



RV PROTECTION

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For Claims Authorization



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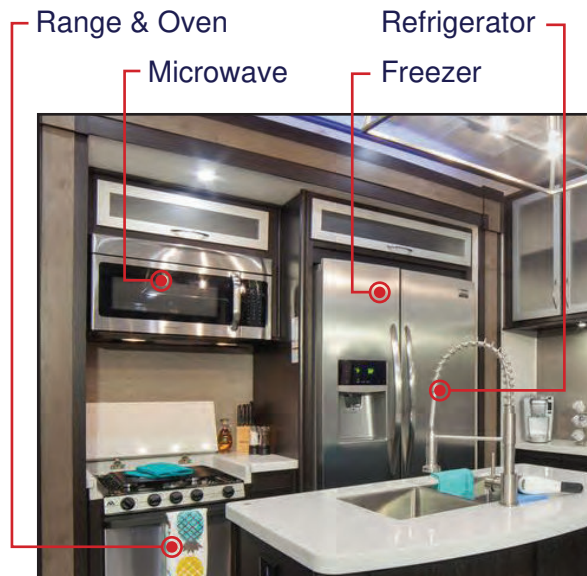
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The National RV Dealers Association
&
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Provided and administered by one of the following:
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P.O. Box 768
Warrenville, IL 60555
800.579.2233 | agws.com

This information is intended to provide only an outline of the types of coverages, exclusions, and limitations of the vehicle service contract(s) described in this brochure and should not be relied upon when purchasing a specific service contract. For exact coverages, exclusions, and limitations, please review the service contract itself.



REPLACEMENT COST*

REPLACEMENT PART	GAS	DIESEL
Engine	\$12,000	\$25,000
Transmission	\$4,500	\$8,000
Rear Axle	\$3,000	\$5,000
Refrigerator	\$2,600	\$2,600
Air Conditioning	\$1,600	\$1,600
Generator	\$3,000	\$4,500
Alternator	\$300-\$500	\$450-\$800
Leveling Hydraulics	\$900-\$2,500	\$900-\$2,500

*Costs shown are national averages - actual cost may vary per vehicle.



RV PROTECTION



MOTORHOME

MOTORHOME

Our Platinum Plan

An exclusionary level of coverage that covers all repairs except those components shown in the exclusions list in the vehicle service contract. The Platinum Plan also includes the convenience package and audio/video technology that is listed under optional coverage at no additional cost.

Our Gold Plan

Coverage includes named components 2-27.

Coach/Living System

Coverage includes named components 13-27.

