

TruckProtect™ Overview

Aftermarket Warranty
Protection Plans

TruckProtect™ Helps Cover the Cost of Unexpected Repairs







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TruckProtect™ Overview

TruckClub™ has revolutionized the commercial trucking industry with a robust ecosystem of products and resources tailored specifically for commercial carriers. Our flagship product, TruckProtect™, offers unparalleled vehicle protection (often referred to as aftermarket warranty and service contracts).

TruckClub™ combines unprecedented transparency with innovative solutions, delivering exceptional protection, value, and assurance.

Innovative Structure and Industry Disruption

TruckClub™ was built from the ground up. No preconceived ideas or legacy systems to hold us back. We've integrating years of industry experience and feedback from key stakeholders, including dealerships, owner-operators, and service centers to revolutionize the commercial truck protection.

Our unique value propositions:

- 5x more coverage than other market offerings
- Flexible weekly and monhtly subscriptions
- No inspection requirements to sign-up
- No mileage expiration
- No aggregate plan limit
- Comprehensive parts coverage: over 4,428 parts covered on Elite plan
- Seals, gaskets and electronics coverage included with every TruckProtect™ plan
- Progressive damage coverage
- Annual no-claim cash back
- Unprecedented transparency outlining every part we cover and how we cover them

Seals and Gaskets Coverage

TruckProtect™ includes coverage for seals and gaskets failures as initial point of failure, addressing a common exclusion in the industry.

Progressive Damage Protection

Coverage for damages incurred from one part failing casusing damage to another. Coverage dependent on system, assembly, part and plan coverage.

Flexible Payment Options

Our weekly/monthly subscription model helps Members manage their finances more effectively and avoid high-interest rates often associated with fixed-term plans bundled with used truck loans.

No-Claim Cash Back

An annual rebate is offered to Members who have no claims, rewarding careful maintenance and driving habits.

Overview Continued...

No Mileage or Age Caps

Plans are designed without mileage or term limits. Vehicle must be 15 model years or newer and less than 1 million miles at sign-up.

Transparent and Fair Policies

TruckClub™ aims to eliminate the "gray areas" often associated with aftermarket coverage, providing increased transparency and clarity by listing out every part and how they are covered.

No-wait Claims Process

Downtime is money lost. Our no-wait claims process gives TruckProtect™ Members options to get back on the road faster than ever. The Member has the ability to complete the repair process prior to the claim approval. On an approved claim the Member has the choice to have TruckClub™ pay the service center directly or reimburse the Member. Most claims are processed with 24-48 hours, minimizing downtime and loss of income.

TruckBuddy App (coming soon)

Our free app that offers resources and support, enhancing your overall experience: file a claim, record maintenance logs, and partner discounts on things Members use daily. Advanced features in development for payments and load scheduling.

Qualification Requirements

- No inspection required
- Trucks must have less than 1 million miles at time of sign-up
- 15 model years or newer (If over 15 model years, needs approval)
- Sign-up online in minutes. Digital signatures for easy enrollment. Buyer must provide
 3 images: VIN placard, current odometer reading, and engine placard

Coverage timeline

- Initial coverage begins after 30 days and 2,500 miles driven from mileage validation. (because no inspection is required, your truck needs to demonstrate road-worthiness and no pre-existing conditions)
- Seals, Gaskets & Electronics: Begins after 90 days and 2,500 miles



TruckProtect™ Plan Comparison

Essential \$59/wk

- Coverage up to \$15,000 per claim
- 1,933 parts covered
- \$250 annual no-claim cash back
- Towing reimbursement
- Total loss recovery

Systems covered:

Engine, Transmission, & Driven Axles (Differentials)

Pro \$109/wk

- Coverage up to \$20,000 per claim
- 2,631 parts covered
- \$450 annual no-claim cash back
- Towing reimbursement
- Total loss recovery
- Final Stretch™

Systems covered:

Engine, Transmission, Driven Axles (Differentials), Exhaust (Turbo & Aftertreatment), & Fuel Systems

Elite \$149/wk

- Coverage up to \$30,000 per claim
- 4,428 parts covered
- \$800 annual no-claim cash back
- Extended repair benefit
- Total loss recovery

Systems covered:

Engine, Transmission, Driven Axle (differential), Exhaust Turbo & Aftertreatment), Fuel, HVAC, Brakes, Steering, Suspension, Drive Shafts, Charging, Cranking, Ignition, Air Intake, Cooling, Horns, and PTO systems, As well as systems for supplemental information devices, general accessories, and electrical accessories

Add-on: APU & Hydraulic - Only available with Elite (inspection required)

TruckProtect[™]

Systems Covered: Engine, Transmission, & Driven Axles (Differentials).

