



 DOWC[®]
PRODUCT
CATALOG

} DOWC

INTRODUCTION



DOWC IS THE HIGHEST-RATED & FASTEST-GROWING F&I PROVIDER

For dealers of all sizes, F&I is a key source of growth. However, F&I isn't one-size-fits-all and every dealer requires a unique and tailored solution. The DOWC family of companies provides and administers innovative protection products and offers comprehensive dealer and customer services. Our offerings include various participation options, critical compliance expertise, a technology-driven approach to claims administration, and always-on reporting. Whatever your specific needs may be, we have a tailored solution for you.

A LOOK INSIDE



OVERVIEW

FAMILY OF COMPANIES.....	05
LEGAL & COMPLIANCE.....	07
OUR SERVICES.....	09
OUR TECHNOLOGY.....	11
FEATURED HIGHLIGHTS.....	13
MARKETING MATERIALS	15
LEARNING & DEVELOPMENT.....	19
OUR PRODUCTS	21

SERVICE CONTRACTS

VSC.....	23
EXTENDED CARE.....	29
TECHSHIELD™.....	31

WARRANTIES

LIMITED & LIFETIME WARRANTIES.....	33
BATTERYSHIELD™.....	34

ANCILLARY SERVICE CONTRACTS

BUNDLE.....	37
-------------	----

VEHICLE PROTECTION

360SHIELD™.....	43
-----------------	----

MAINTENANCE PLANS

PLUS CARE & SCHEDULED CARE.....	51
---------------------------------	----

FINANCIAL PROTECTION

GAP.....	55
DEBT CANCELLATION.....	56
TOTAL LOSS PROTECTION.....	56
THEFT PROTECTION.....	57
VALUE PROTECT.....	58
PAYMENTSHIELD™.....	58
LEASE EXCESS WEAR & TEAR.....	59

SPECIALTY PRODUCTS

SERVICECONTRACT.COM™.....	61
EVSC™.....	63
ADVENTUREGUARD™.....	65
TRUCKGUARD™.....	67
RVGUARD™.....	69
1800WARRANTY™.....	71
SCPP™.....	73

USEFUL RESOURCES.....

FAMILY OF COMPANIES





Dealer Owned Finance Co. provides dealers with the ability to leverage their reinsurance company or Dealer Owned Warranty Company in support of a full-fledged captive lender. With Dealer Owned Finance Co., dealers have the ability to invest the capital our F&I structures create while simultaneously selling vehicles, managing their inventory, and continuing to control the sales cycle to their benefit.



Servicecontract.com is an administrator with a singular focus — to make their partners' lives easier. It's SC's mission to protect dealers' wealth through programs specifically designed to safeguard it. SC provides unique technology and flexible programs that revolutionize the industry and supports their partners' growth.



1800Warranty turns F&I fails into F&I sales. It's the smartest and simplest way for dealers to add a new revenue stream. 1800Warranty is designed to help dealers remarket extended coverage for customers who do not buy F&I products at the point of sale.

LEGAL & **COMPLIANCE**





Provider Management Services (PM) is dedicated to providing comprehensive business formation, management, and financial services to the automotive industry. Comprised of a team of legal, financial, and tax compliance professionals, PM provides a complete range of services that include company formation and licensing, registration and ongoing regulatory compliance, rate and form filings, accounting services, financial reporting, performance monitoring, and the completion and filing of annual tax returns.



Providers Trust (PT) is a well-capitalized and secure provider of risk transfer solutions with innovative processes. Their passion and commitment to customer service and claims satisfaction are unsurpassed and aim to help businesses feel safe and secure so they can run more efficiently.



Old Republic is primarily a commercial lines underwriter serving the insurance needs of a large number of organizations, including many of North America's leading industrial and financial services institutions. As one of the nation's 50 largest shareholder-owned insurance businesses, Old Republic is a member of the Fortune 500 listing of America's largest companies.