- 1. PLATINUM EXCLUSIONARY COVERAGE:** All repairs except those items listed under the - what this agreement does not cover section.
- 2. ENGINE:** All internally lubricated parts including the cylinder block and cylinder heads. Includes: pistons, wrist pins, rings, cylinder liner sleeves, connecting rods and bearings, crankshaft and main bearings, camshaft, followers, lifters, cam bearings, push rods, valves, valve seats, retainers, springs, guides, bushings, rocker arms and shafts, timing chain or timing belt, timing gears, timing chain tensioners, eccentric shaft, balance shaft, oil pump, oil pump pick up screen, and drive shaft. Water pump, fuel delivery pump, intake manifold, exhaust manifolds, oil pan, valve covers, timing chain housing and cover, harmonic balancer, flywheel/flexplate, oil dipstick and tube, oil filter adapter housing, oil cooler, engine mounts and cushions, engine torque strut, and vacuum pump. When your vehicle is described on the information page as a diesel or turbo diesel, the following additional parts are covered: diesel injection pump, fuel heater, and injectors (except when the breakdown results from contamination). When the diesel engine is also equipped by the original manufacturer with a turbocharger, the following parts are covered: turbocharger-turbine and housing, wastegate/dump valve, intercooler or charged air cooler.
- 3. TRANSMISSION:** All internally lubricated parts including the transmission case. Includes torque converter, vacuum modulator, transmission mount and cushion, transmission oil cooler, transmission oil pan, cover, electronic shift control unit and solenoids, dip stick, and filler tube.
- 4. DRIVE AXLE:** (Front and rear) All internally lubricated parts including the differential housing, transaxle housing, and final drive housing. Axle shafts, constant velocity joints including boots, universal joints, driveshafts, hub bearings, supports, retainers, and bearings.
- 5. SUSPENSION:** (Front and Rear) Includes strut bar and bushings, upper and lower control arms, control arm shafts and bushings, upper and lower ball joints, steering knuckles, wheel bearings, stabilizer shafts and bushings, kingpin and bushings, torsion bars, spindle and spindle supports, coil springs, leaf springs, leaf spring shackles, and bushings. Suspension leveling-height sensor, control switch, compressor, and air drier.
- 6. STEERING:** All internally lubricated parts including the steering gear box and gear housing. Includes rack and pinion gear, power steering pump, main and intermediate shafts and couplings, tilt/telescoping steering column, power steering pump, reservoir, oil cooler, power control valve and cylinder, pitman arm, idler arm, tie rod and tie rod ends, drag links, center link, bell cranks, and hydraulic steering damper.
- 7. AIR CONDITIONER:** Compressor, clutch, clutch pulley, clutch coil, condenser, evaporator, POA valve, expansion and suction valves, orifice, accumulator, high/low pressure cutoff switch, receiver-drier, idler pulley and bearing, compressor mounts, temperature control programmer, power module, blower motor and fan, blower resistor, P.C. boards, ducts, registers, and outlets.
- 8. HEATING & COOLING (CHASSIS):** Water pump including housing, impeller, bearings and bushings, radiator, engine thermostat, fan, fan clutch, fan motor, fan controller module, coolant recovery unit, electric block heater, fan shroud, heater core, heater ducts, and registers.
- 9. FUEL DELIVERY:** Fuel supply pump, fuel tanks, auxiliary tank switch, fuel tank sending units, fuel pressure regulator, fuel distributor, fuel injectors (except when the cause of breakdown is contamination), and fuel injection pump.
- 10. BRAKES:** Master cylinder, power assist booster and pump, wheel cylinders, combination valve, equalizer valve, hydraulic control unit, disc calipers and rear actuators, power brake cylinder, backing plates, parking brake linkage and cables, and transmission mounted parking brake actuator (except drum and brake shoes). Air brake system-compressor, tank, auto bleeder valve, diaphragm, treadle, compensating valve, and slack adjusters.
- 11. ELECTRICAL (CHASSIS):** Starter motor, starter solenoid, alternator, voltage regulator, distributor, ignition coils, wiring harness, horns, manually operated switches, window defrosters, power mirror motors, wiper motors, power window motors, power door lock actuators, power seat motors, power antenna motor, cruise control transducer, engagement switch and servo, dashboard gauges, dashboard clock, manufacturer installed in-dash radio, turn signal switch, headlight switch, dual battery paralleling/isolator switch, back up alarm, switch, and relay.
- 12. ELECTRONIC TECHNOLOGY:** Fuel injection sensors and control module, ignition module, anti-detonation sensors and controller, electronic mixture-control unit, and sensors. Anti-lock brake electronic control module, wheel speed sensors, pump motor, pressure modulator valve, and accumulator. Digital driver information display, power module, and printed circuit boards. Remote control spotlight system, and factory installed anti-theft alarm system.
- 13. FRAME:** Metal frame, brackets, and welds.
- 14. INTERIOR/EXTERIOR:** Hood hinges, hood latch, and hood springs, door handles and door hinges, storage compartment handles, hinges, and latches. Glove box door handle, hinges, and latches. Courtesy map light fixture and switch.
- 15. SEALS AND GASKETS:** Includes seals and gaskets and sealing boots for the named components listed under the selected coverage level shown on the information page. Slide-out sealing boots, seals, and gaskets or weather seals are covered for an aggregate limit of \$500 over the term of the service agreement. This coverage excludes weather seals for doors and windows.
- 16. TAX/FLUIDS/LUBRICANTS:** We will reimburse as required for state and local taxes, necessary fluids, lubricants, and refrigerant to complete covered repairs.
- 17. WEAR AND TEAR:** A wear and tear breakdown will be deemed to occur when a covered component fails to perform its function as it was originally designed to work in normal service with required maintenance due to material failure or defects in workmanship and outside the manufacturer's design tolerance.
- 18. WATER HEATER:** Burner assembly, tank, thermostat, thermocouple, gas valve, heating elements, control panel, electronic ignition assembly, wiring harness, control switches, and printed circuit boards.
- 19. FRESH WATER:** Water pump, compressor, water tanks, manifold, and faucets.
- 20. SANITATION:** Shower basin, toilet, sinks, in-sink disposal and switch, holding tanks, and gate valves.

