. Rear Wheel Steering: Rear Steering Shaft and Couplings; Power Cylinder and Pump; Electronic Control Unit/Solenoid; Phase Control Unit; Stepper Motor; Steering Box; Control Valve; Rack; and Tie Rod Ends.

20. **Brake Components** - The following ABS parts are covered: Electronic Control Processor; Wheel Speed Sensors; Hydraulic Pump/Motor Assembly; Pressure Modulator Valve/Isolation Dump Valve; and Accumulator. The following parts are also covered: Master Cylinder; Power Brake Cylinder; Vacuum/Hydro Assist Booster; Disc Brake Caliper; Wheel Cylinders; Compensating Valve; Brake Hydraulic Lines and Fittings; Hydraulic Control Unit; Hydraulic Trailer Brake Assembly and its Components.
21. **Electrical Components** - Alternator; Voltage Regulator; Starter Motor; Starter Solenoid and Starter Drive; Engine Compartment Wiring Harness; Computerized Timing Control Unit; Electronic Ignition Module; Crank Angle Sensor; Knock Sensor; Ignition Switch; Ignition Switch Lock Cylinder; Front and Rear Window Wiper Motor, Washer Pump and Switch; Stop Lamp Switch; Headlamp Switch; Turn Signal Switch; Heater/AC Blower Speed Switch; Manual Heater/AC Control Head; Horns; Trailer Brake Wiring Harness; Auxiliary Power Supply Wiring; Exterior Cab Lighting; Auxiliary Fuel Tank Switching Unit and Switch; and O2 Sensors.
22. **Enhanced Electrical Components** - Electronic Instrument Cluster; Distributor; Ignition Coil; Electronic Combination Entry System (does not include Transmitters and Receivers for Remote Locks); Cruise Control Module, Transducer, Servo and Amplifier; Powertrain Control Module; Headlamp Motors; Power Window Motor; Power Seat Motor; Power Mirror Motor; Power Antenna Motor/Mast Assembly; Convertible Top Motor; Power Sunroof Motor; Power Window Switch; Cruise Control Engagement Switch; Power Seat Switch; Power Mirror Motor Switch; Rear Defogger Switch; Power Door Lock Actuator and Switch; and OnStar, CUE, IntelliLink, and MyLink (does not include programming or updates). Air Bags/Safety Restraint System: Air Bags; Impact Sensors; Clock Springs; Safety Belts; Anchor Tensioner and Latch; Passenger Sensing System; Occupancy Sensors; Inflator Modules; and Restraint Sensing Module.
23. **Air Conditioning Components** - Condenser; Compressor, Compressor Clutch, and Pulley; Air Conditioning Lines and Hoses; Evaporator; Idler Pulley and Idler Pulley Bearing; High/Low Compressor Cut-off Switch; Expansion Valve; and Pressure Cycling Switch. The following parts are also covered if they are required in connection with the repair of a covered part listed above and only if they have failed: Accumulator/Receiver Dryer; Orifice Tube; Oil and Refrigerant.
24. **Seals and Gaskets Coverage** - Seals and Gaskets of covered components designed to prevent the loss of necessary coolants, lubricants, and fluids are covered.

GAP COVERAGE

GAP coverage gives you confidence when you purchase a new vehicle. If you have an accident and your vehicle is considered a complete loss, most standard insurance policies will only compensate you for the current value of your vehicle, not for what is owed or for the deductible. This can leave you responsible for the difference. GAP coverage will cover this difference and get you back on the road.

The coverage you have been provided under the policy is limited to and will not exceed the lesser of:

1. The amount of the **payable loss**, or
2. The amount shown in the Maximum Benefit section of the Certificate of Insurance

HOW YOU'RE COVERED

GUARANTEED AUTO PROTECTION

You're covered for the gap deficiency between your vehicle's unpaid finance balance and the settlement amount offered by your insurer.

COVERED FROM THE START

The coverage is only available at the time of vehicle purchase.