1,933 Total Parts Covered

<u>Power Plant</u>

Included Assemblies (440 parts):

- Front Covers
- Cylinder Block & Crankcase
- Crankshaft
- Flywheel
- Crankshaft Harmonic Balancer
- Connecting Rod Piston & Rings
- Camshaft Accessory Drive & Valve
- Oil Pump & Distribution System
- Oil Filler & Level Indicator
- Oil Temperature Regulator
- Oil Pan
- *Electronic Engine Controls
- Rear Timing Housing

Automatic Transmission System

Included Assemblies (596 parts):

- Transmission Case
- Converter
- Hydraulic Retarder Rotor
- Direct Drive Clutch Assembly
- High Range Clutch
- Forward Clutch Assembly
- Direct Clutch & Intermediate Sprag
- Intermediate Clutch & Center Support
- Low Range Clutch
- Reverse Clutch Assembly
- Splitter

<u>Automatic Tranmission Continued</u>

- Housing Converter (Bell Housing)
- Planet Carrier &/Or Output Shaft Assembly
- Front Reaction Carrier & Low Sprag
- Rear or Low Output Carrier
- First Range Assembly
- Sun Gear & Shaft Assembly
- Reverse Range Assembly
- Main Shaft Assembly & Rear Internal Gear
- Rear Servo Assembly
- Low Servo Assembly
- Front Servo Assembly (2nd Gear Overrun)
- Valve Body Main Control Assembly
- *Detent Solenoid Assembly
- Modulator Assembly
- Valve Body Stator Control Assembly
- *Variable Pitch Stator Control Solenoid
- Oil Pump Assembly
- Rear Bearing Retainer or Case Extension
- Parking Lock or Brake & Actuator
- Range Selector or Manual Linkage Governor
- **Output Drive Transfer Gearing**
- Oil Pan & Screen Assembly *Electronic Controls
- Manifold Cooler
- **Dual Clutch Assembly**

Pro

up to \$20,000 per claim

Systems Covered: Engine, Transmission, Driven Axles (Differentials), Exhaust (Turbo & Aftertreatment), & Fuel Systems.

2,631 Total Parts Covered

Pro includes everything in Essential, plus...

<u>Power Plant</u>

Included Assemblies (+ 26 parts):

*Cylinder Head

Exhaust System

Included Assemblies (351 parts):

- **Emission Controls Exhaust Manifold**
- Turbocharger Assembly
- **Exhaust After-Treatment Devices**
- Selective Catalytic Reduction System (SCR)

Included Assemblies (321 parts):

Fuel Pump

Fuel System

- Mechanical Injectors Electronic Injectors
- Gasoline Engine Governor Propane/Natural Gas Converter
- Gaseous Fuel Tank
- Liquid Fuel Tank

<u>Auxiliary Transmission System</u>

Included Assemblies (52 parts):

- Auxiliary Transmission Case Auxiliary Transmission Cover
- Main Drive
- Main Shaft Components
- Countershaft
- **Auxiliary Transmission**
- **Output Housing**

Manual Main Transmission System

Included Assemblies (357 parts):

- Transmission Case
- Regular Countershaft Gears & Bearings, Reverse
- Main drive & Main Shaft Bearings
- Main Bearing Retainer
- Main drive Gear
- Main Shaft Synchronizer & Gears
- High Range Countershaft
- Low Range Countershaft
- Manual Transmission Cover Rails, Forks & Internal Shift Mechanism
- *Transmission External Control
- *Electronic Controls
- Oil Pump
- Countershaft Brake
- Range Section
- **Automated Transmission**

Manual Main Transmission Auxiliary Section System

Included Assemblies (42 parts):

- Manual Main Transmission Auxiliary Section
- Rear Bearing Cover
- Countershaft Auxiliary Section
- Synchronizer Auxiliary Section Main Shaft Auxiliary Section
- **Drive Gear Auxiliary Section**
- Intermediate Section Housing

<u>Transfer Case System</u>

Included Assemblies (148 parts):

- Transfer Case Assembly Accumulator
- Planetary Gear Carrier Annulus

Rear Driven Axle System

Included Assemblies (200 parts):

- Axle Housing Components
- Rear Axle Shaft
- **Differential Carrier**
- Power Divider & Inter-Axle Differential
- Axle Assembly
- Portal Assembly