- 21. AIR CONDITIONING (ROOF MOUNTED/CENTRAL SYSTEM):** 110 volt or central system: compressor, evaporator, condenser, accumulator, expansion valve, receiver drier, high/low cutoff switches, pressure cycling switch, electronic module, printed circuit boards, blower/fan motor, ducts and registers, thermostat, control panel, switches, ceiling fans, and bathroom vent motor.
- 22. RANGE AND OVEN:** Microwave oven, convection oven, power hood, range burner assembly, thermostat, thermocouple, burner valves, ignitor/ignition assembly, and printed circuit boards.
- 23. L.P. GAS/PROPANE:** Regulators, gas bottles (except valves and gauges), mounting brackets, leak detector, and automatic shut-off valve.
- 24. HEATING:** Furnace (except special hydronic heating units, such as brand names: Hydronic Water Heating System, Hydro-Hot, Oasis or Hurricane). Coverage includes ignitor/ignition assembly, burner elements, thermocouple, gas valve, thermostat, control panel, blower/fan motors, printed circuit boards, ducts, and registers.
- 25. REFRIGERATOR AND FREEZER:** Thermostat, thermocouple, 2 or 3 way cooling unit, burner assembly, ignitor, control panel, control switches, and printed circuit boards.
- 26. AUDIO/VIDEO ENTERTAINMENT:** Factory Installed or factory approved Dealer installed (non in-dash mounted) stereo radio receiver, amplifier and speakers, disc player, and television set (excluding high definition television sets).
- 27. AUXILIARY POWERPLANT/GENERATOR:** Factory installed or factory approved-Dealer installed: all internally lubricated components of the powerplant engine including the engine block and cylinder head. Starter, ignition coil, control switches, hour meter and gauges, voltage regulator, generator, monitor/control panel, printed circuit boards, shore power cord, and reel.

ADDITIONAL BENEFITS

- In the event of a covered breakdown, we will reimburse you for these additional benefits:
- 1. TOWING EXPENSE:** If towing assistance becomes necessary due to a breakdown of a covered component, towing expenses not payable by insurance will be reimbursed to you for up to \$300 per occurrence.
 - 2. RENTAL EXPENSE:** We will reimburse you for actual expenses for substitute transportation if necessary due to a breakdown of a covered component. Such reimbursement will be limited to \$50 for every 4 hours or portion thereof, of applicable labor time required to complete the covered repair based on applicable nationally recognized labor time standards up to a maximum of 7 days and \$350 per occurrence. A substitute vehicle must be rented from a licensed rental agency and receipts are required for reimbursement.
 - 3. ADDITIONAL RENTAL EXPENSE:** If a covered repair is performed to the engine, transmission or drive axle the rental benefit will be increased by up to 5 additional days. In the event a covered breakdown results in a parts delay or unit inspection, the administrator at its discretion may authorize a per day extension for additional rental reimbursement, except where prohibited by law.
 - 4. TRIP INTERRUPTION/TRAVEL EXPENSE:** When your vehicle is disabled due to a covered breakdown more than 100 miles from your residence, we will reimburse you for up to 3 days for lodging and restaurant meal expenses up to a maximum of \$125 per day subject to the following conditions: (1) The breakdown causes a delay in route to your destination. (2) The date of the breakdown will be considered the first day of the 3 day maximum period. The expense must be incurred between the time of the breakdown and the time the repairs are complete, or by the end of the third calendar day subsequent to the breakdown date if the repairs are not completed, whichever occurs first. Receipts are required for reimbursement.
 - 5. REDUCED DEDUCTIBLE AT THE SELLING DEALER:** When you choose the selling Dealer listed on the information page to perform repairs to your vehicle, your deductible will be reduced by \$50. This does not apply to a \$0 deductible.
 - 6. FOOD SPOILAGE:** If the covered refrigerator or freezer breakdown results in a loss of perishable food or beverages (does not include alcoholic beverages), we will reimburse you up to \$75. Receipts are required for reimbursement.
 - 7. FUEL/L.P. GAS REPLACEMENT:** When a breakdown of the covered fuel tank or L.P. gas bottle results in the draining of fuel or L.P. gas, we will reimburse you up to \$50 per occurrence. Receipts are required for reimbursement.
 - 8. MANUFACTURER WARRANTY DEDUCTIBLE REDUCTION:** When a covered breakdown results in you having to pay a manufacturer required deductible, we will reimburse you up to \$100. Receipts are required for reimbursement.
 - 9. GUARANTEED PART-REPLACEMENT:** If a part covered by the agreement fails a second time during the term of the agreement, all the repair charges including the deductible obligation are paid by us.
 - 10. SERVICE CALLS:** In the event of a breakdown of the vehicle's chassis, slide out and jack systems, you will be reimbursed for reasonable service call charges up to \$125 per occurrence. This benefit only applies to a breakdown of the vehicle's chassis, slide out, and jack systems covered under this agreement.
 - 11. EMERGENCY ROADSIDE ASSISTANCE:** Coverage and limitations for roadside assistance up to \$100 per occurrence except for towing up to \$300 per occurrence.
- Towing Assistance:** When towing is necessary for a covered failure, the vehicle can be towed to the nearest service facility.
 - Battery Boost:** If you incur a charging system or battery discharge for any reason, a jump-start will be applied to start the vehicle.
 - Flat Tire Assistance:** In the event of a flat tire on the vehicle, service consists of removal of the flat tire and its replacement with the spare tire. If the vehicle has no inflated spare or, if it has 2 or more flat tires, the vehicle will be towed to the nearest service facility.
 - Fuel, Oil, Fluid, and Water Delivery Service:** An emergency supply of fuel, oil, fluid, and water will be delivered if you have an immediate need. You must pay for the fuel, oil or other fluids upon delivery.
 - Lock-out Assistance:** If your keys are locked inside your vehicle, assistance will be provided in gaining entry to your vehicle.

