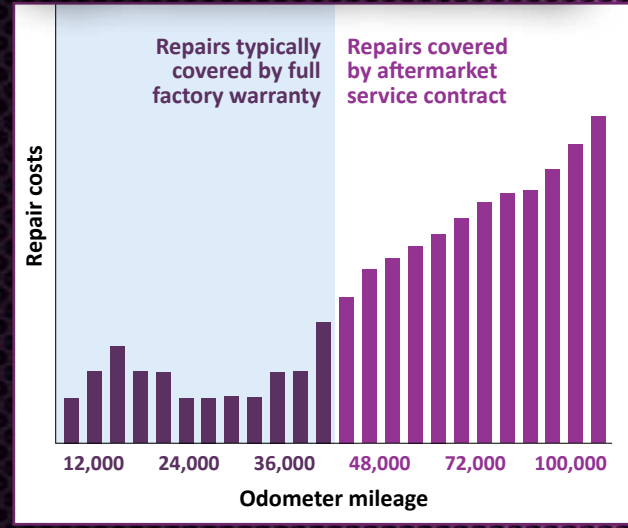




Repair Costs Increase With Mileage



Portfolio has tracked repair costs on every make and model of vehicle sold in the United States since 1990. This chart is a fair summary of what a typical owner can expect after the factory warranty expires.

Your Portfolio Elite service contract delivers exceptional value and convenience:

- Avoid disruptions to your personal budget when an unexpected covered repair occurs.
- Finance the cost of the contract in your monthly payment.
- Roadside assistance provides emergency services, including towing, to get you back on the road.
- Substitute transportation provides you with a way of getting around when you have a qualified repair.
- Your service contract is transferable to your vehicle's next owner, adding resale value. (Fees and restrictions apply.)

Disclosures

- This brochure is not a contract. It is an overview of benefits for marketing purposes only. See your service contract for all details of coverage, benefits, terms, conditions and exclusions.
- The contract covers repairs only of covered parts when they suffer a breakdown as defined in the contract and the circumstance does not cause an exclusion to apply.
- Exclusions contain a list of parts not covered, some of which may be associated with a covered part, e.g. brake drums, pads and rotors; exhaust pipes, mufflers and catalytic converters; and body and trim items.
- The replaced parts or components will, at our option, be new, used or remanufactured parts or components of like kind and quality compatible with the original design specifications and wear tolerances of the vehicle and will comply with applicable state and federal laws.
- A printed sample of your Portfolio Elite service contract is available upon request.
- The protection provided by your Portfolio Elite service contract is not affiliated with or sponsored by any vehicle manufacturer.
- The purchase of a service contract is not required to finance or purchase a motor vehicle.



The Portfolio Elite vehicle service contract program is administered by Protective and backed by Protective Property & Casualty Insurance Company in all states except New York. In New York, this product is backed by Old Republic Insurance Company. **In Florida, the Portfolio Elite Plan is administered by Western General Warranty Corporation, a Protective company, under Florida License No. 60078.**



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2021 ELT-402-NP-RS

Repaired Component

Estimated Repair Cost

Engine overhaul	\$6,700
Transmission overhaul	\$5,500
Air conditioning	\$2,719
Rack and pinion	\$1,933
Drive axle overhaul	\$1,675
Navigation system	\$1,667
Power steering	\$1,275
Computer modules	\$1,103
Fuel pump	\$975
Water pump	\$950
Brake calipers	\$880

Estimated repair costs are based on Portfolio data. Actual costs may vary based on location and vehicle make, model and year.

Elite

Service Contract for New and Premium Vehicles





Exclusionary

Comprehensive vehicle protection

Exclusionary coverage is the highest level of protection available for your vehicle — and the best value for your budget. Exclusionary includes systems and components listed under both Powertrain and Comprehensive Component coverage, excluding only those items listed as not covered on your service agreement, including:

- Routine maintenance items:
Oil, coolant, fluids and refrigerant.
- Items that occasionally need replacement:
Battery and cables, lights and bulbs, tires, filters, hoses and lines, drive belts, brake pads, drums and shoes, exhaust system, shock absorbers and strut insert cartridges.
- Appearance concerns and exterior items:
Bright metal, vinyl, wheel covers, glass, ornaments and paint.
- Interior items:
Carpet, upholstery buttons and door and window handles.

Exclusionary Wrap

For vehicles under factory warranty

Most factory warranties only cover the essential components of your vehicle, such as the engine and transmission. Repair and replacement of other systems and components can be costly. Get more protection for your vehicle by “wrapping” exclusionary coverage around the basic coverage offered by your warranty.

