

one PROTECT

Safeguard your vehicle from common issues not covered by your warranty, insurance or lease agreement. With our **ONE PROTECT** programs, you can have peace of mind that your purchase will be taken care of from roof to wheels, hood to trunk.



POWERED BY
SCHOMP

Insurance may not cover:^{*}

1. Regular wear and tear
2. Interior scuffs
3. Ripped upholstery
4. Peeling paint
5. Fading

Average cost to repaint a vehicle** **\$1,316**

Wear and Tear

(both interior and exterior) is one of the top items that **affects your resale value*****

*Source: Esurance.com

**Source: Cost Helper, 2020

***Source: Instamotor

Exclusions¹

Appearance Protection does not cover damage to areas of the vehicle that were not treated with the Appearance Protection chemical product, or damage caused by: collision, vandalism, defects in the vehicle's manufacturing materials, corrosive (non-oil or water-based) materials, and pre-existing conditions.

Limitations and exclusions apply. The One Protect Appearance Protection product is optional and is not insurance. All transactions related to the optional One Protect Appearance Protection product are governed solely by the provisions of the One Protect Appearance Protection Limited Product Warranty ("Warranty"). Please refer to the Warranty for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage and product availability may vary by state.

Designed to retain your vehicle's showroom condition.



Covers new and pre-owned vehicles against:¹

- Fading
- Weather-induced cracking or peeling
- Oxidation of gloss

Also covers new vehicles against:

- Acid rain
- Tree sap
- Bird droppings
- Ultraviolet rays
- Road salt
- Love bugs



Covers new and pre-owned vehicles against:¹

- Food and beverage spills
- Child and pet mishaps
- Soiling and stains
- Fading and discoloration
- Rips and tears on fabric, up to two (2) inches long
- Burns on fabric, up to one-half (1/2) inch in diameter



Covers new and pre-owned vehicles against:¹

- Fading
- Weather-induced cracking and staining
- Rips and tears on vinyl and leather, up to two (2) inches long
- Burns on vinyl and leather, up to one-half (1/2) inch in diameter

Best of all, if covered damage occurs, we will clean, repair, replace, or repaint the affected areas treated with the Appearance Protection product at no additional cost to you.¹

1. Additional exclusions may apply. The types of damage that are covered and the remedy for repairing the damage may vary between new and pre-owned vehicles. Please see your Warranty for specific coverage details, including limitations and exclusions.

The Administrator/Warrantor of One Protect Appearance Protection is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328. In Washington, the Warrantor is National Product Care Company, 175 W. Jackson Blvd., Chicago, IL 60604.

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4 in 10*

adults would not be able to cover unexpected vehicle repair expenses.

Examples of unexpected repair costs:

\$218

Replace ignition coils**

\$994

AC compressor***

\$1,927

ABS hydraulic pump***

\$450

Replace fuel injectors**

Protection beyond your warranty¹



Mechanical repair coverage



Up to 1,500 covered parts



Pay nothing on covered repairs other than the deductible you select at the time of purchase



24-hour roadside assistance including towing reimbursement³

Available plans

Components	Gold	Platinum ²
Engine	✓	✓
Transmission	✓	✓
Drive Axle	✓	✓
Hybrid/Electric	✓	✓
Climate Control	✓	✓
Shocks	✓	✓
Front Suspension	✓	✓
Rear Suspension	✓	✓
Fuel System	✓	✓
Electrical System	✓	✓
Steering		✓
Brakes		✓
CV Boots		✓
Navigation		✓
Audio		✓
High-Tech		✓

Exclusions⁴

- Mechanical breakdowns covered by your vehicle's manufacturer's warranty
- Mechanical breakdowns caused by accident, collision, vandalism, or weather-related conditions
- Mechanical breakdowns caused by lack of maintenance or pre-existing conditions

1. Certified Pre-Owned (CPO) Vehicle Service Protection coverage runs concurrently with any applicable manufacturer's warranties.
2. Platinum CPO Vehicle Service Protection covers all mechanical parts of your vehicle in the event of a mechanical breakdown, unless they are specifically listed as not covered in the exclusions section of the Agreement.
3. Towing reimbursement is eligible up to \$100 per incident.
4. Additional exclusions apply. Please see your Agreement for specific coverage details, including limitations and exclusions.

*Source: Ally Financial, 2019
 **Source: Edmunds.com, 2019
 ***Source: Repairpal.com, 2020

Covers up to 1,500 vehicle parts¹



Engine, transmission, drive axle

Including manual and automatic transmissions, front-wheel drive, and rear-wheel drive



Hybrid/electric components

Including hybrid electric and electric motor, hybrid electric motor clutch, hybrid electric transmission oil pump, and seals and gaskets



Shocks, front and rear suspension

Including struts, shock absorbers, and suspension bushings and bearings



Climate control

Including air conditioner and heater components



Electrical system, fuel systems

Including sensors, power windows and seats, and fuel injection



Steering, brakes, CV boots

Including power steering system components, brake calipers, and CV boots



Seals and gaskets

Including seals and gaskets for covered parts and components



Navigation, audio high-tech

Including navigation display, Bluetooth®, and most factory-installed technology and safety features

How it works

1

Get covered

2

Vehicle incident occurs

3

Call for roadside assistance if needed

4

Authorized service provider will initiate your claim and make repairs

5

Get back on the road

1. Covered components are based on the coverage plan you select. Please refer to the Agreement for a complete list of covered and excluded components.

Limitations and exclusions apply. The One Protect Certified Pre-Owned (CPO) Vehicle Service Protection (VSP) product is optional and is not insurance. All transactions related to the optional One Protect CPO VSP product are governed solely by the provisions of the One Protect Certified Pre-Owned (CPO) Vehicle Service Protection Vehicle Service Contract ("Agreement"). Please refer to the Agreement for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage and product availability may vary by state.