• Non-covered Emergency Roadside Assistance Items:

- Cost of parts, replacement keys, fuel, fluids, lubricants, and the cost of installation of products, materials or additional labor relating to towing. Any service covered under a valid manufacturer's warranty or roadside assistance program.
- Non-emergency mounting or removing of any tires, snow tires or chains. Tire repair. towed trailers or any vehicles in tow attached to the covered vehicle including camping trailers and travel trailers.
- Towing from a repair shop or repair work performed at a service station, repair shop or garage. Service on a vehicle that is not in a safe condition to be towed. Non-emergency towing or for any other non-emergency services. Impound towing or towing by other than an authorized service provider. Vehicle storage charges or a second tow. Towing or service on roads not regularly maintained such as sand beaches, open fields, forests, and areas designated as not passable due to construction or weather. Towing at the discretion of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking or other violations of the law.
- No coverage shall be provided in the event of an emergency resulting from the use of intoxicants, narcotics or the use of the covered vehicle in the commission of a crime.
- Repeated service calls for a covered vehicle in need of routine maintenance or repair. Only one disablement for the same cause during any 7 day period will be accepted. Reimbursement for services secured through any other source.

OPTIONAL COVERAGE

During the agreement term, subject to the selected optional coverage checked on the information page, these additional components and conditions are covered:

- MODIFIED DEDUCTIBLE:** When indicated on the information page, the per occurrence deductible will be modified from \$100 to the amount checked on the information page.
- AMENDED CAUSE OF LOSS:** When indicated on the information page, we agree to cover failures to covered components due to the failure of non-covered components, as an exception to the standard exclusion, the covered part will be approved. Also, if a non-covered part is damaged due to the breakdown of a covered part, the non-covered part will be approved subject to the cost of repair and conditions of this agreement.
- UNLIMITED TOWING:** When indicated on the information page, we agree to increase the towing benefit due to covered breakdowns to no out-of-pocket expense per occurrence.
- COMMERCIAL USE:** When indicated on the information page, we agree to the following: commercial use coverage will apply if the vehicle is operated as part of a for-profit business or enterprise, or if the vehicle is used for daily, weekly or monthly rentals and leases up to a maximum of 12 months. Rental or lease use requires that a single principal operator/renter/lessor/lessee is responsible for vehicle maintenance and regular servicing. We require proof of maintenance for the investigation and validation of a claim. Coverage excludes taxi, livery, shuttle, emergency services, delivery services, off-road use or hauling.

- CONVENIENCE PACKAGE (INCLUDED IN PLATINUM):** When indicated on the information page, we agree to cover the following: factory or approved Dealer installed rear view camera and monitor, kitchen center, ice maker, dishwasher, washer/dryer, trash compactor, monitor panel, factory installed thermometer, and compass. Carbon monoxide/smoke detectors, interior/exterior light fixtures (excluding lenses, bulbs, and LEDs), light control switches, GFCI, and electrical outlets. Power converter and inverter. Retractable awning power motor, control switch, and power/manual crank worm gear mechanism (does not include rails, arms, track or frame). Power step motor, power step control module, control switches, and control panel. Leveling jack: motors, hydraulic/electric pump, actuators, jack assemblies, power cylinders, worm gear, gear sets, switches, and wiring harness. Slide outs: motor, hydraulic/electric pump, actuators, power cylinders, worm gear and gear sets, control switches, and wiring harness.

- AUDIO/VIDEO TECHNOLOGY (INCLUDED IN PLATINUM):** When indicated on the information page, we agree to cover the following: factory installed or factory approved Dealer installed high definition television/monitors and back-up monitor. Audio/video and high definition disc player. Audio/video cabling and hubs. Home theater audio amplifier and speakers, satellite dish or antenna including rotator motors, signal amplifier, control panel and switches, converter, and in-motion satellite receiver. This coverage excludes internet access devices, phone systems, game systems, personal computers and their monitors, MP3 or similar portable music/video players, and their monitors.