This brochure is not a contract and is used for illustrative purposes only. See your purchased Portfolio One vehicle service contract for specific details of the coverage options, terms and exclusions.

Comprehensive

Powertrain coverage plus critical components

Stated coverage includes components listed under the Powertrain protection plan as well as the following:

Engine cooling system: Fan, fan clutch and fan motor.

Factory air conditioning: Condenser, compressor, evaporator, dryer, temperature control programmer, seals and gaskets.

Front suspension: Struts; upper and lower control arms, shafts and bushings; upper and lower ball joints; stabilizer shaft; linkage and bushings; spindles and supports; and wheel bearings.

Steering: All internal lubricated parts; rack and pinion and all internal parts; power cylinder assembly, power steering pump, main and intermediate steering shafts and couplings; tie rods and tie rod ends; idler arm; and pitman arm.

Fuel system: Fuel pump, fuel injection pump, lines, nozzles and vacuum pump.

Brakes: Master cylinder; power brake booster, wheel cylinders; hydraulic lines and fittings; and disc calipers.

Electrical: Alternator, voltage regulator, distributor, starter motor, starter drive and solenoid; electronic ignition module, wiring harnesses, manually operated switches, wiper motor, power window motor and sunroof motor.

Electronic high-tech components: Level control compressor, sensors and limiter valve; pneumatic suspension pump, sensors and valves; fuel injection sensors and control module; ignition module; spark control detonation sensors and controller; drive information display and module; moisture control unit and sensors; anti-detonation sensors; manufacturer-installed combination entry system; manufacturer-installed anti-theft device; and anti-lock braking system (ABS).

Electrical: All power motors and solenoids related to the electrical operations of antennas, door locks, power headlight motors, seat motors, mirrors, convertible tops and power trunk releases.

Factory-installed navigational system:
Display, controls and all electrical components.

Comprehensive Component Wrap

For vehicles with long-term powertrain coverage

If your vehicle already has an underlying extended powertrain warranty, add a Comprehensive Component Wrap to cover all components listed under Comprehensive coverage, excluding components listed under Powertrain coverage. (Not available on all plans.)

**Drive with confidence.
Get the protection you need
and the peace of mind
that comes with it.**

Powertrain

Basic vehicle protection plan

Powertrain coverage protects your vehicle's essential systems, including:

Engine: All internal lubricated parts; timing chains, gears and cover, timing belt, tensioner, pulleys and cover; oil pump and gears; water pump; valve covers; oil pan; manifolds; flywheel; harmonic balancer; engine mounts; seals and gaskets; turbo, supercharger; and internal parts. Note: Cases, housings, engine block and cylinder heads are covered only if damaged by the failure of an internal lubricated part.

Automatic transmission/transfer case: All internal lubricated parts; torque converter; vacuum modulator; front pump; transmission mounts; and seals and gaskets.

Manual transmission/transfer case: All internal lubricated parts; transmission mounts; seals and gaskets.

Front-wheel drive: All internal lubricated parts; axle shafts; constant velocity joints; front hub assembly and bearings; and seals and gaskets.

Rear-wheel drive: All internal lubricated parts; propeller shafts, supports and U-joints; axle shafts and bearings; and seals and gaskets.

Additional benefits

Roadside assistance

Your Portfolio Elite service contract includes reimbursement for the cost of towing and other emergency services in the event of a covered breakdown. Just call our toll-free 800 number to reach our dedicated staff 24 hours a day.

- **Towing:** Towing will be provided in the event of a breakdown not caused by an accident.
- **Gasoline and fluids:** An emergency supply of gasoline, oil, cooling fluid and water will be delivered to you when an immediate need arises. Cost of fluids extra.
- **Flat tire assistance:** Your flat tire will be removed and replaced with your spare.
- **Lockout assistance:** A commercial locksmith will help you gain entry to your vehicle if your keys are locked inside.
- **Battery jumpstart:** A jumpstart will be delivered when a battery failure occurs.
- **Concierge service:** Courtesy help and emergency phone call support is available to help you contact relatives, police and others.
- **Trip interruption:** Food and lodging expenses are covered up to \$75 per day for up to three days if a covered breakdown occurs more than 100 miles from home.
- **Towing:** We will reimburse you for towing costs in the event of a covered breakdown.
- **Substitute transportation:** We offer rental car reimbursement for qualified repairs if your vehicle is kept at the repair facility overnight.
- **Transferability:** For added resale value, your coverage can be transferred to your vehicle's next owner. (Fees and restrictions apply.)

Listed benefits are subject to maximum reimbursement limits and other terms and conditions.

