

OPTIONAL COVERAGE

- Day one Coverage
- Unlimited Miles
- Commercial Use
- Lift Kit Option
- Mobility Equipment
- Seals and Gaskets
- Gray Market/Salvaged/Rebuilt
- HEV, EV & Electric Vehicles
- Road Side and Towing
- Rental Car Reimbursement

To file a claim please visit
www.choiceautoprotection.com
or call 888-855-2832

Please always reference your contract for
complete terms and conditions.

CHOICE AUTO PROTECTION SELECT

The Smart Choice for
Automobile Protection



Choice Auto Protection Plus
220 E Commerce Ct.
Elkhorn, WI 53121

Tel 888-855-2832 ChoiceAutoProtection.com
Fax 262-420-5713
Claims@ChoiceAutoProtection.com



Why Choose Us?

Your vehicle is a major investment — protect it with coverage that gives you peace of mind, day-one protection options, and flexible benefits tailored to your needs.

Core Coverage

- ✓ Engine
- ✓ Turbo/Supercharger
- ✓ Diesel Coverage
- ✓ Automatic/Manual Transmission
- ✓ Drive Axle
- ✓ Four Wheel/All Wheel Drive Systems
- ✓ Braking system
- ✓ Steering System
- ✓ Electrical
- ✓ Air Conditioning/Heating Systems
- ✓ Fuel System
- ✓ Suspension system
- ✓ Engine Cooling System
- ✓ Seals & Gaskets



Coverage

1. ENGINE: all internally lubricated parts within the engine plus the cylinder heads, engine block, engine mounts, flex plate, flywheel and ring gear, harmonic balancer, water pump, oil dipstick and tube, oil pump, oil pump drive sprocket, timing chain/belt, and timing chain tensioner. The oil pan and valve covers are covered only if damaged by an internally lubricated part. If an electric vehicle this means the electric propulsion motor.

LIMIT OF LIABILITY - our maximum liability for engine coverage shall in no event exceed \$3,500.00, in no event exceed the lesser of the actual cash value (acv) of the vehicle at the time of repair as determined by the kelly blue book wholesale used car guide.

2. TURBO/SUPERCHARGER (SURCHARGE APPLIES) - oem equipment only: if your vehicle is equipped with a turbo/ supercharger, a mandatory surcharge will be applied and shown on the declarations page. The following parts/ components are covered: all internally lubricated parts of the turbo/ supercharger housing plus the wastegate. Turbo/ supercharger housing is only covered if damaged by an internally lubricated part.

LIMIT OF LIABILITY - our maximum liability for turbo/supercharger coverage shall in no event exceed \$1,500.00, in no event exceed the lesser of the actual cash value (acv) of the vehicle at the time of repair as determined by the kelly blue book wholesale used car guide.

3. DIESEL (SURCHARGE APPLIES): if you have a diesel vehicle, a mandatory surcharge will be applied and shown on the declarations page. The following parts/components are covered: by-mechanical-failure-only fuel pump (electric or mechanical), pressure regulator, metering valve and fuel injectors.

LIMIT OF LIABILITY - our maximum liability for diesel coverage shall in no event exceed \$1,500.00, in no event exceed the lesser of the actual cash value (acv) of the vehicle at the time of repair as determined by the kelly blue book wholesale used car guide.

4. AUTOMATIC TRANSMISSION: all internally lubricated parts within the transmission case, including but not limited to, gears and shafts, bearings, bushings, bands, friction and steel clutch plates, steel drums, pump, servo unit, valve body and plate, and governor. Torque converter, lock-up converter. The transmission case is covered only if damaged by an internally lubricated part.

LIMIT OF LIABILITY - our maximum liability for automatic transmission coverage shall in no event exceed \$2,500.00, in no event exceed the lesser of the actual cash value (acv) of the vehicle at the time of repair as determined by the kelly blue book wholesale used car guide.

5. MANUAL TRANSMISSION: all internally lubricated parts within the transmission case, including but not limited to bearings, bushings, gears, shafts, synchronizers, spacers, main drive gear, main shaft, shift forks, synchronizer drums, overdrive housing. The transmission case is covered only if damaged by an internally lubricated part.

LIMIT OF LIABILITY - our maximum liability for manual transmission coverage shall in no event exceed \$2,500.00, in no event exceed the lesser of the actual cash value (acv) of the vehicle at the time of repair as determined by the kelly blue book wholesale used car guide.

6. Drive axle: all internally lubricated parts including but not limited to ring and pinion gears, spider gears and side gears, bearings, bushings, spacers, yokes, axle shafts, drive shafts, carrier bearing, universal joints, center support bearing, and cv joints (provided the boots are not torn or damaged), four-wheel drive actuator, and locking hub mechanisms the drive axle housing is covered only if damaged by an internally lubricated part.

