



AVOID UNEXPECTED, COSTLY REPAIRS DOWN THE ROAD

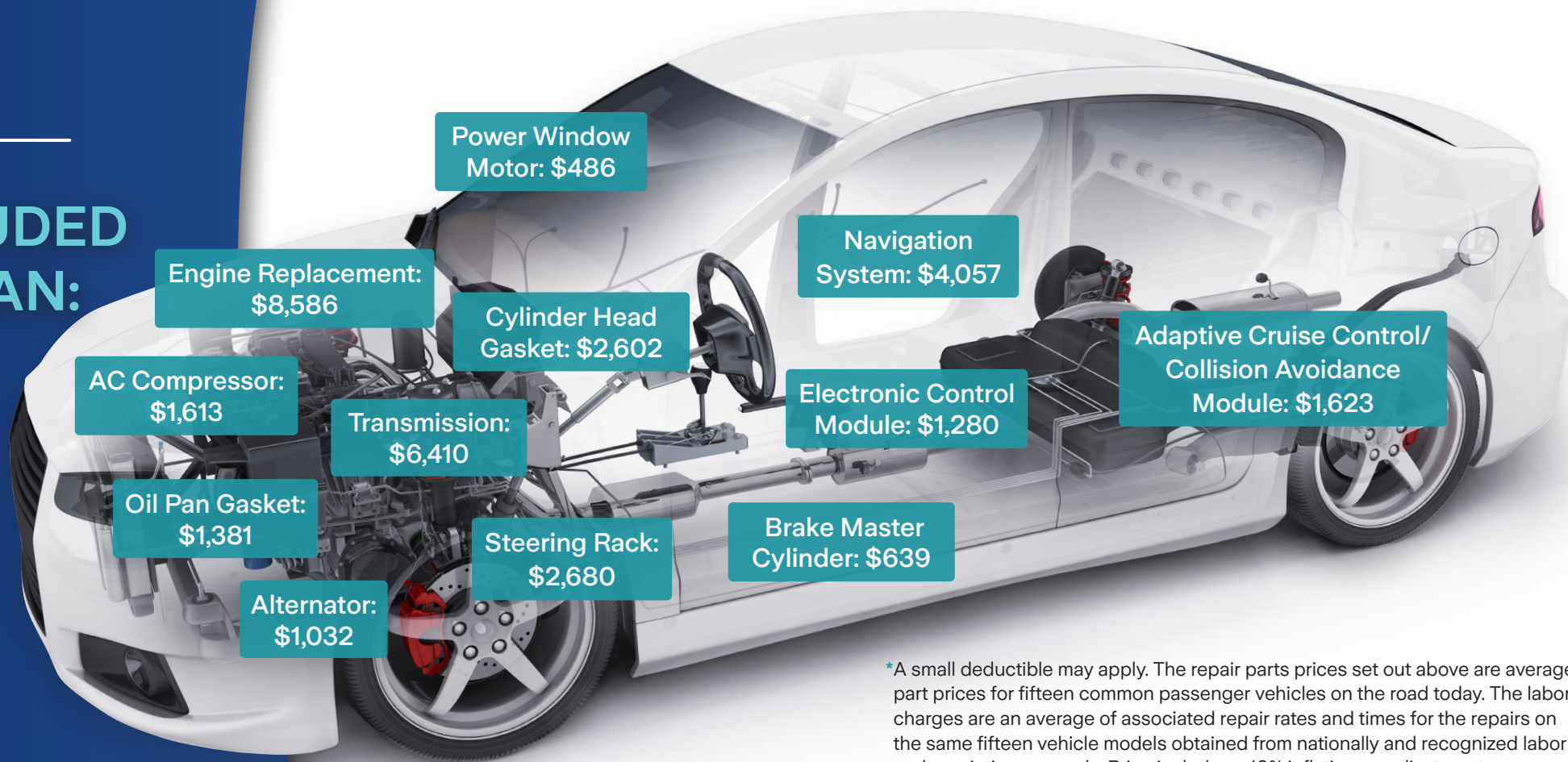
- Electrical
- Technology & Sensor Systems
- Mechanical
- And more!

