



WE'RE DRIVEN TO SERVE YOU BETTER...

At IWS, we've built our success on a commitment to you, the credit union member and your needs. We offer you a variety of comprehensive and flexible warranty programs, otherwise known as Vehicle Service Agreements (VSAs) in most states, or Mechanical Breakdown Insurance (MBIs) in other states. This commitment has driven us to become the most innovative, progressive and respected company in our field.

The obligations under this contract are insured by a policy of insurance issued by American Bankers Insurance Company of Florida in all states except Minnesota, which is insured by American Reliable Insurance Company, 11222 Quail Roost Drive, Miami, FL 33157. Once again, IWS has furthered its commitment to credit unions by giving you the confidence of knowing you are protected by a leader in the insurance industry.

As a leading provider of Vehicle Service Agreement programs to credit unions nationwide, only IWS can offer you peace of mind in your choice of protection plans. That means no matter which plan you choose, from our most affordable to our most comprehensive, whether for a new or eligible pre-owned vehicle, you'll get the additional security of knowing you have chosen one of the finest protection plans available.



IMPORTANT NOTICE

*This brochure is not a contract. Due to size limitations, only a general summary of the vehicle service contract plan is provided. Replacement components/parts may include the use of remanufactured or like kind and quality parts. For detailed information, refer to the Terms & Conditions of the IWS Vehicle Service Agreement.

** For feature pertaining to KeyGuard & Business Use, see terms and conditions.

Administrated by:



5901 Broken Sound Parkway, NW
Suite 400
Boca Raton, Florida 33487

Toll Free: 800.333.3028
Claims Service Center (Toll Free): 866.888.2085
Tel: 561.981.7000 • Fax: 561.981.7048
Website: www.iwsgroup.com

Florida License
#60076
PB040110



MECHANICAL PROTECTION PROGRAM VEHICLE SERVICE AGREEMENT

New and Eligible
Pre-Owned Vehicles



FEATURES

- Low deductible
- Towing \$100 (max per claim)
- Car rental (up to 5 days) \$250
- Nationwide protection
- Convenient access to services via toll-free number
- Travel Expenses \$100 per day up to \$300 trip interruption
- Increased vehicle resale value
- Roadside Assistance - \$80 per incident within 72 hour period
- **NEW** Accidental Loss Refund – optional coverage to protect against collision or acts of God only
- **NEW** KeyGuard – optional coverage for key/transponder replacement
- **NEW** Business Use – coverage for eligible business uses (surcharge applies)**

REMEMBER, A FACTORY WARRANTY IS NOT ENOUGH!

Most major repairs occur after the manufacturer's warranty expires. Borrowers are keeping their cars longer and repair costs keep rising.

WHY PURCHASE EXTENDED COVERAGE?

Your credit union may be willing to finance 100% of the cost at a low interest rate to help you afford this valuable protection. Pre-owned car buyers look more favorably upon a vehicle that comes with coverage. It represents a vehicle that has likely been well maintained by its owner. Should the buyer decline the option to purchase your coverage, you can cancel and apply for a pro-rata refund.

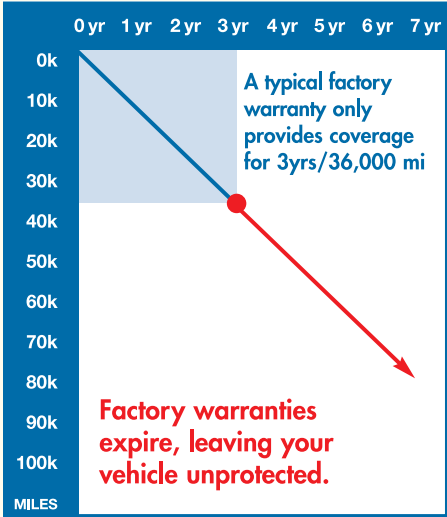
CREDIT UNION MEMBERS CAN SAVE UP TO 50%!

- The cost of this top of the line coverage may be included in your credit union auto loan for just pennies per day.
- Your car's resale value immediately increases with transferable coverage.
- 60 day money back guarantee.

IWS is dedicated to bringing you the most comprehensive coverage and service in the industry. **IWS PREMIER BRONZE COVERAGE** (Named Component Coverage with Wear & Tear) for new cars and eligible pre-owned cars provides repairs for the specific items below.

