



# Major Mechanical Protection

Vehicle Protection Options	Engine	Transmission	Transfer Case	Drive Axle	Electrical	Brakes	Air Conditioning	Seals & Gaskets	Ignition & Charging	Engine Cooling	Hybrid/Electric	Suspension	Fuel System	Steering	Special Electronics	Plan Explanations
<b>Ultimate</b> 0–150,000 Odometer Mileage Up to 15 Years	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	EXCLUSIONARY COVERAGE*
<b>Deluxe</b> 0–150,000 Odometer Mileage Up to 15 Years	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	NAMED PARTS COVERAGE*
<b>Select</b> Unlimited Miles Odometer Mileage Unlimited Vehicle Age	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓						NAMED PARTS COVERAGE*

## ULTIMATE

**EXCLUSIONARY COVERAGE:** Covers the cost of mechanical breakdown of manufacturer installed mechanical or electrical parts. Coverage is so extensive that the plan only names those parts that are excluded from coverage. *\*See policy for a complete list of coverage*

## DELUXE AND SELECT

**NAMED PARTS COVERAGE:** Covers the cost of repairs due to mechanical breakdown of manufacturer installed named mechanical or electrical parts. *\*See policy for a complete list of coverage*

### Guidelines

- All miles are additive and contract terminates once added miles are concluded or once term months have been reached, whichever comes first.
- Maximum liability for Select coverage is limited to \$5,000 or two times the price paid for the contract, whichever is greater.
- A 30 day and 1,000 mile exclusionary period will apply for Select Plan ONLY.
- Seals and Gaskets
  - Ultimate and Deluxe (see policy for specifics)
  - Select (only in conjunction with a covered repair)
- Special Electronics (Ultimate and Deluxe Only)- GPS/Navigation System; Night Vision System; Video components (e.g. back-up camera, video touch screen, DVD player, video game player); and Proximity sensors. See contract for additional details.

### Deductibles (per visit):

- 2 options:  
\$100 (standard)  
\$0 (surcharge applies)

### Includes:

- Coverage for **modified vehicles\***

### • Commercial Use\*

- **Consequential Loss** - Covers non-covered components only if damaged by a covered part. Claim limit is \$2,000 maximum aggregate.
- Electric/Hybrid drive battery coverage up to \$2,000 (**Ultimate only**).

*\*See policy for list of exclusions or complete list of coverages.*

## MAJOR MECHANICAL PROTECTION

**Major Mechanical Protection** is a vehicle protection plan that protects borrowers from the cost associated with most unexpected mechanical breakdowns.



### WHAT BORROWERS NEED TO KNOW

- No inspection is required for used vehicles.
- Pre-existing conditions are not covered.
- Always follow the manufacturer's maintenance schedule and keep all maintenance records and receipts.
- Repairs can be made at the dealership or any licensed repair facility, in the United States or Canada.
- Always have repair facility call **Mercury's Claims Authorization Number (800-654-8455)** for authorization prior to getting repairs done and with the final claim amount.  
**(Monday–Friday, 7 AM–7 PM CST)**  
**(Saturday, 8 AM–4PM CST)**  
After hours calls are answered by Mercury and member information is taken. Calls will be returned the next business day.
- Mercury will supply a credit card number to the repair facility for payment of all authorized repair costs.
- Emergency repairs can be self-authorized if failure is of a serious or urgent nature, which renders the vehicle inoperable or unsafe to operate during a weekend or after normal business hours.
  - Must be a covered repair.
  - Must be reported the next business day.
- Transferable to a new buyer for a \$50 fee (maintenance records must be available) (\$40; AZ & FL).
- Borrowers may receive a full refund on cancellations made within 60 days of the contract purchase date. Cancellations made after 60 days will be refunded at a prorated amount. A cancellation fee will apply and varies by state (see policy for details).

**Auto Deductible Reimbursement** up to \$500 towards your insurance deductible in the event you have a paid collision or comprehensive claim against your automobile insurance policy (Ultimate Protection Only and Not Available in all States)

### CONTACT INFORMATION

Claims Authorization: 1-800-654-8455  
SWBC Specialty Products Division: 1-866-270-3672  
Roadside Assistance 1-888-833-1287



### VALUE ADDED BENEFITS

On-site emergency **Roadside Assistance Service** (Sign & Drive) (up to \$100 per trip) includes:

- Towing Service
- Lost Key/Lockout Service
- Emergency Fuel & Fluid Delivery
- Jumpstart/Winching
- Tire Change (using the borrower's spare tire)
- **Key Fob Replacement**
  - \$400 maximum benefit (1) one occurrence per 12-month period during term of contract (Ultimate and Deluxe)
- **Trip Interruption** (reimbursable benefit)
  - \$150 per day
  - \$450 maximum
- **Rental Vehicle**—based upon cost of repair (reimbursable benefit) **Uber and Lyft accepted**
  - \$175 maximum benefit
  - \$350 maximum if repair parts are delayed
- **Tire Road Hazard**
  - \$150 per tire/\$600 max during term of contract
- **Total Loss Refund**
  - If vehicle is deemed a total loss due to physical damage or theft, the agreement purchase price will be refunded.



### EXCLUSIONS

- Damage caused by rust, corrosion, oxidation, contamination, sludge, restricted oil passages, improper amounts or types of fluids.
- If the odometer is inoperative, altered, or tampered with.
- Pre-existing conditions.
- Vehicles declared equipped, identified as, or used for:
  - delivery
  - emergency
  - racing
  - rebuilt
  - salvaged
  - snow plow
  - declared a total loss
  - Gray Market Vehicles
- Vehicle alterations or modifications not made by the manufacturer; or using vehicle in a manner not recommended by the manufacturer.
- Trucks, Utility Vehicles and Vans may not exceed a one ton rating and 10,000 GVW

See policy for complete list of exclusions.