

What is MBP?

Mechanical Breakdown Protection also known as a Vehicle Service Contract or MBP is automobile protection that extends beyond the manufacturer's factory warranty and covers repairs of unexpected mechanical or electrical failures. For the period of time the contract is in effect, you are assured that covered components of your vehicle will be repaired in the event of a failure, including labor, subject to any applicable deductible. You will also have additional benefits such as 24/7 roadside assistance and rental vehicle reimbursement.

Why do you need MBP?

Did you know that one in three vehicles experiences a mechanical failure in a given year? The typical warranty owner will make several claims during the life of their agreement. Should your vehicle experience a failure after the manufacturer's warranty expires, without MBP you will have no protection from the unexpected repair costs that can be in the thousands of dollars!

Vehicles today are growing extremely complex and contain high-tech sensors, electronics and computers that frequently suffer unexpected failure and need to be replaced. While engines and transmissions are more reliable than ever, it's these other sophisticated parts that frequently fail. As vehicles become increasingly more complex, associated repair costs rise dramatically!

Borrower Features & Benefits

- | 60 Day Free Look Period
- | Multiple Deductible Options
- | 24 Hours a Day/ 365 Days a Year Emergency Roadside Service
- | Towing and Rental Car Allowance
- | Simple Claims Procedure
- | Consequential Damage Coverage included (when the failure of a covered component causes the failure of a non-covered component)

MBP Questions

Please call the Client Services Service Center (CSSC) at 800-981-5689. The CSSC is available Monday-Friday 8am to 8pm EST.

FREQUENTLY ASKED QUESTIONS

Do I have to go back to my original dealer for repairs?

The choice is yours. You can take your vehicle to any licensed repair facility you choose in the US and Canada.

Are vehicles with pre-existing conditions covered?

No. Benefits are not provided for a condition which can be shown to have existed prior to the effective date of the contract, or which existed prior to the expiration of the manufacturer's warranty.

How do I change the plan type offered?

When not using the Customized Quote option, iQQ is designed to default to the best Plan and longest Term when quoting MBP. However, you do have the ability to review and select a different Plan or Term by clicking on "Get Options". Keep in mind that if you choose anything other than the best Plan that was offered, the vehicle will have lesser coverage in the event of a claim.

Are vehicles with branded titles eligible for coverage?

No, vehicles with branded titles are not eligible for MBP.

How to file a claim

The borrower should take their vehicle (drive or have it towed) to any ASE licensed repair facility in the US or Canada, and provide the MBP Plan information to the service manager. After the vehicle is diagnosed, but prior to starting the repairs, the repair facility will contact MemberCare claims at 844-237-3498 to receive repair authorization for all covered repairs. Approved claims are paid directly to the repair facility via a corporate credit card.

Cancellation/Refunds

If a MBP contract is cancelled in the first sixty (60) days, and no claims have been filed, a full refund is given. After 60 days, or if a claim has been filed, the refund will be prorated based on the number of days or odometer miles it has been in force, plus a cancellation fee.

To cancel a MBP contract complete the MBP Cancel Request form under the Forms Documents link in iQQ.

Mechanical Breakdown Protection (MBP) Quick Reference Card

MBP

Western Division

PROTECTION LEVELS

QUALIFYING TERMS*

ELITE Plus - Excellent Factory Type Coverage (Named Exclusion Plan)	11 model years or newer 100,000 odometer miles or less
ENHANCED Plus - Extensive Coverage (Named Component Plan)	16 model years or newer 150,000 odometer miles or less
ESSENTIAL Plus- Powertrain Plus Coverage (Named Component Plan)	No model year or odometer limit

*Financing is not a requirement for eligibility.

EXCLUDED MANUFACTURERS/VEHICLES

Ineligible vehicles include but are not limited to: Aston Martin, Audi R8, Bentley, BMW Alpina, Callaway Corvette, Daewoo, Ferrari, GM models modified by SLP, Hennessey Camaro, Honda FCX, Lamborghini, Lexus LFA, Lotus, Maserati, Mercedes-Benz SLR McLaren, Mercedes-Benz SLS AMG, Mercedes-Benz Black Series, Mustang Shelby Super Snake, Roush Mustang, Saleen Mustang, Nissan GT-R, Porsche Carrera GT 10 Cylinder, Porsche models with an Evolution package, Rolls-Royce, Tesla or any incomplete vehicle. *This is not a complete list – request quote in iQQ to verify coverage availability.*

GENERAL PROGRAM COMPONENTS

- | **Free Look Period-** All plans come with a (60) sixty day "Free Look Period". If you are not satisfied with your purchase, you can cancel anytime within the Free Look Period and receive a 100% refund. If you cancel after the Free Look Period, you may be eligible for a partial refund. See Service Contract for complete details.
- | **Substitute Transportation-** In the event of a mechanical breakdown of a covered component, MemberCare will reimburse up to \$50 per day for a maximum of \$250 for 5 days for a rental vehicle, rideshare or taxi services. Receipts are required for reimbursement. For car rental, MemberCare has direct billing relationships with Enterprise, Avis, Budget and Hertz.
- | **Trip Interruption-** In the event a breakdown occurs more than 100 miles from home, MemberCare will reimburse up to \$125/day for the first 3 consecutive days to a maximum of \$375/occurrence for meals and lodging while the vehicle is being repaired. Receipts are required for reimbursement.
- | **Transferable Coverage-** If a borrower sells their vehicle to a private party during the term of their MBP contract, they may transfer the contract to the other party and increase the resale value of the vehicle. MBP contracts can only be transferred to an individual for a \$50 fee (each transfer).
- | **Key Replacement, Road Hazard Tire and Wheel, Paintless Dent and Windshield Repair** are all included at no additional cost.

ADDITIONAL COVERAGE

- | **Commercial Use Vehicles-** Commercial Use means, but is not limited to, a vehicle used in commerce or to generate profit, including but not limited to pick-up and delivery service, company pool use or business travel when the VEHICLE is used by more than one driver, government purposes, deliveries, service or repair calls, route work, job site activities, construction, farming, ranching, hauling or as a rideshare vehicle and Uber/Lyft. Commercial coverage **excludes** vehicles used for snow plowing, emergency, taxi or police use. Surcharge applies.
- | **Lifted Vehicle Coverage-** Vehicles with lift or leveling kits up to 6" and tire size no more than 2" taller than factory height are automatically eligible for coverage at no additional cost. Vehicles with lift kits and/or tire size outside of these parameters are NOT eligible. The actual lift components are not covered.

COVERAGE EXCLUSIONS (Discuss with borrower)

- ⚠ This is not a complete list. Make sure the borrower reads the MBP contract for a full explanation of all coverage exclusions and limitations.
 - | Preventative maintenance or pre-existing conditions.
 - | Any alterations not recommended by the manufacturer.
 - | Any failure resulting from collision, theft, vandalism, or acts of God.