The Administrator/Obligor of One Protect CPO Vehicle Service Protection is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, except in Florida where the Administrator/Obligor is **Safe-Guard Warranty Corporation, Florida License Number 60126, Two Concourse Parkway, Suite 500, Atlanta, GA 30328**. In Oklahoma, the Obligor is Safe-Guard Warranty Corporation. In Washington, the Obligor is National Product Care Company, 175 W. Jackson Blvd., Chicago, IL 60604.

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Dent Protection covers the cost to remove unsightly dings and minor dents without harming your vehicle's finish.

The Cost of Dent Repair

**\$100–
\$350**

**Average cost to repair a dent
up to 4" in diameter**

*Source: HowMuchIsIt.org, 2018

Dent Protection Benefits



The paintless dent repair process removes minor dents without harming your factory paint and finish



Repairs performed conveniently at your home, office, or participating dealership



Hail damage covered up to the lesser of your primary insurance deductible or \$1,000 per incident^{1,2}



Unlimited claims and no deductible



No mileage limitations

Available for purchase as a stand-alone product or as part of a Multi-Coverage Protection option.

Exclusions¹

- Dents or dings that are larger than four (4) inches in diameter
- Dents or dings that cannot be repaired by the paintless dent repair process
- Damage caused by vandalism
- Repairs that will affect or damage the vehicle's paint or finish

1. Hail damage coverage is not available in all states.
2. Additional exclusions may apply. Please consult your product agreement for specific coverage details, including limitations and exclusions.

Limitations and exclusions apply. The One Protect Dent Protection product is optional and is not insurance. All transactions related to the optional One Protect Dent Protection product are governed solely by the provisions of the applicable product agreement. Please refer to the applicable product agreement for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage and product availability may vary by dealer/lender/state.

The Administrator/Obligor of Dent Protection is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, except in Oklahoma where the Obligor is Safe-Guard Warranty Corporation, and in Washington where the Obligor is National Product Care Company, 175 W. Jackson Blvd., Chicago, IL 60604. In Florida the Administrator/Obligor of Dent Protection is **Safe-Guard Warranty Corporation, Florida License Number 60126, Two Concourse Parkway, Suite 500, Atlanta, GA 30328.**

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Why would you need GAP Plus?

GAP Plus offers financial protection if your vehicle is declared a total loss. Causes of total loss may include:



Accident



Natural Disaster

(i.e. flood, storm, or other weather-related event)



Theft

The scenarios above are for illustrative purposes only and do not guarantee a GAP waiver benefit.

Benefits¹

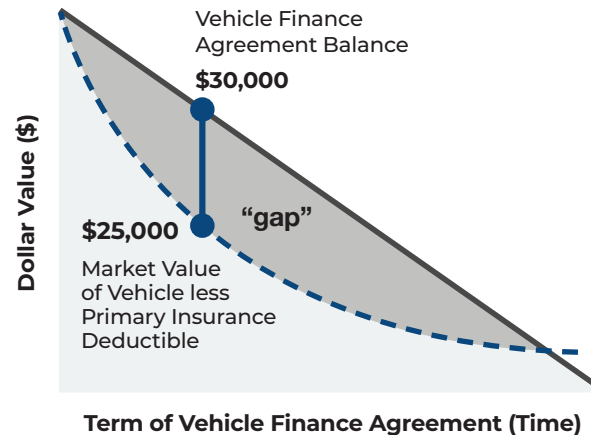
In the event of a covered total loss:

- **Waives some or all of the “gap”** between what your primary insurer pays and the remaining balance on your finance agreement
- **No maximum dollar amount waived**
- **Covers your primary insurance deductible** up to \$1,000²
- **\$1,000 credit** toward the purchase of a replacement vehicle at the selling dealer³
- **Covers rideshare service vehicles**

Limitations and exclusions apply. The One Protect GAP Plus product is optional and is not insurance. All transactions related to the optional One Protect GAP Plus product are governed solely by the provisions of the One Protect Guaranteed Asset Protection Plus Deficiency Waiver Addendum (“Addendum”). Please refer to the Addendum for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage may vary by state.

How GAP Plus helps protect your investment¹

Insurance assessment of vehicle’s market value	\$26,000
Primary insurance deductible	– \$1,000
Market value of vehicle less Primary Insurance Deductible	\$25,000
Outstanding finance agreement balance	\$30,000
Potential amount you owe	\$5,000
Waived by GAP	– \$5,000
Out-of-pocket expenses with GAP	\$0
GAP Plus Benefit³	+ \$1,000



The example above is for illustrative purposes only. Actual GAP waiver benefit calculations will vary based on your specific circumstances and may not result in a GAP waiver benefit. Primary insurance deductible coverage is available up to \$1,000 and may not be available in all states.

Exclusions⁴

- Any amounts owed on your vehicle financing resulting from late fees, due date changes, or from missed or delinquent payments
- Total losses resulting from dishonest, fraudulent, or illegal acts (such as DUI) by customer, customer’s family member, or other person acting under customer’s authority
- Vehicles used for competitive racing or for a prohibited commercial purpose
- If the customer has refinanced the original vehicle finance agreement or the original covered vehicle
- The following deductions taken by the primary insurer: prior damage, salvage, missing items, excess towing, custom equipment, and storage

1. GAP programs vary by dealer/lender/state of purchase. Maximum eligibility limits and exclusions apply. Note that you remain responsible for charges/fees on your finance agreement, and any other amounts that are not covered by the GAP product.
2. Primary insurance deductible coverage is not available in all states. See state-specific provisions in your Addendum for complete details.
3. The GAP Plus product is not available for purchase in all states. The \$1,000 GAP Plus benefit is valid only at a selling dealer in the form of a credit toward the purchase of a replacement vehicle. The GAP Plus benefit is available only if a GAP waiver benefit has been approved.
4. Additional exclusions may apply. Please see your Addendum for specific coverage details, including limitations and exclusions.

