

American Security Insurance Company

A Stock Insurance Company

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USAA EXTENDED VEHICLE PROTECTION MECHANICAL BREAKDOWN INSURANCE

SCHEDULE OF COVERAGES

COMPREHENSIVE PROTECTION PLAN

New & Pre-Owned Vehicles



SCHEDULE OF COVERED PARTS

In the event of a **Breakdown** covered by this **Policy**, **We** will pay on behalf of or reimburse **You** for the reasonable costs to repair or replace any of the parts listed below, less any **Deductible**, in accordance with the Plan selected by **You** as shown on the **Declaration Page** and the terms and provisions of this **Policy**.

- 1) **ENGINE ASSEMBLY:** Cylinder block, cylinder head(s), rotor housings and all internally-lubricated parts, intake manifold, exhaust manifold(s), timing gears, timing chain(s) or belt(s), timing chain or belt tensioners(s) and timing chain or belt cover, valve cover(s), flywheel or flex plate, ring gear, harmonic balancer, oil pump, fuel pump, vacuum pump, water pump, oil pan, thermostat, turbocharger or supercharger housing(s) and their internal parts, waste gate, intercooler, and engine mounts.
- 2) **TRANSMISSION ASSEMBLY:** Transmission case, transaxle case, transfer case, and all internally-lubricated parts, torque converter, vacuum modulator, cooler and metal cooler lines, and transmission mounts.
- 3) **DRIVE AXLE ASSEMBLY:** Final drive and axle housing(s) and all internally-lubricated parts, flex disc, axle shafts and bearings, universal and constant velocity joints, drive shaft, center bearings, and drive shaft yokes.
- 4) **SUSPENSION ASSEMBLY:** Upper and lower control arms and their shafts and bushings, ball joints, steering knuckles and spindles, stabilizer and strut or track bars and their bushings and links, coil springs, torsion bars and their mounts, leaf springs and their shackles and bushings, hub bearings and wheel bearings and McPherson struts.
- 5) **STEERING ASSEMBLY:** Steering gear housing, rack assembly, belt-driven pump and its reservoir and all internally-lubricated parts, steering column shaft and its couplings and bearings, steering pump pulley and mounting bracket, pitman arm, idler arm, tie rods, and steering linkages.
- 6) **BRAKING ASSEMBLY:** Master cylinder, wheel cylinder, calipers and their seals, power booster, accumulator, combination valve, backing plate assembly, metal brake lines and fittings, brake pedal, and parking brake assemblies.
- 7) **ELECTRICAL ASSEMBLY:** Alternator, pulley and mounting bracket, voltage regulator, starter motor and its solenoid and drive, wiper motors, manually-operated switches, neutral safety switch, backup light switch, and brake light switch.
- 8) **HYBRID ELECTRIC VEHICLE (HEV):** Electric motor, power controller, hybrid transaxle, electronic transmission, inverter, generator(s) and electronic display monitor.
- 9) **AIR CONDITIONING AND HEATING ASSEMBLY:** Belt-driven air conditioning compressor, clutch and coil, pulley, compressor mounting bracket, idler pulley and bearing and its mounting bracket, serpentine belt tensioners and its pulley and bearing, condenser, evaporator, accumulator, dryer, expansion valve, orifice tube, heater core, heater control valve, blower motor, control cables, ducts, and plenum doors.

- 10) **FUEL DELIVERY SYSTEM:** Fuel injectors, injection pump, distribution rails, fuel pressure regulator, fuel tank and metal or plastic fuel lines and fittings, fuel level sending unit, throttle body, throttle cable, throttle linkage, and accelerator pedal.
- 11) **ENGINE COOLING ASSEMBLY:** Fan, clutch and shroud, thermostat, radiator and its brackets and recovery tank, and electric fan motor.
- 12) **INTERIOR ELECTRONICS:** Electronic climate control head, digital dash display, heads-up display projector and control unit, trip/mileage/engine function computer, cruise control assembly, factory-installed entertainment system including radio, magnetic tape player, compact disc player, and graphic equalizer.
- 13) **POWER TRAIN ELECTRONICS:** Ignition coil, distributor, timing control processor and sensors, fuel injectors, mixture control processor and sensors, IAC motor, cooling fan control processor and sensors. Electronically-controlled transmission – Transmission shift control processor and sensors.
- 14) **A.B.S. BRAKES:** A.B.S. booster/pump, master cylinder, solenoids, control processor and sensors.
- 15) **CONVENIENCE ACCESSORIES:** Power window motor, power seat motor and regulator, power lock motor and its relays and actuator, power mirror motors, power headlamp motor, power trunk or tailgate motor and solenoids, power side door motor, power top or sunroof motor, power antenna motor, horn and horn relay, rear window defogger/defroster, and side view mirror defogger.
- 16) **VEHICLE HARDWARE PACKAGE:** Bumper impact absorbers, headlamp mounting buckets, parking and side lamp bodies and sockets, hood latch and cables, hood hinges and springs, side door hinges, side door handles, glove box lock assembly, ash tray assembly, manual seat track assembly, courtesy light switches, trunk lid hinges and torsion bars, and trunk lid striker plate.
- 17) **ADVANCED TECHNOLOGY PACKAGE:**
 - a) Electronic Suspension – Variable suspension struts, switches, air tubes, control processor and sensors, air suspension bags, compressor, lines and fittings.
 - b) Four-Wheel Steering – Steering pump, gear housing or rack assembly and all internally-lubricated parts, power cylinder, center shaft, stepper motor, and control processor and sensors.
 - c) Traction Control – Linkage, solenoids, and control processor and sensors.
 - d) Memory Seat and Steering Wheel – Activator switches, motors, solenoids and control processor and sensors.
- 18) **CONSEQUENTIAL LOSS COVERAGE:** This **Policy** includes Consequential Loss Coverage, which is defined by the following two (2) statements (as an exception to the standard exclusion):
 - a) **Non-Covered Part Cause of Loss:** In the event a **Breakdown** occurs on a covered part under the Service **Policy** due to the failure of a non-covered part, the covered part will be repaired.
 - b) **Covered Part Cause of Loss:** In the event a **Breakdown** occurs on a non-covered part under the Service **Policy** due to the failure of a covered part, the non-covered part will be repaired.
- 19) **IN ADDITION TO ITEMS 1 – 18, THE COMPREHENSIVE PROTECTION PLAN COVERS ALL PARTS AND COMPONENTS OF THE VEHICLE EXCEPT FOR THE FOLLOWING ITEMS;**
 - a) Parts listed under the Exclusions from Coverage section of this **Policy**.
 - b) Parts covered under the manufacturers warranty, special policies, or recalls.