- HYDRONIC WATER HEATING SYSTEM:** When indicated on the information page, we agree to cover the following named components found in heating systems branded as Hydronic Water Heating System or similar units: diesel burner, heat exchanger, heater elements, pump, holding tank, thermostatic switches, printed circuit board, thermostat, and control panel. Requires proof of annual service.

- LIGHTING PACKAGE:** (Restricted to 1st level of Platinum for Motorhomes and Towables): provides coverage for electrical failures of interior and exterior factory installed incandescent bulbs, halogen lights, High Intensity Discharge (HID) and LED assemblies, LED strips.

ALL ROADSIDE ASSISTANCE SERVICES
ARE PROVIDED BY RV QUEST



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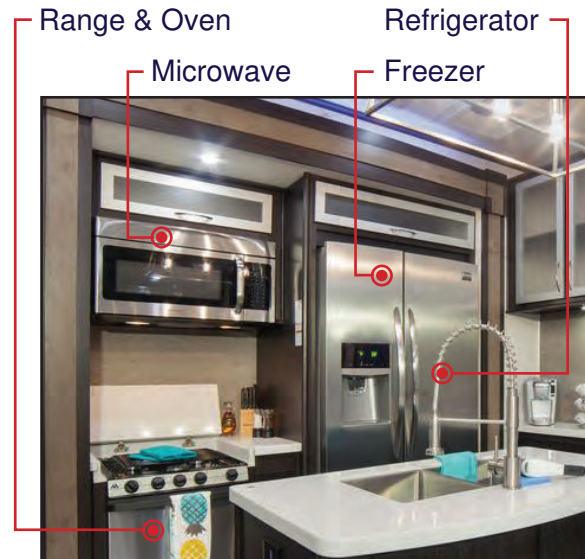
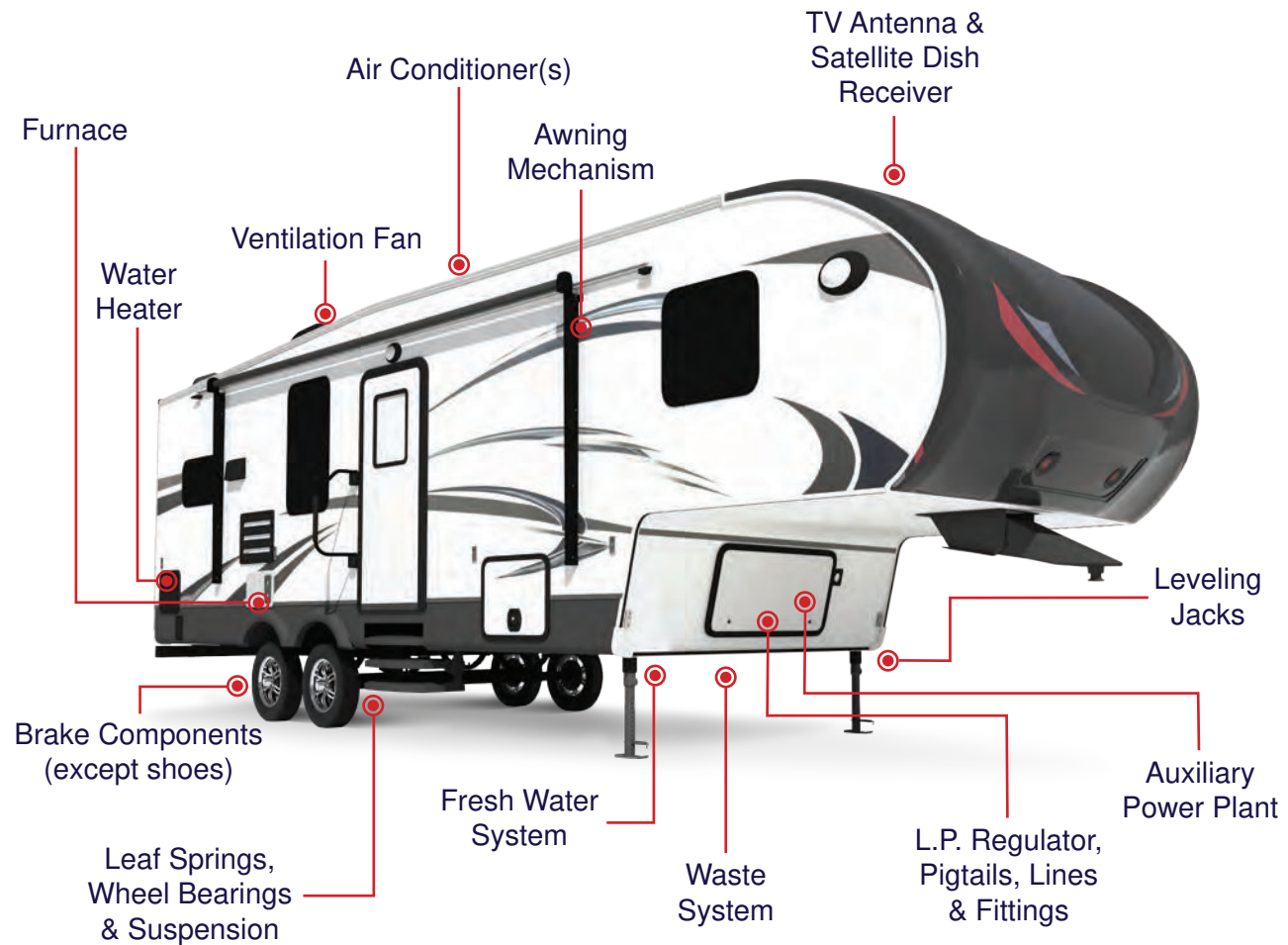