The Administrator of the One Protect GAP Plus product is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328.

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Why would you need GAP?

GAP offers financial protection if your vehicle is declared a total loss. Causes of total loss may include:



Accident



Natural Disaster

(i.e. flood, storm, or other weather-related event)



Theft

The scenarios above are for illustrative purposes only and do not guarantee a GAP waiver benefit.

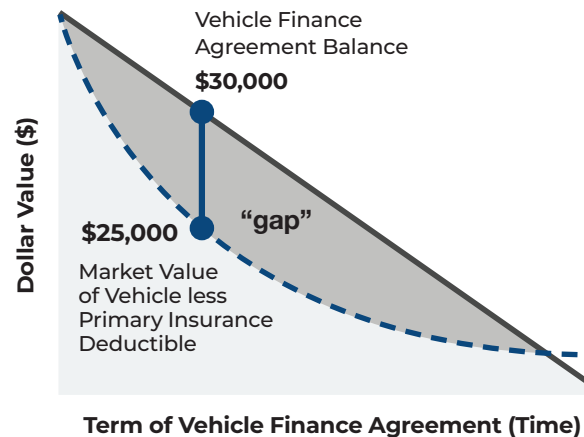
Benefits¹

In the event of a covered total loss:

- **Waives some or all of the “gap”** between what your primary insurer pays and the remaining balance on your finance agreement
- **No maximum dollar amount waived**
- **Covers your primary insurance deductible up to \$1,000²**
- **Covers rideshare service vehicles**

How GAP helps protect your investment¹

Insurance assessment of vehicle’s market value	\$26,000
Primary insurance deductible	– \$1,000
Market value of vehicle less Primary Insurance Deductible	\$25,000
Outstanding finance agreement balance	\$30,000
Potential amount you owe	\$5,000
Waived by GAP	– \$5,000
Out-of-pocket expenses with GAP	\$0



The example above is for illustrative purposes only. Actual GAP waiver benefit calculations will vary based on your specific circumstances and may not result in a GAP waiver benefit. Primary insurance deductible coverage is available up to \$1,000 and may not be available in all states.

Exclusions³

- Any amounts owed on your vehicle financing resulting from late fees, due date changes, or from missed or delinquent payments
- Total losses resulting from dishonest, fraudulent, or illegal acts (such as DUI) by customer, customer’s family member, or other person acting under customer’s authority
- Vehicles used for competitive racing or for a prohibited commercial purpose
- If the customer has refinanced the original vehicle finance agreement or the original covered vehicle
- The following deductions taken by the primary insurer: prior damage, salvage, missing items, excess towing, custom equipment, and storage

1. GAP programs vary by dealer/lender/state of purchase. Maximum eligibility limits and exclusions apply. Note that you remain responsible for charges/fees on your finance agreement, and any other amounts that are not covered by the GAP product.
2. Primary insurance deductible coverage is not available in all states. See state-specific provisions in your Addendum for complete details.
3. Additional exclusions may apply. Please see your Addendum for specific coverage details, including limitations and exclusions.

Key Protection provides coverage whether your keys are **lost, damaged, or locked inside** your vehicle.

\$500+

Potential cost of replacing & programming an electronic key

*Source: Edmunds.com, 2019

Key Protection Benefits¹



Covers replacement of the vehicle key/remote, up to \$800 per occurrence



24-hour vehicle lock-out assistance, up to \$100 per occurrence



Towing reimbursement, up to \$100 each per occurrence



Taxi, rental vehicle, and/or public transportation reimbursement, up to \$75 per occurrence



Also includes:^{1,2} home lock-out assistance, replacement of non-programmable keys on the key ring, and emergency message relay



No deductible

Available for purchase as a stand-alone product or as part of a Multi-Coverage Protection option.

Exclusions³

- Key replacement coverage for more master keys than you received with the covered vehicle at the time of product purchase
- Replacement keys, if your keys are covered by the manufacturer, repairer, or supplier's warranty or recall
- Replacement keys made without prior authorization

1. Key Protection additional benefits may not be available in all states. Please see your dealer for more information.
2. Home lock-out assistance covers: locksmith services up to \$100 per occurrence and three (3) replacement house keys up to \$75 per key and \$250 per occurrence.
3. Additional exclusions may apply. Please see your product agreement for specific coverage details, including limitations and exclusions. Coverage may vary by dealer/lender/state.

Limitations and exclusions apply. The One Protect Key Protection product is optional and is not insurance. All transactions related to the optional One Protect Key Protection product are governed solely by the provisions of the applicable product agreement. Please refer to the applicable product agreement for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage may vary by dealer/lender/state.

Key Protection is provided through either a service contract agreement or a motor club membership agreement. If provided through a service contract agreement, the Administrator/Obligor is Safe-Guard Products International, LLC,

except in Florida where the Administrator/Obligor is **Safe-Guard Warranty Corporation, Florida License Number 60126, Two Concourse Parkway, Suite 500, Atlanta, GA 30328**, in Oklahoma where the Obligor is Safe-Guard Warranty Corporation, and in Washington where the Obligor is National Product Care Company. If Key Protection is provided through a motor club membership agreement, the Provider is SafeRide Motor Club, Inc., 13901 Midway Road, Suite 102-429, Dallas, TX 75244-4388.

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Lease-End Protection¹ covers common excess wear and tear charges to help **minimize your out-of-pocket costs** at lease end.

