

# GAPGARD

Protection for your investment. Assurance for your peace of mind.

**Covers What you owe on your vehicle loan or lease,**  
if you experience a total loss before your vehicle is paid off.



## PROGRAM OPTIONS

- Franchise dealers - 125% and 150% rates
- Independent dealers - 125% rates



## COVERAGE ELIGIBILITY

- New and Used vehicles valued or financed up to \$125,000
- Offered at time of purchase only
- Must be included in vehicle loan

## CLAIMS/SECURITY

### Claims

- ✓ Claims Adjusters Available 24/7/365
- ✓ Pays by check, credit card

### Security

- ✓ Underwritten by Wesco Insurance Company, as subsidiary of Amtrust. An "A" Rated company.

### Terms & Conditions

\*Please refer to the Gap agreement for the complete terms and conditions. Please refer to the vehicle eligibility guidelines and rates.

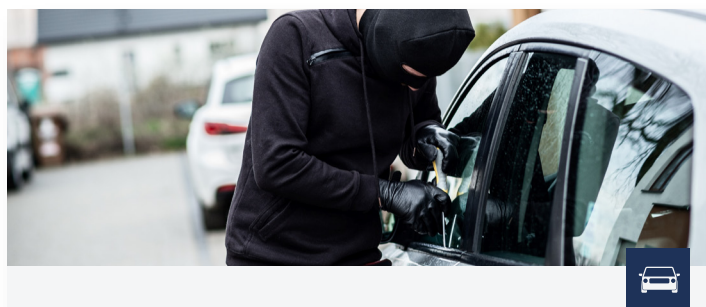
## BENEFITS

- Waives covered losses up to \$50,000
- Reimburses for insurance deductibles up to \$1,000 or financed up to \$125,000 with surcharge.
- Provides protection for new and used vehicles valued or financed up to \$125,000 with a surcharge
- Cancellable

# ETCHGARD

Theft Deterrent Warranty Program

**Covers two theft deterrent product options that are, easily applied by the dealership to the consumer's vehicle.**



## **COVERAGE** ELIGIBILITY

- Non-Transferable & Non-Cancelable
- Dealer can determine theft deterrent methods

## **PROGRAM** OPTIONS

- Two benefit levels - SILVER \$2500 or GOLD \$5000
- Two terms: New Vehicles - 5 years and Used Vehicles 3 years
- Etch Stencils or DNA Labels available

## **CLAIMS & HANDLING**

- ✓ Claims Adjusters available 24 / 7 / 365.
- ✓ SILVER pays \$1500 of benefit to contract holder on approved claims.
- ✓ SILVER Pays additional \$1000 toward replacement vehicle only when purchasing from originating dealer.
- ✓ GOLD pays additional \$2500 toward replacement vehicle only when purchasing from originating dealer.
- ✓ Underwritten by Wesco Insurance Company, a subsidiary of Amtrust. An "A" Rated company.
- ✓ pay by check

NOTE: It is the responsibility of the agent to confirm product has been approved for use in the dealer's state prior to sale.

## **BENEFITS**

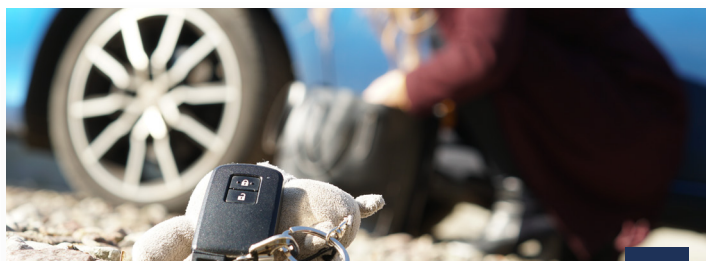
- Non-Cancelable
- Transferable
- Dealer can determine theft deterrent methods



# ROADGARD

*\*Available In New York Only.*

**RoadGard Key and Key FOB Warranty Program,**  
replaces covered key or FOB when lost, stolen or destroyed.



## PROGRAM OPTIONS



- Six terms: New and Used Vehicles 12, 24, 36, 39, 48 and 60 month terms
- 1 year "giveaway" rates available

## COVERAGE ELIGIBILITY

- Offered at any time to the consumer.
- Offered on commercial vehicles.
- Offered on one set of keys or two.

## BENEFITS

- Replaces covered key(s) / FOB(s) when lost, stolen or destroyed.
- Covers programming costs.
- Rental Discounts.
- Towing benefit included; \$100 per occurrence.
- Locksmith service available\*\*
- No limits on cost of key or FOB repair or replacement.
- Transferable & Cancelable.