YOUR

SERVICES



TAILORED DEALER SOLUTIONS

We have a deep understanding of the complexities and challenges of the automotive business. We consider F&I to be the key source of revenue in building dealer wealth, and our knowledge in this area extends well beyond product promotion and claims fulfillment. We provide a full suite of obligor and administrator services, as well as comprehensive insurance management services available through our specialty divisions.

DOWC provides dealers the opportunity to tailor their products and coverages that are most beneficial to their business model, preferences, and state-specific requirements. Having the ability to customize options in response to and in service of customers' needs results in greater satisfaction and retention beyond the initial vehicle purchase.

OUR SERVICES

- ✓ Contract administration
- ✓ Claims adjudication
- ✓ Business intelligence and financial reporting
- ✓ Administrative services
- ✓ Formation, compliance, and insurance management services
- ✓ F&I training and development
- ✓ Product development
- ✓ Private-label marketing



YOUR

TECHNOLOGY



FUTURE-FOCUSED TECH

At DOWC, state-of-the-art technology is at the heart of everything we do. With the tools listed here and time-saving automation, resources are freed up to focus on critical business matters. As a data-driven organization, we know the value of tech. We provide our dealers with the tools and training for effective technology implementation and ongoing, measurable success.

Through our powerful administration system, we develop a dealer profile to seamlessly track claims activity and provide loss ratio reporting and analysis. A dealer dashboard allows direct and limitless access to live data as well as session reports, experience reports, and more.

OUR TECH

- ✓ Dynamic visual data reports through Power BI application
- ✓ Customized and automated reporting
- ✓ Intuitive dashboard
- ✓ Data aggregation and analytics
- ✓ Seamless integration with manufacturer and dealer management systems
- ✓ Full-access visibility to vehicle and claims data via an online portal
- ✓ Private-label IVR



} *FEATURED*

HIGHLIGHTS

DOWC is committed to delivering the absolute best in cutting-edge products, services, and technology. By closely monitoring industry trends, we're able to predict changes and make informed decisions that help us continuously improve. Our proactive approach ensures that our products and services are always at the forefront of the industry.

PRODUCTS & TOOLS

Complete Brand Overhaul

We've recently completed a thorough rebranding, introducing a fresh, modern, and sleek design for DOWC. Our website has been revamped for a more user-friendly experience, and we've updated our marketing materials across both print and digital platforms.



**SCAN TO
VISIT OUR
WEBSITE**



PRODUCTS & TOOLS

Upgraded & Enhanced Product Coverage

DOWC is offering even more competitive products with the following updates in coverage:

VSC

Consolidated Rate Card/Class Guide

No more separate VSCs for classic, highline, high-mileage, and other specialty lines.

Upgraded to include coverage for exotic vehicles and medium sized trucks.

New and pre-owned rates are now on one rate card. Age no longer a factor when rating, based solely on mileage at time of sale.

DOWC Unlimited

Now offering coverage plans without limits (unlimited mileage or unlimited term).

CPO Wrap Program

Now offering unlimited mileage terms.

Rental Coverage

Rental reimbursement going from \$35/day to \$50/day. Customer can opt for rideshare reimbursement in lieu of a rental car.

General Coverage

AWD/4x4, turbo/supercharger, diesel, one-ton, and Canadian vehicles now part of standard coverage, no rate adjustment needed.

Coverage for dual rear wheels added and included, no surcharge needed.

Level 3 Coverage

Adding technology and enhanced suspension components.

Level 4 Coverage

Includes seals and gaskets coverage on vehicles up to 85,000 miles at time of sale.

THEFT PROTECTION

Now Providing Catalytic Converter Etching

Etching of the catalytic converter allows law enforcement to locate the owner if they have fallen victim to their catalytic converter being stolen and it has been recovered.

BUNDLE

Tire & Wheel

Coverage expanded to include replacement of adjacent tire on same axle for 4x4/AWD-equipped vehicles.

