

VALUEMAX VSC PROGRAM

COVERAGE LEVEL:	LIMIT OF LIABILITY	COVERAGE EFFECTIVE DATE	SEALS & GASKETS
4	Our aggregate limit of liability for all pending and paid Claims for Level 4 Coverage shall not exceed the NADA Clean Retail value at the time of Breakdown as determined by the NADA Used Car Guide (without consideration of or deduction for the cost of repairs associated with the Breakdown). <i>For Salvage/Rebuilt Vehicles, if the applicable surcharge has been paid, the Vehicle's value will be determined based on the NADA Rough Trade-In value at time of repair or 60% of NADA Clean Retail – whichever is less.</i>	Day One Coverage Level 4 Coverage begins on the Effective Date and Mileage and will expire on the Expiration Date or Mileage, whichever occurs first, as shown in the Declarations Section, and/or when the Limits of Liability for the Contract have been reached.	Provides coverage for the replacement of Seals & Gaskets, designed to prevent the loss of necessary coolants, lubricants, and fluids on all covered components as standalone failures and/or repairs on vehicles with up to 150,000 miles at time of sale ¹ .
3	Our aggregate limit of liability for all pending and paid Claims for Level 3 Coverage shall not exceed the NADA Clean Retail value at the time of Breakdown as determined by the NADA Used Car Guide (without consideration of or deduction for the cost of repairs associated with the Breakdown). <i>For Salvage/Rebuilt Vehicles, if the applicable surcharge has been paid, the Vehicle's value will be determined based on the NADA Rough Trade-In value at time of repair or 60% of NADA Clean Retail – whichever is less.</i>	Day One Coverage Level 3 Coverage begins on the Effective Date and Mileage and will expire on the Expiration Date or Mileage, whichever occurs first, as shown in the Declarations Section, and/or when the Limits of Liability for the Contract have been reached.	Provides coverage for the standalone failure of the cylinder head and/or intake manifold gaskets only. All other leaking and/or failed Seals and Gaskets are not covered as standalone failures and/or repairs and will be replaced only when required in connection with a covered repair, unless the Seals and Gaskets Option is selected¹.
2	Our aggregate Limit of Liability for all pending and paid Claims for Level 2 Coverage shall not exceed the lesser of NADA Average Trade-In value at the time of Breakdown as determined by the NADA Used Car Guide (without consideration of or deduction for the cost of repairs associated with the Breakdown) or \$10,000. Once a component has been repaired or replaced, there is no further coverage for that component.	Day One Coverage Level 2 Coverage begins on the Effective Date and Mileage and will expire on the Expiration Date or Mileage, whichever occurs first, as shown in the Declarations Section, and/or when the Limits of Liability for the Contract have been reached.	Provides coverage for the standalone failure of the cylinder head and/or intake manifold gaskets only. All other leaking and/or failed Seals and Gaskets are not covered as standalone failures and/or repairs and will be replaced only when required in connection with a covered repair, unless the Seals and Gaskets Option is selected¹.
1	Our aggregate Limit of Liability for all pending and paid Claims for Level 1 Coverage shall not exceed the lesser of NADA Rough Trade-In value at the time of Breakdown as determined by the NADA Used Car Guide (without consideration of or deduction for the cost of repairs associated with the Breakdown) or: (1) a per Claim limit of \$1,200 and a \$2,500 aggregate on all Contracts with 3 or 6 month terms; (2) a per Claim limit of \$2,400 and a \$5,000 aggregate on all Contracts with 12 or 24 month terms.	3- or 6-Month Terms – Day One Coverage Level 1 Coverage begins on the Effective Date and Mileage and will expire on the Expiration Date or Mileage, whichever occurs first, as shown in the Declarations Section, and/or when the Limits of Liability for the Contract have been reached. 12- or 24-Month Terms – Waiting Period Level 1 Coverage begins upon expiration of a Waiting Period of 30 days AND 1,000 miles from the date/mileage on the date of Contract purchase unless optional Day One Coverage is selected in the Declarations Section and its surcharge paid.	Covered only when required to be replaced in connection with a covered repair. Leaking and/or failed Seals and Gaskets are not covered as standalone failures and/or repairs.

