

Coverage Benefits

- **Rental reimbursement:** up to \$35 per day (5 day maximum, 10 day maximum for parts delay). Available on the first day of a covered repair.
- **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 \$200 per day (5 day maximum) for lodging, food and transportation expense when a covered breakdown occurs more than 100 miles from home (Not available to residents of NY).
- **Good at any authorized repair facility in the continental United States of America, Alaska, Hawaii and Canada**
- **No out of pocket expense** (except for any deductible): the covered repair is paid by the Administrator directly to the repair facility.
- Transferable: if you sell your vehicle privately, the coverage can be transferred (for an administrative fee), adding resale value and appeal.
- Cancelable: receive a full refund within the first 60 days (if the agreement has not been used) or a pro-rated refund thereafter less an administrative fee.

Additional Benefits

- **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.
- Knowing repairs are covered can help your 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.
- Help reduce risk: remember, unexpected breakdowns can negatively impact your family's budget. MRC can help alleviate some of these risks.



Contact us for more information on Mechanical Repair Coverage:
 586.772.6330
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 christianfinancialcu.org

Mechanical Repair Coverage is provided and administered by Consumer Program Administrators, Inc. in all states except CA, where coverage is offered as insurance by Virginia Surety Company, Inc., in WA, where coverage is provided by National Product Care Company and administered by Consumer Program Administrators, Inc., in FL and OK, where coverage is provided and administered by Automotive Warranty Services of Florida, Inc. (Florida License #60023 and Oklahoma License #44198051), all located at 175 West Jackson Blvd., Chicago Illinois 60604, 800.752.6265. This coverage is made available to you by CUNA Mutual Insurance Agency, Inc. In CA, where Mechanical Repair Coverage is offered as insurance (form MBIP 08/16), it is underwritten by Virginia Surety Company, Inc.

Coverage varies by state. **Replacement parts may be used or remanufactured.** Be sure to read the Vehicle Service Contract or the Insurance Policy, which will explain the exact terms, conditions, and exclusions of this voluntary product.



FACT #1

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



FACT #2

Repairs can be expensive

Engine	\$8,900
Automatic Transmission	\$5,970
Navigation	\$2,140
Steering Gear	\$2,105
Timing Chain	\$1,735
A/C Compressor	\$1,145
Engine Control Module	\$1,085
Alternator	\$1,010
Fuel-Pump	\$845
Starter	\$760
Control Arms	\$605
Brake Calipers	\$575

Actual costs may vary by vehicle year, make, and model. Prices based on specific manufacturer-suggested labor & component repair prices for a representative sample of 2016 Asian, Domestic, and European vehicles as reported by a nationally-recognized labor/time publication.

PLATINUM PLAN

We will remedy any covered breakdown of your vehicle except items listed under the section titled "Maintenance & Parts This Service Contract Does Not Cover" and "Service Contract Limitations."

ADDITIONAL PARTS[†] COVERED BY PLATINUM:

HIGH TECH

[†] Factory installed.

Automatic leveling system, cruise control actuator and module, electronic instrument panel control module, electronic stability control system, electronic traction control system, GPS/navigation system and antenna assembly, heated seat element and cooling seat components, rollover protection system. All gauges, sensors and relays.

ENTERTAINMENT SYSTEM

Antenna assembly, compact disc player/changer, DVD player and monitor, graphic equalizer, radio and speakers, satellite radio, telephone prewire/Bluetooth connectivity.

SAFETY AND SECURITY

Heads up display, night vision system, OnStar® system, remote keyless entry transmitter and receiver module, tailgate and hatchback actuators, theft alarm system, tire pressure monitoring system.

CONVENIENCE

Auxiliary power point, buzzer/chime (headlamps on, key in ignition), cigarette lighter, clock, compass, electrical or mechanical gas cover and trunk releases,

glove box lamp (excluding bulb), headlight wiper motor transmission, illuminated entry lamp (excluding bulb), illuminated vanity mirrors, memory seat system, trip/mileage computer, trunk lamp (excluding bulb), volt/amp gauge, wiper motor transmission.

MISCELLANEOUS

Blend door motors, blower motor resistor (regulates fan speed), door hinges, mechanical seat adjustment, outside mirror remote adjusters, rear hatch or hood struts, rear suspension and steering components, weather strips.

AND MORE!