FLEXIBLE

Whether your vehicle is new, used, or leased, you're covered.

FINANCIAL PEACE OF MIND

You're covered for finance amounts up to \$125,000.

WORRY-FREE ENDORSEMENT

You're covered for financial loss up to \$75,000, which includes up to \$1,000 of your insurer's physical damage deductible.

GET COVERED FOR LONGER

The plan is available for up to 84 months.

PROTECT YOUR INTERESTS

You're insured against owing money on a vehicle you can no longer drive.

REFUNDABLE

Your coverage is fully refundable if cancellation occurs within 60 days of purchase and no losses have occurred.

TIRE & WHEEL PROTECTION

Road hazards can be unpredictable. But with Tire and Wheel Protection, if you hit a road hazard, we'll repair or replace any damaged tires and wheels and get you back on the road.

TIRE AND WHEEL PROTECTION PLUS

Tire and Wheel Protection Plus can provide additional peace of mind to customers for covered cosmetic damages to their alloy wheels caused by contact with covered road hazards. With the optional Cosmetic Coverage, the new Tire and Wheel Protection Plus covers minor wheel repair of composite scrapes and scratches on alloy wheels. Chrome, chrome-clad, and steel wheels may also be covered for minor wheel repair of composite scrapes and scratches caused by a covered road hazard.

HOW YOU'RE COVERED

ROAD HAZARDS

The plan will repair or replace flat tires and damaged wheels due to road hazards.

NO DEDUCTIBLE

You're covered for the expenses that come along with repairing or replacing tires or wheels, including parts, labor, mounting, balancing, valve stems, taxes, and proper disposal of any non-repairable tire/wheel.

INSTALLED BY EXPERTS

Expert technicians, who know your vehicle best, will first attempt to repair your tire/wheel. If your tire/wheel can't be repaired, the damaged tire/wheel will be replaced using products that fit your vehicle.

FLEXIBLE

Whether you drive a new, used, or leased vehicle, you're covered.

ADDED SERVICES

You can feel secure with the added services provided by our 24-Hour Emergency Road Service.

TRANSFERABLE

If you decide to sell your vehicle, your coverage can easily be transferred to the new owner, upon payment of the applicable transfer fee as shown in the terms and conditions.

REFUNDABLE

Your coverage is fully refundable within 60 days, if no claims have been filed.

CANCELLATION

You can cancel your Tire and Wheel Protection at any time and receive a refund of the unearned portion of the purchase price, upon payment of any applicable cancellation fee. Any applicable refund is payable to the lienholder if the purchase of the contract is financed.

EMERGENCY ROAD SERVICE*

Includes:

Mechanical First Aid: Any service requiring a minor adjustment (exclusive of parts) to enable your disabled vehicle to proceed under its own power.

Tire Service: Changing of a flat tire with an inflated spare.

Battery Service: Attempting to start a vehicle with a booster battery.

Delivery Service: Delivery of emergency supplies and other accessories and supplies as may be required and available. (Delivered materials to be paid for by customer.)

Towing Service: When your vehicle is disabled, it will be towed up to 25 miles to a destination of your choice by an authorized towing service.

Locksmith Service: If keys are locked inside your vehicle, a locksmith will be dispatched to assist you in gaining entry to your locked vehicle.

** Emergency road service will be administered by Nation Motor Club, Inc. 800 Yamato Road, Suite 100, Boca Raton, Florida 33431 (except as otherwise noted for your state in the Terms and Conditions).*

PRE-PAID MAINTENANCE

With Pre-Paid Maintenance plans, you can easily stay up to date with your vehicle's maintenance schedule and help control the costs associated with recommended service. It's an easy way keep your vehicle performing at its best.

Two Plans to Choose From

With Buick Pre-Paid Maintenance, your oil changes, tire rotations, and fluid top-offs are all covered.