Top 5

charges at **Lease-End***



*Source: Safe-Guard Products, 2020

Lease-End Protection Benefits

Waives up to \$5,000 in covered excess wear and tear charges

Covers charges for missing parts up to \$150 in total

Coverage of items such as

Exterior

- Paint wear and exterior surface dents, scratches, chips, pits or cracks, and discoloration
- Front and rear windshield and side glass chips
- Side and rearview mirrors (glass, surface, and mechanical/electrical)
- Front and rear door, hatch, and tailgate rubber seals
- Head lamps, tail lamps, and light bulbs
- Bumpers, bumper covers, step bumpers, and surrounding bumper trim
- Convertible tops, including trim and moldings
- Badges and body insignia
- Tire wear

Interior

- Interior upholstery surface rips, tears, stains, burns, and spotting
- Carpet rips, tears, stains, and spotting
- Dealer- or factory-installed audio equipment, speakers, and systems

Exclusions²

- Any itemized excess wear and tear charge that exceeds \$1,000
- Excess mileage charges
- Repairs performed prior to lease agreement termination
- Charges for alterations or modifications to vehicle
- If vehicle is used for competitive driving, racing, or a prohibited commercial purpose
- Any charges caused by customer's wrongful or intentional acts

1. Lease-End Protection is not available for purchase in New York.
2. Additional exclusions may apply. Please see your Addendum for specific coverage details, including limitations and exclusions.

Limitations and exclusions apply. The One Protect Lease-End Protection product is optional and is not insurance. All transactions related to the optional One Protect Lease-End Protection product are governed solely by the provisions of the One Protect Lease-End Protection Limited Waiver Addendum ("Addendum"). Please refer to the Addendum for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage and product availability may vary by state.

The Administrator of the One Protect Lease-End Protection product is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328.

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Tires cause more than

50%
of roadside breakdowns

Source: WABCO, 2020



Tire & Wheel Protection

with Optional Cosmetic Coverage

Covers road hazard damage to tires and wheels to help keep you moving forward.

\$100 – \$320

Average cost to repair a minor dent

Source: HowMuchIsIt.org, 2018



Dent Protection

Helps restore your vehicle's exterior appearance if damaged due to everyday dents and dings.

The windshield provides up to

45%

of the structural integrity of your vehicle's cabin in a front-end collision

Source: Auto Glass Safety Council (AGSC)



Windshield Protection

Covers the repair or replacement of the windshield due to damage from chips and cracks caused by rocks and other road debris, to help keep your perspective clear.

\$500+

Potential cost of replacing & programming an electronic key

Source: Edmunds.com, 2019



Key Protection

Helps eliminate the hassles of an already stressful situation, whether your keys are lost, damaged, or locked inside your vehicle.

Tire & Wheel Protection with Optional Cosmetic Coverage

Repair or replacement of tires and wheels

- Covers the repair or replacement of tires or wheels and associated repair costs¹
- Provides continued coverage for the replaced tires and wheels if the replacement tires/wheels meet manufacturer specifications
- Pay nothing other than the deductible you select at time of purchase

Optional cosmetic coverage

- Covers repair of cosmetic wheel damage such as nicks and scrapes^{2,3}
- No deductible for cosmetic repairs

Additional benefits

- Covers towing reimbursement⁴
- No limit on the number of covered structural damage claims

Exclusions³

Damage to tires with less than 3/32" tread depth when damage occurs, normal wear and tear, vandalism, or road conditions found in construction sites/zones. Cosmetic damage to tires. Cosmetic damage to chrome/chrome-clad wheels.

Dent Protection

Removes minor door dents and dings

- Covers permanent removal of door dings and minor dents, up to four (4) inches in diameter, without harming your vehicle's factory finish
- Includes hail damage coverage up to the lesser of your primary insurance deductible (if a claim was filed) or \$1,000 per incident^{3,5}

Additional benefits

- Repairs can be performed conveniently at your home, office, or dealership
- No limit on the number of occurrences

Exclusions³

Dents or dings that are larger than four (4) inches in diameter, not located within an accessible area or that cannot be repaired by the paintless dent repair process. Also excludes repairs that will affect or damage the vehicle's paint or finish, or damage caused by vandalism.

Windshield Protection

Repair or replacement of windshield due to chips and cracks

- Covers unlimited repairs and one (1) replacement of the front windshield³ if damaged by propelled rocks or other road hazard debris while driving on public roads, streets, and highways

Additional benefits

- Repairs can be performed conveniently at your home, office, or dealership
- No limit on the number of occurrences

Exclusions³

Damage to areas other than the front windshield. More than one (1) front windshield replacement. Cracks or stress cracks over six (6) inches, or if repairs will result in an obstruction of the driver's line of sight. Damage caused by hail, vandalism, or neglect.

Key Protection

Replacement of vehicle key/remote

If your keys are lost, damaged, or locked inside your vehicle:

- Replaces covered vehicle key/remote, up to \$800 per occurrence
- Provides vehicle lock-out assistance⁴
- Covers towing reimbursement⁴
- Reimburses taxi/rental vehicle/public transportation up to \$75 per occurrence

Additional benefits

- Also includes:⁷ home lock-out assistance, replacement of non-programmable keys on the key ring, and emergency message relay
- No mileage limitations or deductible

Exclusions³

Key replacement coverage for more master keys than you received with the covered vehicle at the time of product purchase, or if your keys are covered by the manufacturer, repairer, or supplier's warranty or recall. Any replacement keys made without prior authorization.

1. To be eligible for coverage, tire/wheel must be structurally damaged due to a covered road hazard. 2. Cosmetic wheel repair is limited to a total of eight (8) individual wheel repairs. Repair is restricted to sanding, painting, or refinishing the wheel, without the need to apply additional material or bend/straighten the wheel. 3. Additional exclusions may apply. Please see your product agreement for specific coverage details, including limitations and exclusions. Coverage may vary by dealer/lender/state. 4. Covers up to \$100 per occurrence. 5. Hail damage coverage is not available in all states. 6. Key Protection Additional Benefits may not be available in all states. Please see your dealer for more information. 7. Home lock-out assistance covers: locksmith services up to \$100 per occurrence and three (3) replacement house keys up to \$75 per key and \$250 per occurrence.

