



**MECHANICAL BREAKDOWN INSURANCE
CERTIFICATE APPLICATION
PROTECTIVE PROPERTY & CASUALTY INSURANCE COMPANY**

14755 North Outer Forty Rd., Suite 400, St. Louis, MO 63017

Phone Number: 1-877-738-6567

700908151

APPLICANT INFORMATION			
Name TEST	Spouse Name		Application Date 05/01/2024
Street Address 109 TEST		City LORENA	
State CA	Zip Code 92651	Home Telephone	Business Telephone

GROUP POLICYHOLDER INFORMATION			
Name CAREGE		Account Number 50000	
Street Address 5298 NICHOLSON LN			
City KENSINGTON	State MD	Zip Code 20895	Telephone # (402) 744-6203

LIENHOLDER INFORMATION			
Name			
Address	City	State	Zip Code

VEHICLE INFORMATION			
Year 2017	Make MERCEDES BENZ	Model CLA 250	Vehicle Purchase Date 05/01/2024
Class 1	Current Odometer Mileage 25	Vehicle Identification Number (17 digits)	Vehicle Purchase Price 1,200.00

COVERAGE INFORMATION						
Coverage Level <input type="radio"/> Classic <input checked="" type="radio"/> Preferred <input type="radio"/> Ultimate	Deductible	New/Used Used	Coverage Term		Coverage Expiration	
			Months 36	Miles 36,000	Date 05/01/2027	Miles 36,025
Optional Coverages (Additional charges and surcharges apply to coverage levels selected below)					Total Premium	
<input type="radio"/> Luxury Electronics Coverage <input type="radio"/> Lift Kit Vehicle Coverage <input type="radio"/> Commercial/Light Business Use Coverage <input type="radio"/> Surcharged Vehicles I (Preferred & Ultimate Only) <input type="radio"/> Surcharged Vehicles II (Ultimate Only) <input type="radio"/> 4x4 / All-Wheel Drive <input checked="" type="radio"/> Turbo/Supercharger <input type="radio"/> Diesel Engines <input type="radio"/> One Ton					4,895.00	

ADMINISTRATOR INFORMATION			
Name: National Warranty Corporation		ADMINISTRATOR USE	
Address P.O. Box 830637			
City Birmingham	State AL		

CERTIFICATE HOLDER NOTICE
This Application does not bind the company to issue a Certificate Declarations Page, but it shall be the basis of the Certificate Declarations upon issuance. The Applicant represents that the information set forth herein is true. If you do not receive confirmation that this Application has been accepted, or you do not receive a Certificate Declaration Page within forty-five (45) days, please contact the Agent/Administrator listed above.

APPLICANTS SIGNATURE

DATE

05/01/2024



MECHANICAL BREAKDOWN INSURANCE
CERTIFICATE DECLARATIONS PAGE
PROTECTIVE PROPERTY & CASUALTY INSURANCE COMPANY

14755 North Outer Forty Rd., Suite 400, St. Louis, MO 63017

Phone Number: 1-877-738-6567

CERTIFICATE HOLDER INFORMATION				Certificate Number: 700908151	
Name TEST		Spouse Name		Certificate Purchase Date 05/01/2024	
Street Address 109 TEST				City LORENA	
State CA		Zip Code 92651		Home Telephone Business Telephone	
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ADMINISTRATOR INFORMATION			
Name: National Warranty Corporation		ADMINISTRATOR USE	
Address P. O. Box 830637			
City Birmingham	State AL		

SCHEDULE OF COVERAGES/ENDORSEMENTS
The forms and endorsements listed below are attached to this Declarations Page and Certificate.



MECHANICAL BREAKDOWN INSURANCE CERTIFICATE
PROTECTIVE PROPERTY & CASUALTY INSURANCE COMPANY

14755 North Outer Forty Rd., Suite 400, St. Louis, MO 63017

Phone Number: 1-877-738-6567

**THIS CERTIFICATE TOGETHER WITH THE DULY SIGNED NUMBERED DECLARATIONS PAGE,
SCHEDULE OF COVERAGES AND ANY ATTACHED ENDORSEMENTS COMPLETE THIS CERTIFICATE**

QUICK REFERENCE

SECTION / TOPIC	PAGE
Declarations Page	Affixed to Certificate
Schedule of Coverages	Affixed to Certificate
Section I – Definitions	1 - 2
Section II – General Provisions	2 - 3
Section III – Exclusions	3 - 4
Section IV – Certificate holder's Responsibilities	5
Section V – Other Provisions	6

With payment of the premium, relying upon statements made in the Declarations Page made part of this Certificate and subject to all policy terms, conditions and exclusions contained herein, Protective Property & Casualty Insurance Company agrees as follows:

INSURING AGREEMENT

Protective Property & Casualty Insurance Company agrees, subject to the following terms, conditions and exclusions, to reimburse the Certificate Holder for receipted expenses incurred which are payable under the terms of this Certificate.

