

POWERTRAIN ONLY PROGRAM

VEHICLE SERVICE AGREEMENT

Eligible Pre-Owned Vehicles



WIWS

American Airlines
Credit Union





- Low deductible
- Towing \$100 (max per claim)
- Car rental (up to 5 days) \$250
- Nationwide protection
- · Convenient access to services via toll-free number
- · 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)

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 UNIONS MEMBERS WILL HAVE PEACE OF MIND KNOWING THEIR FAMILY'S INVESTMENT IS PROTECTED

- 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 PREMIER POWERTRAIN COVERAGE (POWERTRAIN ONLY

coverage for credit unions members for 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, accessory 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, water pump, vacuum pump, air cleaner housing, sensors.

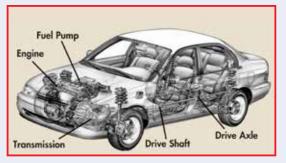
- 2. **ENGINE (DIESEL):** The above listed parts.
- 3. **ENGINE (ROTARY):** The above listed parts plus rotors, rotor seals, rotor chamber, eccentric shaft and bearings and all other internal parts of a rotary engine.
- 4. FUEL PUMP (MECHANICAL OR ELECTRIC): Housing, diaphragms, springs, valves and actuating lever.
- 5. TURBO CHARGER: Internal parts, vanes, shafts, bearings; housing if damage is caused by a Breakdown of any of the above covered
- 6. 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: vacuum modulator, mounts, solenoids, transmission controller.
- 7. 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.
- 8. TRANSFER UNIT (4 X 4): Case, internal parts including, but not limited to: bearings, bushings, sprockets, chains, sleeves and gears, viscous coupler, shift forks.
- 9. 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.
- 10. DRIVE SHAFT, CENTER SUPPORT AND UNIVERSAL JOINTS: Including constant velocity joints and tripod joints.
- 11. SEALS AND GASKETS: Seals and gaskets are covered for components and/or parts listed.
- 12. **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

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.

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.

POWERTRAIN PROTECTION



IMPORTANT NOTICE

*This brochure is not a contract. Due to size limitations, only a general summary of the Powertrain Only Program for members of DCUC affiliated credit unions is provided. For detailed information, refer to the Powertrain Only Program for members of DCUC affiliated credit unions Contract.

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





5901 Broken Sound Parkway, NW Suite 400 <u>Boca Raton, Florid</u>a 33487

Toll Free: 800.333.3028 Claims Service Center (Toll Free): 866.888.2085

Tel: 561.981.7000 • Fax: 561.981.7048 Florida License #60076
Website: www.iwsgroup.com POWERTRAIN040110