Limitations and exclusions apply. The One Protect Multi-Coverage Protection products are optional and are not insurance. All transactions related to the optional One Protect Multi-Coverage Protection products are governed solely by the provisions of the applicable product agreement. Please refer to the applicable product agreement for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage and product availability may vary by dealer/lender/state.

The Administrator/Obligor of Tire & Wheel Protection with Optional Cosmetic Coverage, Dent Protection, and Windshield Protection is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, except in Oklahoma where the Obligor is Safe-Guard Warranty Corporation, and in Washington where the Obligor is National Product Care Company, 175 W. Jackson Blvd., Chicago, IL 60604. In Florida the Administrator/Obligor of Tire & Wheel Protection with Optional Cosmetic Coverage and Dent Protection is **Safe-Guard Warranty Corporation, Florida License Number 60126, Two Concourse Parkway, Suite 500, Atlanta, GA 30328.**

Key Protection is provided through either a service contract agreement or a motor club membership agreement. If provided through a service contract agreement, the Administrator/Obligor is Safe-Guard Products International, LLC, except in Florida where the Administrator/Obligor is **Safe-Guard Warranty Corporation, Florida License Number 60126**, in Oklahoma where the Obligor is Safe-Guard Warranty Corporation, and in Washington where the Obligor is National Product Care Company. If Key Protection is provided through a motor club membership agreement, the Provider is SafeRide Motor Club, Inc., 13901 Midway Road, Suite 102-429, Dallas, TX 75244-4388.

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Average maintenance and repair costs climbed

8.9%

over last year*

Keeping maintenance records can

add up to

\$1,500

to your vehicle's value**

*Source: AAA, 2019

**Source: Carfax, 2019

A better way to save on routine services

Regular maintenance is necessary no matter how many miles you drive. With Pre-Paid Maintenance, you can maintain your vehicle while avoiding the higher cost of future services.



Oil and filter changes, tire rotations, and multi-point inspections



Genuine parts and service from the people who know your vehicle the best



Maintenance and service available at your dealer or any authorized service provider

Covered replacement, services, and additional benefits

Engine oil replacements	✓
Oil filter replacements	✓
Tire rotations	✓
Multi-point inspections	✓

Available for vehicles using conventional, synthetic, or diesel oil.

Choose your plan

	Oil and oil filter changes	Tire rotations and inspections
Standard Plan	For conventional oil use, up to 6 quarts	Every service visit
Premier Plan	For synthetic or diesel oil use, up to 6 quarts	Every service visit
Premier Plus Plan	For all oil types , over 6 quarts	Every service visit

Exclusions¹

- Mechanical breakdown repairs, whether or not the repairs are associated with a covered service
- Any dealer upgrades or extra-cost products used during a covered service
- Any services which are not performed by the selling dealer

1. Additional exclusions may apply. Please see your Agreement for specific coverage details, including limitations and exclusions.

The One Protect Pre-Paid Maintenance with Tire Rotations product is optional and is not insurance. All transactions related to the optional One Protect Prepaid Maintenance with Tire Rotations product are governed solely by the provisions of the One Protect Pre-Paid Maintenance with Tire Rotations Agreement ("Agreement"). Please refer to the Agreement for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage may vary by state.

The Administrator of the One Protect Pre-Paid Maintenance with Tire Rotations product is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, except in California where Safe-Guard Products International, LLC is the Administrator/Obligor.

Tire & Wheel Protection with Optional Cosmetic Coverage provides coverage for tire and wheel damage caused by road hazards such as metal, nails, glass, debris, or potholes.

Top 3 reported damages to tires and wheels*

- 1 Pothole damage
- 2 Undetermined object in road
- 3 Tire puncture

Tires cause more than
50%
of roadside breakdowns**

*Source: Safe-Guard Products Intl., LLC, 2019

**Source: WABCO, 2020

Tire & Wheel Protection Benefits¹



Repair or replacement^{1,2} of structurally damaged tires or wheels



Continued coverage for replacement or aftermarket tires/wheels if they meet manufacturer's specifications



Optional cosmetic coverage for wheels available³



Towing reimbursement up to \$100



No limit to the number of structural damage claims



No mileage limitations

Available at the time of vehicle purchase as a stand-alone product or as part of a Multi-Coverage Protection option.

Exclusions¹

Damage to tires with less than 3/32" tread depth at the lowest point on the tire at the time of damage. Cosmetic damage to tires. Cosmetic damage to chrome or chrome-clad wheels. Damage caused by vandalism. Repairs or replacements made without prior authorization. Damage caused by road conditions (such as uneven lanes or metal plates) found in construction zones or construction sites. Failure from normal wear and tear, improper wear, or dry rot.

1. Repair of the structurally damaged tire or wheel will be attempted first. If the structurally damaged tire or wheel cannot be repaired, it will be replaced.
2. A deductible may apply per structural damage claim, regardless of how many tires and/or wheels are being repaired/replaced at the time, depending on the deductible you select at the time of product purchase.
3. Cosmetic wheel repair is limited to a total of eight (8) individual wheel repairs. Repair is restricted to sanding, painting, or refinishing the wheel, without the need to apply additional material or bend/straighten the wheel.
4. Additional exclusions may apply. Please consult your product agreement for specific coverage details, including limitations and exclusions.

Limitations and exclusions apply. The One Protect Tire & Wheel Protection with Optional Cosmetic Coverage product is optional and is not insurance. All transactions related to the optional One Protect Tire & Wheel Protection with Optional Cosmetic Coverage product are governed solely by the provisions of the applicable product agreement. Please refer to the applicable product agreement for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage and product availability may vary by dealer/lender/state.

