PREMIER

MECHANICAL PROTECTION PROGRAM

VEHICLE SERVICE AGREEMENT

New and Eligible
Pre-Owned Vehicles

BBB ACCREDITED BUSINESS



IWS



FEATURES

- **Optional deductible**
- **Towing** - $100 (max per claim)
- **Car rental**
  - Platinum and Gold - (up to 10 days) $500
  - Bronze and Powertrain - (up to 5 days) $250
- **Nationwide protection**
- **Convenient access to services via toll-free number**
- **Travel Expenses** - $100 per day up to $300 trip interruption
  - Only available in Platinum, Gold and Bronze
- **Increased vehicle resale value**
- **Roadside Assistance** - $80 per incident within 72 hour period

ADD-ON FEATURES (surcharge applies)**

- **Accidental Loss Refund** – optional coverage to protect against collision or acts of God only
- **KeyGuard** – optional coverage for key fob/remote entry
- **Light Commercial Use** – coverage for eligible business uses
- **Snow Plow** – coverage for vehicles that have a snow plow attached
- **Lift Kit/Tire Modification** - coverage for vehicles that have body/suspension lifts or oversized tires

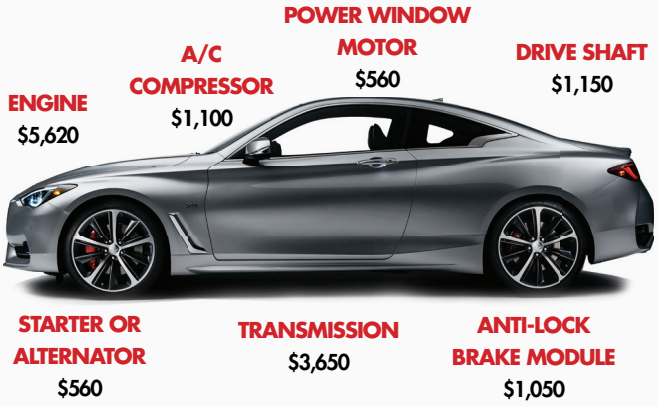
WHY PURCHASE EXTENDED COVERAGE?

Your credit union may be willing to finance 100% of the cost at a low interest rate to help you afford this valuable protection. In addition, the coverage is transferable to the next owner. Pre-owned car buyers look more favorably upon a vehicle that comes with coverage. It represents a vehicle that has likely been well maintained by its owner. Should the buyer decline the option to purchase your coverage, you can cancel and apply for a pro-rata refund.

CREDIT UNION MEMBERS CAN SAVE UP TO 50%!

- The cost of this top of the line coverage may be included in your credit union auto loan for just pennies per day.
- Your car's resale value immediately increases with transferable coverage.
- 60 day money back guarantee*.

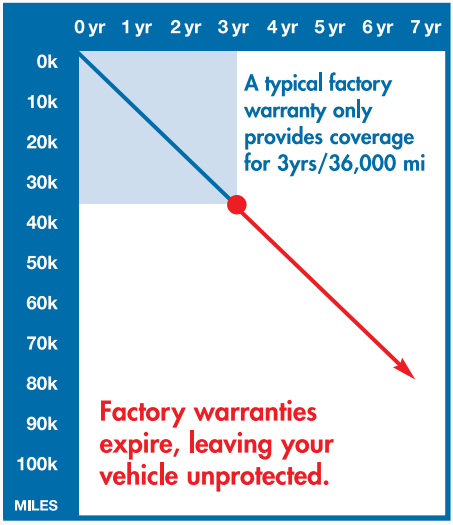
DO YOU KNOW THE COST OF VEHICLE REPAIRS?



PREMIER PLATINUM
The most comprehensive protection for your vehicle.

REMEMBER, A FACTORY WARRANTY IS NOT ENOUGH!

Most major repairs occur after the manufacturer's warranty expires. Borrowers are keeping their cars longer and repair costs keep rising.