I. DEFINITIONS

The following definitions apply to words used frequently in this Mechanical Breakdown Insurance Certificate :

Administrator	means the Administrator as printed on the Declarations Page.
Breakdown	means a failure of a defective part or faulty workmanship as supplied by the Vehicle manufacturer, a dealer or Licensed Repair Facility but does not include gradual reduction in operating performance due to wear or tear. In the event a failure occurs to a non-covered part under this Certificate due to the failure of a Covered Part, the non-covered part will be repaired. In the event a failure occurs to a Covered Part under this Certificate due to the failure of a non-covered part, the Covered Part will be repaired.
Covered Part(s)	means the parts and components described in the Schedule of Coverages which attach to and forms part of this Certificate, that are original parts on Your Vehicle at the time of its purchase by You or like replacement parts meeting the manufacturer's specification.
Certificate	means this Mechanical Breakdown Insurance Certificate, as printed on the Declarations Page, which You have purchased from Us to protect Your Vehicle described on the Declarations Page.
Coverage	means the protection You have selected, as shown in the Coverage Information Section on the Declarations Page, which applies to Your Vehicle.
Declarations Page	means the numbered document which must be attached to and forms part of this Certificate. It lists information regarding You, Your Vehicle, Coverage selected, and other vital information. Please review the Declarations Page to confirm this information is correct. If this information is not correct, immediately call the Administrator.
Deductible	means the amount You are required to pay, as shown on the Declarations Page, towards the total cost, per repair visit, for repair or replacement of parts covered under this Certificate. Once a part is repaired or replaced under the terms of this Certificate, there will be no Deductible for future repairs to that part.
Licensed Repair Facility	a repair facility registered with the state to perform mechanical repairs.
Lienholder	means the person or company named on the Declarations Page that has advanced the money for the purchase of this Certificate.

Reasonable Cost(s)	means the repair cost that is recognized locally and/or nationally for a covered repair. We will use published parts and labor guides to establish repair cost. Replacement of Covered Parts will be made with new, remanufactured, or survivable used components. If the covered repair is not authorized by Us, We then reserve the right to reduce the repair reimbursement to Reasonable Cost.
Schedule of Coverages	means the numbered document which must be attached to and forms a part of this Certificate. It lists the Coverages provided to You for Your Vehicle under this Certificate. If not attached, immediately call the Administrator.
Vehicle, Your Vehicle	means the Vehicle which is described on the Declarations Page.
We, Us, Our	means Protective Property & Casualty Insurance Company.
You, Your	means the Certificate Holder shown on the Declarations Page (the purchaser or lessee of the described Vehicle) or the person to whom this Certificate was transferred under the transfer provision of this Certificate.

II. GENERAL PROVISIONS

This Certificate is between Us and You, and is subject to all the terms and conditions contained herein.

A. CERTIFICATE PERIOD

1. New Vehicle Coverage – Expiration is measured in time from the Certificate Purchase Date; and mileage from zero (0) miles.
2. Used Vehicle Coverage – expiration is measured in time from the Certificate Purchase Date and mileage from the Current Odometer Mileage at Certificate Purchase Date. This Certificate will expire according to the time or mileage of the Coverage You selected, whichever occurs first, as shown on the Declarations Page.

B. COVERAGE – Coverage afforded You for Your Vehicle is determined by the Coverage Information section shown on the Declarations Page and more fully described in the Schedule of Coverages, attached hereto to complete this Certificate.

C. DEDUCTIBLE – In the event of a Breakdown covered by this Certificate, You may be required to pay a Deductible. To determine if a Deductible applies and, if so, the amount, please see the Deductible entry in the Coverage Information section shown on the Declarations Page. Once a part is repaired or replaced under the terms of this Certificate, any Deductible amount for future repairs to that part will be waived. A Deductible payment is only required for Breakdown Coverages listed in the Schedule of Coverages which is attached to and forms part of this Certificate.

D. LIMITS OF LIABILITY

In no case shall the aggregate of all benefits paid (including tax, if applicable) be greater than as follows for each Coverage Level:

1. Classic – \$3,000.00
2. Preferred – National Automobile Dealers Association (NADA) wholesale Vehicle value or Vehicle Purchase Price, whichever is less.
3. Ultimate – NADA wholesale Vehicle value or Vehicle Purchase Price, whichever is less.

Once the limit of liability for Your Coverage Level has been reached, this Certificate, along with its transfer and cancellation rights terminates.

E. TRANSFER OF YOUR CERTIFICATE

1. You may transfer Your Certificate to someone to whom You sell or otherwise transfer Your Vehicle while this Certificate is still in force. This can be done only if the transfer request is made within thirty (30) days of the sale or transfer of Your Vehicle and the fifty dollar (\$50.00) transfer fee is paid. This Certificate cannot be transferred if the title transfer of Your Vehicle passes through an entity other than the subsequent buyer or Your Vehicle is sold or traded to a dealership, leasing agency or entity/individual in the business of selling vehicles. This Certificate can only be transferred and the transfer must be initiated by the original Certificate holder.
2. The following must be submitted to the Administrator within thirty (30) days of the change of ownership to a subsequent individual purchaser:
 - a. Original Certificate and Declarations Page;
 - b. Transfer application completed and signed by You and the new owner;
 - c. Fifty dollar (\$50.00) transfer fee made payable to the Administrator; and
 - d. Copies of all maintenance records.