The Administrator/Obligor of Tire & Wheel Protection with Optional Cosmetic Coverage is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, except in Oklahoma where the Obligor is Safe-Guard Warranty Corporation, and in Washington where the Obligor is National Product Care Company, 175 W. Jackson Blvd., Chicago, IL 60604. In Florida the Administrator/Obligor of Tire & Wheel Protection with Optional Cosmetic Coverage is **Safe-Guard Warranty Corporation, Florida License Number 60126, Two Concourse Parkway, Suite 500, Atlanta, GA 30328.**

Vehicle maintenance costs consumers a yearly average of

\$1,341*

Routine maintenance average replacement costs:

Wheel alignment**
\$50–\$300+

Battery**
\$500–\$800

Brake pads and rotors***
\$500–\$800

Common repair costs average
\$500 to \$600*

*Source: AAA, 2019

**Source: CostHelper, 2020

***Source: KBB, 2020

The One Protect Term Protection Plus product is optional and is not insurance. All transactions related to the optional One Protect Term Protection Plus product are governed solely by the provisions of the One Protect Term Protection Vehicle Service Contract ("Agreement"). Please refer to the Agreement for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage may vary by state.

The Administrator/Obligor of the One Protect Term Protection Plus product is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, except in Florida where the Administrator/Obligor is **Safe-Guard**

Term Protection Plus benefits¹

Covered components and services²

- **Brake pads**
Covers one (1) replacement set of front and one (1) replacement set of rear brake pads
- **Battery**
Covers one (1) replacement battery
- **Belts and hoses²**
Covers replacement of major engine belts and hoses
- **Windshield wiper blades**
Covers one (1) replacement set of wiper blades and/or inserts
- **Wheel alignment**
Covers one (1) wheel alignment
- **Diagnostics and fluid replacement**
Included in conjunction with all covered services
- **Headlamps**
Covers the replacement of headlamps
- **Bulbs and fuses**
Covers fuses and interior/exterior light bulbs

Plus provides

- **Mechanical repair coverage**
Covers an extensive range of up to 1,500 mechanical and electrical parts in the event of breakdown³

Optional brake rotor coverage⁴

- **Adds coverage for front and rear brake rotors**
Covers replacement of one (1) set of front and one (1) set of rear brake rotors (or if carbon/ceramic, up to \$1,000 per front and rear set)

Additional benefits

- Includes trip interruption⁵ and rental car reimbursement

Exclusions⁶

- Mechanical breakdowns covered by your vehicle's manufacturer's warranty
- Mechanical breakdowns caused by accident, collision, vandalism, or weather-related conditions
- Mechanical breakdowns caused by pre-existing conditions or lack of maintenance
- Hybrid/electric high-voltage vehicle batteries

1. Term Protection Plus coverage runs concurrently with any applicable manufacturer's warranties. Plan expiration is measured in time/miles from the Manufacturer's Original In-Service Date and zero (0) miles. Term ends upon expiration of either time or mileage, whichever comes first.
2. Please see your Agreement for a complete list of covered components.
3. The Term Protection Plus plan covers all mechanical parts of your vehicle in the event of a mechanical breakdown, unless they are specifically listed as not covered in the exclusions section of the Agreement.
4. Optional brake rotor coverage is not available as a stand-alone option. It must be purchased with Term Protection Plus.
5. Trip interruption coverage is not available to residents of California or New York.
6. Additional exclusions may apply. Please see your Agreement for specific coverage details, including limitations and exclusions.

Warranty Corporation, Florida License Number 60126, Two Concourse Parkway, Suite 500, Atlanta, GA 30328. In Oklahoma, the Obligor is Safe-Guard Warranty Corporation. In Washington, the Obligor is National Product Care Company, 175 W. Jackson Blvd., Chicago, IL 60604.

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The Identity Theft Protection Program helps **recover your personal identity and credit** with a fully managed identity theft research, remediation, and recovery service.

In one year:

Over 14 million consumers were victims of **identity fraud***

\$1.9 billion** total fraud losses were reported

* Source: Javelin Strategy and Research, 2019 Identity Fraud Study, 2019

** Source: Consumer Sentinel Network, Federal Trade Commission, February 2019

Protect yourself from theft and unexpected financial losses

Identity Theft Protection provides the following for you and all qualifying family members:

Protection

- Provides protection and identity theft risk assessment tools, including monthly newsletters with fraud reports

Recovery

If you or a qualifying family member becomes a victim:

- Provides a dedicated recovery advocate to manage your identity recovery
- Includes access to a 24/7 recovery team
- Provides a customized damage assessment and recovery plan
- Assists with:
 - Notifying credit bureaus
 - Filing police reports
 - Notifying merchants
 - Replacing missing documents (driver license, government-issued documents, credit cards)
- No time limit on restoration of victims

Exclusions¹

- Losses resulting from the member's fraudulent or illegal acts, or negligence
- The member has made untrue statements or has failed to perform his/her portion of the recovery plan
- Coverage for business entities
- Coverage for individuals who have been convicted of any crime involving fraud
- Coverage for an ID theft event that occurs prior to the effective date of the agreement, if the customer knew about it

1. Additional exclusions may apply. Please see your Warranty for specific coverage details, including limitations and exclusions.

Limitations and exclusions apply. The One Protect Theft Protection Program with Identify Theft Protection is optional and is not insurance. All transactions related to the optional One Protect Theft Protection Program with Identify Theft Protection are governed solely by the provisions of the One Protect Theft Protection Program with Identify Theft Protection Limited Product Warranty ("Warranty"). Please refer to the Warranty for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage may vary by state.