GOLD PLAN

ALL SILVER PLAN COMPONENTS PLUS:*

12. ADVANCED COMPONENTS

- Anti-lock brake system and transmission(s)
- Power seat motor(s) and power regulator(s)
- Power window motor(s) and power regulator(s)
- Digital and analog instrument display(s)
- Low fuel sensor
- Low coolant sensor
- Low oil sensor
- Electronic rear view mirror motor(s)
- Headlight door motor(s)
- Heated back glass
- Windshield wiper washer pump(s)
- Heater-A/C blower motor
- Heater core assembly
- Heater control valve
- Radiator
- Radiator fan and clutch
- Radiator fan motor including fan blade
- Temperature sensor and relay
- Fuel tank and hard lines
- Fuel tank sending unit
- Power sun roof motor
- Convertible top motor
- Constant velocity joints
- Horn assembly

13. ADVANCED HYBRID/ELECTRIC VEHICLE COMPONENTS

- Onboard battery charging system
- Battery charge controller
- Motor/generator belt tensioner
- Drive motor dampener
- Voltage inverter reservoir
- Three-phase high voltage cables
- Hydraulic or electric regenerative braking system
- Onboard computer system including all relays
- Sensors
- ECU & ECM (electronic control units/electronic control modules)
- Power switch/button
- Controller/electronic throttle control system

SILVER PLAN

Silver Plan covers components listed below.*

1. ENGINE

GASOLINE ENGINE

- Cylinder block and all internal lubricated part
- Crankshaft
- Rod and main bearings
- Cam bearings
- Expansion (freeze) plugs
- Connecting rods
- Wrist pins
- Pistons
- Piston rings
- Camshaft
- Cam tower
- Lifters
- Cylinder head
- Valves and guides
- Valve springs
- Rocker arms (cam followers)
- Pushrods
- Timing chain housing (cover)
- Timing chain and sprockets
- Timing belt and pulleys
- Timing belt tensioner
- Intake and exhaust manifolds
- Flywheel
- Balance shafts
- Harmonic balancer and retainer bolt
- Crankshaft pulley
- Valve covers
- Oil pan
- Oil pump and pressure relief valve
- Engine oil cooler hoses
- Oil filter adapter/housing
- Engine oil sending unit
- Engine mounts
- Water pump
- Temperature sending unit
- Thermostat and housing
- Fuel supply pump
- Vacuum pump
- Dipstick and tube
- Fasteners for the components listed above

TURBOCHARGED/SUPERCHARGED/ROTARY/DIESEL/ENHANCED ENGINES

- All of the above listed parts or equivalent
- Turbocharger
- Waste gate controller
- Intercooler
- Hard lines
- Compressor
- Clutch and pulley
- Bypass valve
- Injection pump
- Lines and nozzles

2. TRANSMISSION

AUTOMATIC

- Case and all internal lubricated parts
- Oil pump
- Valve body
- Torque converter
- Vacuum modulator
- Governor
- Main shaft
- Clutches
- Bands
- Drums
- Gear sets
- Bearings
- Bushings
- Sealing rings
- TV cable
- Solenoids
- Electronic shift control unit
- Transmission mounts
- Cooler
- Cooler hoses and hard lines
- Dipstick and tube
- Fasteners for the components listed above

STANDARD

- Case and all internal lubricated parts
- Main shaft
- Gear sets
- Shift forks
- Synchronizers
- Bearings
- Bushings
- Fasteners for the components listed above

TRANSFER CASE – (4X4 VEHICLES)

- Case and all internal lubricated part
- Main shaft
- Gear sets
- Chain and sprockets
- Bearings
- Bushings
- Mounts
- Fasteners for the components listed above
- Electronic and vacuum engagement components

3. FRONT WHEEL DRIVE

- Final drive housing and all internal parts
- Carrier case
- Gear sets
- Chain and sprockets
- Bearings
- Bushings
- Axle shafts
- Universal joints
- Front hub bearings
- Rear hub bearings
- Locking hub assemblies (4X4)
- Drive shaft support
- Fasteners for the components listed above

4. REAR WHEEL DRIVE

- Drive axle housing and all internal lubricated parts
- Carrier case
- Gear sets
- Bearings
- Bushings
- Limited slip clutch pack
- Axle shafts
- Front hub bearings
- Rear hub bearings
- Propeller shafts
- Universal joints
- Drive shaft support
- Fasteners for the components listed above