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American Guardian Warranty Services of Florida, Inc.
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REPLACEMENT COST

REPLACEMENT PART <i>Travel Trailer</i>	Today's Cost*	Future Cost**
Cooling Unit	\$1,900	\$2,800
Leveling System	\$1,000	\$2,245
Furnace	\$1,000	\$1,800
Refrigerator	\$2,600	\$3,200
Air Conditioning	\$1,500	\$1,750
Generator	\$3,000	\$4,000
Power Step	\$300-\$500	\$335-\$675

*Costs shown are national averages - actual cost may vary per vehicle.

**Based upon a 5% per year increase.



RV PROTECTION



TOWABLE

TOWABLE

Travel Trailer, 5th Wheel, Pop Up & Slide-In Camper Coverage

Our Platinum Plan

An exclusionary level of coverage that covers all repairs except those components shown in the exclusions list in the vehicle service contract. The Platinum Plan also includes the convenience package and audio/video technology that is listed under optional coverage at no additional cost.

Our Gold Plan

Coverage includes components 2-18.

1. PLATINUM-EXCLUSIONARY COVERAGE: All repairs except those items listed under the - "What This Agreement Does Not Cover" section in the vehicle service contract.

2. WATER HEATER: Burner assembly, tank, thermostat, thermocouple, gas valve, heating elements, fittings and connections, control panel, electronic ignition assembly, wiring harness, switches, relays, and printed circuit boards.

3. FRESH WATER SYSTEM: Water pump, compressor, water tanks, water lines, manifold and pipes, connections and fittings, faucets, and traps.

4. WASTE SYSTEM: Shower basin, toilet, sinks, in-sink disposal and switch, holding tanks, gate valves, connections, pipes, and traps.

5. AIR CONDITIONING (ROOF MOUNTED/CENTRAL SYSTEM): 110 volt or central system including: compressor, evaporator, condenser, accumulator, expansion valve, receiver drier, high/low cutoff switches, pressure cycling switch, electronic module, printed circuit boards, blower/fan motor, ducts and registers, thermostat, control panel, switches, capacitors, relays, heat strips, heat pump, ceiling fans, and bathroom vent motor.

6. RANGE AND OVEN: Microwave oven, convection oven, power hood, range burner assembly, thermostat, thermocouple, burner valves, igniter/ignition assembly, printed circuit boards, fittings, lines, and connections.

7. L.P. GAS/PROPANE SYSTEM: Regulators, gas bottles (except valves and gauges), mounting brackets, pigtails, gas lines, fittings and connections, leak detector, and automatic shut-off valve.

8. HEATING SYSTEM: Furnace, igniter/ignition assembly, burner assembly, thermocouple, gas valve, lines, fittings and connections, thermostat, control panel, blower/fan motors, heat pump, heat strips, printed circuit boards, ducts, ductwork, and registers.

9. REFRIGERATOR AND FREEZER: Thermostat, thermocouple, 2 or 3 way cooling unit, burner assembly, igniter, control panel, switches, fittings and connections, printed circuit boards, latch, and door seals.

10. FRAME: Metal frame, brackets and welds, winch stand, frame landing gear, jack, coupler, and lift crank assembly for Pop Ups.