F. CANCELLATION OF YOUR CERTIFICATE

1. You may cancel this Certificate at any time by:

- a. Returning to the Group Policyholder listed on the Declarations Page to complete and sign the cancellation forms.
- b. Mailing written notice to the Group Policyholder listed on the Declarations Page of Your desire to cancel the Certificate.

A notarized odometer statement indicating the odometer reading at the date of the request will be required. The request for cancellation must be made no later than forty-five (45) days of the date that the cancellation is to become effective (except in the case of repossession, stolen or totaled vehicles). The Administrator may request supporting documentation from the primary insurance company or police reports indicating dates and mileage at the time of incident.

2. We may cancel this Certificate at any time if:
 - a. Your Vehicle is a total loss or is repossessed.
 - b. Your Vehicle's odometer is disconnected or altered or the true and actual mileage cannot be determined.
 - c. Your Vehicle is used in a manner not covered by this Certificate, including Vehicle modifications not recommended by the manufacturer.
 - d. The Total Premium for the Certificate is not paid.
 - e. You employed intentional misrepresentation in obtaining the Certificate.
 - f. You employed intentional misrepresentation in the submission of a claim.
 - g. Your Vehicle does not have a valid manufacture Vehicle Identification Number (VIN).
 - h. Your Vehicle's title is branded as salvage, junk, rebuilt, totaled or flood damaged.
 - i. Your claim aggregate has reached the limit of liability for Your Coverage Level.

Notice of such cancellation will be delivered to You by registered mail. The notice of cancellation will state one of the above mentioned criteria as a basis of cancellation and will include any reimbursement required. The cancellation will be effective as of the date of termination as stated in the notice of cancellation.

- G. LIENHOLDER CANCELLATION** – If Your Vehicle and this Certificate have been financed, the Lienholder shown on the Declarations Page may cancel this Certificate for default of the loan agreement or if Your Vehicle is declared a total loss due to accident or theft or is repossessed. In such event, immediate notification and submission of documents to the Administrator is required.
- H. REFUND CALCULATION** – If this Certificate is cancelled within the first sixty (60) days from the Certificate Purchase Date and no claims have been filed, We will refund the Total Premium paid. If this Certificate is cancelled after the first sixty (60) days or a claim has been filed, We will refund an amount of the Total Premium according to the pro-rata method reflecting the greater of the days in force or the miles driven based on the term of the Coverage selected and the date Coverage begins, less any claims paid and less a twenty-five dollar (\$25.00) administrative fee. In the event of cancellation, the Lienholder, if any, will be named on a cancellation refund check as their interest may appear.
- I. OUR RIGHTS TO RECOVER PAYMENT** – If You have a right to recover against another party for anything We have paid under this Certificate, Your rights shall become Our rights. You shall do whatever is necessary to enable Us to enforce these rights. We shall recover only the excess after You are fully compensated for Your loss.

III. EXCLUSIONS

The exclusions under this Certificate include parts not covered under the Schedule of Coverages for the Coverage Level selected as well as those conditions involving the use and maintenance of Your Vehicle as described in this Certificate.

WHAT IS NOT COVERED

This Certificate does not provide coverage for:

- A.** Repairs to any part or parts of the Vehicle not specifically listed in the Schedule of Coverages for the Coverage Level selected.
- B.** Any of the following parts: factory installed CB Radio, radar detector, stereo equalizer, on board global positioning system, navigation systems, Bluetooth, fax modem, built-in TV and VCR/DVD, video game system, back up cameras and sensors, carburetor, battery, battery cables, shock absorbers, manual transmission clutch assembly (friction clutch disc, pressure plate and throw out and pilot bearings), manual and hydraulic linkages, transmission and brake cables, distributor cap and rotor, safety restraint systems (including air bags), glass, lenses, headlamps and projection lamp assemblies, sealed beams, light bulbs, fuses, circuit breakers, brake rotors and drums, exhaust pipes, emission components, windshield wiper arms, weather strips, trim, moldings, bright metal, chrome, upholstery and carpet,

zippers, nuts, bolts and fasteners, freeze plugs, cup holders, ash trays, dash pads, squeaks, rattles, water leaks, wind noise, seat frames, paint, outside ornamentation, inside and outside door handles, hinges, mirrors, mirror hinges, mirror housings, hubcaps, bumpers, body sheet metal and panels, body parts, frame, brackets and structural body parts, vinyl and convertible tops, tires, and wheels/rims/studs. Provided, however, that (1) ash tray assemblies, seat frames, door hinges and mirror hinges are covered if Ultimate Coverage has been purchased; and (2) factory installed CB radio, radar detector, stereo equalizer, on board global positioning system, navigation systems, Bluetooth, fax modem, built-in TV and VCR/DVD, video game system, back-up cameras and sensors are covered if the Optional Luxury Electronics Coverage has been purchased by You and accepted by Us.