NOTE: It is the responsibility of the agent to confirm product has been approved for use in the dealer's state prior to sale.

## CLAIMS & HANDLING

### Claims

- ✓ Claims Adjusters Available 24/7/365
- ✓ Pays by check, credit card
- ✓ Requires signature of customer and service writer assuring how many key sets were originally covered and which set is being replaced
- ✓ Prior authorization needed

### Security

- ✓ Underwritten by Wesco Insurance Company, as subsidiary of Amtrust. An "A" Rated company.

# KEYGARD

Because the road ahead is uncertain.

**KeyGard Key and Key FOB Warranty Program,**  
replaces covered key or FOB when lost, stolen or destroyed.



## **COVERAGE** ELIGIBILITY

- Offered at any time to the consumer
- Offered on commercial vehicles
- Offered on one set of keys or two

## **PROGRAM** OPTIONS

- Two benefit levels - Standard / Luxury.
- Six terms: New and Used Vehicles 12, 24, 36, 39, 48 and 60 month terms.
- 1 year "giveaway" rates available.

## **CLAIMS & HANDLING**

### **Claims**

- ✓ Claims Adjusters Available 24/7/365
- ✓ Pays by check, credit card
- ✓ Requires signature of customer and service writer assuring how many key set(s) were originally covered and which set is being replaced
- ✓ Prior authorization needed

### **Security**

- ✓ Underwritten by Wesco Insurance Company, as subsidiary of Amtrust. An "A" Rated company.

## **BENEFITS**

- Replaces covered key(s) / FOB(s) when lost, stolen or destroyed.
- Covers programming costs.
- \$349 per year on all Standard terms\*\*
- \$699 per year on all 3 & 5 year Luxury terms\*\*
- Transferable & Cancelable.



# KEYGARD<sup>PLUS</sup>

Because the road ahead is uncertain.

**KeyGard Key and Key FOB Warranty Program,**  
replaces covered key or FOB when lost, stolen or destroyed.



## PROGRAM OPTIONS

- Six terms: New and Used Vehicles 12, 24, 36, 39, 48 & 60 month terms.
- 1 year "giveaway" rates available.

## COVERAGE ELIGIBILITY

- Offered at any time to the consumer.
- Offered on commercial vehicles.
- Offered on one set of keys or two.

## CLAIMS & HANDLING

### Claims

- ✓ Claims Adjusters Available 24/7/365
- ✓ Pays by check, credit card
- ✓ Requires signature of customer and service writer assuring how many key set(s) were originally covered and which set is being replaced
- ✓ Prior authorization needed

### Security

- ✓ Underwritten by Wesco Insurance Company, as subsidiary of Amtrust. An "A" Rated company.

## BENEFITS

- Replaces covered key(s) / FOB(s) when lost, stolen or destroyed.
- Towing and Roadside assistance included, \$100 per occurrence
- Locksmith service available\*\*
- \$699 per year benefit on all terms\*\*
- Transferable & Cancelable.

NOTE: It is the responsibility of the agent to confirm product has been approved for use in the dealer's state prior to sale.

# APPEARANCEGARD

A car care system designed to help your vehicle retain its value and new car look for years to come.

## Covering the most important parts of your Vehicles.

We offer protection plans to keep your new car look for years to come.



## COVERAGE ELIGIBILITY

- Offered at any time to the consumer
- Offered on commercial vehicles

## PROGRAM OPTIONS

- Four terms: New and Used Vehicles 24, 36, 39, 48, 60 and 72 month terms.
- Warranty coverage for Paint, Fabric, Leather & Vinyl, Windshield, Rust and Undercoat.
- All available as ala cart or packaged products.
- Same Warranty coverage for AppearanceGard and Quantum labeled chemicals.
- Quantum brand chemicals use a molecular or nano chemistry bonding process.

## CLAIMS/SECURITY

### Claims

- ✓ Claims Adjusters Available 24/7/365
- ✓ Pays by Credit Card or Check
- ✓ Prior authorization needed

### Security

- ✓ Underwritten by Wesco Insurance Company, as subsidiary of Amtrust. An "A" Rated company.

### Underwriting Guidelines

The AppearanceGard program is available to Franchise, franchise affiliated and independent dealerships.

## BENEFITS

- Covers Rips/Tears/Burns
- Easy to apply.
- Great retention tool or financed up to \$125,000 with a surcharge.
- Transferable
- Non-Cancellable...