With the optional Buick Pre-Paid Maintenance Plus, transmission fluid changes, transfer case fluid changes, and spark plugs are also covered in addition to the maintenance covered in the basic Buick Pre-Paid Maintenance plan, while air filters and fuel filters are covered exclusively on GM vehicles.

Customizable

We offer Pre-Paid Maintenance in conjunction with your vehicle's Oil Life Monitoring System. We realize different driving styles may require more frequent maintenance. Therefore various terms and mileage options are available.

No Deductible

If you purchase a Pre-Paid Maintenance plan, any maintenance performed that is part of your Pre-Paid Maintenance will be completed at no cost to you. This includes genuine GM parts and labor associated with any maintenance covered under your selected plan.

Flexible

Buick Pre-Paid Maintenance and Buick Pre-Paid Maintenance Plus are available for your new, used, or leased Buick vehicle.

Transfers and Cancellations

If you decide to sell your covered vehicle, you can easily transfer your coverage to the new owner upon payment of any applicable transfer fee and completion of paperwork.

You can also cancel your agreement at any time. If you cancel your agreement within the first 60 days and without any maintenance services redeemed, you will receive a full refund. If you cancel after 60 days or any maintenance services have been redeemed, you will receive a pro rata refund less any maintenance services redeemed and any applicable cancellation fee.

APPEARANCE GUARD

Your GMC is engineered to look as good as it performs, and now you can keep it looking its best with GMC Appearance Guard. Get protection for covered exterior dents and dings, as well as a lost or damaged key/key fob and covered rips, tears, burns, and cuts to interior fabric, so you can help your GMC maintain its Professional Grade appearance.

See Appearance Guard contract for complete details.

How You're Covered

Covered under the plan*

Paintless Dent Repair: Minor dents and dings smaller than 4 inches in diameter are covered, with unlimited covered repairs for the duration of the plan.

Windshield Repair: Minor chips or cracks up to 4 inches in length in the front windshield caused by a covered road hazard will be repaired.

Interior Fabric Repair: The repair of covered damage such as burns, cuts, rips, or tears smaller than 2 inches in diameter in your vehicle's seats, upholstery, or carpet.

Key/Key Fob: If your key/key fob is lost, stolen, or damaged, the Appearance Guard plan will cover the replacement cost of a new key/key fob, up to \$400, for any continuous 12-month period. A 60-day waiting period applies to this benefit. Benefits are available when two keys/key fobs are provided at the time of sale.

Plan Details*

No Deductible

Authorized repairs or replacements are covered without requiring the payment of a deductible.

Flexible

Appearance Guard is available for your new, used, or leased GMC vehicle.

Transferable

If you decide to sell your vehicle, your coverage can easily be transferred to the new owner upon payment of any applicable fee.

Refundable

If you no longer need your coverage, GMC Appearance Guard is fully refundable within 60 days, if no claims have been filed.

Cancelable

You can cancel your Appearance Guard Contract at any time and receive a refund of the unearned portion of the purchase price, less any applicable cancellation fee.

Convenient

If your vehicle needs service for covered paintless dent, windshield, or interior fabric repair, simply register your claim with the administrator and a technician will be assigned to assist you.

**This is not a contract. The entire terms and conditions of the contract are included in the Appearance Guard Service Contract, or see your dealer for a full list of coverage, benefits, and exclusions.*

FREQUENTLY ASKED QUESTIONS

What coverage levels does the Protection Plan offer?

There are two levels of coverage offered through the Protection Plan: Silver and Platinum. Silver provides basic component coverage, while Platinum also covers most mechanical and electrical components on your vehicle. See the Component Coverage and Additional Customer Benefits sections for more details on both plans. The Protection Plan also includes a number of time and mileage options you can choose from. For more information, see either New-Vehicle Plans or Used-Vehicle Plans.

What additional customer benefits are available under both the Silver and Platinum Protection Plan coverage levels?