- C.** Maintenance services and parts described in Your Vehicle's owner's manual supplied by the manufacturer and other normal maintenance services and parts which include, but are not limited to: alignments, adjustments, cleaning, wheel balancing, tune-up's, spark plugs, spark plug wires, glow plugs, hoses (except high pressure steering and air conditioning), drive belts, brake pads, brake linings/shoes, wiper blades. (shop supplies, environmental waste charges, filters, lubricants, coolants, fluids and refrigerants are covered if replacement is required in connection with a Breakdown. Diagnostic time may be covered as authorized by Us in conjunction with a Breakdown).
- D.** Damage and/or breakdown resulting from collision, road hazard, fire theft, vandalism, riot, explosion, lightening, earthquake, windstorm, volcanic eruption, freezing, rust or corrosion, hail, water or flood, acts of god, salt, environmental damage, chemicals, contamination of fluids, fuels or Breakdowns caused by fuels containing more than 10% ethanol, if the engine was not manufactured for this fuel mixture, coolants, or lubricants.
- E.** Any Breakdown caused by misuse, abuse, negligence, lack of scheduled maintenance required by the manufacturer's maintenance schedule for Your Vehicle, or improper servicing or repairs performed by You or a Licensed Repair Facility, for any Breakdown caused by sludge build-up, lubricant blockage or the failure to maintain proper levels of lubricants, and/or coolants, or any Breakdown resulting from failure to protect Your Vehicle from further damage when a Breakdown has occurred.
- F.** Any repair or replacement of any Covered Part if a Breakdown has not occurred or if the wear on that part has not exceeded the published field tolerance allowed by the manufacturer.
- G.** Any alterations that have been made to Your Vehicle or You are using or have used Your Vehicle in a manner not recommended by the manufacturer, including, but not limited to damage resulting from: the failure of any custom or add-on part, all frame or suspension modifications, lift kits, oversized/undersized tires unless the Optional Lift Kit Vehicle Coverage is purchased by You and accepted by Us, trailer hitches, engine modifications, transmission modifications, and/or axel modifications, emission and/or exhaust system modifications provided, however, catalytic converters, exhaust systems and carburetors are not covered.
- H.** Vehicles that do not have valid manufacturer VIN's or are title branded as salvage, junk, rebuilt, totaled or flood damaged.
- I.** Breakdowns, if the Vehicle odometer is broken, has been altered and/or ceased to operate so the actual Vehicle mileage cannot be determined.
- J.** Any liability for property damage, or for injury to or death of any person arising out of the operation, maintenance or use of Your Vehicle, described in this Certificate, whether or not related to the Covered Parts, for loss of use, time, shop delays, profit, inconvenience.
- K.** When the responsibility for the repair is covered by an insurance policy, supplier or repairer guarantee/warranty, manufacturer and/or dealer customer assistance program or any warranty from the manufacturer such as extended drive train, major component or full coverage warranties (regardless of the remaining manufacturer's warranty when You purchased this Certificate or regardless of the responsible party's ability to pay for such repair). Further, Coverage under this Certificate is similarly limited in the event of a Breakdown if the manufacturer has announced its responsibility through any means, including public recalls and factory service bulletins.
- L.** If Your Vehicle is used for towing a trailer or another vehicle or object unless Your Vehicle is equipped with factory installed or factory authorized tow package, or is used as a commercial unit, or is listed for rental, taxi, limousine or shuttle, delivery, towing or road repair operations, construction, job site activities, hauling, police or emergency service, principally off-road use, racing or competitive driving, snow removal, route-work, service or repair, delivery, service or repair use not involving regular multiple drivers or weight or towing in excess of manufacturer's recommendations, shall not be excluded provided that Optional Commercial/Light Business Use Coverage has been purchased by You and accepted by Us.
- M.** For any Breakdown occurring prior to the Certificate Purchase Date.
- N.** For any Breakdown, if the repair information provided by You or the Licensed Repair Facility is not true. For Breakdowns that occur to Your Vehicle outside of the United States of America or Canada.

IV. CERTIFICATE HOLDER'S RESPONSIBILITIES

A. Maintenance Requirements and Service History –

You must have Your Vehicle checked and serviced in accordance with the manufacturer's recommendations, as outlined in the owner's manual for Your Vehicle. Your owner's manual lists different servicing recommendations based on Your individual driving habits and climate conditions. You are required to follow the normal or severe maintenance schedule that applies to Your conditions. Failure to follow the manufacturer's recommendations that apply to Your specific conditions may result in the denial of Coverage. It is required that You retain proof of maintenance for the service and/or repair work performed on Your Vehicle, regardless of whatever repair work was performed by You or a Licensed Repair Facility. Proof of maintenance means repair orders from a Licensed Repair Facility and/or a self-maintained log that has corresponding purchase receipts for oil and filter, coolant and brake system flush, etc. A self-maintained log without corresponding purchase receipts is not acceptable proof of maintenance. Repair orders from a Licensed Repair Facility must be readable and understandable, with customer complaint and repair diagnosis, parts, labor hours, VIN, date, Vehicle mileage, Your name and signature, Licensed Repair Facility name, address and telephone number, repair totals, Deductible (if applicable), and method of payment to satisfy the repair order. Proof of maintenance and/or Your self-maintained log with corresponding original receipts, may be requested by the Administrator for related repairs.