- 1. **ENGINE:** Engine block and heads, internally lubricated engine parts including, but not limited to: pistons, piston rings, piston pins, crankshaft and main bearings, connecting rods and bearings, camshaft and bearings, timing chain, timing chain tensioner and guides, timing gears, intake and exhaust valves, valve springs, valve guides, oil pump, push rods, rocker arms, rocker arm shafts, hydraulic and solid lifters, distributor shaft and housing, balance shaft. The following external parts are also covered: mounts, timing belt, timing belt tensioner, intake manifold, harmonic balancer/ crank pulley, serpentine belt tensioner, valve covers, timing gear cover.
- 2. **ENGINE (Diesel):** The above listed parts.
- 3. **ENGINE (Rotary):** The above listed parts plus rotors, rotor seals, rotor chamber, eccentric shaft and bearings and all other internal parts of a rotary engine.
- 4. **COOLING SYSTEM:** Heater core, radiator, water pump, cooling fan motors, fan, fan clutches.
- 5. **FUEL PUMP (Mechanical or Electric):** Housing, diaphragms, springs, valves and actuating lever.
- 6. **FUEL INJECTION:** Fuel tanks and lines, fuel injector metering pump, fuel injectors, and fuel distributor and throttle body.
- 7. **TRANSMISSION (Automatic):** Transmission case, internal parts including, but not limited to: torque converter, solenoids, gears, shafts, bearings, bushings, bands, clutch plates, friction and steel drums, oil pumps, servo units, valve body and plate, governor, rings, valves, flex plate and/or ring gear. The following external parts are also covered: mounts.
- 8. **TRANSMISSION (Manual):** Transmission case, internal parts including, but not limited to: bearings, bushings, shafts, spacers, main drive gear, main shaft, shift forks, synchronizing drum, mounts, gears and all units within the overdrive housing. Coverage does not include the clutch assembly, clutch pressure plate, flywheel, pilot bearing and throwout bearing.
- 9. **TRANSFER UNIT (4 X 4):** internal parts including, but not limited to: bearings, bushings, sprockets, chains, sleeves and gears and viscous coupler.

- 10. **DRIVE AXLES:** Internal parts including, but not limited to: ring and pinion gears, spider gears, side gears, bushings, bearings, spacers, yokes, axle shafts, lock rings, retainers and axle bearings. The differential housing is also covered if damage is caused by Breakdown of any of the above covered components.
- 11. **DRIVE SHAFT, CENTER SUPPORT AND UNIVERSAL JOINTS:** Including constant velocity joints and tripod joints.
- 12. **STEERING (Manual and Power):** Internal parts in rack and pinion, internal parts in recirculating ball housing, power steering pump, pivot joint.
- 13. **ELECTRICAL & ELECTRONICS:** Alternator, generator, voltage regulator, front & rear wiper motor (including internal circuit board, relay and delay switch), starter motor and solenoid, starter drive and ring gear, power window switches, power seat switches, turn signal switch, headlamp switch, brake light switch, emergency warning flasher switch, fuel gauge sending unit, power seat motors, power window motors and regulators, power door lock actuators, electronic ignition module, multifunction switch, computerized timing and mixture control unit and coil pack. Electronic level control compressor and its sensors and limiters, thermometer and electronic engine control module (ECM).
- 14. **AIR CONDITIONING:** *Compressor, internal assembly, including pistons, rods, valves, bearings and shafts, clutch, coil



and pulley, condenser, evaporator core. *Note: If system has R-12 refrigerant, R-12 will be used for replacement while supplies last. If R-12 is not available, the system will be converted to use R-134a refrigerant to meet environmental standards. If replacement is due to a covered component, We will cover it. If due to a non-covered component, Contract Holder is responsible.

- 15. **FRONT SUSPENSION:** Control arm shafts and bushings, upper and lower ball joints, steering knuckles, front axle bearings, spindle supports.
- 16. **BRAKES (Non-ABS):** Master cylinder, power assist boosters and valve, wheel cylinders, calipers, steel lines and fittings, vacuum assist pump, springs, clips and retainers, self adjusters, rear activators, parking brake linkage and cables.
- 17. **ANTI-LOCK BRAKE SYSTEM (ABS):** The non-ABS covered components listed above plus the following: Booster and pump, master cylinder.

Without proper coverage, you could pay hundreds, or even thousands of dollars for mechanical repairs relating to:	
Engine.....	\$2,900
Transmission	\$1,500
Suspension	\$1,000
Electrical Components	\$550
Average repair costs represented	



- 18. **SEALS AND GASKETS:** Seals and gaskets are covered for components and/or parts listed.
- 19. **BUSINESS USE:** Coverage is provided if the Business use surcharge has been paid as specified on Your Declaration page. Eligibility is limited to the following: cars, trucks and vans used for route sales, inspections, maintenance, repair, landscaping, carrying tools to a job site and eligible vehicles owned by religious/ charitable organizations.

OPTIONAL COVERAGE

ACCIDENTAL LOSS REFUND – Refunds the full Contract purchase price of this Agreement, up to \$2,000.00 or actual value of Vehicle whichever is less, if said Vehicle is considered a Total Loss by an Automobile Insurance provider due to COLLISION OR ACTS OF GOD ONLY.

KEYGUARD - In the event Contract holder’s key is lost, stolen or destroyed IWS will pay for a replacement key in the amount of and not to exceed, \$500 per year for Tier 1 vehicles or \$900 per year for Tier 2 vehicles.**