PREMIER PLATINUM - Includes all components listed in Gold, Bronze and Powertrain Express, plus more:

Comprehensive named exclusion coverage designed to extend the original full factory warranty and in some cases may even enhance it. Extended coverage for virtually all of your vehicle's mechanical and electrical components.

SOME EXAMPLES OF COVERED PARTS ARE:

ENGINE: Engine gas recirculation value (EGR valve) • Charcoal canister • Idler pulley • Shifter assembly • Air intake thermostat controller • Blower motor resistor.

TRANSMISSION (Manual): Clutch Hydraulic line/fitting • Clutch master cylinder • Clutch slave cylinder • Clutch linkage.

ELECTRICAL: Cigarette lighter/power outlets • Heated seat elements • Tire pressure monitor sensor (TPMS) • Rain-sensing wipers • Rear wiper motor (SUV) • Windshield washer pump • Air injection pump and relay • AC/heat control head • Blend door motor actuator • Wiring repair • Tail lamp circuit board • Power mirrors • Horn • Horn button.

HIGH-TECH: GPS/navigation unit • Radio • CD player/changer • iPod/MP3 dock • DVD player/screen • Built-in 4G LTE wifi hotspot • Lane keeping assist • Autonomous cruise control • Automatic parking systems • Automatic trunk open/close systems • Back-up sensor • Back-up camera.

HYBRIDS: Power controller • Inverter assembly • Electric motors • Generator(s) • Electronic power steering pump • Electronic air conditioning compressor.

FRONT/REAR SUSPENSION: Struts, Mac Pherson • Strut mount/bearing • Ride/handling control system • Eye bushings • Shackle bushings • Springs •Auto leveling limit valve • Ride control system • Sway bars.

PLUS HUNDREDS OF OTHER PARTS AND COMPONENTS !

BEST COVERAGE

PREMIER GOLD - Includes all Bronze and Powertrain Express components, plus the following:

ENGINE: Sending units • Sensors

TRANSMISSION (Automatic): The following external parts are also covered: Solenoids.

FUEL INJECTION: Fuel distributor • Fuel rail • Fuel pressure regulator • IAC motor.

COOLING SYSTEM: Heater control valve • Sensors • Thermostat housing

AIR CONDITIONING: Orifice tube • POA valve • Hi/low pressure cut-off switch.

STEERING (Manual and Power): Couplings • Gear housing • Steering main and intermediate shafts • Power cylinder assembly • Power steering cooler • Control valve and cylinder • Pitman arm • Idler arm • Tie rod ends and drag link.

BRAKES (Non-ABS): Combination valve • Steel lines and fitting • Backing plates.

ANTI-LOCK BRAKES (ABS): The non-ABS covered components listed above plus the following: Control processor and solenoids • Sensors • Solenoid valve block/PMV valve.

ELECTRICAL: Manually operated mechanical switches • Ignition lock cylinder and switch • Cruise control switch • Rear wiper motor • Heater blower motor • Factory installed sunroof motor • Convertible top motor • Power antenna motor and mast • Wiper delays switch • Heated rear Window defroster and power mirrors • 4x4 engagement switch.

ELECTRONICS: Anti-detonation sensor • Crank sensor • Igniter • Electronic instrument cluster • Electronic driver information display and module • Temperature control programmer for heating and air conditioning system cruise control • Servo • Module and transducer • compass.

FRONT SUSPENSION: Upper and lower control arms • Stabilizer shaft • Links and bushings • King pins and bushings • Strut bar and bushings • Torsion bars • Wheel bearings • Radius arm • Radius arm bushings and torsion bar bushings.

REAR SUSPENSION: Control arm and ball joint and torsion bars • Wheel bearings • Torsion bar bushings.

BETTER COVERAGE

PREMIER BRONZE - Includes all Powertrain Express components, plus the following:

TRANSMISSION (Automatic): The following external parts are also covered: Vacuum modulator • Mounts • Transmission controller.

COOLING SYSTEM: Heater core • Radiator • Water pump • Heater control valve • Cooling fan motors • Fan • Thermostat.