B. Filing a Claim –

If Your Vehicle requires road service or lockout service, You must contact the road service processing center for prior approval and assistance at 1-800-492-6762 and provide the following information: Your Certificate Number, producer code "28244" and Plan "AB".

If Your Vehicle requires service for a Breakdown:

1. Prevent Further Damage – Take immediate action to prevent further damage. This Certificate will not cover the damage caused by not securing a prompt repair of the failed component.
2. Take Your Vehicle to a Licensed Repair Facility – If Your Vehicle breaks down, take Your Vehicle to any Licensed Repair Facility.
3. Provide Licensed Repair Facility with Your Certificate Number.
4. Obtain Authorization from the Administrator – Prior to any repair being made, instruct the service manager at the Licensed Repair Facility to contact the Administrator to obtain an authorization for the claim. **Any claim for repairs without prior authorization will not be covered.** The Administrator can be contacted Monday through Friday, 8:00 am to 8:00 pm and Saturday 9:00 am to 5:30 pm Eastern Standard time at 1-877-831-3077. The Administrator can also be contacted Monday through Friday, 8:00 am to 8:00 pm Eastern Standard time via FAX at 1-678-894-3548. The amount authorized by the Administrator is the maximum amount that will be paid for repairs covered under the terms of this Certificate. Any additional amount must receive prior approval.
5. Authorize Tear Down and/or Inspection – In some cases, You may need to authorize the Licensed Repair Facility to inspect and/or tear down Your Vehicle in order to determine the cause and cost of the repair. You will be responsible for these charges if the failure is not covered under this Certificate. We reserve the right to require an inspection of Your Vehicle prior to any repair being made.
6. Review Coverage – After the Administrator has been contacted, review with the service manager what will be covered by this Certificate.
7. Pay Any Applicable Deductible – We will reimburse the Licensed Repair Facility or You for the cost of the work performed on Your Vehicle that is covered by this Certificate and previously authorized, less any Deductible. Once authorization is obtained, and the repair is completed, all repair orders and documentation must be submitted to the Administrator within thirty (30) days to be eligible for payment.
8. Proof of Service and/or Repair – To obtain payment for an authorized repair You, or the Licensed Repair Facility must submit a legible copy or original repair order to the Administrator. Repair orders must be readable and understandable, with customer complaint, repair diagnosis, parts, labor hours, VIN, date, Vehicle mileage, Your name and signature, Licensed Repair Facility name, address and telephone number, repair totals, Deductible (if applicable) and method of payment to satisfy the repair order. Proof of maintenance and/or Your self-maintained log with corresponding receipts may be requested by the Administrator for related repairs. In addition, if applicable, all related invoices (i.e. towing, rental, etc.) must accompany the repair order for consideration of claim reimbursement.

V. OTHER PROVISIONS

- A. Arbitration** – If You and We fail to agree on any matter concerning this Certificate, each must demand in writing from the other that the matter be arbitrated. We shall each select an arbitrator and the two arbitrators shall select a third arbitrator. The decision of any two of the three arbitrators is final and will be binding upon You and Us.
- B. Other Insurance** – This Certificate provides Coverage only in excess of other applicable and valid policies of insurance (including all warranties and service contracts) which You have, or under which You can recover from third parties.
- C. Changes** – No changes may be made in this Certificate unless approved by Us in writing and made by written endorsement. None of Our representatives has authority to change or waive any provision of this Certificate.
- D. Conformity to State Statutes** – If the law in Your state is inconsistent with any of the conditions of this Certificate, We will comply with the requirements of Your state by endorsement.
- E. Representations** – By acceptance of this Certificate, You agree that the statements on the Application and Declarations Page are Your agreement and representations and that this Certificate is issued in reliance upon the truth of those statements.
- F. Our Right to Recover Payment** – If We pay anything under this Certificate and You have a right to recover against a third party, Your rights shall become Our rights. You shall do whatever is necessary to enable Us to enforce these rights. We shall recover only the excess after You are fully compensated for Your loss.

IN WITNESS WHEREOF, Protective Property & Casualty Insurance Company has caused this Certificate to be signed by its Authorized Officers and Countersigned (where required by law) on the Declarations Page by a duly authorized representative.



Authorized Officer



Authorized Officer



**CALIFORNIA AMENDATORY ENDORSEMENT TO
MECHANICAL BREAKDOWN INSURANCE CERTIFICATE
PROTECTIVE PROPERTY & CASUALTY INSURANCE COMPANY**
14755 North Outer Forty Rd., Suite 400, St. Louis, MO 63017
Phone Number: 1-877-738-6567

Endorsement to Certificate Number: _____

Endorsement Date: _____

This Endorsement modifies the insurance provided under Your Certificate as follows:

Section II. GENERAL PROVISIONS, subsection F. CANCELLATION OF YOUR CERTIFICATE, paragraph 2. is deleted and replaced as follows:

2. If this Certificate has been in effect for sixty (60) days or less, We may cancel this Certificate for any valid underwriting reason by mailing or delivering to You and Your Lienholder at the address shown in the Declarations Page, written notice of the cancellation at least:

- a. Ten (10) days (twenty (20) days if mailed) before the effective date of cancellation if We cancel because You fail to pay the premium when due or You commit fraud or material misrepresentation; or
- b. Twenty (20) days (thirty (30) days if mailed) for mailing before the effective date of cancellation if We cancel for any other reason.