11. BRAKE SYSTEM: Master cylinder, electric or hydraulic brake actuators, backing plates, and drums.

12. SUSPENSION SYSTEM: Axles, spindles, hub bearings, wheel bearings, coil springs, leaf springs, spring hangers, and rubberized suspension components.

13. INTERIOR/EXTERIOR: Door handles, door hinges, storage compartment handles, hinges and latches, factory installed or factory approved Dealer installed manual awning-crank assembly, and torsion arms (excludes fabric covering or weather damage).

14. AUDIO/VIDEO ENTERTAINMENT: Factory installed or factory approved Dealer installed stereo radio receiver, amplifier and speakers, compact disc, cassette player, and television (excluding high definition televisions sets).

15. SEALS AND GASKETS: Includes seals, gaskets, and sealing boots for the named components listed under the selected coverage level shown on the information page. Slide out – sealing boots, seals, and gaskets or weather seals are covered for an aggregate limit of \$500 over the term of the service agreement. **This coverage excludes weather seals for doors and windows.**

16. TAX/FLUIDS/LUBRICANTS: We will reimburse as required for state and local taxes, necessary fluids, lubricants, and refrigerant to complete covered repairs.

17. WEAR AND TEAR: A covered wear and tear breakdown will be deemed to occur when a component fails to perform its function as it was originally designed to work in normal service with required maintenance due to material failure or defects in workmanship and outside the manufacturer's design tolerance.

18. AUXILIARY POWER PLANT/GENERATOR: Factory installed or factory approved Dealer installed: all internally lubricated components of the powerplant engine including the engine block and cylinder head. Starter, ignition coil, switches, hour meter and gauges, voltage regulator, generator assembly, monitor/control panel, printed circuit boards, shore power cord, and reel.

ADDITIONAL BENEFITS

1. TOWING EXPENSE: If towing assistance becomes necessary due to a breakdown of a covered component, towing expenses not payable by insurance will be reimbursed to you for up to \$300 per occurrence.

2. TRIP INTERRUPTION/TRAVEL EXPENSE: When your vehicle is disabled due to a covered breakdown more than 100 miles from your residence, we will reimburse you for up to 3 days for lodging and restaurant meal expenses to a maximum of \$125 per day subject to the following conditions: (1) The breakdown causes a delay in route to your destination. (2) The date of the breakdown will be considered the first day of the 3 day maximum period. The expense must be incurred between the time of the breakdown and the time the repairs are complete, or by the end of the third calendar day subsequent to the breakdown date if the repairs are not completed, whichever occurs first. Receipts are required for reimbursement.

3. REDUCED DEDUCTIBLE AT THE SELLING DEALER: When you choose the selling Dealer listed on the information page to perform repairs to your vehicle, your deductible will be reduced by \$50. **This does not apply to a \$0 deductible.**

4. FOOD SPOilage: If the covered refrigerator or freezer breakdown results in a loss of perishable food or beverages (does not include alcoholic beverages), we will reimburse you up to \$75. Receipts are required for reimbursement.

5. FUEL/L.P. GAS REPLACEMENT: When a breakdown of the covered fuel tank or L.P. gas bottle results in the draining of fuel or L.P. gas, we will reimburse you up to \$50 per occurrence. Receipts are required for reimbursement.

6. MANUFACTURER WARRANTY DEDUCTIBLE REDUCTION: When a covered breakdown results in you having to pay a manufacturer required deductible, we will reimburse you up to \$100. Receipts are required for reimbursement.

7. GUARANTEED PART REPLACEMENT: If a part covered by the agreement fails a second time during the term of the agreement, all the repair charges including the deductible obligation are paid by us.

8. SERVICE CALLS: In the event of a breakdown of the vehicle, you will be reimbursed for reasonable service call charges up to \$125 per occurrence.

9. EMERGENCY ROADSIDE ASSISTANCE: Coverage and limitations for roadside assistance up to \$100 per occurrence except towing.

a. Towing Assistance: When towing is necessary for a covered failure, the vehicle can be towed to the nearest service facility for up to \$300 per occurrence.

b. Battery Boost: If you incur a charging system or battery discharge for any reason, a jump-start will be applied to start the vehicle.

c. Flat Tire Assistance: In the event of a flat tire on the vehicle, service consists of removal of the flat tire and its replacement with the spare tire. If the vehicle has no inflated spare or, if it has 2 or more flat tires, the vehicle will be towed to the nearest service facility.

d. Fuel, Oil, Fluid, and Water Delivery Service: An emergency supply of fuel, oil, fluid, and water will be delivered if you have an immediate need. You must pay for the fuel, oil or other fluids upon delivery.

e. Lock-Out Assistance: If your keys are locked inside your vehicle, assistance will be provided in gaining entry to your vehicle.