Both the Silver and Platinum levels of the Protection Plan include the following additional customer benefits:

- 1. Towing/Road Service and Lost Key & Lockout**
If the vehicle becomes disabled or inoperable during the term of the plan, Towing/Road Service is available, up to \$150 per occurrence. In the event the keys to the vehicle are lost, broken, or locked inside the vehicle during the term of the plan, Lost Key & Lockout Service is available, up to \$35 per occurrence.
- 2. Rental Vehicle Reimbursement**
In the event that a mechanical breakdown of a covered component requires the vehicle be kept overnight by the dealership, you may rent a substitute vehicle from a licensed rental agency. Reimbursement under Silver and Platinum coverage provides for up to \$40 per day and a maximum of \$280 for each repair visit. In the event of a parts delay, you may receive up to 4 additional days at the rates specific to your coverage level.
- 3. Emergency Trip Interruption Reimbursement**
If your vehicle becomes disabled more than 100 miles from your home, the plan will reimburse you for verifiable and receipted expenses you incur for food and accommodations for the first 4

consecutive days while the vehicle is being repaired up to a maximum of \$200/day or a maximum of \$800 per occurrence. **Reimbursement for the purchase of alcoholic beverages will not be provided.**

Where should I get my vehicle repaired?

During the term covered by your plan, you may have covered repairs completed at any Certified Service Center.

What deductible levels are available?

Deductible levels include \$0, \$100, and the Disappearing Deductible feature.

What is a Disappearing Deductible and how does it work?

The Disappearing Deductible option provides the ability to waive the \$100 deductible when you return to the dealership where you purchased the plan for a repair covered under the plan. If you go to another dealership for a covered repair, you will have to pay the \$100 deductible.

How does that differ from the One-Time Deductible?

A One-Time Deductible is paid if a covered part is repaired or replaced under the terms and conditions. You'll only pay a deductible once for that part, since the deductible for future repair or replacement of the same part is waived.

How does this Protection Plan compare to the GM Certified Pre-Owned vehicle coverage?

The GM Certified Pre-Owned program provides a 12-Month/12,000-Mile (from date of purchase) Bumper-to-Bumper Limited Warranty, whichever comes first, along with 5-Year/100,000-Mile Powertrain Limited Warranty coverage from the new-vehicle in-service date, whichever comes first.

Every Certified Pre-Owned Vehicle comes with a transferable 5-Year/100,000-Mile Powertrain Limited Warranty, plus Roadside Assistance and Courtesy Transportation.

Both the New- and Used-vehicle Protection Plans can begin when the GM Certified Pre-Owned coverage expires, for whatever time and mileage option you choose to purchase. For more information, see the sections covering the New-Vehicle Plans, Used-Vehicle Plans, Component Coverage, and Additional Customer Benefits.

What is the Commercial Use Surcharge?

It provides your vehicle Protection Plan coverage if you intend to use your vehicle for activities such as job-site activities, deliveries, service calls, farming, ranching, route work, or snowplowing. The Commercial Use Surcharge is paid for at the time of contract application.

Does the Commercial Use Surcharge exclude any vehicles?

Yes, it excludes vehicles that are being or will be used for the following commercial uses: taxi, rental, limousine or shuttle service, towing/wrecker service, police or emergency service, dumping, cherry pickers, lifting or hoisting, racing, or competitive driving.

Is coverage under the Protection Plan transferrable to a subsequent owner?

Should you sell your covered vehicle to another individual, any remaining coverage under the New- or Used-vehicle Protection Plans may be transferred to the new owner prior to the plan's expiration date. You must complete a Transfer Request form within 15 days of the transfer of ownership and pay the applicable fee to the administrator.

What are the time and mileage options for new vehicles under the Protection Plan?

