

Protect Yourself From the Unexpected

Repair	Today's Average Cost (CAD) Without Advantage*	Projected Average Cost (CAD) In 3 Years Without Advantage**
Engine Replacement	\$5,129	\$5,514
Transmission Replacement	\$2,929	\$3,149
AWD/4WD Transfer Case	\$2,532	\$2,722
Hydraulic (Brakes) Control Assembly	\$1,374	\$1,477
Rack & Pinion Steering	\$973	\$1,046
A/C Compressor	\$883	\$949
ABS (Brakes) Module	\$741	\$797
Brake Calipers	\$706	\$759
Starter Repair	\$467	\$502
Master Cylinder	\$342	\$368

* Repair cost estimates based on Protective's internal data in adjusting claims. (2007)
 **Based on 2.5% inflation per year.

Program Benefits

- ▶ Financial assurance against costly repairs for covered mechanical failures
- ▶ Future protection against inflation of expenses on covered repairs
- ▶ May increase vehicle resale value because coverage is transferable (subject to qualification and transfer fee in most states)
- ▶ Honored at most licensed repair facilities in the United States and Canada
- ▶ Customized customer ID card and Coverage Booklet
- ▶ Can be financed along with the purchase of your vehicle
- ▶ Direct claim payments to repair facility
- ▶ Toll free claim assistance line

Additional Services

Enjoy the rewards of traditional Mechanical Breakdown Protection, including the following additional benefits:

- ▶ Emergency Road Service
 1. Trip Interruption
 2. Lock-Out Assistance
 3. Jump-Start Assistance
 4. Flat Tire Assistance
 5. Fluid Delivery
 6. Tire Road Hazard Coverage
- ▶ Towing Coverage
- ▶ Substitute Transportation Coverage



Protect yourself from the high cost of mechanical failures



Congratulations on your vehicle purchase. Now that you have made a major vehicle investment, be sure to protect yourself against the cost of unexpected mechanical failures.

As an Advantage Mechanical Breakdown Plan holder, you can expect to receive personalized customer service in the event you have an unexpected mechanical failure that is covered under your Advantage plan.

In addition to the rewards of a quality MB Protection plan, you will also receive additional benefits such as substitute transportation coverage, emergency road service assistance, and towing coverage.

Our many years of experience provide you with a quality product designed to meet the needs of our customers. When selecting an Advantage plan that meets your needs, you may choose from among the following four options:

- Powertrain Coverage
- Powertrain Plus Coverage
- Advantage Coverage
- Preferred Coverage



This brochure is not a service contract or policy but an outline of the Advantage Mechanical Breakdown Protection. See your service contract or policy for exact terms, coverage and exclusions.

Choose the Advantage plan that's right for you.

Advantage Component Protection Options

Covered component groups include:

1. Powertrain Coverage:

Gasoline/Diesel Engine: All internal lubricated parts: engine block; cylinder head(s); exhaust manifold; expansion plugs; harmonic balancer; intake manifold; mounts; oil pan (excluding drain plug related failures); rotary engine rotor housing; timing belt/chain and tensioner; timing chain cover; valve cover(s); water pump; seals and gaskets within component group.

Surcharged coverage: supercharger/turbocharger (factory installed).

Transmission: (Automatic, Standard or Transfer Case): All internal lubricated parts within the transmission: cooler lines (metal); mounts; throttle valve cable; torque converter; flywheel/flexplate; transmission and transfer case housing; transmission cooler; oil pan; vacuum modulator; external and internal control units; seals and gaskets.

Front/Rear Wheel Drive: All internal lubricated parts within the drive/transaxle assembly including: axles and axle bearings; constant velocity joints; constant velocity boots; drive axle housing; drive shaft support; differential cover; hub bearings; front hub locking assemblies; drive shaft; universal joints; four wheel drive actuator; seals and gaskets.

Fluids: Fluids will only be covered in conjunction with a covered repair.