The Administrator/Warrantor of the Theft Protection Program is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, except in Florida where the Administrator/Warrantor is **Safe-Guard Warranty**

Corporation, Florida License Number 60126, Two Concourse Parkway, Suite 500, Atlanta, GA 30328. In Washington, the Warrantor is Consumer Program Administrators, Inc., 175 W. Jackson Blvd., Chicago, IL 60604.

Identity Theft protection services are provided by Merchants Information Solutions, Inc., P.O. Box 2070, Phoenix, AZ 85001-2070.

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The Theft Protection Program provides a **theft-deterrent** and **identification system** as well as a Limited Warranty to help minimize your losses.

Every **41 seconds** a vehicle is stolen*

The average dollar loss per stolen vehicle is **\$8,407****

*Source: U.S. National Highway Traffic Safety Administration (NHTSA), 2018
 **Source: FBI Uniform Crime Report, 2018

Protect yourself from unexpected expenses

Deter



Distinctive anti-theft warning window decals used to deter theft

Identify



Vehicle marked with identification codes

Protect

Up to a \$5,000¹ Limited Warranty Benefit if the theft protection product fails to prevent the theft of the vehicle and it is declared a total loss.

Exclusions²

- Vehicles stolen outside the United States, its territories, or Canada
- Vehicles stolen when unlocked or with the keys inside
- Vehicles stolen by family members or other people with access to the vehicle's keys

How it works

The following illustrates how the Theft Protection Limited Warranty Benefit can help cover outstanding out-of-pocket costs if your vehicle is stolen and declared a total loss.

Insurance deductible	\$1,000
Replacement vehicle down payment	+ \$2,000
Replacement vehicle costs (sales tax, other fees)	+ \$2,000
Your potential expense	= \$5,000*
Theft Protection Limited Warranty Benefit	- \$5,000
Amount You Owe	\$0

* Approximate costs; your actual costs may vary.

This example is for illustrative purposes only. Actual Limited Warranty Benefit calculations will vary based on specific circumstances.

The theft-deterrent product is permanently installed on the covered. Therefore the Theft Protection Program is non-cancelable.³

1. If purchased as a CPO/pre-owned vehicle, the Limited Warranty Benefit will be the lesser of \$5,000 or the actual cash value of the vehicle on the date of loss.
2. Additional exclusions may apply. Please see your Warranty for specific coverage details, including limitations and exclusions.
3. Please see your Warranty for complete cancellation rules, including state-specific cancellation rules.

Limitations and exclusions apply. The One Protect Theft Protection Program is optional and is not insurance. All transactions related to the optional One Protect Theft Protection Program are governed solely by the provisions of the One Protect Theft Protection Program Limited Product Warranty ("Warranty"). Please refer to the Warranty for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage may vary by state.

The Administrator/Warrantor of the Theft Protection product is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, except in Florida where the Administrator/Warrantor is **Safe-Guard Warranty Corporation, Florida License Number 60126, Two Concourse Parkway, Suite 500, Atlanta, GA 30328**. In Washington, the Warrantor is Consumer Program Administrators, Inc., 175 W. Jackson Blvd., Chicago, IL 60604.

Vehicle maintenance costs consumers a yearly average of

\$1,341*

Routine maintenance average replacement costs:

Wheel alignment**
\$50–\$300+

Battery**
\$500–\$800

Brake pads and rotors***
\$500–\$800

Common repair costs average
\$500 to \$600*

*Source: AAA, 2019

**Source: CostHelper, 2020

***Source: KBB, 2020

The One Protect Term Protection product is optional and is not insurance. All transactions related to the optional One Protect Term Protection product are governed solely by the provisions of the One Protect Term Protection Vehicle Service Contract ("Agreement"). Please refer to the Agreement for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage may vary by state.

The Administrator/Obligor of the One Protect Term Protection product is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, except in Florida where the Administrator/Obligor is **Safe-Guard**

Term Protection benefits¹

Covered components and services²

- **Brake pads**
Covers one (1) replacement set of front and one (1) replacement set of rear brake pads
- **Battery**
Covers one (1) replacement battery
- **Belts and hoses²**
Covers replacement of major engine belts and hoses
- **Windshield wiper blades**
Covers one (1) replacement set of wiper blades and/or inserts
- **Wheel alignment**
Covers one (1) wheel alignment
- **Diagnostics and fluid replacement**
Included in conjunction with all covered services
- **Headlamps**
Covers the replacement of headlamps
- **Bulbs and fuses**
Covers fuses and interior/exterior light bulbs

Optional brake rotor coverage³

- **Adds coverage for front and rear brake rotors**
Covers replacement of one (1) set of front and one (1) set of rear brake rotors (or if carbon/ceramic, up to \$1,000 per front and rear set)

Additional benefits

- Includes trip interruption⁴ and rental car reimbursement

Exclusions⁵

- Mechanical breakdowns covered by your vehicle's manufacturer's warranty
- Mechanical breakdowns caused by accident, collision, vandalism, or weather-related conditions
- Mechanical breakdowns caused by pre-existing conditions or lack of maintenance
- Hybrid/electric high-voltage vehicle batteries

1. Term Protection coverage runs concurrently with any applicable manufacturer's warranties. Plan expiration is measured in time/miles from the Manufacturer's Original In-Service Date and zero (0) miles. Term ends upon expiration of either time or mileage, whichever comes first.
2. Please see your Agreement for a complete list of covered components.
3. Optional brake rotor coverage is not available as a stand-alone option. It must be purchased with Term Protection.
4. Trip interruption coverage is not available to residents of California or New York.
5. Additional exclusions may apply. Please see your Agreement for specific coverage details, including limitations and exclusions.

Warranty Corporation, Florida License Number 60126, Two Concourse Parkway, Suite 500, Atlanta, GA 30328. In Oklahoma, the Obligor is Safe-Guard Warranty Corporation. In Washington, the Obligor is National Product Care Company, 175 W. Jackson Blvd., Chicago, IL 60604.