Paintless Dent Repair (PDR)

Now providing coverage for primary carrier deductible up to \$1,000 when a claim for hail damage has been filed.

UPDATED ADD-ONS

VSC

Coverage for rideshare (commercial use), hybrid drive battery, branded title, and lift kit.

Refer to page 28 to learn more.

GAP & THEFT PROTECTION

Commercial coverage added.

Refer to pages 55 and 57 to learn more.

MARKETING MATERIALS — ELECTRONIC



Dealer/Agent Facing



Customer Facing

Stand above the competition with industry-leading point of sale materials.

● Touch Screen Kiosk

Designed to be a one-stop shop for all your customers' F&I needs, our touch screen kiosks bring the industry's latest technology right into your dealership. Simplify your customers' experience through a contactless check-in while providing invaluable information and the opportunity to purchase vehicle and financial protection products without the need for the F&I office.



● Digital Kiosk Display*

Created to attract your customers' attention and begin the conversation, our digital kiosk displays feature attention-grabbing 3D F&I product information to take your F&I to the next level. Customized dealer advertising and branding is available upon request. Contact us to learn more.



● **Video Brochure Holder***

Developed to stand above the stale marketing materials in dealerships, our video brochure holder offers a fresh and innovative way to engage your customers. Utilizing the most advanced technology, our brochure holders are loaded with detailed videos that highlight the products your dealership is offering, providing the ultimate tailored experience.



● **Video Book***

Intended as a leave-behind for dealers who want to learn more, our video book incorporates our attention-grabbing videos while providing dealers valuable information regarding our products and services. This innovative approach grants our agents the ability to get in front of key stakeholders and decision makers.



*** 3D product videos available for digital displays can be tailored for each individual dealership, including branding, dealer advertising, and much more.**

MARKETING MATERIALS — PRINT COLLATERAL

● Dealer/Agent Facing

● Customer Facing

Stand out from the crowd with informative and modern print material customized to meet your needs. All product materials are available digitally.

● Product Catalog

Designed to be a yearly tool for our dealers and agents, the annual product catalog showcases all of DOWC's available products in great detail.

Size: 9.75" x 6"



● Company Overview

Designed as a dealer-facing brochure, the company overview provides dealers with information about DOWC's background as well as services and a complete product list.

Size: 9.25" x 6"



● Product Guide

Created to provide drivers with key product information, our product guide highlights DOWC's core products and coverage details. Includes information about VSC, 360Shield, Bundle, and GAP.

Size: 9.25" x 6"



● Individual Product Cards

Created to provide drivers with useful product information, our double-sided product cards offer an easy and convenient way to learn more about our specific offerings, making them the perfect tool to help your drivers make informed decisions about our products.

Size: 9.25" x 6"



MARKETING MATERIALS — PRINT COLLATERAL

Call 201.777.1000 for assistance in ordering materials.

● Product Posters

Designed to grab your customers' attention, our large-format posters highlight individual product details, providing key product information like coverage details, eligibility, infographics and much more.

Size: 18" x 24"



● Product Desk Mats

Created to be a valuable tool for customers at the F&I desk, our product desk mats provide helpful product information such as coverage details, eligibility, infographics, and more.

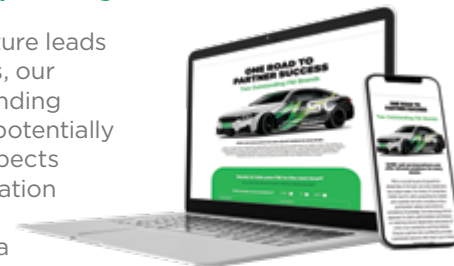
Size: 11" x 17"



PRIVATE-LABEL MARKETING

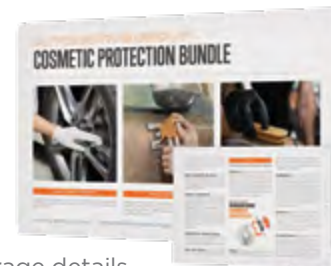
● Dealer Lead Capture Pages

Created to capture leads for our partners, our lead-capture landing pages provide potentially interested prospects with key information while allowing them to fill out a quick form to contact you for additional information.



