MEMBER'S CHOICE Mechanical Repair Coverage

Made available by your Credit Union and CUNA Mutual Group

MEMBER'S CHOICE Mechanical Repair Coverage is administered by Consumer Program Administrators, Inc. in all states except AK and CA, where coverage is administered by Virginia Surety Company, Inc.; in WA, where coverage is administered by Automotive Warranty Services, Inc.; in FL, LA, OK and WI, where coverage is administered by Automotive Warranty Services of Florida, Inc. (Florida License #60023) and in AZ, where the Obligor and Administrator is Consumer Program Administrators, Inc., all located at 175 West Jackson Blvd., Chicago, Illinois 60604, 1-800-752-6266. This coverage is made available to you by CUNA Mutual Insurance Agency, Inc. in those states where MEMBER'S CHOICE Mechanical Repair Coverage is offered as insurance form MCCU001-MBI it is underwritten by Virginia Surety Company, Inc.

Additional Benefits

• Rental reimbursement: up to $35 per day for 5 days (or 10 days for a parts delay) from day one.
• 24-hour emergency roadside assistance: up to $100 per occurrence. Includes towing, battery jump start, fluid delivery, flat tire assistance and lock-out service.
• Travel expense reimbursement: up to $500 for lodging, food and rental expense when a covered breakdown or collision occurs more than 100 miles from home.

Important Facts

• Good at any authorized repair facility in the U.S. or Canada
• No out of pocket expense (except for any deductible)–the covered repair is paid directly by the plan.
• Transferable: if you sell your vehicle privately, the coverage can be transferred, adding resale value and appeal.
• Cancelable: receive a full refund within the first 60* days or a pro-rated refund thereafter less a nominal administrative fee.

Things to Consider

• Lock-in repair costs: Mechanical Repair Coverage (MRC) helps you to limit your cost of unexpected covered breakdowns to the MRC price, plus any applicable deductible.
• Helps provide peace of mind: even if your vehicle does not have a covered breakdown during the MRC’s term, the purchase of MRC was still a wise decision.
• Reduce risk: remember, unexpected breakdowns can negatively impact your family’s budget and credit rating. MRC can help eliminate this risk.

* See Vehicle Service Contract/Insurance Policy for any state variations.

---

**FACT #1**

As your vehicle gets older, the risk and cost of repairs increases

**FACT #2**

Repairs can be expensive

Example Repair Costs

<table>
<thead>
<tr>
<th>Part</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Engine</td>
<td>$3,500</td>
</tr>
<tr>
<td>Transmission</td>
<td>$2,150</td>
</tr>
<tr>
<td>A/C Systems</td>
<td>$1,675</td>
</tr>
<tr>
<td>ABS</td>
<td>$1,250</td>
</tr>
<tr>
<td>Computer Module</td>
<td>$1,050</td>
</tr>
<tr>
<td>Rack &amp; Pinion</td>
<td>$750</td>
</tr>
<tr>
<td>Fuel Pump</td>
<td>$750</td>
</tr>
<tr>
<td>Timing Belt</td>
<td>$450</td>
</tr>
<tr>
<td>Starter</td>
<td>$400</td>
</tr>
<tr>
<td>Alternator</td>
<td>$400</td>
</tr>
<tr>
<td>Brake Calipers</td>
<td>$375</td>
</tr>
</tbody>
</table>

(1) Costs above are for illustrative purposes only. Actual costs may vary as to make, model and year.

*These statements are based on the repair records of Consumer Program Administrators, Inc. and its affiliated companies' customers as of June 2009. Your experience may be different. Information based on original compilation date and not the date of this brochure.*
We will remedy ANY breakdown of your vehicle except items listed under the section titled “What this service contract/policy does not cover.”

Additional Parts Covered by Platinum

**Not every deductible available on all MRC Plans or Terms.**

**FACT #3**

**FACT #4**

What this service contract/policy does not cover

- Normal maintenance services and parts.
- Externals: batteries, belts, brake pads, EGR valve, engine tune-up, exhaust, fuel, fluids, friction clutch, hoses, belts, light bulbs, windshields, wipers, filters, seals, gaskets, rotors or drums, shock absorbers, struts, suspension, tires, wiper blades, etc.
- Body structure and parts, trim, moldings, glass, light bulbs, upholstery, paint, etc.
- Atmospheric equipment, components, systems or accessories not installed by the manufacturer.
- Costs incurred to improve operating performance as result of normal wear and tear where a failure has not occurred.
- Abuse, misuse and lack of customary maintenance.

This brochure is intended to provide only a summary of the Vehicle Service Contract/Insurance Policy. We encourage our members to read the contract for specifics on coverages, exclusions and limitations.