

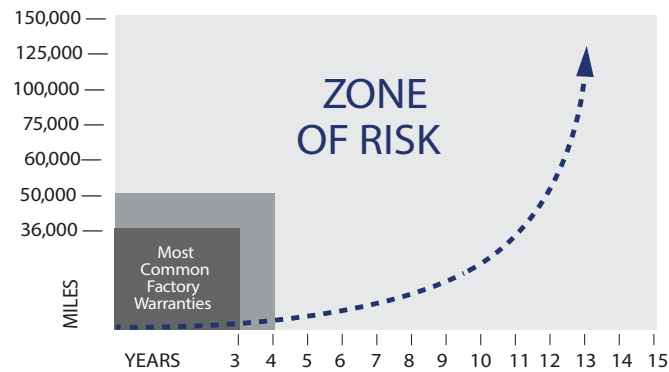
Mechanical Breakdown Insurance (MBI)

For Members that reside in California



FACT
1

As your vehicle gets older, the risk and cost of repairs increases



Essential protection against costly car repairs

- **Limit repair costs** to your deductible, if any, for covered breakdowns.
- **Choose your deductible***: \$0, \$100, \$250 or \$500.
- **Rental reimbursement** up to \$35 per day (5-day maximum, 10-day maximum for parts delay); available on the first day of a covered repair if your vehicle is held at a repair facility.
- **24-hour emergency roadside assistance up to \$100 per occurrence.** Includes towing, battery jump-start, fluid delivery, flat tire assistance and lock-out service.
- **Emergency travel expense reimbursement** up to \$200 per day (5-day maximum) for lodging, food and transportation expenses when a covered breakdown occurs 100 miles or more from home and your vehicle is held overnight at a repair facility in; not available to residents of NY.
- **Good at any authorized repair facility in the continental United States of America, Alaska, Hawaii and Canada.**
- **No out-of-pocket expense** (except any deductible). The administrator pays the repair facility directly for the covered repair.
- **Transferable to increase resale value:** Only if sold privately. Subject to transfer fee.
- **Cancelable and receive a full refund for an unused agreement within the first 60 days, or a prorated refund thereafter less an administrative fee.****

Mechanical Repair Coverage is Mechanical Breakdown Insurance in CA underwritten by Virginia Surety Company Inc. located at **175 West Jackson Blvd., Chicago, Illinois 60604, 1-800-752-6265**. This coverage is made available to you by CUNA Mutual Insurance Agency, Inc.

Replacement parts may be new, used, non-OEM or remanufactured. Be sure to read the Insurance Policy, which will explain the exact terms, conditions, and exclusions of this voluntary product.

*Not every deductible available on all MRC Plans or Terms

** Cancellation provision and administrative fees vary by state.

FACT
2

Repairs can be expensive

Engine	\$5,500
Transmission	\$3,550
Navigation System	\$1,570
A/C Compressor	\$1,355
Blind-Spot Sensor	\$1,330
Anti-Lock Brakes	\$1,310
Alternator	\$910
Power Window Motor	\$605
Lane Departure Warning	\$570
Back-Up Camera	\$500

Actual costs may vary by vehicle year, make and model. Prices are based on actual claim experience of Consumer Program Administrators, Inc. and its affiliated companies' customers as of January 2021. Your experience may be different.

PLATINUM PLAN

We will remedy any covered breakdown of your vehicle except items listed under the section titled "Maintenance & Parts This Policy Does Not Cover" and "Policy Limitations."

ADDITIONAL PARTS¹ COVERED BY PLATINUM:

HIGH TECH

† Factory Installed.

Automatic leveling system, cruise control actuator and module, electronic instrument panel control module, electronic stability control system, electronic traction control system, GPS/navigation system and antenna assembly, heated seat element and cooling seat components, rollover protection system. All gauges, sensors and relays.

ENTERTAINMENT SYSTEM

Antenna assembly, compact disc player/changer, DVD player and monitor, graphic equalizer, radio and speakers, satellite radio, telephone prewire/Bluetooth connectivity.

CONVENIENCE

Auxiliary power point, buzzer/chime (headlamps on, key in ignition), cigarette lighter, clock, compass, electrical or mechanical gas cover and trunk releases, glove box lamp (excluding bulb), headlight wiper motor transmission, illuminated entry lamp (excluding bulb), illuminated vanity mirrors, memory seat system, trip/mileage computer, trunk lamp (excluding bulb), volt/amp gauge, wiper motor transmission.

SAFETY AND SECURITY

Heads up display, night vision system, OnStar® system, remote keyless entry transmitter and receiver module, tailgate and hatchback actuators, theft alarm system, tire pressure monitoring system.

MISCELLANEOUS

Blend door motors, blower motor resistor (regulates fan speed), door hinges, mechanical seat adjustment, outside mirror remote adjusters, rear hatch or hood struts, rear suspension and steering components.