NOTE: It is the responsibility of the agent to confirm product has been approved for use in the dealer's state prior to sale.



# DINGGARD

Maintain the Value of Your Vehicle and Protect Your Investment Against Dents, Dings, and Window Chips\*

**DingCare helps keep your vehicle looking new with**  
unlimited vehicle coverage of minor dings, dents and windshield cracks.



## COVERAGE ELIGIBILITY

- Offered on vehicles with less than 10 model years and 100,000 miles.



## PROGRAM OPTIONS

- Two benefit levels - Standard / Premium.
- Premium benefit level includes: windshield repair protection.



## CLAIMS/SECURITY

### Claims

- ✓ Claims Adjusters Available 24/7/365
- ✓ Pays by check, credit card
- ✓ Prior authorization needed

### Security

- ✓ Underwritten by Wesco Insurance Company, as subsidiary of Amtrust. An "A" Rated company.

### TERMS & CONDITIONS

Six terms available: New and Used Vehicles 12, 24, 36, 39, 48 and 60 month terms.

## BENEFITS

- Unlimited minor dings less than 4" long and can be repaired using the PDR method.
- Unlimited windshield repairs on cracks less than 6" long and chips less than 1.5" in diameter.
- Cancelable

# MAINTENANCECARE

Your Warranty Compliance Program PEACE OF MIND Protect Your Investment.

**MaintenanceCare is the ultimate customer retention program.**

Your warranty compliance program - Customer paid retention.



## COVERAGE ELIGIBILITY

- Offered on vehicles with less than 10 model years and 100,000 miles.

## PROGRAM OPTIONS

- Oil / Filter Change.
- Standard, Synthetic, Synthetic Blend and Diesel Oil Types.
- Inspection - Dealer's Choice. *(recalls, code checks...)*

## CLAIMS/SECURITY

### Claims

- ✓ Fully Automated Claims

### Security

- ✓ Underwritten by Wesco Insurance Company, as subsidiary of Amtrust. An "A" Rated company.

### TERMS & CONDITIONS

Terms and Intervals Customized for each dealer's needs.

## BENEFITS

- No Deductible
- Wraps the free factory (or dealer) term - INDUSTRY FIRST!
- Multi-Point Inspection
- Fully Automated Program
- Automated Easy Claims for Service
- Automated Reports
- Reports Measuring Service Writer Upsells Pointing To Training Opportunities
- Dealer Custom Cost Comparisons
- AFG Training offers Service Writer 'Road to the Sale' onsite training
- Transferable & Cancelable



# LEASEGARD

Protect your vehicle from the lease wear & tear with CAREGARD®

**LeaseGard helps to minimize out of pocket costs at lease end**  
due to everyday wear and use of driving.



## **COVERAGE** ELIGIBILITY

- Offered on vehicles current plus 2 model years and less than 10,000 miles.

## **PROGRAM** OPTIONS

- Two benefit levels - \$500 or \$1,000 single event benefit selected at purchase
- Standard Coverage - Vehicle turn in up to 90 days prior to, or up to 90 days following the original termination date.
- Open Term Coverage - Allows the vehicle turn-in at any time prior to the originally scheduled termination date.
- Open Term Coverage - Allows the vehicle turn-in at any time prior to the originally scheduled termination date.

## **CLAIMS/SECURITY**

### **Claims**

- ✓ Return vehicle to your Leasing Dealer
- ✓ The Lessor will inspect the vehicle to evaluate any wear and damage
- ✓ It is recommended you retain dated photos of your vehicle upon return
- ✓ Send us a copy of your signed Lease Agreement (front and back); a copy of your inspection results including itemized charges listed
- ✓ Vehicle Return Receipt

### **Security**

- ✓ Underwritten by Wesco Insurance Company, a subsidiary of Amtrust. An "A" Rated company

## **BENEFITS**

- Reimburses for Physical Damage from wear and tear that occurs at lease end cancellable.
- \$0; \$100; \$250 Deductible options
- Maximum benefit of \$5,000
- **Maximum MSRP of \$75,000**
- Missing part(s) up to \$200 per occurrence
- Maximum lease term of 72 months

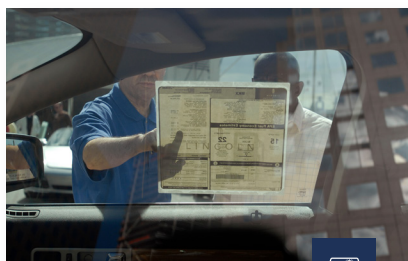
# CPO MARKETING PROGRAM

CPO Powertrain Limited Warranty is your customized dealership marketing program.

