

membercare[®]
driver protection



**mechanical breakdown
insurance coverage**

benefits included with each level of coverage*



Road Hazard Tire & Wheel

Covers the cost to repair or, if non-repairable, to replace your vehicle's tires or wheels



Key Replacement

Offers coverage in the event of loss, theft or damage to key or key fob



Paintless Dent Repair

Carefully removes dents or dings without harming factory paint



Windshield Repair

Repairs minor chips or cracks to the front windshield



24/7 Emergency Roadside Assistance

Provides assistance for flat tire, battery jump start, fuel delivery, lockout service and towing



Substitute Transportation

Reimbursement for rental car and rideshare services (e.g. Uber, Lyft, etc.)



Trip Interruption

Reimburses costs for meals and lodging due to mechanical breakdown while away from home



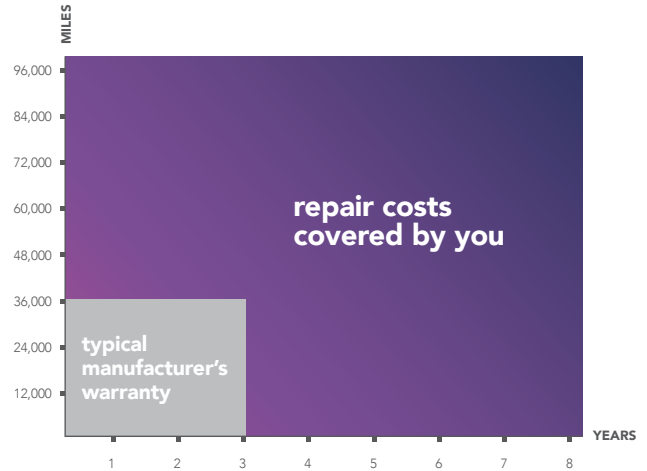
Our driver benefits are the industry's only MotorTrend® Recommended Best Buy.

* Refer to your policy for complete details regarding coverage, terms, conditions, and exclusions.

plus

did you know?

- If you drive more than 12,000 miles per year, your factory warranty may expire before it reaches its time limit.
- Repair frequency increases as mileage increases.
- Today's vehicles have more high tech components, which could lead to higher repair costs.



average repair costs

Mechanical Breakdown Insurance Coverage is a great investment to save you from unexpected, and often hefty, repair bills for common repairs like the ones listed below:

Engine	\$9,087 - \$11,571
Transmission	\$6,518 - \$7,455
Cylinder Head	\$4,035 - \$4,968
Navigation System	\$2,711 - \$2,768
Timing Belt & Chain	\$1,921 - \$2,088
Air Conditioner Compressor	\$1,607 - \$1,774
Electronic Control Module	\$1,460 - \$1,638
Radiator	\$1,164 - \$1,153
Alternator	\$1,065 - \$1,324

Repair costs were calculated using a national average of \$125 per hour for labor. Average repair costs were calculated using an average of the cost to repair each component on all of the following vehicles: Chevrolet C1500 Silverado 5.3L, Nissan Maxima 3.5L, Ford Explorer 3.5L V6, Toyota Camry 3.5L V6, Dodge Grand Caravan V6, Honda Accord 2.4L, Mazda 6 - 2.5L V4. Vehicles are model year 2015. All vehicles and manufacturers are registered trademarks of their respective corporations.



driver protection for the things that matter most

Whether you're buying a car for yourself or for a loved one, it should be a worry-free experience from the moment you make the purchase. As a valued member, you can get best-in-class mechanical breakdown insurance coverage for the best-in-class value—keeping you on the right track and protecting you from unexpected repair costs if a breakdown occurs.