AND MORE!

There's so much our Mechanical Breakdown Insurance can do for you. Talk to us about the plan that's right for you today.

MECHANICAL BREAKDOWN INSURANCE

1. ENGINE

GASOLINE ENGINE

- Cylinder block and all internal lubricated parts
- Crankshaft
- Rod and main bearings
- Cam bearings expansion (freeze) plugs
- Connecting rods
- Wrist pins
- Pistons
- Piston rings
- Camshaft
- Cam tower
- Lifters
- Cylinder head
- Valves and guides
- Valve springs
- Rocker arms (cam followers)
- Pushrods
- Timing chain housing (cover)
- Timing chain and sprockets
- Timing belt and pulleys
- Timing belt tensioner
- Intake and exhaust manifolds
- Flywheel
- Balance shafts
- Harmonic balancer and retainer bolt
- Crankshaft pulley
- Valve covers
- Oil pan
- Oil pump and pressure relief valve
- Engine oil cooler hoses
- Oil filter adapter/housing
- Engine oil sending unit
- Engine mounts
- Water pump
- Temperature sending unit
- Thermostat and housing
- Fuel supply pump
- Vacuum pump
- Dipstick and tube
- Fasteners for all listed components

TURBOCHARGED/SUPERCHARGED/ROTARY/DIESEL/ ENHANCED ENGINES

- All of the above listed parts or equivalent plus:
- Turbocharger
- Waste gate controller
- Intercooler
- Hard lines
- Compressor
- Clutch and pulley
- Bypass valve
- Injection pump
- Lines and nozzles

2. TRANSMISSION

AUTOMATIC

- Case and all internal lubricated parts
- Oil pump
- Valve body
- Torque converter
- Vacuum modulator
- Governor
- Main shaft
- Clutches
- Bands
- Drums
- Gear sets
- Bearings
- Bushings
- Sealing rings
- TV cable
- Solenoids
- Electronic shift control unit
- Transmission mounts
- Cooler
- Cooler hoses and hard lines
- Dipstick and tube
- Fasteners for all listed components

STANDARD

- Case and all internal lubricated parts
- Main shaft
- Gear sets
- Shift forks
- Synchronizers
- Bearings
- Bushings
- Fasteners for all listed components

TRANSFER CASE – (4X4 VEHICLES)

- Case and all internal lubricated parts
- Main shaft
- Gear sets
- Chain and sprockets
- Bearings
- Bushings
- Mounts
- Electronic and vacuum engagement components
- Fasteners for all listed components

3. FRONT WHEEL DRIVE

- Final drive housing and all internal parts
- Carrier case
- Gear sets
- Chain and sprockets
- Bearings
- Bushings
- Axle shafts
- Universal joints
- Front hub bearings
- Rear hub bearings
- Locking hub assemblies (4X4)
- Drive shaft support
- Fasteners for all listed components

4. REAR WHEEL DRIVE

- Drive axle housing and all internal lubricated parts
- Carrier case
- Gear sets
- Bearings
- Bushings
- Limited slip clutch pack
- Axle shafts
- Front hub bearings
- Rear hub bearings
- Propeller shafts
- Universal joints
- Drive shaft support
- Fasteners for all listed components

5. STEERING (DOES NOT INCLUDE "REAR WHEEL STEERING" COMPONENTS)

- Housing/case and all internal lubricated parts
- Rack-and-pinion-equipped valve assembly
- Sector shaft
- Rack mounts and cushions
- Inner rod ends and bellows boots
- Speed sensor-or steering gear-equipped pitman shaft and valve assembly
- Sealing rings
- Bearings
- Pitman arm
- Center link
- Tie rods
- Idler arm
- Power steering pump and pulley
- Electric power steering motor
- Fluid reservoir
- Pressure and return hoses
- Cooler and hard lines
- Power cylinder assembly
- Steering main and intermediate shafts
- Coupling
- Fasteners for all listed components

6. FRONT SUSPENSION

- Upper and lower control arms
- Bump stop cushions
- Control arm shafts
- Torsion bar mounts and bushings
- Upper and lower ball joints including dust boots
- Steering knuckle (spindle)
- Wheel bearings and seals
- Stabilizer shaft
- Stabilizer linkage including mounts and bushings
- Strut rods and bushings
- King pins
- Fasteners for all listed components

7. BRAKES

- Master cylinder
- Assist booster
- Wheel cylinders
- Combination valve
- Disc brake calipers and rear caliper actuators
- Hard lines and fittings
- Backing plates
- Springs
- Clips and retainers
- Self-adjusters
- Parking brake linkage and cables
- Fasteners for all listed components