## STOP LETTING PRICE BE YOUR SELLING PROPOSITION!

Sell more cars hold higher grosses. Give your salespeople a selling proposition that gives communicates value to your customers.

## CUSTOM MARKETING EXAMPLES



Custom 8.5"x11"  
**Windshield Adhesive**



Custom 5"x36"  
**Windshield Banner**

## COVERAGE ELIGIBILITY

- Used vehicles current plus 8 model years with less than 90,000 miles.
- Must be given away to all qualified used vehicles at time of sale.
- Domestic, Asian & Volkswagen Models.  
(Can be customized to dealer inventory)

## PROGRAM OPTIONS

- Franchise Dealerships
- Independent Dealerships

## CLAIMS/SECURITY

### Claims

- ✓ Claims Adjusters Available 24/7/365
- ✓ Pays by check, credit card

### Security

- ✓ Underwritten by Wesco Insurance Company, as subsidiary of Amtrust. An "A" Rated company.

### Underwriting Guidelines

The CPO Program is available only to dealers who actively offer CareGard® Service Contracts. Dealers must also re-insure their business.

## BENEFITS

- \$100 Deductible
- No Industry 'HOOKS'
- Qualified **Used Vehicles**
- **2 Yr/100,000 Miles - 3 Yr/100,000 Miles - 3 Yr/150,000 Miles**
- Complete **Dealer Customize Marketing Included**
- Easy Upsell to **Set Cost Complete VSC Wraps Available**
- Terms designed **to sell more vehicles**



# ULTRAGARD

Complete Protection



**UltraGard offers complete protection to help**  
keep your vehicle looking new and always at top value.



## **COVERAGE** ELIGIBILITY

- Offered on vehicles current plus 10 model years and less than 100,000 miles.

## **PROGRAM** OPTIONS

- MCM - My Certified Mechanic.
- Four Vehicle Class Rating Levels.
- Run Flat Coverage.

## **CLAIMS/SECURITY**

### **Claims**

- ✓ Prior authorization needed
- ✓ Claims Adjusters available 24 / 7 / 365
- ✓ Requires signature of customer and service writer assuring how many key sets were originally covered and which set is being replaced at claim.
- ✓ Pays by Credit Card or Check.

### **Security**

- ✓ Underwritten by Wesco Insurance Company, a subsidiary of Amtrust. An "A" Rated company

NOTE: It is the responsibility of the agent to confirm product has been approved for use in the dealer's state prior to sale.

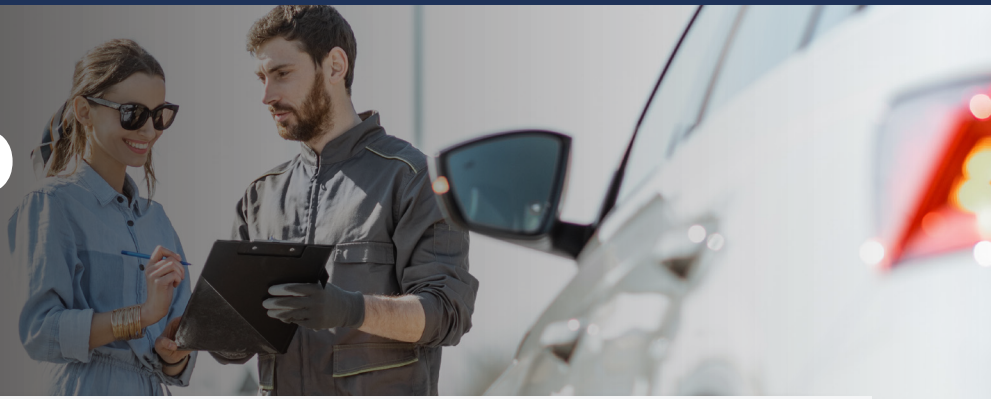
## **BENEFITS**

- No Deductible
- Tire & Wheel Coverage
- Windshield Protection (Where available)
- Dent & Ding
- Key / Fob Protection (Where available)
- Towing and Roadside benefit \$50 per occurrence
- MCM - My Certified Mechanic
- Transferable & Cancelable

MCM helps remove anxieties caused by the unknown when working with a vehicle repair. MCM provides expert advice for mechanical repairs on any MCM registered vehicle in owner's household. By simply entering all VINs included on insurance card, each driver has 24 hour assistance from real ASE Certified Mechanics.