The notice will state the reason and effective date of cancellation. Proof of mailing will be sufficient proof of notice.

If this Certificate has been in effect for more than sixty (60) days, We may cancel this Certificate by mailing or delivering to You and Your Lienholder at the address shown in the Declarations Page, written notice of the cancellation at least:

- a. Ten (10) days (twenty (20) days if mailed) for mailing before the effective date of cancellation if We cancel for one or more of the following reasons:
 - (1) Nonpayment of premium; or
 - (2) Fraud or material misrepresentation by You; or
- b. Twenty (20) days (thirty (30) days if mailed) for mailing before the effective date of cancellation if We cancel for one or more of the following reasons:
 - (1) Your conviction for criminal activity which increases hazards insured against;
 - (2) Gross negligent acts or omissions by You which substantially increase the hazards insured against; or
 - (3) Physical changes in the property causing it to be uninsurable.

The notice will state the reason and effective date of cancellation. Proof of mailing will be sufficient proof of notice.

Section II. GENERAL PROVISIONS, subsection G. LIENHOLDER CANCELLATION is deleted and replaced as follows:

G. LIENHOLDER CANCELLATION – The Lienholder (if any) may cancel this Certificate for nonpayment or if Your Vehicle is declared a total loss or is repossessed by providing written notice of cancellation at least ten (10) days before the effective date of cancellation. If the Certificate is canceled for any of these reasons, any refunds will be issued to the Lienholder on behalf of Your account.

Authorized Officer

We will pay on behalf of or reimburse You for reasonable costs to repair or replace any of the Covered Parts listed below, using manufacturer's suggested retail prices and a nationally recognized labor manual, less the Deductible, in accordance with the terms and provisions of this Certificate. The repairs may be completed with new, used or remanufactured parts of like kind and quality commensurate with the age and odometer reading of the Vehicle at the time the part or parts failed.

1. **ENGINE:** Engine parts consisting of crankshaft and bearings, oil pump, oil pump pickup/screen and tube, pistons, piston rings, wrist pins, connecting rods and rod bearings, timing gears and chain or belt, timing tensioners/guides, balance shafts, camshaft and camshaft bearings, push rods, rocker arms, rocker arm shaft and hydraulic lifters, intake and exhaust valves, valve springs, cylinder head, cylinder head gaskets; timing chain guides, timing belt tensioners, intake manifolds, valve lash adjusters, valve guides, valve spring locks and retainers, harmonic balancer. Engine block is also covered if damaged as result of an internally lubricated part failure caused by the above-listed parts
 2. **TURBO/SUPERCHARGER:** All internal parts; housing is also covered if damaged by the failure of an internally lubricated part if Optional Turbo/Supercharger Coverage has been purchased and accepted by Us.
 3. **AUTOMATIC TRANSMISSION:** Transmission parts consisting of gears, input and output shafts, bearings, front pump, planetary assemblies, overdrive carrier, reaction carrier, center support, parking lock actuator, stator and stator shaft, separator plate, pressure regulator valve, dipstick and filler tube, sprags, governor assembly, valve body and torque converter; chain, drum assembly, solenoids, bushings, accumulator, clutches, bands, servos, parking pawl, speedometer gear, transmission cooler, pistons, transmission case is also covered if damaged as result of an internally lubricated part failure caused by the above-listed parts.
 4. **STANDARD TRANSMISSION:** Transmission parts consisting of gears, input and output shafts, bearings, overdrive housing and transmission case is also covered if damaged as result of an internally lubricated part failure caused by the above-listed parts. **Clutch plate, pressure plate, flywheel, release and pilot bearings are NOT included.**
 5. **DRIVE AXLE ASSEMBLY (FRONT OR REAR WHEEL DRIVE):** Consisting of drive shaft, ring and pinion gears, pinion bearings, side carrier bearings, carrier assembly, thrust washers, axle and axle bearings and limited slip clutch pack assembly. Universal and CV joints, except if boot was damaged or missing. Drive axle housing is also covered if damaged as result of an internally lubricated part failure caused by the above-listed parts.
 6. **DRIVE AXLE ASSEMBLY (4-WHEEL AND ALL-WHEEL DRIVE):** Gears, main shaft, drive chain, thrust washer and shims, bearings. Front drive shaft, differential, axles, u-joints and CV joints, except if boot was damaged or missing. Transfer case is covered if damaged as result of an internally lubricated part failure caused by the above-listed parts if Optional 4x4/All-Wheel Drive Coverage has been purchased and accepted by Us.
 7. **FRONT & REAR SUSPENSION:** Upper and lower control arms, upper and lower ball joints, steering knuckle, wheel bearings, control arm shaft and bushings.
 8. **STEERING:** Power steering pump, steering gear housing and its internal parts and rack and pinion assembly.
 9. **BRAKES:** Master cylinder, ABS master cylinder, vacuum booster, wheel cylinders, disc brake calipers, hydraulic lines and fittings. **Coverage does NOT include pads, shoes, drums or rotors.**
 10. **AIR CONDITIONING:** Compressor, clutch and coil assembly, evaporator, accumulator and condenser, if factory installed, evacuation and recharge.
 11. **FUEL DELIVERY:** Fuel pump, fuel sending unit, fuel tank, fuel injectors, Throttle body assembly and metal fuel lines.
 12. **SEALS AND GASKETS:** Seals and gaskets are covered in conjunction with repair of above-listed components.
 13. **COOLING:** Radiator, fan clutch, water pump and cooling fan motor.
 14. **ELECTRICAL:** Engine operation computer, voltage regulator, alternator, front/rear wiper motors, wiper module, window motors, seat motors, ignition module, ignition coil, distributor, starter, starter solenoid and door lock actuators, manually operated switches for above listed parts.
 15. **EMISSIONS COMPONENTS (SENSORS):** Air fuel ratio sensor; anti-knock sensor; fuel sensor; idle air control valve; intake air temperature sensor; intake manifold; manifold air pressure (MAP) sensor; mass air flow sensor; oxygen sensor; powertrain control module (PCM); exhaust manifold.
- **RENTAL CAR:** In the event of a Breakdown covered by the Certificate, You will be reimbursed up to \$50 per day for a rental vehicle for each four hours of repair time for authorized repairs as determined by a national flat rate guide. Total not to exceed \$250. Rental receipts required for reimbursement.