BENEFITS INCLUDED WITH EVERY PLAN:

- 24 x 7 Roadside Assistance
- Transportation Reimbursement
- Trip Interruption Coverage

ENJOY A MORE WORRY-FREE OWNERSHIP EXPERIENCE

- ✓ Three plan levels to choose from
- ✓ Coverage available for most makes and models
- ✓ Claims paid directly to repair facility
- ✓ Repair your vehicle at our dealership or any ASE certified repair facility
- ✓ Multiple term and mileage options available to meet your driving needs and budget



*A small deductible may apply. 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. Price includes a 10% inflationary adjustment.

CHECK OUT ALL OUR PLANS!	COMPREHENSIVE Just About Anything	STANDARD A Little Less Coverage	POWERTRAIN The Big Stuff
Engine	X	X	X
Transfer Case	X	X	X
Transmission	X	X	X
Drive Axle	X	X	X
Suspension	X	X	
Steering	X	X	
Brakes	X	X	
Heating & Air Conditioning	X	X	
Electrical	X	X	
Cooling System	X	X	
Interior/Exterior	X		
Emission System	X		
Convenience & Tech Systems	X		
Computer Control Systems	X		
EV/Hybrid High Voltage Battery	X		

See reverse side for coverages available under each component listed above.

Why do vehicle owners purchase VSCs?

- Peace of mind – little to no money out of pocket for repairs
- They want to have protection after the manufacturer's warranty expires, allowing them to keep their vehicle longer and save money
- Emergency roadside assistance and nationwide repair facilities give them confidence they are taken care of wherever the road takes them.

Fast Facts

1. There is more technology in a single door today than there was in an entire vehicle 20 years ago.
2. Technology is so advanced that both a computer programmer and auto technician are needed for repair work.
3. The cost of owning and operating a vehicle averages \$9,600 per year (AAA).
4. More than \$179 million claims paid in 2022 by Zurich, one of the largest providers of vehicle protection products in the United States.



Scan to visit our Vehicle Protection Product page for the features and benefits of all our other available vehicle protection products.





Below highlights some of the many parts that are covered under Zurich's Vehicle Service Contracts.

Engine

Gasoline engine:

All Plans: all internally lubricated parts including pistons, connecting rods and rod bearings, crankshaft and main bearings, camshaft, cam chains, timing chain, gears, tensioner and guide, variable valve timing parts, rocker arms, rocker arm pivots, valves, valve seats, valve springs, valve spring retainers, valve guides, valve push rods, hydraulic valve lifters, oil pump, oil pump drive, shaft and gears. Plus, these non-internally lubricated parts: water pump, fuel pump, valve covers, oil pan, timing belt, timing chain/belt cover, engine mounts, flywheel, flex plate, harmonic balancer, belt tensioner and idler pulley(s), intake and exhaust manifolds. Factory installed supercharger/turbocharger. Seals and gaskets.* Cylinder head, engine block and rotor housings.** Fluids.***

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

Additional hybrid parts: electric drive motor, high voltage battery (Comprehensive Plan only), battery management controller (Standard and Comprehensive Plans only).

Transfer Case

All Plans: 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.** Fluids.***

Additional hybrid parts: power split device and all internal components, reduction/reducer box.

Transmission

Automatic transmission:

All Plans: all internally lubricated parts, including bands, pump, pump housing, carrier assembly, planetary gears, drums, reaction shaft and governor, valve body, servo assemblies. Plus, these non-internally lubricated parts: torque converter, transmission mount(s), oil pan. Seals and gaskets.* Transmission case.** Fluids.***

Manual transmission:

All Plans: all internally lubricated parts including main shaft, center shaft, all gears, input shaft, hub assemblies, synchronizers, shift rails, shift forks, and bearings. Plus, these non-internally lubricated parts: transmission mount(s). Seals and gaskets.* Transmission case.** Fluids.***

Comprehensive Plan: all parts above plus transmission cooler and cooler lines, pressure plate assembly, clutch release bearing, release bearing retainer, shift cable, linkage, transmission computer, clutch master cylinder, clutch slave cylinder, shifter assembly/shift knob.

Drive Axle

All Plans: 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.** Fluids.***

Comprehensive Plan: all parts above plus flex disc and propeller shaft.

Suspension

Standard Plan: 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/hubs, 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.*

Comprehensive Plan: all parts above plus suspension control module, struts and strut mounts.

Steering

Standard Plan: 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.*

Comprehensive Plan: all parts above plus power steering pressure and return line(s), power cylinder valves and bearings, adjustable steering column/tilt wheel mechanism, power steering speed sensor, steering damper and steering hoses, electronic steering components, steering column.