2. Powertrain Plus Coverage: All components listed above in addition to the following components:

Electrical: Alternator; alternator voltage regulator; back up light switch; distributor; bushings, gear, housing and shaft (excludes cap, rotor and spark plug wires); horns; ignition coil; oil pressure sending unit; main engine wiring harness; ignition module and main electronic control unit; powertrain control module; starter motor, solenoid and starter drive; switches (the following electrical switches when manually or mechanically operated): brake light switch, defogger switch (excludes relay), headlight dimmer switch, headlight switch, ignition switch, mirror switch (power), turn signal switch, washer pump switch, window switches and wiper switch; power mirror motor, washer pump motor; and wiper motor (front and rear).

Fuel: Fuel pump; fuel distributor; injectors: lines (metal); pressure regulator; rail; tank; fuel tank sending unit; throttle body; idle speed or automatic idle speed assemblies; warm up regulator; seals and gaskets.

Surcharged coverage: Diesel: accessory vacuum pump and injector pump.

Cooling System: Electric cooling fan motor: blade assembly and fan clutch; radiator; belt tensioner; heater core; thermostat; heater control valve; seals and gaskets.

Air Conditioning: Accumulator; blower motor; compressor: clutch, internal parts and pulley assembly; condenser; receiver/dryer; evaporator; orifice tube; POA valve; suction control devices; thermostatic expansion valve; high/low compressor cutoff switch; pressure cycling switch; seals and gaskets. *A/C lines, idler pulley and bearings, or refrigerant are covered ONLY if needed in conjunction with the repair of an above listed part.*

Brakes: Master cylinder; power brake cylinder; vacuum assist booster; hydro boost; disc brake caliper; wheel cylinders; compensating valve; brake hydraulic lines and fittings; hydraulic control unit; seals and gaskets. The following ABS parts are also covered: electronic control processor; wheel speed sensors; hydraulic pump/motor assembly; pressure modulator valve/isolation dump valve; accumulator; seals and gaskets.

3. Advantage Coverage: All components listed in sections 1 and 2 above in addition to the following components:

Front Suspension: Ball joints; control arm: bearings, bushings and shafts; torsion bars, mounts and bushings; stabilizer bar, radius arm and bushings; height sensor; mode switch; spindles; McPherson struts (front only and excludes springs) and upper pivot bearing mounting assembly; wheel bearings; wheel seals; seals and gaskets.

Steering: All internal lubricated parts within the steering gear and power steering pump; power steering hoses and couplings; intermediate shaft and main shaft; steering gear and pump housing; pitman arm; idler arm; tie rod ends; drag link; tilt wheel mechanism; rack and pinion gear and housing; rear wheel steering; seals and gaskets.

High-Tech Package: Air conditioning: power module, controller and relay; antenna motor and mast (power factory installed only); burglar alarm (factory installed): relays, sensors and siren; convertible top engagement switch and motor; cruise control: module and electronic servo/transducer and amplifier; door lock actuators/solenoids (power only); head lamp door motors (only); air conditioning and heating dash control unit/temperature control programmer (excludes cathode-ray tube "CRT" display); ignition spark control pick-up sensor; instrument cluster: electronic driver information display module/power supply, gauges and speedometer head (excludes bulb and CRT display repairs); keyless entry system; level control (electronic only): sensors, limiter valves and compressor; power seat motor and transmission; sunroof motor; switches (electric): blower motor (heater-A/C) switch, burglar alarm switches (factory installed), cruise control engagement switch, door lock switches, seat switches, sunroof switch, trunk lid release switch and window switches; trunk lid release activator and motor; and window (power): gear, motor, regulator and lift tape.

Preferred Coverage

Preferred covers all vehicle components listed in the Advantage Coverage plan in addition to the sample of vehicle components noted in **RED**.

