



P.O. Box 54309 Oklahoma City, OK 73154

MECHANICAL REPAIR COVERAGE FAQ

What Vehicles are Eligible?

New and Used Vehicles, from Current Year models up to 15 Years old, within mileage requirements. Ineligible are Commercial, Govt, Salvage/Rebuilt, +1Ton Trucks, Motor Homes, Motorcycles. Loan, if any at all, need not be with Energize. Limitations for certain European/Luxury vehicles.

When can I purchase?

At any time, so long as the Vehicle is Eligible.

What Options do I Choose from?

You Choose 1 of 3 Plans, Estimate how long vehicle will be kept/Miles, and a Deductible Level.

Coverage

Repair Parts and Labor good at any authorized repair facility in the U.S. or Canada. Each of the 3 Plans identify specific items either covered or not. See Plan Detail page for examples. Coverage does not revert back to original vehicle in-service date, but is instead an add-on to current Miles. Exclusions for general maintenance and pre-existing conditions.

Added Benefits

Rental Reimbursement to \$35/Day. 24 Hr Emergency Roadside Assistance to \$100/Use. Travel Reimbursement to \$200/Day (Lodging/Food).

Policy Cost Variables

Vehicle Make/Model/Year, Miles Term selected, Deductible, Coverage Level.

How do I Pay?

Policy cost can be added to the Loan, or paid outright (Check or Credit/Debit Card).

Claim Process

Take Vehicle to repair shop. Shop makes diagnosis and repair estimate. Shop calls for prior authorization. Shop makes repairs, bills Plan Administrator for direct payment via Credit Card, and Mbr pays Deductible. Deductible is per repair visit, not per component repaired.

Coverage Expiration

Term expires when either the time or mileage limit is reached. Cancellation if a total loss or repo.

Is the MRC Policy Transferable or Refundable?

Transferable for a \$50 Fee. Refund 100% within 60 Days. Pro Rata Refund at any other time.

Why should I purchase MRC now, instead of waiting until my Manufacturer Warranty expires? Waiting to purchase coverage will lead to higher cost due to the mileage and age of the vehicle. In addition, you might forget when the original is up and have a gap in coverage. Also, the original warranty may not offer all the additional benefits that come with our MRC, like roadside assistance, rental car reimbursement or travel expense reimbursement.

Who do I contact for Claims or Roadside Assistance?

Roadside Assistance call 866-603-5420 and for Claims 800-752-6265.

Coverage Plan	Type	Max Miles	Deductibles
Platinum	Best	80,000	\$0, \$100, \$250, \$500
Gold	Better	100,000	\$0, \$100, \$250, \$500
Silver	Good	150,000	\$100, \$250, \$500

This is a Summary only. Refer to actual Policy for Details.

405.478.0046

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