¹Seals & Gaskets coverage will expire when the Vehicle reaches 175,000 miles as indicated on the odometer, after which Seals and Gaskets are covered only when required to be replaced in connection with a covered repair.

VALUEMAX VSC PROGRAM DETAILS

TERM/MILES ADDED TO SALE DATE & CURRENT MILEAGE | ANY MILE/UNLIMITED MILE OPTIONS



Redefine your value proposition with **ValueMax Protection!** Our program includes 4 levels of Day One coverage with value-added benefits including concierge services, roadside assistance with GPS location tracking and more!

LEVEL 4
Top-level exclusionary coverage providing the most comprehensive protection for vehicles **10 years old or newer with up to 150,000 miles with Seals & Gaskets included.**

LEVEL 3
Comprehensive stated component coverage providing protection against expensive repairs. Available for vehicles **15 years old or newer with up to 200,000 miles.**

LEVEL 2
Strong stated component coverage providing solid peace of mind for the road ahead. Available **for any make or model vehicles 20 years old or newer with any mile option.**

LEVEL 1
Affordable protection for the most important (and expensive to repair) stated components. Available **for vehicles 20 years old or newer with any mile option.**

- AT A GLANCE DETAILS:**
- DEDUCTIBLE**
- Standard – \$100
- INCLUDED BENEFITS**
- Reimbursement of deductible for parts covered under manufacturer's warranty.
 - Car rental coverage while vehicle is repaired.
 - Reimbursement for meals and lodging while vehicle is repaired, when far away from home.
 - Roadside service for minor mechanical issues, flat tires, dead batteries, if out of gas, or the engine needs fluids.
 - Towing service to a repair facility when vehicle is disabled.
 - On-site locksmith service, if keys are accidentally locked in the vehicle.
- ADDITIONAL DETAILS**
- ValueMax is fully insured by an A. M. Best "A" rated insurance carrier**
 - Claims Paid at Retail Parts & Labor**
 - Salvage/Rebuilt Vehicles Accepted
 - Canadian Grey Market Vehicles Accepted
 - True Wear & Tear / Seals & Gaskets
 - Progressive Damage
 - Tire Height Modifications Up to 4" (No surcharge)
 - Endurance Protect App:** Instant access to Concierge services, vehicle and coverage details, instant roadside service calls with live GPS tracking, and much more!

ENDURANCE
DEALER SERVICES

400 SKOKIE BLVD., STE 105 | NORTHBROOK, IL 60062
WEB ENDURANCEDS.COM

ENDURANCE DEALER SERVICES

ADDITIONAL COVERAGE DETAILS



This is a general outline of coverage for marketing purposes only. Actual terms and conditions may vary by state. See contract for complete provisions, exclusions and limitations.

ADD-ON COVERAGE OPTIONS & PROGRAM SURCHARGES

HIGH TECH OPTION:

Available on Level 2 and 3 Coverage only. Provides coverage for back-up camera and sensors/perimeter warning, video system and display screen, radio, compact disc player, cassette player, GPS/NAV systems, blind spot sensors, electronic driver information display, and anti-theft systems (*remote excluded*). (*The above items, plus an expansive list of additional components, are included on Level 4*).

UNLIMITED MILES OPTION:

Available for Levels 3 and 4 Coverage on 24 or 36 month terms only. With this surcharge, mileage restrictions are removed. (*Not available for Commercial Use Vehicles*).

SEALS & GASKETS OPTION:

Available on Level 2 and 3 Coverage for vehicles with up to 150,000 miles; Included on Level 4. Provides coverage for the replacement of Seals and Gaskets, designed to prevent the loss of necessary coolants, lubricants and fluids of all listed components, as standalone failures and/or repairs. (*After 175,000 miles, Seals & Gaskets are covered only when required to be replaced in connection with a covered repair*).

DAY ONE COVERAGE OPTION:

For Level 1 on 12 or 24 month terms. Standard Waiting Period is waived with this surcharge. (*Day One Coverage included on all other Levels*).

COMMERCIAL USE OPTION:

Available with surcharge.