Front Steer Driven Axle System Included Assemblies (98 parts):

- **Axle Components**
- Axle Assemblies Portal Assembly
- Transaxle Assembly
- **Plan Overview by System Essential Pro Elite Engine** 0 0 **Transmission** Θ 0 Θ **Driven Axles** Θ Θ 0 **Exhaust** 0 Θ Fuel Θ Θ Cooling Θ **Air Intake** Θ Charging Θ Crankina Θ Ignition Θ **HVAC** Θ Θ **Steering** Θ Suspension Θ **Drive Shaft** Θ Θ **Horns PTO** Θ **Gauges & Meters** Θ **Supplemental Devices** Θ **General Accessories** Θ **Electrical Accessories** Θ **Hydraulic** \$

1,933

Elite

up to \$30,000

\$

2,631 4,428+

Systems Covered: Engine, Transmission, Driven Axle (Differential), Exhaust (Turbo & Aftertreatment), Fuel, HVAC, Brakes, Steering, Suspension, Drive Shafts, Charging, Cranking, Ignition, Air Intake, Cooling, Horns, & PTO systems, supplemental information devices, general accessories, and electrical accessories.

Extended repair benefit <u>TruckProtect Elite includes everything in Essential & Pro, plus...</u>

Power Plant

- Included Assemblies (+ 82 parts): Oil Filter Assembly
- Ventilating System *Flywheel-type Retarder
- *Power Plant Oil Pre-Heater Oil Auxiliary Reservoir Valve Cycle Engine Retarder

Modification Type **Manual Main Transmission**

Auxiliary Section System

Included Assemblies (+ 30 parts):

Air Cylinders Rear Driven Axle System

Included Assemblies (+ 47 parts): Air or Vacuum axle controls

Electric Shift Axle Controls

- Power Take-Off
- Included Assemblies (100 parts): Power Take-Off (PTO) Pneumatic Shift

Powershift PTO

Brakes Included Assemblies (60 parts):

Air Compressor

Drive Shafts

Included Assemblies (39 parts):

• Drive Shaft Behind Main Transmission

Suspension

Included Assemblies (51 parts): Air Ride Suspension

Steering

Included Assemblies (211 parts):

Generator)

- Steering Gear Steering Linkage
- **Power Steering** Integral Gear Control Valve (Torque
- Tie Rod Type Control Valve **Dual Steering**

Steering Gear Rack & Pinion *Electric Lane Assist Steering Air Conditioning, Heating &

Ventilating System

- Included Assemblies (440 parts): Complete Air Conditioning Assembly
- Heating & Ventilating Self-Powered Auxiliary Heating & Cooling

Sleeper Heater And A/C

Auxiliary Fan Defroster Heater & A/C Cab Combination Unit

<u> Instruments, Gauges, Warning &</u> <u>Shutdown Devices, & Meters</u>

Included Assemblies (212 parts):

*Gauges & Warning Devices

- *Anti-Theft <u>Cooling System</u>
- Included Assemblies (181 parts):
- Radiator • Engine Cooling Fan Water Pump

Speedometer

 Water Manifold **Engine Cooling System Thermostat**

Included Assemblies (42 parts): • Engine Distributor Assembly

<u>Ignition System</u>

Coil & Spark Plugs <u>Cranking System</u>

- Included Assemblies (89 parts):
- Starter • Air Starter • Hydraulic Starter

Charging System

Included Assemblies (55 parts): Generator/Alternator

Regulator

up to \$6,000

Elite Plan Only - Additional Fee \$

Add-On Coverage

Multi-Function Hydraulic System

Hydraulic Systems Hydraulic System Accumulator

Included Assemblies (224 parts):

Oil Cooler (Heat Exchanger)

Cylinder Hydraulic System

- Rotary (Swivel) Manifold Gear Motor
- Piston Type Motor Gear Type Pump
- Gerotor Type PumpHydraulic System Reservoir
- Centrifugal Pump (Low-Pressure Type) Reciprocating Pump (Diaphragm Type)
- Bleeder Valve

Counterbalance Valve

- Variable Displacement Type Pump
- Check Valve Assembly Components Multi-Function Flow Control Valve
- System Control Valve **Holding Valve**
 - Regulator Valve Hydraulic System Relief Valve
 - Vane Hydraulic Motor

- Hydraulic System Pilot Valve Pressure Bypass Valve
- *Hydraulic Controls

<u>Air Intake System</u> Included Assemblies (42 parts):