- **TRAVEL EXPENSES:** In the event a Breakdown covered by the Certificate occurs more than one hundred (100) miles from Your home and results in a Licensed Repair Facility keeping Your Vehicle overnight, this benefit pays for receipted motel and restaurant expenses, up to One Hundred Twenty-Five Dollars (\$125.00) per day and up to a maximum of three (3) days. Total benefit per occurrence of Three Hundred Seventy-Five Dollars (\$375.00) applies. No Deductible will apply to this benefit.
- **EMERGENCY ROADSIDE ASSISTANCE:** Towing / Road Service / Lockout: **1-877-831-3077** - Producer Code: **28244** - Plan: **AB**. In the event Your Vehicle is disabled, We will dispatch a service vehicle to Your location to assist You. In the event Your Vehicle is unable to continue under its own power Your Vehicle may be towed to a location of Your choosing. When calling for towing or road service You must call **877-831-3077** (toll free in the United States). You will be required to give the representative assisting You the following information: Producer Code **28244**, Your Certificate Number (located on the front right hand corner of the Certificate Declarations Page) and Your Plan which is **AB**. **Benefit:** You are entitled to one (1) service per 72-hours. We will pay the first one hundred dollars (\$100) for any of the following requested services: towing; battery jumpstart; flat tire change; essential fluid (i.e., fuel, oil, water, etc.) delivery (You are responsible for the actual cost of the delivered fluids); locksmith (cost of replacement keys is not included). **Reimbursement:** In the event Your Vehicle is disabled, and You contracted for any of the above covered emergency roadside services, You will be able to submit Your original receipted road service expenses for reimbursement consideration. Reimbursement will only be considered when services are performed by properly licensed and insured providers; private citizen services are not reimbursable. Your maximum reimbursement for towing or any other roadside service, including locksmith services, is one hundred dollars (\$100). You must send Your original receipt(s) along with a completed claim form to the Administrator. Claim forms may be obtained from the Administrator. **Administrator:** Emergency Roadside Assistance services and benefits are administered through Nation Motor Club, LLC. Administrative offices at 800 W. Yamato Road, Suite 100, Boca Raton, FL 33431. **In California:** All services and benefits are provided by Nation Motor Club, LLC located at 800 W. Yamato Road, Suite 100, Boca Raton, FL 33431. California Motor Club Permit Number: 5157-3.
- **PAINTLESS DENT REPAIR:** Paintless dent repair (PDR) is a process developed by automobile manufacturing production teams that uses specialized hand tools to gently push the dented metal back to its original form. This permanently removes door dings and minor dents without harming a Vehicle's factory finish. To access Your benefit call **1-877-831-3077**, Monday through Friday from 9 a.m. to 5 p.m. eastern time, to schedule Your appointment. **Exclusions:** We do not provide coverage for: large or deep dents or dents that are inaccessible due to the following: (a) the existence of aftermarket equipment; (b) where such aftermarket equipment or the installation thereof has altered the original vehicle configuration; (c) edges where it is determined that the manufacturer's bracing does not allow for the PDR process; (d) repairs to creased metal or any area where the paint is damaged; (e) repairs to any dent or ding that, if repaired, could in any way damage the Vehicle's paint or finish; (f) repairs to any dent or ding that would require the replacement of Vehicle's body panels or require sanding, bonding or painting; or (g) weather related damage. **This benefit is limited to ONLY the five (5) paintless dent repairs per contract.** The obligor for Paintless Dent Repair is Nation Motor Club, LLC located at 800 W. Yamato Road, Suite 100, Boca Raton, FL 33431. The administrator for Paintless Dent Repair is NIU of Florida, Inc. 800 Yamato Road, Suite 100, Boca Raton, FL 33431, 888-684-9327.