- 36 months or 45,000 miles, whichever comes first
- 36 months or 60,000 miles, whichever comes first
- 36 months or 100,000 miles, whichever comes first*
- 39 months or 39,000 miles, whichever comes first
- 39 months or 60,000 miles, whichever comes first
- 48 months or 60,000 miles, whichever comes first
- 48 months or 75,000 miles, whichever comes first
- 48 months or 100,000 miles, whichever comes first*
- 60 months or 40,000 miles, whichever comes first
- 60 months or 50,000 miles, whichever comes first
- 60 months or 60,000 miles, whichever comes first
- 60 months or 100,000 miles, whichever comes first*
- 72 months or 48,000 miles, whichever comes first
- 72 months or 60,000 miles, whichever comes first
- 72 months or 75,000 miles, whichever comes first
- 72 months or 100,000 miles, whichever comes first*
- 84 months or 56,000 miles, whichever comes first
- 84 months or 75,000 miles, whichever comes first
- 84 months or 100,000 miles, whichever comes first*
- *Only available if vehicle has less than 50,000 miles on Contract Purchase Date.

Are there time and mileage options for used vehicles under the Protection Plan?

Yes-

- 12 months or 12,000 miles, whichever comes first
- 24 months or 24,000 miles, whichever comes first
- 36 months or 36,000 miles, whichever comes first
- 48 months or 48,000 miles, whichever comes first

Note: 1- and 2-year contracts are available for vehicles up to 120,000 miles. 1-, 2-, 3-, and 4-year contracts are available for vehicles up to 100,000 miles.

For used vehicles, when does the Protection Plan contract or term of the contract start and end?

The term covered by the Protection Plan begins on the contract purchase date and mileage at that time. The coverage term runs through your purchased time and mileage option, whichever comes first.

What components does the Silver Level Protection Plan cover?

The Silver Level Protection Plan provides inclusionary repair or replacement coverage for select components under the categories listed below that have experienced a mechanical breakdown, less the applicable deductible:

- Engine covered components
- Transmission covered components
- Transfer Case covered components
- Drive Axle covered components
- Steering covered components
- Brake covered components
- Electrical and enhanced electrical covered components
- Factory-installed air Conditioning covered components
- Seals and gasket coverage*

**Seals and gaskets of covered components designed to prevent the loss of necessary coolants, lubricants, and fluids are covered.*

For a complete list of the specific components covered under the categories above, see Silver Covered Component List from your dealer or the customer contract.

Does the electrical component coverage include items such as OnStar, factory navigation systems, and factory-installed video components?

Yes, both Platinum and Silver Plans include those factory-installed components.

What components does the Platinum Level Protection Plan cover?

The Platinum Plan coverage includes most components on the vehicle, including all components covered by the Silver plan. Components that are not covered are those listed on the Platinum Exclusion List from your dealer and the customer contract.

What are the time and mileage options for new vehicles under the Pre-Paid Maintenance Plans?

- 36 months or 36,000 miles, whichever comes first
- 54 months or 45,000 miles, whichever comes first
- 72 months or 60,000 miles, whichever comes first
- 90 months or 75,000 miles, whichever comes first
- 108 months or 90,000 miles, whichever comes first
- 126 months or 105,000 miles, whichever comes first
- 144 months or 120,000 miles, whichever comes first
- 162 months or 135,000 miles, whichever comes first
- 180 months or 150,000 miles, whichever comes first

Lease:

- 39 months or 39,000 miles, whichever comes first
- 42 months or 42,000 miles, whichever comes first
- 48 months or 48,000 miles, whichever comes first

Are there time and mileage options for used vehicles or discontinued GM vehicles, or non-GM vehicles purchased at a GM dealership under the Pre-Paid Maintenance plans?

