

Vehicle service contracts

Zurich

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Note: This brochure gives a general overview of Zurich's vehicle service contracts. Certain restrictions and exclusions apply, and coverages may differ in certain states. Please consult your vehicle service contract for detailed terms and conditions.

Universal Underwriters Service Corporation (UUSC), a member company of Zurich in North America, is the issuing provider and administrator of Zurich's vehicle service contracts in all states. In California and New York, UUSC operates under its DBA, UUSC Service Company (CA License #0C17302). In Florida, the issuing provider and administrator is Vehicle Dealer Solutions (FL License #60132).

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Protection for the road ahead

There's always a risk that your vehicle will experience a mechanical breakdown. And when it does happen, the expense of the breakdown may surprise you. Vehicle repair costs increase every year and can add up fast.

Enjoy the benefits

Financial protection

Zurich vehicle service contracts provide coverage for parts and labor costs to repair or replace major components parts.

Flexible options

The cost of your service contract can be purchased separately or easily attached to your monthly payment. This will help eliminate unexpected major repair costs.

Higher resale value

Your Zurich contract can be transferred to the next owner of your vehicle for a better resale price. You can actually recapture some of the cost of your service contract even after you've enjoyed its benefits.

Nationwide acceptance

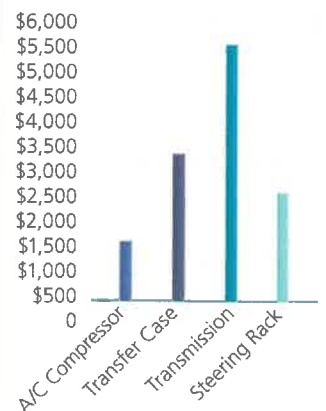
Dealerships and repair facilities across the United States and Canada will honor Zurich vehicle service contracts. You can have your vehicle repaired in your hometown or while you're away from home.

If you've ever experienced an unexpected mechanical breakdown, you know the inconvenience and expense involved. Just one major repair can cost you considerable time and money. Zurich provides four program options. You select the level of protection that's best for you.

Side by side comparison of coverage levels:

	Rental reimbursement	Trip interruption	Emergency roadside assistance	Engine	Transfer case	Transmission	Drive axle	Suspension	Steering	Brakes	Heating & AC	Electrical	Cooling system	Interior/Exterior
Powertrain	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Standard	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Comprehensive	●	●	●	●	●	●	●	●	●	●	●	●	●	●

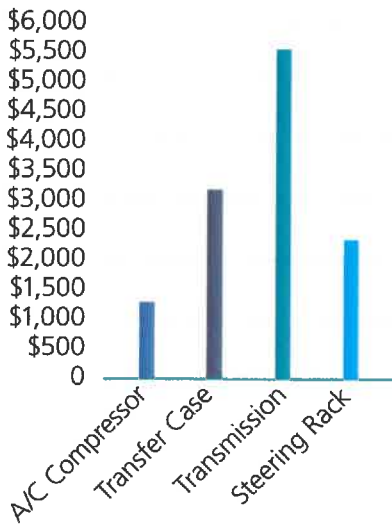
Repair and labor cost analysis^{††}



^{††} The repair parts prices set out above are average part prices for fifteen common passenger vehicles on the road today. The labor charges are an average of associated repair rates and times for the repairs on the same fifteen vehicle models obtained from nationally and recognized labor and repair time manuals.



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Rental Plus

Rental Plus provides greater peace of mind. You'll receive the benefits of rental reimbursement, trip interruption coverage and emergency roadside assistance that provide a safety net for the unexpected.



Rental reimbursement

There is no need to bother friends or family when your vehicle is in need of a manufacturer's warranty repair. Just rent a car and we will reimburse you for the use of the rental vehicle – up to a specified daily limit.



Trip interruption

Nothing ruins a trip faster than an unexpected breakdown. Our trip interruption coverage makes it a little more tolerable. The plan reimburses your food and lodging expenses for up to three days – up to a specified limit – if break down occurs more than 100 miles from home.