FUEL PUMP (Mechanical or Electric): Housing • Diaphragms • Springs • Valves and actuating lever.

FUEL INJECTION: Fuel injector metering pump • Fuel injectors • Fuel tank • Fuel lines and throttle body.

AIR CONDITIONING: Compressor • Internal assembly including pistons • Rods • Valves • Bearings and shafts • Clutch • Coil and pulley • Condenser • Evaporator core.

STEERING (Manual and Power): Internal parts in rack and pinion • Internal parts in recirculating ball housing • Power steering pump • Pivot joint.

BRAKES (Non-ABS): Master cylinder • Power assist booster and valve • Wheel cylinders • Calipers • Steel lines and fitting • Vacuum assist pump • Springs • Clips and retainers • Self-adjusters • Rear activators • Parking brake linkage and cables.

ANTI-LOCK BRAKES (ABS): The non-ABS covered components listed above plus the following: Booster and pump • Master cylinder.

ELECTRICAL: Alternator • Generator • Voltage regulator • Front wiper motor (Including internal circuit board • Relay and delay switch) • Starter motor and solenoid • Starter drive and ring gear • Power window switches • Power seat switches • Turn signal switch • Head lamp switch • Brake light switch • Emergency warning flasher switch • Fuel gauge sending unit • Coil pack.

ELECTRONICS: Computerized timing and mixture control unit • Electronic ignition module • Power door lock actuators • Power seat motors • Power window motors and regulators • Thermometer and electronic control module (ECM).

FRONT SUSPENSION: Control arm shafts and bushings • Upper and lower ball joints • Steering knuckles • Front wheel bearings • Spindles and spindle supports.

GOOD COVERAGE

PREMIER POWERTRAIN

ENGINE: Engine block • Cylinder heads • Internally lubricated engine parts including, but not limited to: Pistons • Piston rings • Piston pins • Sensors • Crankshaft and main bearings • Connecting rods and bearings • Camshaft and bearings • Timing chain • Timing chain tensioner and guides • Timing gears • Intake and exhaust valves • Valve springs • Valve guides • Oil pump • Push rods • Rocker arms • Rocker arm shafts • Hydraulic and solid idlers • Distributor Shaft and housing • balance shaft. The following external parts are also covered: Mounts • Timing belt • Timing belt tensioner • Intake manifold • Harmonic balancer/crank pulley • Serpentine belt tensioner • Valve covers • Timing gear cover • Vacuum pump.

ENGINE (Diesel): The above listed parts.

ENGINE (Rotary): The above listed parts plus: Rotors • Rotor seals • Rotor chamber • Eccentric shaft and bearings and all other internal parts of a rotary engine.

TURBO/SUPERCHARGER: Internal parts • Vanes • Shafts • Bearings and housing if damage is caused by a Breakdown of any of the above covered components.

TRANSMISSION (Automatic): Transmission case and cooler • Internal parts including, but not limited to: Torque converter • Solenoids • Gears • Shafts • Bearings • Bushings • Bands • Clutch plates • Friction and steel drums • Oil pumps • Servo units • Valve body and plate • Governor • Rings • Valves • Flex plate and/or ring gear. Coverage does not include: Automatic clutch assembly.

TRANSMISSION (Manual): Transmission case and cooler • Internal parts including, but not limited to: Bearings • Bushings • Mounts • Shafts • Spacers • Main drive gear • Main shaft • Shift forks synchronizing drum • Gears and all units within the overdrive housing. Coverage does not include: Clutch assembly • Clutch pressure plate • Flywheel • Pilot bearing • Throwout bearing.

TRANSFER UNIT (4x4): Case • Internal parts including, but not limited to: Bearings • Bushings • Sprockets • Chains • Sleeves and gears • Viscous coupler • Shift forks.

DRIVE AXLES: Internal parts including, but not limited to: Ring and pinion gears • Spider gears • Side gears • Bushings • Bearings • Spacers • Yokes • Axle shafts • Lock rings • Retainers and axle bearings. The differential housing is also covered if damage is caused by a Breakdown of any of the above covered components.