Gasoline/Diesel Engine: All internal lubricated parts: engine block; cylinder head(s); exhaust manifold; expansion plugs; harmonic balancer; intake manifold; mounts; oil pan (excluding drain plug related failures); rotary engine rotor housing; timing belt/chain and tensioner; timing chain cover; valve cover(s); water pump; seals and gaskets within component group. *Surcharged coverage: supercharger/turbocharger (factory installed).* **Oil Cooler, supercharger air control valve, supercharger waste gate, supercharger intercooler, supercharger air bypass valve, serpentine belt tensioner, and air pump.**

Transmission: (Automatic, Standard or Transfer Case): All internal lubricated parts within the transmission: cooler lines (metal); mounts; throttle valve cable; torque converter; flywheel/flexplate; transmission and transfer case housing; transmission cooler; oil pan; vacuum modulator; external and internal control units; seals and gaskets. **Clutch master cylinder, clutch slave cylinder, clutch pedal position switch, shift interlock switch, and transfer case actuator.**

Front/Rear Wheel Drive: All internal lubricated parts within the drive/transaxle assembly including: axles and axle bearings; constant velocity joints; constant velocity boots; drive axle housing; drive shaft support; differential cover; hub bearings; front hub locking assemblies; drive shaft; universal joints; four wheel drive actuator; seals and gaskets.

Fluids: Fluids will only be covered in conjunction with a covered repair.

Electrical: Alternator; alternator voltage regulator; back up light switch; distributor; bushings, gear, housing and shaft (excludes cap, rotor and spark plug wires); horns; ignition coil; oil pressure sending unit; main engine wiring harness; ignition module and main electronic control unit; powertrain control module; starter motor, solenoid and starter drive; switches (the following electrical switches when manually or mechanically operated): brake light switch, defogger switch (excludes relay), headlight dimmer switch, headlight switch, ignition switch, mirror switch (power), turn signal switch, washer pump switch, window switches and wiper switch; power mirror motor, washer pump motor; and wiper motor (front and rear). **Heated glass element switch & relay, wiring harnesses, oil pressure sender, coolant temperature sensor (gauge), brake light switch, parking brake switch, turns signal & hazard flasher, hazard switch, horn relay, door switch, neutral safety switch, transmission position switch/sensor, transmission speed sensor, transmission temperature sensor/switch, crank & camshaft position sensor, throttle position sensor, vehicle speed sensor, power steering pressure switch, fuel pump relay, knock sensor, cruise control clutch switch, wiper relay, mass air flow sensor and traction control switch.**

Fuel: Fuel pump; fuel distributor; injectors: lines (metal); pressure regulator; rail; tank; fuel tank sending unit; throttle body; idle speed or automatic idle speed assemblies; warm up regulator; seals and gaskets. *Surcharged coverage: Diesel: accessory vacuum pump and injector pump.* **Fuel gauge, fuel door release actuator, fuel pump relay, fuel tank vent valve, and inertia fuel shutoff switch.**

Cooling System: Electric cooling fan motor: blade assembly and fan clutch; radiator; belt tensioner; heater core; thermostat; heater control valve; seals and gaskets. **Engine coolant temperature switch, cooling fan motor relay/module, and temperature sensor.**

Air Conditioning: Accumulator; blower motor; compressor: clutch, internal parts and pulley assembly; condenser; receiver/dryer; evaporator; orifice tube; POA valve; suction control devices; thermostatic expansion valve; high/low compressor cutoff switch; pressure cycling switch; seals and gaskets. *A/C lines, idler pulley and bearings, or refrigerant are covered ONLY if needed in conjunction with the repair of an above listed part.* **Air door actuator motor, blower motor resistor, ambient temperature sensor/switch, pressure sensor/switch, refrigerant temperature sensor, and compressor clutch relay.**