- Covers both new and pre-owned vehicles
- Commercial coverage available—including rideshare vehicles
- Coverage is transferable to a new owner
- Can increase your resale value

plus, so much
more.

membercare
driver protection

choose from
our 3 levels
of coverage*

- Engine
- Turbocharger/ Supercharger
- Drive Axle
- Transmission
- Seals and Gaskets
- Taxes and Fluids
- Fuel System
- Cooling System
- Braking System
- Suspension
- Body Systems
- Steering
- Electrical System
- Air Conditioning
- Heating
- High-Tech/Convenience Group
- Advanced Safety Systems
- Hybrid System
- Dozens of additional parts

■ Additional components covered
* See policy for details

elite ⚡
enhanced
essential

	elite ⚡	enhanced	essential
Engine	■	■	■
Turbocharger/ Supercharger	■	■	■
Drive Axle	■	■	■
Transmission	■	■	■
Seals and Gaskets	■	■	■
Taxes and Fluids	■	■	■
Fuel System	■	■	■
Cooling System	■	■	■
Braking System	■	■	■
Suspension	■	■	■
Body Systems	■	■	■
Steering	■	■	■
Electrical System	■	■	■
Air Conditioning	■	■	■
Heating	■	■	■
High-Tech/Convenience Group	■	■	■
Advanced Safety Systems	■	■	■
Hybrid System	■	■	■
Dozens of additional parts	■	■	■

EVs need coverage too



Electric vehicles run differently, but they still have many components in common with gasoline vehicles—like heating, air conditioning, steering, technology, electrical, and more.

Plus, EVs have lots of specific, complex components with hefty price tags if they need repairs. MemberCare's Elite level of coverage includes these EV components to help protect your budget.

EV components' average repair costs

EV Drive Motor	\$4,768 - \$33,419
EV Transaxle	\$1,414 - \$6,289
EV Battery Control Module	\$691 - \$21,037
EV Auxiliary Heater	\$1,288 - \$2,245
EV Charger	\$2,012 - \$2,848
EV Water Pump	\$413 - \$1,231

Repair costs were calculated using a national average of \$160 per hour for labor. The vehicles used in the calculation are as follows: 2020 Nissan Leaf, 2019 Chevrolet Bolt, 2020 BMW i3, 2019 VW eGolf, 2019 Hyundai Ioniq, 2019 Jaguar I Pace, 2021 Ford Mach-E, 2019 Audi e-tron, 2020 Kia Niro, 2020 Mini Cooper SE, 2020 Porsche Taycan 4s and 2019 Honda Clarity EV. All vehicles and manufacturers are registered trademarks of their respective corporations.

mechanical breakdown insurance coverage

designed for the peace of mind
you deserve.

For claims, call:

844.237.3498

How To File A Claim

Mechanical Breakdown or Road Hazard Tire & Wheel

1. Take your vehicle to a licensed repair facility.
2. Before any repairs are performed, the repair facility must call the Administrator at 844.237.3498 with your policy number, mileage and date of failure in order to obtain prior authorization.

Key Replacement, Paintless Dent Repair or Windshield Repair

1. Call 844.237.3498 to obtain prior authorization.
2. You will be contacted by the Administrator's technician.

Once a claim has been authorized, all applicable receipts, including receipts for roadside assistance, substitute transportation and trip interruption, must be submitted to the Administrator. You are responsible for paying the deductible (if applicable) and any items not covered by the policy.

Refer to your policy for more details.

To contact the California Consumer Hotline toll free, call
800.927.4357.



Insurance provided by: Universal Underwriters Insurance Company
California License Number 2854-8

Administered by: AUTOMOBILE PROTECTION CORPORATION – APCO
California License Number 2711915
6010 Atlantic Boulevard, Norcross, Georgia 30071-1303

This information is intended for marketing purposes only and is a summary of the benefits offered. Ask your representative for the actual policy for complete terms, conditions and exclusions. Purchase of this coverage is optional and is not required to qualify for financing, purchase, lease or to register a motor vehicle. Some damage may not be capable of being repaired using the method(s) set forth herein. Such determination shall be made within the sole discretion of the repair technician. This coverage may provide a duplication of coverage provided by other insurance.

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