• Non-Covered Emergency Roadside Assistance Items:

1. Cost of parts, replacement keys, fuel, fluids, lubricants and the cost of installation of products, materials or additional labor relating to towing. Any service covered under a valid manufacturer's warranty or roadside assistance program.

2. Non-emergency mounting or removing of any tires, snow tires or chains, tire repair, towed trailers or any vehicles in tow attached to the covered vehicle including camping trailers and travel trailers.

3. Towing from a repair shop or repair work performed at a service station, repair shop or garage. Service on a vehicle that is not in a safe condition to be towed, non-emergency towing or for any other non-emergency services, impound towing or towing by other than an authorized service provider. Vehicle storage charges or a second tow. Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction or weather. Towing at the discretion of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking or other violations of the law.

4. No coverage shall be provided in the event of an emergency resulting from the use of intoxicants, narcotics or the use of the covered vehicle in the commission of a crime.

5. Repeated service calls for a covered vehicle in need of routine maintenance or repair. Only one disablement for the same cause during any 7 day period will be accepted. Reimbursement for services secured through any other source.

OPTIONAL COVERAGE

• **MODIFIED DEDUCTIBLE:** When indicated on the information page, the per occurrence deductible will be modified from \$100 to the amount checked on the information page.

• **AMENDED CAUSE OF LOSS:** When indicated on the information page, we agree to cover failures to covered components due to the failure of non-covered components. As an exception to the standard exclusion, the covered part will be approved. Also, if a non-covered part is damaged due to the breakdown of a covered part, the non-covered part will be approved subject to the cost of repair and conditions of this agreement.

• **UNLIMITED TOWING:** When indicated on the information page, we agree to increase the towing benefit due to covered breakdowns to no out-of-pocket expense per occurrence.

• **COMMERCIAL USE:** When indicated on the information page, we agree to the following: commercial use coverage will apply if the vehicle is operated as part of a for-profit business or enterprise or, if the vehicle is used for daily, weekly, monthly rentals, and leases up to a maximum of 12 months. Rental or lease use requires that a single principal operator/renter/lessor/lessee is responsible for vehicle maintenance and regular servicing. We require proof of maintenance for the investigation and validation of a claim. Coverage excludes: taxi, livery, shuttle, emergency services, delivery services, off-road use or hauling.

• **CONVENIENCE PACKAGE (Included In Platinum):** When indicated on the information page, we agree to cover the following: factory installed or approved Dealer installed rear view camera and monitor, kitchen center, ice maker, dishwasher, washer/dryer, trash compactor, monitor panel, factory installed thermometer, and compass. Carbon monoxide/smoke detectors, interior/exterior light fixtures (excluding lenses, bulbs, and LEDs), light control switches, GFCl, and electrical outlets. Power converter and inverter. Retractable awning power motor, control switch, and power/manual crank worm gear mechanism (does not include rails, arms, track or frame). Power step motor, power step control module, control switches, and control panel. Leveling jack: motors, hydraulic/electric pump, actuators, jack assemblies, power cylinders, worm gear, gear sets, switches, and wiring harness. Slide outs: motor, hydraulic/electric pump, actuators, power cylinders, worm gear and gear sets, control switches, and wiring harness.

• **AUDIO/VIDEO TECHNOLOGY (Included in Platinum):** When indicated on the information page, we agree to cover the following: factory installed or factory approved Dealer installed high definition television/monitors and back-up monitor, audio/video and high definition disc player, audio/video cabling and hubs, home theater audio amplifier and speakers, satellite dish or antenna including: rotator motors, signal amplifier, control panel and switches, converter, and in-motion satellite receiver. This coverage excludes internet access devices, phone systems, game systems, personal computers and their monitors, MP3 or similar portable music/video players and their monitors.

• **HYDRONIC WATER HEATING SYSTEM:** When indicated on the information page, we agree to cover the following named components found in heating systems branded as Hydronic Water Heating System or similar units: diesel burner, heat exchanger, heater elements, pump, holding tank, thermostatic switches, printed circuit board, thermostat, and control panel. Requires proof of annual service

• **LIGHTING PACKAGE:** (Restricted to 1st level of Platinum for Motorhomes and Towables): provides coverage for electrical failures of interior and exterior factory installed incandescent bulbs, halogen lights, High Intensity Discharge (HID) and LED assemblies, LED strips.

ALL ROADSIDE ASSISTANCE SERVICES
ARE PROVIDED BY RV QUEST