- Yes - 18 months or 15,000 miles, whichever comes first
- 36 months or 30,000 miles, whichever comes first
- 54 months or 45,000 miles, whichever comes first
- 72 months or 60,000 miles, whichever comes first
- 90 months or 75,000 miles, whichever comes first
- 108 months or 90,000 miles, whichever comes first
- 126 months or 105,000 miles, whichever comes first

GLOSSARY

– A –

Actual Cash Value (ACV): The retail value of the covered vehicle, on the date of loss, as listed in a national or regional guide, such as National Automobile Dealers Association (NADA) or, at our discretion, we may use an equivalent national or regional guide for the territory in which the covered vehicle is principally garaged. For a covered vehicle that has no retail value available, or is located in territories where NADA or an equivalent national or regional guide is not customarily used, ACV will be determined using the best information available to us, which we reasonably believe accurately reflects the retail value of the covered vehicle and is customarily used as the basis for establishing ACV for covered vehicles in the territory of the covered vehicle location.

Administrator: The Administrator as shown on the Registration Page.

Agreement Term: The time and mileage during which a contract is in effect.

Alternate Transportation: The Silver and Platinum Protection Plans will pay the cost to rent a replacement vehicle or for public transportation (up to \$40 per day) whenever two or more manufacturer's labor time guide hours are required for a covered repair or if the vehicle must be kept overnight.

– B –

Breakdown: The failure of a covered part under normal service. A covered part has failed when it can no longer perform the function for which it was designed solely because of its condition and not because of the action or inaction of any non-covered parts. Subsequent damages resulting from the breakdown of a covered part are covered by the contract, except when you have failed to perform the recommended maintenance services for your vehicle.

– C –

Cancellation: An act that ends the Protection Plan contract earlier than the scheduled contract expiration. Cancellation requests made within 60 days of the Protection Plan purchase will be refunded in full if no claim has been made. After 60 days, contracts will be canceled using a pro rata method. Fees and requirements vary by state.

Certificate Holder Policy Period: The period of time from the inception date to the expiration date shown in your Certificate of Insurance.

Claim: A request for payment for services or repairs received based on coverage provided by a vehicle service contract, vehicle maintenance contract, or insurance policy.

Commercial Use: Vehicles used for farming or ranching, route work, job-site activities, service or repair work, delivery of goods, and snow removal. Usage must not exceed manufacturer's ratings and/or limitations.

Consequential Damage: An event or damage that occurs separately as a consequence or result of the failure of a covered or non-covered part, such as loss of time or use, inconvenience, commercial loss, personal injury, or property damage.

Constructive Total Loss: A loss of or damage to a covered vehicle that meets one or more of the following criteria:

- The total cost to repair the covered vehicle is greater than the ACV of the covered vehicle immediately prior to the date of loss; or
- The covered vehicle is stolen and is not recovered within 30 days from the date a police report is filed; and
- Your primary carrier declares the vehicle a total loss.

Contract: The vehicle service contract that you have purchased from us to protect your vehicle.

Coverage: The protection you have selected, as listed in the Schedule of Coverages section.

Covered Vehicle: Each and every vehicle that you have identified to the master policyholder as a vehicle for which you desire coverage under the policy. However, no vehicle shall be deemed a covered vehicle unless the required premium for such vehicle has been paid to us when due.

Customer/Borrower: The person to whom we have extended financing for the purpose of purchasing or leasing the covered vehicle.

– D –

Date of Loss: The date that the police report regarding the theft of the covered vehicle is filed or covered vehicle incurs physical damage that is severe enough to constitute a constructive total loss, whichever applies.

Deductible: The amount you are required to pay, as shown on the Registration Page, for covered breakdowns.

Delinquent Payment: Any payment, as described in the financing contract, that remains unpaid for a period of more than 30 days after the due date stated in the financing contract. The delinquent payment will be determined as of and limited to amounts past due on the date of loss.

Diagnostic: The system investigation required to determine the cause of the failure.

– F –

Financing Contract: The contract that represents the financing agreement between you and the lender for the purchase or lease of the covered vehicle.

Franchised Dealer: A dealer that is part of a franchise organization.

– G –

GAP Addendum: The Guaranteed Automobile Protection contract.

Gray Market Vehicle: A vehicle sold in the United States that has been imported through a channel other than a manufacturer's authorized distributor, and therefore does not have a warranty that is valid in the United States.

