



# DEDUCTIBLE DEFENDER



## All-Vehicle Protection Plan

for **all vehicles** you **own and insure**  
with over **\$3,000** of **potential benefits**

### All-Vehicle Deductible Reimbursement

Up to \$1,000 per loss  
Unlimited losses per 12-months

### All-Vehicle Repair Reimbursement

20% of eligible repair cost up to \$500 per occurrence  
Maximum \$1,000 per 12-months

### ID Theft Restoration Service

Personalized plan of action to help recover your  
good name and rightful credit history

### Emergency Travel Reimbursement

\$100 per day lodging & \$100 per day meals  
Maximum \$1,000 per 12-months

### Warranty Vault™

On-line storage & organizing service  
for all of your warranty information

# \$179 per year



By enrolling you agree to the following terms:

- You, or your Legal Spouse, must be listed as owner and insured of all eligible vehicles.
- There is a 30-day waiting period before utilizing the Vehicle Mechanical Repair Reimbursement. All other benefits can be utilized upon enrollment.

The All-Vehicle Protection Plan extends to all cars, trucks, boats, motorcycles, campers, RVs, ATVs, personal watercrafts (PWC), side-by-sides, snowmobiles, and golf carts.

\*\*This Summary is a brief overview of the program and is not considered a full disclosure of benefit terms. Please refer to the Terms and Conditions for complete forms, conditions, limitations, definitions and exclusions.

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# All-Vehicle Protection Plan

## All Vehicle Deductible Reimbursement:

- Pays up to **one thousand dollars (\$1000) per Loss (UNLIMITED losses per year)** when a Loss is filed and paid by the Vehicle Insurance Company for the Covered Vehicle the Member owns or leases evidenced by the title, registration or loan document, AND insured under an Insurance Policy designating the Member as the Named Insured.
- **Covered Vehicle** refers to a non-commercial, four (4) or six (6) [i.e. dually] wheel auto, All Terrain Vehicle (ATV), Golf Cart, Motorcycle, Snowmobile, Boat, Personal Watercraft (PWC) or Recreational Vehicle (RV)
- **Recreational Vehicle (RV)** means a motorhome or a towable RV including fifth wheel travel trailers, camper vans, truck camper trailers, pop-ups campers, ice houses and horse trailers that include living quarters and are designed for temporary accommodation.
- **Member** refers to an individual or their legal spouse that is listed on the same insurance policy, who is added as a participant under the program provider's All-Vehicle Deductible Reimbursement blanket policy.
- **Loss** means an event for which the Covered Vehicle Insurance Company has approved and paid a collision or comprehensive claim which exceeds the Insurance Policy deductible for the Covered Vehicle.
- Coverage is effective upon date of enrollment and will continue for **one (1) year**.

If the Member suffers a Loss during the benefit period which is covered by the Member's Vehicle Insurance Policy, the Member may be entitled to reimbursement of the Vehicle Insurance Policy deductible amount up to a maximum of one thousand dollars (\$1000) per Loss. To be eligible for reimbursement the Member must own or lease and insure the Covered Vehicle under an Vehicle Insurance Policy designating the Member as the Vehicle Policy Named Insured.

The Vehicle Deductible Reimbursement Benefit Does Not Apply If:

- 1) the Member does not have an in force Vehicle Insurance Policy on the Member's Covered Vehicle at the time of a Loss;
- 2) the claim under the Member's Vehicle Insurance Policy is not covered or has been denied by the Member's Vehicle Insurance Company;
- 3) the Loss does not exceed the in force Vehicle Insurance Policy deductible;
- 4) the Member's Vehicle Insurance Company has waived the Vehicle Insurance Policy deductible under the Vehicle Insurance Policy;
- 5) the Loss is for a vehicle that does not fall under the definition of a Covered Vehicle;
- 6) the Vehicle is used for commercial purposes or hire, or the Vehicle is a commercial vehicle as defined by the manufacturer;
- 7) the Loss is other than a Total Loss and the Member does not repair the Vehicle.

## 20% All-Vehicle Repair Reimbursement:

Vehicle means personal vehicle owned by you or a family member residing in the members primary household and used for personal use. After thirty (30) days from the effective date of membership, the member is eligible to receive a twenty percent (20%) reimbursement of the payment made to repair a vehicle owned by the member or a family member residing in the member's primary residence. Reimbursements are limited to twenty percent (20%) of the repair payment up to five hundred dollars (\$500) per repair. The maximum amount the member can receive during a twelve (12) month membership period is one thousand dollars (\$1,000). The reimbursement amount is excess of any other coverage available which would include but not be limited to: a manufacturer's warranty, extended warranty, vehicle insurance, credit card benefit, etc.

### **What Repair Reimbursement Does Not Include:**

- Replacement because of loss or damage resulting from any cause other than normal use and operation of the eligible vehicle for which the vehicle was designed per the manufacturer's guidelines;
- Damage to or failure of product used for commercial purposes;
- Acts of God, Fire, Lightning, Hail and Wind, Theft, misuse, abuse
- Repairs to upgrade or improve the vehicle
- Cleaning or other preventative maintenance required to maintain normal operation of the vehicle
- Any charges other than parts and labor
- Repairs or reimbursement are not covered for routine maintenance such as oil changes, fluid changes, tires, tire rotation, balancing or alignment.

## Emergency Travel:

If your Auto suffers a Disablement and cannot be driven safely under its own power, and subject to the Terms and Conditions of this benefit, you are entitled to be reimbursed a maximum benefit of \$100 per night, up to a maximum of five (5) nights per twelve (12) month period for lodging expenses. The benefit only applies to overnight lodging where the Member has to pay for the room (e.g. hotel motel, bed & breakfast, YMCA, etc.) and has the receipt or other documentation showing the name of the lodging facility, date(s) stayed and amount paid. You are also entitled to be reimbursed a maximum benefit of \$100 per day, up to a maximum of five (5) days per twelve (12) month period for meals. The benefit only applies to meals where the Member has to pay for the meal(s) and has the receipt or other documentation showing the name of the restaurant, date(s) of the meal(s) and amount(s) paid.

### Exclusions:

No benefits will be paid in the event the Member's:

- Collision(s) are due to speeding violations, criminal activity, and/or driving under the influence of prescription drugs or alcohol.
- Disablement repairs are not completed by licensed facilities.
- Disablement occurred within one hundred (100) miles of his/her primary residence.
- Receipts don't show the required information.
- Call to the Administrator does not occur within thirty (30) days of his/her Disablement.

## **PLUS:**

**ID Theft Restoration:** With ID Theft Restoration, you now have the peace of mind of knowing that a professional is standing ready to help restore your good name if identity theft strikes.

**WARRANTY V<sup>®</sup>ULT™** *Help protect your purchases... the Warranty Vault makes it quick and convenient!* Warranty Vault provides an on-line storage & organizing service that helps you to take full advantage of your warranties for consumer products you have purchased. With minimal keystrokes, you can enter, upload & store vital information about your warranty(s) and access this information 24/7 at one central location.

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