Intake Manifold

APU

Total Parts

Charge Air Cooler **General Accessories**

Included Assemblies (29 parts): *GPS Navigation System

Electrical Accessories

*Radio Equipment

Included Assemblies (33 parts):

*Tape Player

<u>Signal Alarms</u>

*CD Player <u>Horns & Mountings & Reverse</u>

Included Assemblies (33 parts):

Horn & Mounting *Acoustic Vehicle Alert System

Devices Included Assemblies (21 parts): • *Collision Avoidance System

<u>Supplemental Information</u>

<u>Auxiliary Power Unit (APU)</u>

*Inspection Required Included Assemblies (227 parts): Auxiliary Power Unit (APU) Components

- APU Cooling & Air Conditioning **APU Support**
- *Auxiliary Power Unit Controls APU Inverter

APU Heating

*Seals, gaskets and electronics as well as entire assemblies listed with an asterisk are non-covered during the initiation period. Please see your TruckProtect™ Agreement for specific details.

FAQs

What vehicles qualify for coverage?

Any commercial-use vehicle class 3-8 vehicle with less than 1 million miles (1,609,344 kms) and under 15 model years old. Exceptions for vehicles older than 15 model years may be reviewed for coverage by TruckClub[™].

What information is required to sign up for TruckProtect™?

TruckClub™ requires pictures of the odometer, VIN/Door placard, and Engine serial number plaque. TruckProtect™ Plans DO NOT require a vehicle inspection.

How do I know what parts my TruckProtect™ Plan covers?

At TruckClub, we don't bend (or make up our own) rules. We believe that every healthy relationship requires honesty & transparency. That's why we list out all 30,000+ parts of your truck and show you how we cover them based on the nationally recognized Vehicle Maintenance Reporting Standards (VMRS).

How do I get repairs and file a claim?

In the trucking business, time is money. And we don't want you to waste either. That's why we've streamlined the process for getting repairs and filing a claim so that you never have to wait for us to get back on the road.

Find an OEM dealership or licensed service center of your choosing. Then follow our quick claim guide that walks you through each step of the claims process. Our staff is also on call to help you when you need it most.

How can TruckProtect™ cover so much?

At TruckClub™, we stand by you every mile. Our TruckProtect™plans provide the most comprehensive coverage to protect you from unexpected repair costs during almost any failure.

Unlike plans that promise low or no deductibles but all too often fall short on paying out claims, TruckProtect™ has you covered. By having a small 15% deductible, we significantly reduce the impact on your wallet from repair costs by providing the coverage you expect.

Are you willing to risk tens of thousands of dollars to try and save a few hundred? Why gamble with costly repairs when you can drive with confidence knowing TruckProtect™ has your back?

Can I change my TruckProtect™ Plan?

Absolutely! Members can change their Plan at any time for any reason.

For an upgrade, simply request the change 14 days prior to the date you wish the change to take effect. For downgrades, the request must be made 2 business days before the renewal date to ensure the change takes effect before the next billing cycle.

Claims Process Summary

Notification of Breakdown

Members must report a breakdown to the Authorized Administrator within two days.

Preliminary Failure Information

Odometer reading at time of breakdown, customer complaint, Service Center info, and maintenance records within 3 days of start of claim.

Pre-Repair Authorization

Member must authorize diagnostic/tear-down to obtain pre-repair diagnostic details and requirements.

Adjudication and Repair Authorization

The claims team reviews the claim and authorizes repairs. Decisions are based on the plan's terms and conditions, covering parts and labor for approved claims.

Post-Repair Documentation

After repairs, customers must submit invoices and necessary documentation to finalize the claim process.

Payment Processing

Payments for covered repairs are processed according to the plan's terms, either as reimbursements to the Member or direct payments to service provider.

Key Considerations

Claims are subject to plan terms, and the subscription must be active at the time of failure. Customers are responsible for deductibles and any non-covered repair costs.

Claims FAQs

What is the eligible claim amount?

The total cost of the repair or replacement for the parts and services covered under the TruckProtect™ Agreement and enrolled Plan, before subtracting the deductible. The total cost does not include any parts or services not covered by the Agreement.

How long does it take to process a claim?

Claims are processed as soon as all of the required information is submitted to TruckClub™.

Is there a labor cap?

Yes, \$175/hr labor rate and nationally recognized labor time schedules provided by reputable services such as the OEM and Mitchell1.

Do replacement parts have to be OEM?

No, however they must be the same quality as the covered part. Replacement parts may include new, LKQ, remanufactured, or used (TruckClub™ approval required) parts.