8. ELECTRICAL

- Alternator
- Voltage regulator
- Front and rear windshield wiper motors and delay controller
- Starter motor and drive
- Starter solenoid
- Wiring harnesses
- Manually operated switches (specifically turn signal, headlight, dimmer and wiper switches)
- Mechanically actuated switches (ignition, brake light and neutral safety switch)
- Electronic fuel injection system including all input/sensor & output/control units (except EGR valve) related to the fuel injection system
- Electronic ignition module
- Distributor and coil
- Engine management control unit
- Knock sensor and oxygen sensor

9. AIR CONDITIONING

- Compressor and mounting brackets
- Clutch and pulley
- Condenser
- Evaporator
- Orifice tube
- Accumulator
- Temperature control programmer
- High/low pressure cutoff switches
- High/low pressure hoses
- Pressure cycling switch
- Thermostat
- Drier
- Temperature control head
- Fasteners for all listed components
- Freon refrigerant if necessary in conjunction with the repairs of all listed components

10. BASIC HYBRID/ELECTRIC VEHICLE COMPONENTS

- Electric motor/generator(s) and all internal components
- Inverter/converter/transformer units and all internal components
- Inverter/converter/transformer units cover
- Continuously variable transmission (CVT) and all internal components
- Power split device and all internal components
- Reduction/reducer box and all internal components and fasteners for all listed components
- Hybrid battery junction block
- Hybrid battery main battery cable
- Electric alternating current compressor

11. SEALS AND GASKETS

- All seals and gaskets on the assemblies listed above

GOLD PLAN ALL SILVER PLAN COMPONENTS PLUS.*

12. ADVANCED COMPONENTS

- Anti-lock brake system
- Power seat motor(s) and transmission(s)
- Power window motor(s) and power regulator(s)
- Power door lock actuator(s)
- Digital and analog instrument display(s)
- Low fuel sensor
- Low coolant sensor
- Low oil sensor
- Electronic rearview mirror motor(s)
- Headlight door motor(s)
- Heated back glass
- Windshield wiper washer pump(s)
- Heater/AC blower motor
- Heater core assembly
- Heater control valve
- Radiator
- Radiator fan and clutch
- Radiator fan motor including fan blade
- Temperature sensor and relay
- Fuel tank and hard lines
- Fuel tank sending unit
- Power sun roof motor
- Convertible top motor
- Constant velocity joints
- Horn assembly

13. ADVANCED HYBRID/ELECTRIC VEHICLE COMPONENTS

- Onboard battery charging system
- Battery charge controller
- Motor/generator belt tensioner
- Drive motor dampener
- Voltage inverter reservoir
- Three-phase high-voltage cables
- Hydraulic or electric regenerative braking system
- Onboard computer system including all relays
- Sensors
- ECU & ECM (electronic control units/electronic control modules)
- Power switch/button
- Controller/electronic throttle control system

MEMBER'S CHOICE® MRC (Mechanical Breakdown Insurance in CA) pays for the cost of covered repairs less any deductible

Deductible**: \$0 \$100 \$250 \$500

What's Not Covered

• NORMAL MAINTENANCE SERVICES AND PARTS

- Maintenance services and parts described in the manufacturer's maintenance schedule for your vehicle
- Other normal maintenance services and parts including:
 - Engine tune-up, includes spark plugs, glow plugs, ignition wires, distributor cap and rotor
 - All batteries, including but not limited to hybrid/electric vehicle batteries
 - Filters, lubricants or fluids, air conditioning refrigerant, engine coolant
 - All hoses and belts (not specifically listed), wiper blades, brake pads and shoes, brake rotors and drums, suspension alignment

• BODY STRUCTURE AND PARTS

Glass, glass framework and fastening adhesives, trim, moldings, bright metal, paint, sheet metal, bumpers, alignment of body parts, flexible body parts, door panels, body panels, structural framework, convertible top framework, structural welds, hinges, door handles, vinyl and convertible tops and nonmechanical removable hardtop assemblies

• OTHER PARTS

Constant velocity boots, tires, wheel covers, wheel rims, wheels, wheel balancing, shock absorbers, suspension air bags, exhaust system, catalytic converter, friction clutch disc and pressure plate and clutch release bearing, sealed beam head lamps, light bulbs, lenses, upholstery

• ABUSE, MISUSE, AND LACK OF PROPER MAINTENANCE

• AFTERMARKET EQUIPMENT, COMPONENTS, SYSTEMS OR ACCESSORIES NOT INSTALLED BY THE MANUFACTURER

• NORMAL WEAR AND TEAR where no failure has occurred

• PRE-EXISTING CONDITIONS AND CORROSION

Certain conditions and components are excluded, such as inadequate maintenance and loss of coolant or lubrication of the vehicle. See the exclusions section of policy for complete details.

*Components not listed are not covered.

**Not every deductible available on all MRC Plans or Terms.