

# Mechanical Breakdown Protection (MBP)

## Quick Reference Card

# MBP

Riverbank Federal Credit Union

### What is MBP?

Mechanical Breakdown Protection also known as a Vehicle Service Contract or MBP, is automobile protection that extends beyond the manufacturer's factory warranty and covers repairs of unexpected mechanical or electrical failures. For the period of time the contract is in effect, you are assured that covered components of your vehicle will be repaired in the event of a failure, including labor, subject to any applicable deductible. You will also have additional benefits such as 24/7 roadside assistance and rental vehicle reimbursement.

### Why do you need MBP?

Did you know that one in three vehicles experiences a mechanical failure in a given year? The typical warranty owner will make several claims during the life of their agreement. Should your vehicle experience a failure after the manufacturer's warranty expires, without MBP you will have no protection from the unexpected repair costs that can be in the thousands of dollars!

Vehicles today are growing extremely complex and contain high-tech sensors, electronics and computers that frequently suffer unexpected failure and need to be replaced. While engines and transmissions are more reliable than ever, it's these other sophisticated parts that frequently fail. As vehicles become increasingly more complex, associated repair costs rise dramatically!

### Borrower Features & Benefits

- \$0 Deductible
- Nationwide Coverage
- 24 Hours a Day/365 Days a year Emergency Roadside Service
- Trip Interruption
- Towing and Rental Car Allowance
- Battery Assistance
- Flat Tire Assistance
- Simple Claims Procedure
- Enhanced Electronics Package automatically included with Easy Street
- 30 Day Free Look Period

### MBP Questions

Please call the Client Services Service Center (CSSC) at 800-981-5689. The CSSC is available Monday-Friday 8am to 8pm EST.

### FREQUENTLY ASKED QUESTIONS

#### Do I have to go back to my original dealer for repairs?

The choice is yours. You can take your vehicle to any licensed repair facility you choose in the US and Canada.

#### Are vehicles with pre-existing conditions covered?

No. Benefits are not provided for a condition which can be shown to have existed prior to the effective date of the contract, or which existed prior to the expiration of the manufacturer's warranty.

#### How do I change the plan type offered?

Route 66 may offer different MBP plan types, however, the program is designed to offer only the best, most economical plan available for each particular vehicle. The vehicle owner does have the ability to select the plan term that would be most beneficial to them, but cannot choose a plan type other than what is offered in the quote.

#### Are vehicles with branded titles eligible for coverage?

Vehicles with branded titles are eligible for MBP protection under the First Street Plan only. Please be sure to select 'Yes' to the branded title eligibility question.

#### How to file a claim

If a vehicle needs repair, drive (or have it towed) to any ASE licensed repair facility in the US or Canada, and provide the MBP Plan information to the service manager. After the vehicle is diagnosed, the repair facility will contact the claims department, at (800) 808-0828, to receive repair authorization for all covered repairs. Approved claims are paid directly to the repair facility via a corporate credit card.

#### Cancellation/Refunds

If a MBP contract is cancelled after the initial Free Look period, the borrower will receive a prorated refund. The amount of the refund is based on the percentage of the unused plan, less a \$25 cancellation fee (\$50 for AR, IL, LA, MO, and TX), and less any paid claims.

To cancel a MBP contract please complete the MBP Cancel Request form under the Forms Documents link in iQQ.

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## PROTECTION LEVELS

## QUALIFYING TERMS\*

<b>EASY</b> <sup>PT</sup> Easy Street - Factory Type Coverage (Named Exclusion Plan)	7 model years or newer 100,000 odometer miles or less
<b>MAIN</b> <sup>PT</sup> Main Street - Deluxe Coverage (Named Component Plan)	11 model years or newer 140,000 odometer miles or less
<b>FIRST</b> <sup>PT</sup> First Street -Drive Train "Plus" Coverage (Named Component Plan)	No model year or mileage limit (\$5,000 claims limit)
<b>POWER SPORTS</b> PowerSports - MotorCycle, ATV, or Scooter Coverage (Named Component Plan)	11 model years or newer (see website for eligible makes)

## EXCLUDED MANUFACTURERS/VEHICLES\*

Audi (except A3,A4,A5,Q3,Q5) , Corvette, Land Rover, Saab, Jaguar (except Jaguar E Pace and XE), Porsche, Hummer H1, All Exotics/limited production vehicles, Mercedes (except C&E Class and some CLA, GLA, GLC, GLE SVE, GLK models), Any Mercedes AMG Series, BMW Series 6,7,8,X, Z&M

\*Restrictions apply for excluded or "Branded" title vehicles. These types of vehicles may only be written on the First Street protection level.

## GENERAL PROGRAM COMPONENTS

- **Free Look Period-** All MBP plans come with (30) thirty day "Free Look Period". If you are not satisfied with your purchase, you can cancel anytime within the Free Look Period and receive a 100% refund. If you cancel after the Free Look Period, you may be eligible for a partial refund. See Service Contract for complete details.
- **Rental Assistance-**Based on authorized repair costs, Route 66 will reimburse up to \$50 per day for a rental vehicle; \$250 maximum per occurrence on all Easy Street plans. For Main & First Street plans, Route 66 will reimburse up to \$40 per day for a rental vehicle; \$200 maximum per occurrence.
- **24-Hour Roadside Assistance-** Emergency roadside assistance is available for towing, flat tire changing, fuel and fluid delivery, lock-out service, and "jump" starting.
- **Commercial Use Vehicles-** Commercial Use means, but is not limited to, the use of your vehicle for farming, hauling, daily rental, ranching, or construction. Limited commercial use vehicles are eligible for coverage, however the additional coverage must be selected, and the appropriate surcharge paid for, at the time of purchase.
- **Transferable Coverage-** If a borrower sells their vehicle to a private party during the term of their MBP contract, they may transfer the contract to the other party and increase the resale value of the vehicle. MBP contracts can be transferred, unlimitedly, to individuals for a \$40 fee (each transfer).

## OPTIONAL COVERAGE

- **Enhanced Electronics Coverage-** Automatically included with all Easy Street contracts. Components covered include "base unit" GPS Navigation Systems, Key Fob repair or replacement, (LCD) Screens, DVD Players, Satellite Radios, MP3 Enabled Radios, Stereos. Back-up/Reverse Sensors, Side and Rearview Mirror Back-up Cameras and Driver Assist. Additional coverages include Bluetooth and accessory power point systems, WiFi data connection and Home Link systems. Available with Main Street as optional with additional surcharge.
- **Lifted Vehicle Coverage-**Optional coverage is available that protects vehicles modified with up to an 8 inch lift. Additional surcharge applies.
- **Total Loss Refund-**If this option is selected and paid for, the policy holder will be refunded the full purchase price of the Service Agreement if the vehicle is deemed a total loss by the primary insurance provider due to collision or act of God. Vehicles deemed a total loss due to theft are not eligible for Total Loss Refunds.

## COVERAGE EXCLUSIONS (Discuss with borrower)

⚠ This is not a complete list. Make sure the borrower reads and understands the MBP contract for a full explanation of all coverage exclusions and limitations.

- Preventative maintenance or pre-existing conditions.
- Diagnostic time, down time, fluids, alignments, freon and similar A/C coolants, safety restraint systems, shop supplies, and sales tax.
- Any alterations not recommended by the manufacturer.