DRIVE SHAFT, CENTER SUPPORT AND UNIVERSAL JOINTS: Including constant velocity joints and tripod joints.

SEALS AND GASKETS: Seals and gaskets are covered for components and parts listed.

BASIC COVERAGE

ADD-ON FEATURES - Can be added on to any of our coverage plans for a surcharge**

ACCIDENTAL LOSS REFUND: Refunds the full Contract purchase price of this Agreement, up to $2,000.00 or actual value of Vehicle whichever is less, if said Vehicle is considered a Total Loss by an Automobile Insurance provider due to COLLISION OR ACTS OF GOD ONLY.

KeyGuard: In the event Contract holder's key is lost, stolen or destroyed IWS will pay for a replacement key in the amount of and not to exceed, $500 per year for Tier 1 vehicles or $900 per year for Tier 2 vehicles.

LIGHT COMMERCIAL USE: Eligibility is limited to the following: cars, trucks and vans used for route or realtor sales, ride share, inspections, maintenance, repair, landscaping, carrying tools to a job site and eligible vehicles owned by religious/ charitable organizations.

SNOW PLOW: The snow plow must be within the manufacturer's specifications for the Vehicle. Any snow plow that is attached to the Vehicle that voids the manufacturer's warranty will also void coverage provided under the Contract. The snow plow itself and all related assemblies that are in addition to factory installed parts are NOT COVERED under the Contract.

LIFT KIT/TIRE MODIFICATION: Provides coverage for vehicles with lift kit or tire modifications. The lift kit/tire modifications and all related assemblies that are in addition to factory installed parts are **NOT COVERED** under the Contract. The maximum increase for a body/ suspension lift combined cannot exceed six (6) inches and the maximum tire height modification allowed is four (4) inches larger than the manufacturer's specifications. Any modification that voids the original manufacturer's warranty will also void coverage provided under the Contract. Mileage for the Vehicle will be calculated based on the size of any modified tires when a recalibration has not been performed.

THESE VEHICLE SERVICE AGREEMENTS DO NOT COVER

- Pre-existing conditions, any failures resulting from continued operation, physical damage, contamination of fluids, coolants or lubricants, rust, corrosion, carbon, varnish, engine sludge or foreign material, lack of lube, abuse and lack of maintenance.
- Any physical damage or body parts. Examples: Body structure and parts, trim, moldings, glass, light bulbs, upholstery, paint, water leaks, weather strips, rust, wind, noise, squeaks or rattles, etc.
- Normal maintenance services and parts. Examples: all batteries, tune-ups, pcv valve, alignments, wheel balancing, filters, lubricants, engine coolant, fluids, spark/glow plugs, brake pads, linings and shoes, belts, hoses, wiper blades,air conditioning recharge, manual clutch disc lining, etc
- Aftermarket parts or accessories not produced or approved by the Vehicle manufacturer.

WE'RE DRIVEN TO SERVE YOU BETTER...

At IWS, we've built our success on a commitment to you, the credit union member and your needs. We offer you a variety of comprehensive and flexible warranty programs, otherwise known as Vehicle Service Agreements (VSAs) in most states, or Mechanical Breakdown Insurance (MBIs) in other states. This commitment has driven us to become the most innovative, progressive and respected company in our field.

The obligations under this contract are insured by a policy of insurance issued by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157. Once again, IWS has furthered its commitment to credit unions by giving you the confidence of knowing you are protected by a leader in the insurance industry.

As a leading provider of Vehicle Service Agreement programs to credit unions nationwide, only IWS can offer you peace of mind in your choice of protection plans. That means no matter which plan you choose you'll get the additional security of knowing you have chosen one of the finest protection plans available.

IMPORTANT NOTICE

This brochure is not a contract. Due to size limitations, only a general summary of the vehicle service contract plan is provided. For detailed information, refer to the Terms & Conditions of the IWS Vehicle Service Agreement.

* Less pending or paid claims

** For complete details pertaining to the add-on features, see terms & conditions.

Administrated by:

IWS

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