5. STEERING (DOES NOT INCLUDE "REAR WHEEL STEERING" COMPONENTS)

- Housing/case and all internal lubricated parts
- Rack and pinion equipped valve assembly
- Sector shaft
- Rack mounts and cushions
- Inner rod ends and bellows boots
- Speed sensor or steering gear equipped pitman shaft and valve assembly
- Sealing rings
- Bearings
- Bushings
- Pitman arm
- Center link
- Tie rods
- Idler arm
- Power steering pump and pulley
- Electric power steering motor
- Fluid reservoir
- Pressure and return hoses
- Cooler and hard lines
- Power cylinder assembly
- Steering main and intermediate shafts
- Coupling
- Fasteners for the components listed above

6. FRONT SUSPENSION

- Upper and lower control arms
- Bump stop cushions
- Control arm shafts
- Torsion bar mounts and bushings
- Upper and lower ball joints including dust boots
- Steering knuckle (spindle)
- Wheel bearings and seals
- Stabilizer shaft
- Stabilizer linkage including mounts and bushings
- Strut rods and bushings
- King pins
- Fasteners for the components listed above

7. BRAKES

- Master cylinder
- Assist booster
- Wheel cylinders
- Combination valve

- Disc brake calipers (and rear caliper actuators)
- Hard lines and fittings
- Backing plates
- Springs
- Clips and retainers
- Self-adjusters
- Parking brake linkage and cables
- Fasteners for the components listed above

8. ELECTRICAL

- Alternator
- Voltage regulator
- Front and rear windshield wiper motors and delay controller
- Starter motor and drive
- Starter solenoid
- Wiring harnesses
- Manually operated switches (specifically turn signal headlight dimmer and wiper switches)
- Mechanically actuated switches (ignition, brake light and neutral safety switch)
- Electronic fuel injection system (including all input/sensors & output/control units except EGR valve related to the fuel injection system)
- Electronic ignition module
- Distributor and coil
- Engine management control unit
- Knock sensor and oxygen sensor

9. AIR CONDITIONING

- Compressor and mounting brackets
- Clutch and pulley
- Condenser
- Evaporator
- Orifice tube
- Accumulator
- Temperature control programmer
- High/low pressure cutoff switches
- High/low pressure hoses
- Pressure cycling switch
- Thermostat
- Drier
- Temperature control head
- Fasteners for the components listed above
- Freon-refrigerant if necessary in conjunction with the repair of the components listed above

10. BASIC HYBRID/ELECTRIC VEHICLE COMPONENTS

- Electric motor/generator(s) and all internal components
- Inverter/converter/transformer units and all internal components
- Inverter/converter/transformer units cover
- Continuously variable transmission (CVT) and all internal components
- Power split device and all internal components
- Reduction/reducer box and all internal components and fasteners for the components listed above
- Hybrid battery junction block
- Hybrid battery main battery cable
- Electric alternating current compressor

11. SEALS AND GASKETS

- All seals and gaskets on the assemblies listed above

FACT #3

MEMBER'S CHOICE® Mechanical Repair Coverage (MRC) pays for the cost of covered repairs less any deductible

- Deductible**:
- \$0
 - \$100
 - \$250
 - \$500

Maintenance & Parts This Service Contract/Policy Does Not Cover

Maintenance not covered – the maintenance services and parts described in the manufacturer's maintenance schedule for your vehicle. Other normal maintenance services and parts including engine tune-up, (includes spark plugs, glow plugs, ignition wires, distributor cap and rotor), all batteries (including but not limited to: hybrid/electric vehicle batteries), filters, lubricants or fluids, air conditioning refrigerant, engine coolant, all hoses and belts (not specifically listed), wiper blades, brake pads and shoes, brake rotors and drums, suspension alignment.

Parts not covered – constant velocity boots, tires, wheel covers, wheel rims, wheels, wheel balancing, shock absorbers, suspension air bags, exhaust system, catalytic converter, friction clutch disc and pressure plate and clutch release bearing, glass, glass framework and fastening adhesives, sealed beam head lamps, light bulbs, lenses, trim, moldings, bright metal, upholstery, paint, sheet metal, bumpers, alignment of body parts, flexible body parts, door panels, body panels, structural framework, convertible top framework, structural welds, hinges, door handles, vinyl and convertible tops and non-mechanical removable hardtop assemblies.

*Components not listed are not covered.
**Not every deductible available on all MRC Plans or Terms.