Limit of liability - our maximum liability for drive axle coverage shall in no event exceed \$1,500.00, in no event exceed the lesser of the actual cash value (acv) of the vehicle at the time of repair as determined by the kelly blue book wholesale used car guide.

7. FOUR (4) WHEEL AND ALL WHEEL DRIVE (SURCHARGE APPLIES): if you have a 4wd/awd vehicle, a mandatory surcharge will be applied and shown on the declarations page. The following parts/components are covered: all internally lubricated parts within the transfer case, including but not limited to all bearings, bushings, chains, gears, sleeves, and sprockets. The transfer case is covered only if damaged by an internally lubricated part.

LIMIT OF LIABILITY - our maximum liability for four (4) wheel and all wheel drive coverage shall in no event exceed \$2,000.00, in no event exceed the lesser of the actual cash value (acv) of the vehicle at the time of repair as determined by the kelly blue book wholesale used car guide.

8. BRAKES: master cylinder, vacuum power assist booster and valve, hydro booster, disc brake calipers, wheel cylinders, abs control module, abs pump, abs sensors, abs accumulator, abs motor, and rear actuators. Does not cover seized calipers.

LIMIT OF LIABILITY - our maximum liability for brakes coverage shall in no event exceed \$1,500.00, in no event exceed the lesser of the actual cash value (acv) of the vehicle at the time of repair as determined by the kelly blue book wholesale used car guide.

9. STEERING: power steering pump, rack and pinion, and all internally lubricated parts within the steering gear assembly. The steering gear box/rack and pinion housing are covered only if damaged by an internally lubricated part. Steering coverage shall in no event exceed \$1,500.00, in no event exceed the lesser of the actual cash value (acv) of the vehicle at the time of repair as determined by the kelly blue book wholesale used car guide.

10. ELECTRICAL: alternator, starter motor, starter solenoid, voltage regulator, all electrical manual switches, analog gauges, cruise control module, cruise control servo, electronic instrument cluster, electronic level control compressor, electronic level control sensor, electronic off headlamp sensor, main wiring harness, starter drive, cam sensor, crank sensor, ignition module, engine control unit (ecu), engine control module (ecm), ignition control unit (icu), manifold air temperature sensor (mat), camshaft position sensor, coolant temperature sensor, idle air control valve, idle speed control motor, knock sensor, mass airflow sensor (maf), manifold absolute pressure sensor (map), vehicle speed sensor, and throttle position sensor. Electrical shall in no event exceed \$1,500.00.

11. AIRCONDITIONING AND HEATING (FACTORY AUTHORIZED ONLY): compressor, compressor clutch, compressor coil, accumulator, dryer/ Receiver, condenser, evaporator, blower motor, compressor pulley, expansion valve, high/low cutoff switches, and orifice tube. Air conditioning coverage shall in no event exceed \$1,500.00, in no event exceed the lesser of the actual cash value (acv) of the vehicle at the time of repair as determined by the kelly blue book wholesale used car guide.

12. FUEL SYSTEM: fuel injectors, fuel level sending unit, fuel injection pump, and primary fuel pump. Fuel system coverage shall in no event exceed \$1,500.00, in no event exceed the lesser of the actual cash value (acv) of the vehicle at the time of repair as determined by the kelly blue book wholesale used car guide.

13. SUSPENSION: upper and lower ball joints, leaf and coil springs (only if broken), spindles, upper and lower control arms, wheel bearings, radius arm, and bushings. Suspension coverage shall in no event exceed \$1,500.00, in no event exceed the lesser of the actual cash value (acv) of the vehicle at the time of repair as determined by the kelly blue book wholesale used car guide.

14. ENGINE COOLING SYSTEM: water pump, thermostat, radiator, radiator fan and clutch, fan blades, heater core. Engine cooling coverage shall in no event exceed \$1,500.00, in no event exceed the lesser of the actual cash value (acv) of the vehicle at the time of repair as determined by the kelly blue book wholesale used car guide.

15. SEALS AND GASKETS: coverage is provided 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 has been selected on the declarations page. (seals and gaskets coverage will expire when the vehicle reaches one hundred twenty five thousand (125,000) 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).

LIMIT OF LIABILITY: our aggregate limit of liability for all pending and paid claims for select coverage shall not exceed the lesser of six thousand dollars (\$6,000) or kelly blue bookwholesale value at the time of the mechanical breakdown (without consideration of or deduction for the cost of repairs associated with the mechanical breakdown).

16. WAITING PERIOD: select coverage begins upon expiration of a waiting period of forty-five (45) days and one thousand five hundred (1,500) miles. From the date/mileage on the date of agreement purchase unless optional day one coverage is selected in the declarations page and its surcharge paid.