Brakes: Master cylinder; power brake cylinder; vacuum assist booster; hydro boost; disc brake caliper; wheel cylinders; compensating valve; brake hydraulic lines and fittings; hydraulic control unit; seals and gaskets. The following ABS parts are also covered: electronic control processor; wheel speed sensors; hydraulic pump/motor assembly; pressure modulator valve/isolation dump valve; accumulator; seals and gaskets. **ABS main relay, brake fluid level sensor/switch, brake fluid pressure sensor/switch, parking brake warning switch, vacuum booster check valve, parking brake release motor, and adjustable brake pedal motor.**

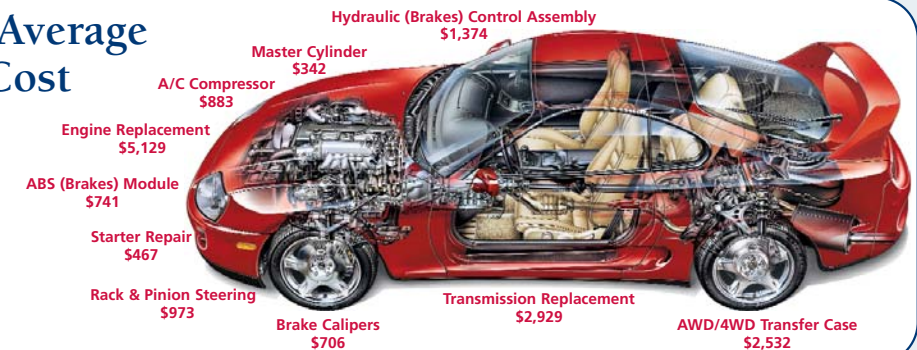
Front Suspension: Ball joints; control arm: bearings, bushings and shafts; torsion bars, mounts and bushings; stabilizer bar, radius arm and bushings; height sensor; mode switch; spindles; McPherson struts (front only and excludes springs) and upper pivot bearing mounting assembly; wheel bearings; wheel seals; seals and gaskets. **Coil Springs, strut bar & bushings, torsion bar, and leaf springs & shackle.**

Steering: All internal lubricated parts within the steering gear and power steering pump; power steering hoses and couplings; intermediate shaft and main shaft; steering gear and pump housing; pitman arm; idler arm; tie rod ends; drag link; tilt wheel mechanism; rack and pinion gear and housing; rear wheel steering; seals and gaskets. **Steering column (internal parts), and steering damper.**

High-Tech Package: Air conditioning: power module, controller and relay; antenna motor and mast (power factory installed only); burglar alarm (factory installed): relays, sensors and siren; convertible top engagement switch and motor; cruise control: module and electronic servo/transducer and amplifier; door lock actuators/solenoids (power only); head lamp door motors (only); air conditioning and heating dash control unit/temperature control programmer (excludes cathode-ray tube "CRT" display); ignition spark control pick-up sensor; instrument cluster: electronic driver information display module/power supply, gauges and speedometer head (excludes bulb and CRT display repairs); keyless entry system; level control (electronic only): sensors, limiter valves and compressor; power seat motor and transmission; sunroof motor; switches (electric): blower motor (heater-A/C) switch, burglar alarm switches (factory installed), cruise control engagement switch, door lock switches, seat switches, sunroof switch, trunk lid release switch and window switches; trunk lid release activator and motor; and window (power): gear, motor, regulator and lift tape. **Daytime running lamp control unit & relay, fog/driving lamp relay, power mirror motors, seat heater switch, trunk/lift gate switch, seat heaters, hood & trunk lift struts, power seat actuator, keyless entry module, memory position module, power door lock control module, power seat control module, seat heater control module, sunroof/moon roof module, sunroof relay, radio/stereo, alarm system, convertible top hydraulic cylinder, Canister purge solenoid, egr valve & control solenoid, and pressure feed back exhaust sensor.**

The Advantage Preferred level of coverage is an exclusionary program, for a detailed list of what is not covered please refer to clause F titled, "EVENTS WHICH ARE NOT COVERED" on your service contract.

Today's Average Repair Cost



Repair cost estimates based on Lyndon-DFS internal data in adjusting claims. (2007)