**Warranties**

Premier Coverage Plans



Provides the most comprehensive coverage available on the market today at an affordable cost. Our coverage options follow most manufacturers’ warranties and guidelines that originally came with your vehicle. Additional benefits such as car rental, roadside assistance, trip interruption protection and towing are also included. KeyGuard, coverage for replacement of new, expensive key fobs, and Accidental Loss Refund are optional.

**SOME OF THE MANY BENEFITS:**

* 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
* Travel Expenses – $100 per day up to $300 trip interruption
– Only available in Platinum, Gold and Bronze
* Increased vehicle resale value (can be transferred with the sale of your vehicle for $40 fee)
* 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

Powersports Coverage

 Our extended Powersports warranty programs protect the essential components of your motorcycle, ATV, snowmobile or personal watercraft from the high cost of repair or replacement. Additional benefits for on-road motorcycles only include substitute transportation, roadside assistance, trip interruption protection and towing.

Gap

What Is GAP Insurance?

**… A Must Have in Today’s World**

What Does GAP Cover?

GAP pays the difference between the outstanding scheduled principal balance and the vehicle’s actual cash value, determined by your primary auto insurance carrier, on your auto loan or lease in the event of total loss or theft. GAP covers up to $1,000 of the borrower’s deductible if there is a ”GAP“ after the primary insurance settlement is paid.

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| --- | --- |
| Example |  |
| **Insurance Settlement**Actual Cash Value        16,000    20,000Insurance Deductible    -1,000   -15,000 | **Loan Settlement**Outstanding Loan Balance Insurance Settlement |
| Insurance Settlement   15,000       5,000 | GAP |

|  |  |
| --- | --- |
| GAP Statistics |  |
| * According to Automotive News, the average new car will lose 60% of its value over 3 years of normal driving.
* The Insurance Information Institute estimates that one vehicle is stolen in the United States every 24 seconds.
* CCC Information Services, a firm that supplies the automotive claims and collision repair industries with collision statistics, tells us that 18% of vehicles involved in a collision will result in a total loss.
* Insurance companies report that on an annual basis, they write off 500,000 insured vehicles due to total loss, fire or theft.
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