Provides coverage for vehicles used for the business purpose of providing ride-share services (Uber, Lyft, etc.), farming or ranching, pushing, pulling, or hauling material of any kind, route work, job site activities, service or repair work, or has been issued commercial plates in the state in which it is titled, or is used for a commercial enterprise. Vehicles used commercially for snow removal must be equipped with factory installed or factory authorized snowplow package. Usage must not exceed manufacturer's ratings and/or limitations. (*Cannot be combined with the Unlimited Miles option*).

HYBRID ELECTRIC VEHICLES:

Mandatory surcharge. Provides coverage for hybrid electric vehicle parts/components including: Electric motor, power controller, inverter assembly, generator(s), electronic air conditioning compressor, and electronic power steering pump. (*HEV Battery/ Battery Pack excluded*).

SALVAGE/REBUILT VEHICLES:

Mandatory surcharge. Provides coverage for vehicles that have ever had a Salvage/Rebuilt title. (*Not available on any vehicle that has been declared True Mileage Unknown (TMU), or has ever been branded for flood, fire, or saltwater damage*).

TURBO/SUPERCHARGER (OEM

equipment only): Mandatory surcharge. Provides coverage for all internally lubricated parts of the turbo/supercharger housing plus the waste gate. (Turbo/Supercharger housing is only covered if damaged by an internally lubricated part).

4 WHEEL/ALL WHEEL DRIVE:

Mandatory surcharge. Provides coverage for all internally lubricated parts within the transfer case, including but not limited to all bearings, bushings, chains, gears, sleeves, and sprockets. (Transfer case is covered only if damaged by an internally lubricated part).

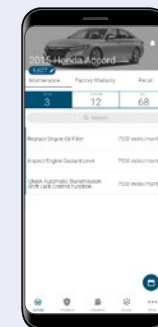
DIESEL VEHICLES:

Mandatory surcharge. Provides coverage for by-mechanical-failure-only fuel pump (electric or mechanical), pressure regulator, metering valve and fuel injectors.

LIFT KIT:

Mandatory surcharge. Provides coverage for vehicles equipped with body or suspension lifts at the time of vehicle purchase. Lift kit modifications, and all assemblies that are in addition to factory installed parts, are excluded from coverage. The maximum increase for a body/suspension lift combined cannot exceed 6 inches. (*No coverage is available for suspension reductions or undersized wheels or tires*).

VALUE-ADDED ROADSIDE BENEFITS INCLUDED WITH ALL PLANS!



ENDURANCE PROTECT APP

Customers can utilize our new App¹ to view and manage their vehicle's maintenance schedule, original factory warranty details, and recall notices, reach live Concierge services, view service contract details, request roadside service with live GPS location tracking, and much more!

CONCIERGE SERVICES

All Vehicle Service Contract plans 12 months or longer include 24/7 access – from anywhere in the world – to personal Concierge services for the life of every contract.

VEHICLE PROTECTION

Endurance pays the manufacturer's suggested retail price for parts and your repair facility's posted labor rate, plus all tear-down, diagnostic, fluids and taxes on covered repairs.

ACCEPTED BY ALL LICENSED REPAIR FACILITIES

Endurance protection plans are accepted by repair facilities nationwide. All claims are paid directly by corporate credit card.

TRIP INTERRUPTION

If your customer's vehicle breaks down due to a covered component, and they're more than 100 miles away from home, Endurance provides reimbursement of meal and/or lodging expenses for up to 5 days at \$200 per day.

ROADSIDE ASSISTANCE

- 24-hour roadside assistance
- Flat tire change
- Vehicle jump start
- Lockout key recovery
- Emergency fluid(s) delivery

RENTAL REIMBURSEMENT

If your customer needs a rental vehicle due to covered repair work, Endurance will provide rental coverage with no deductible for up to 5 days at \$50 per day.

TOWING COVERAGE

All Endurance protection plans provide no-cost Sign & Drive towing (to the selling dealer) up to 50 miles or to the nearest qualifying repair facility.

INCREASED RETAIL VALUE

If your customer sells their vehicle, any remaining Endurance coverage can be transferred to the new owner, allowing the possibility of higher resale value.

¹App/Concierge services available only on terms 12 months or longer