– M –

Master Policy: The insurance policy issued by us to the master policyholder that provides coverage to any eligible holder of a Certificate of Insurance and is also referred to throughout the Certificate of Insurance as "this policy."

Master Policyholder Insured: The motor vehicle dealer, lender, or lessor who has obtained this coverage on your behalf and from whom you have obtained the Certificate of Insurance.

Maximum Eligibility Limit: With regard to new vehicles, the MSRP of \$125,000, and with regard to used vehicles, the NADA retail value of \$125,000 or a maximum financing amount of \$125,000.

Maximum Payable Loss: The maximum possible amount that we will waive under the terms and conditions of the GAP Addendum, as shown on the first page of the GAP Addendum contract.

Maximum Term: The duration in months shown on the first page of the GAP Addendum contract, under the box labeled "Maximum Term of GAP."

Maximum Vehicle Financing Percentage: The portion of the financing on the covered vehicle (if any) up to 150% of the MSRP (for new vehicles)/NADA (for used vehicles) of the covered vehicle.

MSRP: Manufacturer's Suggested Retail Price.

– N –

NADA: National Automobile Dealers Association.

Net Payoff: The amount, as of the date of loss, necessary to fully satisfy a financing contract minus any unearned interest, lease or loan charge, late charge, any delinquent payment, uncollected service charge, refundable prepaid tax or fee, disposition fee, termination fee, or penalty fee; the recoverable portion of any financed insurance charge or any financed amount for unearned insurance premium or refundable charge (including, but not limited to any credit life, vehicle service coverage/warranty, or guaranteed automobile protection charge); any amount that is built into or added to the loan or lease balance after the inception date of the financing contract; and any loan or special finance offer that may waive or delay payment of principal and/or interest.

– O –

OEM Tire Warranty: The original equipment manufacturer's warranty attached to your tires/wheels, that covers expenses incurred for necessary repairs to fix any defects in material or workmanship.

– P –

Payable Loss: The difference between the net payoff: The amount of primary insurance settlement or 90% of ACV, whichever amount is greater and, except in the case of covered theft, minus any damage due to wear and tear, freezing, mechanical or electrical breakdown or failure, or road damage to tires.

Platinum: The Protection Plan's most comprehensive, premium vehicle service contract, covering most components of the vehicle as well as providing Roadside Assistance and Trip Interruption, including towing.

Pre-existing: A condition that within all reasonable mechanical probability relates to the mechanical fitness of your vehicle prior to Contract issuance.

Primary Carrier: The insurance company that, on the date of the loss is under contractual obligation to you to provide physical damage coverage on the covered vehicle; or is under contractual obligation to provide liability coverage to the person or entity that is legally responsible for the constructive total loss.

Primary Insurance Settlement: The amount paid by the primary carrier to you, and by virtue of its contractual obligation, to insure the covered vehicle for damage to or loss of such covered vehicle plus any unpaid insurance premium, charge for any past-due premium payment, towing charge, or storage.

Protection Plan: A vehicle service contract and vehicle maintenance contract for vehicles sold by GM and affiliated dealers.

Public Roadway: A paved or gravel roadway that is maintained by local or state authorities.

– R –

Registered: A submitted claim has been recorded by the administrator and a claim reference number has been issued.

Registration Page: The numbered document that must be attached to and forms part of the contract. It lists information regarding you, your vehicle, coverage selected, and other vital information.

Repair: The necessary labor and parts services we will provide for an authorized repair facility to restore your vehicle's tires/wheels when damaged from contact with a road hazard.

Roadside Assistance: A part of Platinum coverage that includes 24-hour, toll-free service for flat-tire change, towing, battery jump, locksmith/key service, and out-of-gas fuel delivery (up to \$100 per occurrence).