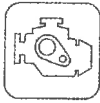


Emergency roadside assistance

Rental Plus also provides emergency roadside assistance. Services include towing, flat tire changes, gas and fluids delivery, jump-starts, and frozen lock and lockout services – up to a specified limit per disablement. No need to worry about having cash on hand. You just sign and drive.

Powertrain

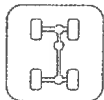
Includes the benefits of rental reimbursement, trip interruption and emergency roadside assistance. In addition, Powertrain provides coverage for the following component parts.



Engine

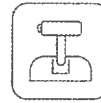
Gasoline engine: all internally lubricated parts, including: pistons, piston rings, wrist pins and bushings, connecting rods and rod bearings, crankshaft and main bearings, camshaft, cam chains, cam bearings and cam cover, timing chain, gears, tensioner and guide, variable valve timing parts, rocker arms, shafts and bushings, rocker arm pivots, adjustment screws, spring and tension controller, valves, valve seats, valve springs, valve spring retainers, valve guides, valve push rods, hydraulic valve lifters, oil pump, oil pump drive, shaft and gears. Seals and gaskets.* Plus these non-internally lubricated parts: water pump, fuel pump, valve covers, oil pan, dipstick and tube, timing belt, timing chain/belt cover, engine mounts, flywheel, ring gear, flex plate, harmonic balancer, belt tensioner and idler pulley(s), intake and exhaust manifolds. Factory installed supercharger/turbocharger. Cylinder head, engine block and rotor housings when damaged as a result of the failure of a covered internally lubricated part.

Diesel engine: all of the above parts, plus diesel fuel injection pump, fuel injectors, fuel lines.



Transfer case

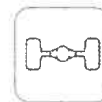
All internally lubricated parts contained within the transfer case. Plus these non-internally lubricated parts: electronic and vacuum engagement parts, four wheel drive automatic/semi-automatic and manually operated hub assemblies. Seals and gaskets.* Transfer case housing when damaged as a result of the failure of a covered internally lubricated part.



Transmission

Automatic transmission: all internally lubricated parts, including: bands, pump, pump housing, carrier assembly, planetary gears, drums, reaction shaft and governor, internal linkage, valve body, servo assemblies, vacuum modulator. Seals and gaskets.* Plus these non-internally lubricated parts: torque converter, transmission mount(s), oil pan, dipstick and filler tube, vacuum modulator. Transmission case when damaged as a result of the failure of a covered internally lubricated part.

Manual transmission: all internally lubricated parts, including: main shaft, center shaft, all gears, input shaft, hub assemblies, synchronizers, shift rails, shift forks, internal linkage and bearings. Seals and gaskets.* Plus these non-internally lubricated parts: transmission mount(s). Transmission case when damaged as a result of the failure of a covered internally lubricated part. Fluids.



Drive axle

All internally lubricated parts, including: bearings, gears, thrust washers and spacers, limited slip posi-traction rear and front axle assemblies. Plus the following parts: axle shafts, axle bearings, constant velocity joints and boots, universal joints, center support bearing. Seals and gaskets.* Final drive housing when damaged as a result of the failure of a covered internally lubricated part.

* Seals and gaskets coverage may not apply if your vehicle's odometer reading is greater than 100,000 miles on the contract date of sale.

Standard

In addition to the benefits of rental reimbursement, trip interruption and emergency roadside assistance, our Standard plan provides coverage for the component parts under the Powertrain plan, plus the component parts listed below.