TruckProtect™ Exclusive Benefits

No Aggregate Plan Limits

Explanation: TruckProtect™ plans do not have an aggregate limit, meaning the only cap on the total amount that can be claimed over the life of the plan is the ACV. This is unlike many competitors, who often set a maximum limit for the total claims amount that can be made.

Comparison: Other providers may impose an aggregate limit, and often apply specific limits on proprietary grouping of systems resulting in restricting the total payout over the policy duration. This can leave truck owners vulnerable to unexpected repair costs once the limit is reached.

Towing Reimbursement

Explanation: Towing reimbursement is included in every plan and covers the cost of towing your vehicle to the nearest service center in the event of a breakdown. This is applicable for approved covered claims.

Benefit: This feature ensures that truck owners aren't burdened with additional towing expenses during a breakdown, providing peace of mind and financial relief.

Total Loss Recovery

Explanation: If a vehicle is deemed a total loss, TruckProtect™ offers a refund of 50% of the paid subscription fees, minus any benefits paid out. This is a unique benefit that helps recover some of the costs invested in the plan.

Benefit: Provides financial compensation in the unfortunate event of a total loss, which can help offset the costs of a new vehicle or other expenses.

Importance of Aftertreatment Coverage (Pro & Elite plans)

Explanation: Aftertreatment systems, like the Diesel Particulate Filter (DPF) and Selective Catalytic Reduction (SCR), are crucial for reducing emissions in diesel engines. Repairs can be costly due to the complexity and technology involved. Benefit: Coverage for these systems ensures that truck owners are protected against expensive repairs, which are essential for compliance with environmental regulations and maintaining vehicle efficiency.

FinalStretch Benefit (Pro & Elite plans)

Explanation: Provides up to an additional \$1,500 for progressive damage resulting from the continued operation of an impaired vehicle. This is especially valuable when a part fails, and the vehicle continues to operate potentially causing further damage. This is important to a driver when they have to choose between pulling over and stopping or continuing to meet a delivery deadline.

Eligibility: The benefit applies when the initially failed part is covered under the 'assembly' or 'system' coverage class during a covered claim.

Benefit Maximization: Members who minimize the continued operation of an impaired vehicle and seek a qualified service center promptly are more likely to receive the maximum benefits from their enrolled plan.



Why settle for anything less? Protect your livelihood and give yourself the peace of mind you deserve.

	0		Total360 TrüNorth	P2K	NTP	Truck Master	
Flexible, weekly payments	$\overline{\mathbf{Y}}$	×	×	X	×	×	
No vehicle age qualification	$\overline{\mathbf{Y}}$	×	×	×	×		
No mileage expiration	$\overline{\mathbf{Y}}$	×	$\overline{\mathbf{Y}}$	X	×		
No mileage term limits	$\overline{\mathbf{Y}}$	×	$\overline{\mathbf{Y}}$	X	×	×	
No inspection required	V		$\overline{\mathbf{Y}}$	X	×	X	
No part group limit of liability	$\overline{\mathbf{Y}}$	×	×	X	×	×	
No Plan aggregate limit of liability	$\overline{\mathbf{Y}}$	×	×		×	×	
No transfer inspection required	$\overline{\mathbf{Y}}$		×	×		×	
OEM maintenance standards	$\overline{\mathbf{Y}}$	×	×	X		×	
Extended repair benefit	$\overline{\mathbf{Y}}$	×	×	×	×	×	
Offers claim reimbursement	$\overline{\mathbf{Y}}$	×	$\overline{\mathbf{Y}}$	×	×	$\overline{\mathbf{Y}}$	
Plans that pay for continued op damage	$\overline{\mathbf{Y}}$	×	×	×	×	×	
Offer total loss recovery benefit	$\overline{\mathbf{Y}}$	×	×	×	×	×	
Seals/gaskets covered in every plan	$\overline{\mathbf{Y}}$	×	×	×	×	×	
Related electronics covered in every plan	$\overline{\mathbf{Y}}$	×	×	×	×	×	
Referral program that pays Members	$\overline{\mathbf{Y}}$		×				
List every part that is covered and how	$\overline{\mathbf{Y}}$	×	×	×	×	×	
Annual no-claim cash back	$\overline{\mathbf{Y}}$	×	×	×	×	×	
Partial, temporary or terms may apply							





Get the most comprehensive & dependable commercial truck protection available.

Sign-up Online Now

Schedule a call with one of our Protection Specialists.

Schedule a Call