Road Hazard: Damage that results from your tires/wheels' contact with a pothole, debris (i.e., nails, glass, rocks, tree limbs), curb, or any other object or condition not normally found on a public roadway. **EXCEPTION:** Damage that results from your tires/wheels' contact with objects or conditions within a designated construction zone or construction site (i.e., uneven lanes due to repaving, metal plates temporarily covering a hole in the road) is not covered under the terms and conditions of the contract, and should be reported to your vehicle's automobile physical damage insurance company.

– S –

Self-Financed: A loan/lease that is funded and retained by the selling dealer or an affiliate.

Schedule of Coverages: Lists the coverage provided to you for your vehicle under the contract.

Silver Protection: The Protection Plan's quality, broad-coverage vehicle service contract that covers parts and labor expenses for nine major components (engine, transmission/transaxle, front-/rear-wheel-drive components, vehicle manufacturer-installed air conditioning components, braking components, front suspension, electrical components, fuel delivery components, and steering components) as well as alternate transportation and towing.

Subsequent Damage: The direct or immediate damage to a non-covered part occurring as a singular event or failure originating with the failure of a covered part.

Successor in Interest: The party to whom the creditor has assigned his rights and interest in the covered vehicle's financing contract.

– T –

Teardown: The mechanical disassembly of a failed unit required to determine the cause and the extent of the failure.

Territory: Coverage under the GAP Addendum applies only to payable losses sustained while the covered vehicle is within: the United States of America (U.S.A.), its territories or possessions; Canada; or being transported between any of the previously stated.

Tires/Wheels: The original tires and wheels on your vehicle, which meet your vehicle's manufacturer's size and specification and are to be covered under the contract.

Tire/Wheel Damage: When the covered tire or wheel will no longer hold air or the tire will not seal to the wheel as a result of contact with a road hazard.

Transfer: The act of moving a Protection Plan from the current vehicle owner to the new owner when the vehicle is sold. (A small administrative fee may apply.)

Trip Interruption: If you are on a trip more than 100 miles from home and haven't reached your destination, Trip Interruption will reimburse you up to \$200 per day (\$800 maximum) for unplanned hotel and/or restaurant expenses incurred if a covered component fails and requires more than a day to repair. All work must be completed at a licensed repair facility. No deductible will apply and original receipts must be provided.

– V –

Vehicle (a): The vehicle described on the registration page.

Vehicle (b): Any four-wheel private passenger automobile, van, or light-duty truck utilized for personal purposes.

Vehicle Service Contract (VSC): An agreement that covers the parts and labor costs associated with the repair of a mechanical failure; also known by several other names, including mechanical service agreements, extended service contracts, and extended warranties.

– W –

We, Us, Our: The obligor of the Contract as stated on the Registration Page attached to the contract.

– Y –

You, Your: The Contract Holder shown on the Registration Page or the person to whom the Contract was properly transferred.

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Plans referenced in this offer are not contracts of insurance; they are vehicle service contracts (except in AK, CA and NJ, where the plans are sold as mechanical breakdown insurance; which is not the same as bodily injury/property damage liability automobile insurance that may be required by your state). Information provided in this offer is for illustration/summary purposes only. Terms and conditions apply; be sure to read the Schedule of Coverages, Provisions and Exclusions sections of the vehicle service contract so you fully understand what coverage you and your vehicle are eligible for. If you have any questions regarding the terms and conditions of the plan, please contact the Administrator toll-free at 1-877-265-6708 or by writing to PO Box 927, Bedford, TX 76095.

Vehicle service contract coverage is provided and administered by AMT Warranty Corp. (except in Florida, the vehicle service contract obligor/provider and administrator is Wesco Insurance Company, 59 Maiden Lane, 43rd Floor, New York, NY 10038, LICENSE #01913). These plans are marketed by an AMT Warranty Corp. subsidiary. AMT Warranty Corp. and Wesco Insurance Company are not affiliated with any manufacturer or dealership.

Roadside Assistance Services are provided by Nation Safe Drivers, 800 Yamato Rd. Suite 100, Boca Raton, Florida 33431 (except as otherwise noted for your state in the terms and conditions).

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