OPTIONAL COVERAGES

The following Optional Coverage(s) are provided in accordance with the Optional Coverages selected and purchased by You as set forth on the Certificate Application and Declarations Page.

- **LUXURY ELECTRONICS COVERAGE** – This Coverage applies only if indicated on the Administrator copy of the Certificate Application and Your Identification Card:
 - **GPS Navigation System:** Navigation display unit, navigation control module.
 - **Factory Installed Infotainment Systems:** LCD screen (10" or less), RF modulator, digital video disc player, compact disc player, Bluetooth, microphone, back up cameras and sensors and power converter.
 - **Factory Installed Internet Access Systems:** Power converter, satellite receiver, satellite dish or wireless receiver (where available).
- **LIFT KIT VEHICLE COVERAGE:** Eligible vehicles are those with lift kits up to 6" that are installed by a licensed repair facility. Coverage will be limited to only those components listed in the Certificate for the Coverage Level purchased by You and accepted by Us and does not extend to any components of the lift kit itself.

IMPORTANT PRIVACY CHOICES FOR CONSUMERS

PROTECTIVE PROPERTY & CASUALTY INSURANCE COMPANY

14755 North Outer Forty Rd., Suite 400
St. Louis, MO 63017

Protecting the privacy of information about our customers is important. This notice tells you how we treat information about our customers. We treat information about our former customers the same as we treat information about our current customers.

We get most of the information we need from customer applications and other forms. If a customer authorizes it, we may get information from other sources. For example, when a person applies for one of our products we may ask for permission to get information from

- Insurance support organizations and
- Consumer reporting agencies.

We also get information as we process customer transactions.

The information we may have includes:

Identifying Information such as

- Name,
- Address,
- Telephone Number
- Demographic Data

Financial Information such as

- Vehicle or Powersport Unit Purchase Price
- Lienholder/Lender
- Type and Cost of the Product(s) Being Purchased

We use the information for business and marketing purposes, such as

- Processing applications, claims, and transactions,
- Servicing your business,
- Offering you additional products and services, and
- Conducting research related to our business.

We share the information with affiliates and others who provide services to help us process or administer our business. For example, we may share information with others who

- Print our customer statements,
- Help us process claims, and
- Conduct surveys, analyze information, or help us market our own products to you.

RESTRICT INFORMATION SHARING WITH COMPANIES WE OWN OR CONTROL (AFFILIATES) AND RESTRICT INFORMATION SHARING WITH OTHER COMPANIES WE DO BUSINESS WITH TO PROVIDE FINANCIAL PRODUCTS AND SERVICES

Unless you opt out, our affiliates (including the list below) may use the information we share with them to market to you. We may also share information with other companies so that we can jointly market a product or service to you.

You can opt out by calling the toll-free number 1-855-907-6137.

ADDITIONAL INFORMATION

We will not share information with anyone else unless we have your permission, or we are allowed or required by law to disclose it.

We maintain physical, electronic and procedural safeguards to protect it. Access to customer information is limited to people who need access to it in order to do their jobs.

We require that our service providers limit their use of the information we share and keep it confidential.

You should know that your insurance sales agent is independent. The use and security of information an agent gets is his or her responsibility. Please contact your agent if you have questions about his or her privacy policy.

We have the right to change our Privacy Policy. If we make a material change to our Privacy Policy, we will notify you before we put it into effect.

CONTACT INFORMATION

If you have questions about our privacy policy, please call us at 1-855-907-6137 or write to us at

Protective Property & Casualty Insurance Company
14755 North Outer Forty Rd., Suite 400 St. Louis, MO
63017

CALIFORNIA RESIDENTS: To learn about our information practices and your rights under the California Consumer Privacy Act ("CCPA"), visit <http://www.protective.com/privacy-policy>

Protective Life Insurance Company
West Coast Life Insurance Company
Protective Life and Annuity Insurance Co.
ProEquities, Inc.
First Protective Insurance Group, Inc.
Protective Property & Casualty Insurance Company
Interstate National Dealer Services, Inc.
National Warranty Corporation
Western Diversified Services, Inc.

The Advantage Warranty Corporation
First Protection Corporation
Protective Administrative Services, Inc.
Western General Dealer Services, Inc.
First Protection Corporation of Florida
Western General Warranty Corporation
Interstate Administrative Services, Inc.
Interstate National Dealer Services of Florida, Inc.
Western General Warranty, Inc.

Lyndon-DFS Administrative Services Inc.
Acceleration National Service Corporation
Warranty Business Services Corporation
United States Warranty Corporation