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Vehicle Service Protection

onePROTECT

4 in 10*

adults would not be able to cover unexpected vehicle repair expenses.

Examples of unexpected repair costs:

\$218

Replace ignition coils**

\$994

AC compressor***

\$1,927

ABS hydraulic pump***

\$450

Replace fuel injectors**

*Source: Ally Financial, 2019
 **Source: Edmunds.com, 2019
 ***Source: Repairpal.com, 2020

Protection beyond your warranty



Mechanical repair coverage



Up to 1,500 covered parts



Pay nothing on covered repairs other than the deductible you select at the time of purchase



24-hour roadside assistance including towing reimbursement²

1. Platinum Vehicle Service Protection covers all mechanical parts of your vehicle in the event of a mechanical breakdown, unless they are specifically listed as not covered in the exclusions section of the Agreement.
2. Towing reimbursement is eligible up to \$100 per incident.
3. Additional exclusions apply. Please see your Agreement for specific coverage details, including limitations and exclusions.

Available plans

Components	Powertrain Plus ¹	Powertrain	Gold	Platinum ¹
Engine	✓	✓	✓	✓
Transmission	✓	✓	✓	✓
Drive Axle	✓	✓	✓	✓
Hybrid/Electric		✓	✓	✓
Climate Control			✓	✓
Shocks			✓	✓
Front Suspension			✓	✓
Rear Suspension			✓	✓
Fuel System			✓	✓
Electrical System			✓	✓
Steering				✓
Brakes				✓
CV Boots	✓			✓
Navigation				✓
Audio				✓
High-Tech				✓

Exclusions³

- Mechanical breakdowns covered by your vehicle's manufacturer's warranty
- Mechanical breakdowns caused by accident, collision, vandalism, or weather-related conditions
- Mechanical breakdowns caused by lack of maintenance or pre-existing conditions
- Term is measured from the agreement purchase date and current mileage on odometer¹
- \$250 deductible per claim¹

Covers up to 1,500 vehicle parts¹



Engine, transmission, drive axle

Including manual and automatic transmissions, front-wheel drive, and rear-wheel drive



Hybrid/electric components

Including hybrid electric and electric motor, hybrid electric motor clutch, hybrid electric transmission oil pump, and seals and gaskets



Shocks, front and rear suspension

Including struts, shock absorbers, and suspension bushings and bearings



Climate control

Including air conditioner and heater components



Electrical system, fuel systems

Including sensors, power windows and seats, and fuel injection



Steering, brakes, CV boots

Including power steering system components, brake calipers, and CV boots



Seals and gaskets

Including seals and gaskets for covered parts and components



Navigation, audio high-tech

Including navigation display, Bluetooth®, and most factory-installed technology and safety features

How it works

1

Get covered

2

Vehicle incident occurs

3

Call for roadside assistance if needed

4

Authorized service provider will initiate your claim and make repairs

5

Get back on the road

1. Covered components are based on the coverage plan you select. Please refer to the Agreement for a complete list of covered and excluded components.

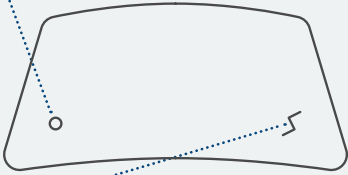
Limitations and exclusions apply. The One Protect Vehicle Service Protection (VSP) product is optional and is not insurance. All transactions related to the optional One Protect VSP product are governed solely by the provisions of the One Protect Vehicle Service Protection Vehicle Service Contract ("Agreement"). Please refer to the Agreement for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage and product availability may vary by state.

The Administrator/Obligor of One Protect Vehicle Service Protection is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, except in Florida where the Administrator/Obligor is **Safe-Guard Warranty Corporation, Florida License Number 60126, Two Concourse Parkway, Suite 500, Atlanta, GA 30328**. In Oklahoma, the Obligor is Safe-Guard Warranty Corporation. In Washington, the Obligor is National Product Care Company, 175 W. Jackson Blvd., Chicago, IL 60604.

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The cost of windshield repair*

! Typical prices range from \$60 to \$100 to fix a single chip.



! Repairing a crack up to 6" may cost \$125 or more.

*Costs for windshield repairs vary by location, auto glass service provider, and damage type.
Source: AAA.com

The windshield provides

up to **45%**

of the structural integrity
of your vehicle's cabin in a
front-end collision**

**Source: AAA.com

Windshield Protection Benefits¹

Windshield Protection covers the cost of repairing chips and cracks in your front windshield.



Unlimited repairs and one (2) replacement of front windshield due to chips and cracks caused by road debris



Repairs performed conveniently at your home, office, or dealership



Unlimited repair claims and no deductible



No mileage limitations

Available for purchase as a stand-alone product or as part of a Multi-Coverage Protection option.

Exclusions¹

- Damage to areas other than the front windshield. Stress cracks or cracks over six (6) inches, or if repairs will result in an obstruction of the driver's line of sight
- Damage caused by hail, vandalism, or neglect

1. Windshield Protection is not available for purchase in Florida. Additional exclusions may apply. Please consult your product agreement for specific coverage details, including limitations and exclusions.

2. Windshield Protection provides windshield repair ONLY coverage in AZ, GA, ME, NY, TX, WY and on agreements financed with Ford Motor Credit.

Limitations and exclusions apply. The One Protect Windshield Protection product is optional and is not insurance. All transactions related to the optional One Protect Windshield Protection product are governed solely by the provisions of the applicable product agreement. Please refer to the applicable product agreement for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage and product availability may vary by dealer/lender/state.

The Administrator/Obligor of Windshield Protection is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, except in Oklahoma where the Obligor is Safe-Guard Warranty Corporation, and in Washington where the Obligor is National Product Care Company, 175 W. Jackson Blvd., Chicago, IL 60604.

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