Brakes

Standard Plan: 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.

Comprehensive Plan: all parts above plus ABS System - Electronic control unit, anti-lock computer module, wheel/speed sensor(s) and exciter(s), proportioning valve(s), high pressure hydraulic pump, electro-hydraulic proportioning control valves, relay(s), traction control system.

Additional hybrid parts (Comprehensive Plan only): regenerative brake system and control module.

Heating & Air Conditioning

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

Comprehensive Plan: all parts above plus temperature control programmer, blower motor, heater core, air conditioner in-line filter, air conditioner lines, switches, air conditioner relay, temperature controls, water control valve, ducts and outlets, and vent motor/duct motor.

Electrical

Standard Plan: 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.

Comprehensive Plan: all parts above plus manually operated switches, convertible top motor, factory-installed clock, wiper motor relay, wiper delay controller, headlight motor, distributor, electronic ignition system, computerized timing control unit and sensors, electronic fuel injection components, rear window defogger switch and relay, rear window defogger grid, cruise control system, horn(s), factory-installed power antenna and power antenna relay, power point accessory outlet, wiring harnesses, fuel gauge and sending unit, analog gauges, electronic instrument cluster, factory-installed remote entry system, factory-installed anti-theft system, electric fuel pump relay, windshield washer pump and motor, radio/audio, radio speakers, resistors, other relays, other modules, neutral safety switch and turn signal flasher/hazard flasher.

Additional hybrid parts (Comprehensive Plan only): inverter/converter/transformer unit, junction block, main battery cables, power button, three-phase high voltage cables, voltage inverter reservoir, onboard charging system. EV sensors, relays and modules.

Cooling System

Standard Plan: radiator, engine cooling fan and motor, cooling fan clutch, cooling fan relay, coolant temperature sensor.

Comprehensive Plan: all parts above plus thermostat, EGR cooler.

Additional hybrid parts: coolant pumps and coolant fans (Standard and Comprehensive Plans); coolant management control system, coolant sensors and coolant heaters (Comprehensive Plan only).

Interior/Exterior

Comprehensive Plan: hood release cable, trunk release cable and actuator, hood, door and trunk hinges, trunk pull-down motor, door release handle, door lock linkages, door latch mechanism, door mirror, interior rear-view mirror assembly, window sash/run channel, speedometer, interior light assemblies, exterior light assemblies, lumbar bag air pump, wiper transmission/wiper arm, door and trunk lock cylinders.

Additional hybrid parts (Comprehensive Plan only): battery monitor system, charging port release.

Emission System

Comprehensive Plan: fuel tank and fuel lines, fuel gauge level sensor, evaporative system canister, diesel emission fluid tank, pump and heater, purge control valve and solenoid, EGR valve, emission related sensors and switches, charcoal canister.

Convenience and Technology Systems

Comprehensive Plan: radio and navigation screen, heated and cooled seats, power antenna, remote entry and alarm system, cruise control system, collision avoidance system, sunroof and panoramic sliding roof components (excluding glass), vehicle camera system, defroster grid and heated mirrors, and Bluetooth® audio system.

Computer Control Systems

Comprehensive Plan: fuel injection control components, ignition control system, body computer, wiring harnesses, engine and drivetrain control modules, variable valve timing sensors.

Exclusions⁺

Any part not specifically listed in your contract as covered under the coverage plan you selected, including but not limited to any of the following parts:

Glass, lenses, sealed beams, light bulbs, wheels, wheel covers, tires, interior trim, moldings, bright metal parts, sheet metal, flexible body parts, frame and sub-frames, weather strips, upholstery, convertible and/or vinyl top, paint and coatings, catalytic converter, exhaust system, brake rotors and drums, wiper blades, coolant hoses, all batteries including the high voltage hybrid/EV rechargeable battery installed by the manufacturer unless listed under your coverage, spark/glow plugs, drive belts, brake pads, brake linings and shoes, and manual clutch disc. 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 are not covered.

⁺ See your contract for all exclusions.

*Seals and gaskets coverage does not apply if your vehicle's odometer reading is greater than 150,000 miles on the contract date of sale.

**When damaged as a result of the failure of a covered internally lubricated part.

***When required in connection with the repair or replacement of a covered part.

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). ©2023 Zurich American Insurance Company A1-P0595846-A (09/23) P0595846