Suspension

Front and rear suspension: upper and lower control arm(s), upper and lower control arm shafts and bushings, double wishbone assembly, upper and lower ball joints, wheel bearings, steering knuckle, torsion bars and bushings, track bar and bushings, stabilizer bars and bushings, stabilizer links, spindle and spindle support, coil springs and leaf springs, electronic level control compressor, sensor and limiter valve. Seals and gaskets.*



Steering

Steering box, rack and pinion assembly, power steering pump, pitman arm, idler arm, radius arm, tie rod adjusting sleeve, tie rods and center link, steering column shaft, shaft coupling and bearings. Seals and gaskets.*



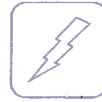
Brakes

Master cylinder, vacuum assist booster, hydro-boost and accumulator, disc calipers, wheel cylinders, flexible hydraulic lines and fittings, compensating valve, load distribution valves, backing plates, self adjusters, parking brake linkage and cables. Seals and gaskets.*



Heating & air conditioning

Compressor clutch, coil and pulley, dryer/accumulator, condenser, compressor, evaporator, expansion valve, orifice. Seals and gaskets.*



Electrical

Alternator, voltage regulator, starter motor, starter drive, starter solenoid or starter relay, wiper motor(s) (front and rear), factory installed power sunroof motor, power window motor/regulator, power seat motor, power mirror motor, power door lock actuator.

* Seals and gaskets coverage may not apply if your vehicle's odometer reading is greater than 100,000 miles on the contract date of sale.



Comprehensive

Our comprehensive plan also includes the benefits of rental reimbursement, trip interruption and emergency roadside assistance. Comprehensive is an all-risk mechanical breakdown plan. All parts of your vehicle are covered except those specifically excluded.



Exclusions

All parts are covered with these exceptions: glass, lenses, sealed beams, light bulbs, wheels, wheel covers, tires, interior trim, moldings, bright metal parts, sheet metal, flexible body parts, weather strips, upholstery, convertible and/or vinyl top, paint, catalytic converter, exhaust system, brake rotors and drums, wiper blades, coolant hoses, shock absorbers, batteries, – including hybrid batteries – and throttle body assembly. Spark/glow plugs, drive belts, brake pads, brake linings and shoes, and manual clutch disc. In addition, repairs of water and air leaks, rattles, squeaks and wind noise; alignment of body parts, bumpers, as well as glass, rust, and physical damage are not covered. Any parts or components that are not factory installed are not covered.

In addition, the normal maintenance services and parts required or recommended by your vehicle manufacturer and other normal maintenance services and parts, including engine tune up, suspension alignment, wheel balancing and filters.

The parts shown below are only a partial listing of additional parts covered by our comprehensive plan



Engine

Oil pressure switch/sending unit, fuel tank and lines, freeze plugs, air pump pulley, radiator cap, thermostat, cooling fan shroud, charcoal canister, EGR valve, EGR control and engine-accessory mounting brackets.



Transmission

Pressure plate assembly, clutch release bearing, release bearing retainer, shift cable/detent cable, linkage, transmission computer, clutch master cylinder, clutch slave, cylinder, shifter assembly/shift knob, transmission cooler and cooler lines.



Drive Axle

Flex disc and propeller shaft.



Suspension

Lug bolt/lug nut, McPherson struts, McPherson strut pivot bearing, air suspension bag, and hub assembly.



Steering

Power steering speed sensor, steering damper and steering accessory mounting brackets.



Electrical

Fuel pump pulsator, electric fuel pump relay, windshield washer pump and motor, power seat cable/transmission/solenoid, engine cooling fan relay/thermo-sensor, transmission control spark switch, radio/audio, radio speakers, speed sensor, resistors, other relays, other modules, fuseable link, neutral safety switch and turn signal flasher/hazard flasher.



Heating & air conditioning

Air conditioner lines, pressure switch, air conditioner relay, air conditioner thermostat, temperature controls, automatic temperature control sensor, water control valve, ducts and outlets and vent motor/duct motor.



Interior/Exterior

Trunk pull-down motor, door release handle, door lock linkages, door latch mechanism, door stay, door mirror, door mirror-manual remote control, interior rear view mirror assembly, window regulator, window sash/run channel, window crank handle, speedometer cable, speedometer, interior light assemblies, exterior light assemblies, chime/chime module/buzzer, lumbar bag air pump and wiper transmission/wiper arm.