



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.

**PREMIER
LATINUM**

**MECHANICAL PROTECTION PROGRAM
VEHICLE SERVICE AGREEMENT**

New and Eligible
Pre-Owned Vehicles



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
PP040110





FEATURES

- Low deductible
- Towing \$100 (max per claim)
- Car rental (up to 10 days) \$500
- 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 PLATINUM COVERAGE** (Named Exclusion Coverage) for new cars and eligible pre-owned cars provides for repairs on all parts of the vehicle except specifically excluded failures such as, but not limited to the following.*

- Maintenance services and parts described in the "Manufacturer's Requirements" section.
- Other normal maintenance services and adjustments or cleaning including but not limited to tune-ups, pcv valve, alignments, wheel balancing, filters, lubricants, engine coolant, fluids, spark/glow plugs, brake pads, linings and shoes, belts, hoses, wiper blades, air conditioning recharge, manual clutch disc lining.
- Glass, lenses, sealed beams, light bulbs, tires, hub caps, trim moldings, clutch assembly such as but not limited to: clutch disc; pressure plate; throw out bearing, bright metal, upholstery, paint, exhaust system including the catalytic converter, brake rotors and drums, shock absorbers, batteries, airbags, carburetors. Any physical damage or body parts. Outside door handles, waterleaks, weatherstrips, rust, wind, noise, squeaks or rattles, carpet, convertible or vinyl tops, rims.
- Aftermarket parts or accessories not produced or approved by the Vehicle manufacturer such as, but not limited to, wheels /wheel covers, sunroofs, stereo systems, air conditioning systems, alarm systems, electronic equipment including but not limited to, CB radios, TV's, video cassette players, GPS navigational electronic equipment and cellular telephones.

- Pre-existing conditions, any failures resulting from continued operation, physical damage, contamination of fluids, coolants or lubricants, rust, corrosion, carbon, varnish, engine sludge or foreign material, lack of lube, abuse and lack of maintenance.

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.**

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