# ULTRAGARD

*Complete with Tire & Wheel*



**UltraGard offers complete protection to help**  
keep your vehicle looking new and always at top value.



## COVERAGE ELIGIBILITY

- Offered on vehicles current plus 10 model years and less than 100,000 miles.

## PROGRAM OPTIONS

- Four Vehicle Class Rating Levels.
- Run Flat Coverage.

## TERMS

Six terms available: New and Used Vehicles 12, 24, 36, 39, 48 and 60 month terms.

## CLAIMS/SECURITY

### Claims

- ✓ Prior authorization needed
- ✓ Claims Adjusters available 24 / 7 / 365
- ✓ Requires signature of customer and service writer assuring how many key sets were originally covered and which set is being replaced at claim.
- ✓ Pays by Credit Card or Check.

### Security

- ✓ Underwritten by Wesco Insurance Company, a subsidiary of Amtrust. An "A" Rated company

## BENEFITS

- No Deductible
- Tire & Wheel Coverage Complete with cosmetic coverage
- Windshield Protection
- Dent & Ding
- Key / Fob Protection (Where available)
- Lost Key/Lockout coverage provides reimbursement for locksmith services
- Towing and Roadside benefit \$50 per occurrence
- Car rental & Trip Interruption coverage
- Cancelable

NOTE: It is the responsibility of the agent to confirm product has been approved for use in the dealer's state prior to sale.



# TIREGARD<sup>®</sup> STANDARD

Protects you from the hazards of the road.

**TireGard Standard Tire & Wheel Product repairs or replaces**  
covered tires and/or wheels damaged due to a road hazard.



## COVERAGE ELIGIBILITY

- Vehicle's tires and wheels must meet OEM specifications

## PROGRAM OPTIONS

- Terms available: 1, 2, 3, 4 or 5 years
- \$0 deductible when returning to selling dealer
- Surcharge available for run-flats
- Surcharge available for \$0 deductible option.

## CLAIMS/SECURITY

### Claims

- ✓ Claims Adjusters Available 24/7/365
- ✓ Pays by check, credit card
- ✓ Claims must be authorized prior to completing repairs or replacements.
- ✓ Payable to any approved tire repair center located in all 50 states & Canada.

### Security

- ✓ Underwritten by Wesco Insurance Company, as subsidiary of Amtrust. An "A" Rated company.

## BENEFITS

- 4 levels of vehicle classes for accurate rating\*\*
- \$50 deductible - \$0 when returning to selling dealer.
- Surcharge available to waive deductible.
- Run flat coverage available.
- \$2750 - \$4000 max benefit based on vehicle class level\*\*
- Offers tire replacement in the event a tire is non-repairable.
- Offers wheel repair or replacement if damage to the wheel prevents a tire from forming an air-tight seal.
- Covers flat tire repair.
- \$50 Roadside/Towing Benefit.
- Transferable & Cancelable.

NOTE: It is the responsibility of the agent to confirm product has been approved for use in the dealer's state prior to sale.

# TIREGARD<sup>®</sup> COMPLETE

Reinsured to Dealer only Program

**TireGard Complete Tire & Wheel Product repairs or replaces**  
covered tires and/or wheels damaged due to a road hazard.



## COVERAGE ELIGIBILITY

- Vehicle's tires and wheels must meet OEM specifications.
- Available on new and used vehicles.



## PROGRAM OPTIONS

- Terms available: 1, 2, 3, 4 or 5 years.

## CLAIMS/SECURITY

### Claims

- ✓ Claims Adjusters Available 24/7/365
- ✓ Claims must be authorized prior to completing repairs or replacements.

### Security

- ✓ Underwritten by Wesco Insurance Company, a subsidiary of Amtrust. An "A" Rated company.

## BENEFITS

- \$0 Deductible.
- 4 levels of vehicle classes.
- Offers tire replacement in the event a tire is non-repairable.
- Offers wheel repair or replacement if damage to the wheel prevents a tire from forming an air-tight seal.
- Covers flat tire repair.
- Alloy wheel cosmetic repair for minor cosmetic damage repairs to alloy wheels with a factory brushed or painted surface.
- \$50 Towing benefit.
- \$100 Car rental benefit.
- Transferable & Cancelable.

NOTE: It is the responsibility of the agent to confirm product has been approved for use in the dealer's state prior to sale.