ADDITIONAL BENEFITS

Please refer to the Claims Procedures section for how to file a Claim for **ADDITIONAL** and **24-HOUR ROADSIDE ASSISTANCE BENEFIT** Claim instructions.



- 1) **Substitute Transportation:** In the event of a **Breakdown** covered by this **Policy**, **We** will pay on **Your** behalf or reimburse **You** for receipted expenses to rent a replacement vehicle from a licensed rental agency or for alternate public transportation while the **Vehicle** is at a licensed **Repair Facility** as stated in this subsection. **We** will pay the actual expenses, not to exceed fifty dollars (\$50) per day for every eight (8) labor hours, or portion thereof, flat rate labor time from a

- 2) **Travel/Lodging Reimbursement:** In the event that a **Breakdown** occurs more than one hundred (100) miles from **Your** home and results in a **Repair Facility** keeping the **Vehicle** overnight, **We** will reimburse **You** for receipted motel and restaurant expenses, up to one hundred dollars (\$100) per day for a maximum of three (3) days (total benefit per occurrence of three hundred dollars (\$300)). Any amount over the one hundred dollars (\$100) per day and aggregate amount of three hundred dollars (\$300) would be paid for by you. Prior authorization is not required for Travel/Lodging Reimbursement benefits.

24-HOUR ROADSIDE ASSISTANCE BENEFITS

CALL: 1-866-375-5374



- 1) **Towing and Wrecker Service:** In the event the **Vehicle** becomes disabled due to any mechanical failure which renders the **Vehicle** inoperable, **We** will arrange to have the **Vehicle** transported to the nearest qualified repair service facility and will pay up to a maximum of one hundred dollars (\$100) per occurrence for the transportation expenses. Any amount over the one hundred dollars (\$100) would be paid for by you.
- 2) **Flat Tire Change:** In the event of a flat tire on the **Vehicle**, **We** will arrange for a service provider to mount an inflated spare tire provided by **You** and will pay a maximum of one hundred dollars (\$100) per occurrence for the flat tire service call. Any amount over the one hundred dollars (\$100) would be paid for by you.
- 3) **Emergency Gas Delivery Service:** In the event the **Vehicle** runs out of gas, **We** will arrange for a service provider to deliver an emergency supply of gas for the **Vehicle** and will pay up to a maximum of one hundred dollars (\$100) per occurrence for the gas delivery service, excluding the cost of the gas. **You** are responsible for the cost of the emergency supply of gas at the time of delivery. Any amount over the one hundred dollars (\$100) would be paid for by you.
- 4) **Battery Jump Service:** In the event the **Vehicle** will not crank due to a weak or "run-down" battery, **We** will arrange for a service provider to boost or jump-start the battery and will pay up to a maximum of one hundred dollars (\$100) per occurrence for the battery jump service. Any amount over the one hundred dollars (\$100) would be paid for by you.
- 5) **Key Lockout Service:** In the event the keys for the **Vehicle** are lost, broken or accidentally locked in the **Vehicle**, or the **Vehicle** has a frozen lock, **We** will arrange for a service provider to unlock the **Vehicle** and will pay up to a maximum of one hundred dollars (\$100) per occurrence for the locksmith service, excluding the cost of replacement keys. **You** are responsible for the cost of any replacement keys at the time of service. Any amount over the one hundred dollars (\$100) would be paid for by you.

Note: The 24-Hour Roadside Assistance services are provided by Signature Nationwide Auto Club and their toll free phone number is 1-866-375-5374. **The Obligor for the 24-Hour Roadside Assistance Benefits is Signature Nationwide Auto Club.**