● Dealer-Branded Materials

Designed to provide your customers with valuable information, our customizable dealer-branded marketing materials provide product information, including coverage details, eligibility, and infographics, while incorporating your branding and colors.



DOWC LEARNING & DEVELOPMENT

**NEW
RESOURCES!**

DOWC understands that most industry resources offer the same outdated information. That's why we make sure to provide our partners with up-to-date information and training resources to ensure that your dealership evolves with the F&I industry.



Our **Learning & Development Department** provides in-depth training programs for both our internal team and our partners with our advanced Learning Management Software (LMS). We're excited to share that we'll be rolling out a library of training resources for dealers and their teams to ensure use of best practices for increasing profit.



**SCAN TO
LEARN MORE**

BECOME AN F&I EXPERT FROM ANYWHERE

Our free online training will help you understand our business offerings, find the best opportunities to build wealth for your dealership, and gain in-depth knowledge of our products.



AUTOMOTIVE FINANCE AND INSURANCE CERTIFICATION (AFIC)

**NEW
PROGRAM!**

Knowledge is power, and when it comes to the F&I industry, knowledge is also profit. Investing in your F&I professionals means investing in your business, and our new programs provide everything you need to build wealth for your dealership by increasing performance.



AUTOMOTIVE FINANCE AND INSURANCE CERTIFICATION (AFIC)

AFIC provides your F&I Managers with the training they need to become an industry expert. Created by our Learning & Development department, AFIC delivers a comprehensive learning pathway that will guide your dealership and F&I department toward everlasting success.

AVAILABLE COURSES

Master the auto industry with online or in-person course options:

- ✓ Automotive finance and insurance compliance
- ✓ Finance and insurance products
- ✓ Automotive finance training
- ✓ Automotive sales
- ✓ Claim adjudication and management
- ✓ Finance and insurance administration



**SCAN TO
LEARN MORE**

OUR PRODUCTS



SERVICE CONTRACTS

VEHICLE SERVICE CONTRACT

(New or pre-owned)

EXTENDED CARE

TECHSHIELD™

WARRANTIES

LIMITED & LIFETIME WARRANTIES

BATTERYSHIELD™

ANCILLARY SERVICE CONTRACTS

BUNDLE

- ID THEFT PROTECTION
- KEY PROTECTION
- PAINTLESS DENT REPAIR
- TIRE & WHEEL PROTECTION*
- COSMETIC WHEEL PROTECTION
- WINDSHIELD PROTECTION
- ROADSIDE ASSISTANCE

MAINTENANCE PLANS

PLUS CARE & SCHEDULED CARE

VEHICLE PROTECTION†

360SHIELD™

BODYSHIELD™

GLASSSHIELD™

INTERIORSHIELD™

PAINTSHIELD™

WHEELSHIELD™

SCREENSHIELD™

AIR QUALITY & ODOR PROTECTION

INTERIOR ANTI-MICROBIAL PROTECTION

FINANCIAL PROTECTION

GAP

DEBT CANCELLATION

LEASE EXCESS WEAR & TEAR

PAYMENTSHIELD™

THEFT PROTECTION

TOTAL LOSS PROTECTION

VALUE PROTECT

Exclusions and limitations apply. See your Service Contract, Waiver, or Warranty for details. TERMS, CONDITIONS, AND COVERAGE ARE SUBJECT TO CHANGE AT ANY TIME. NOT ALL COVERAGE IS AVAILABLE IN ALL AREAS AND MAY VARY BY STATE. OBLIGOR AND/OR ADMINISTRATOR MAY VARY BY STATE. COVERAGE IS OPTIONAL AND NOT REQUIRED FOR FINANCING. *Offered as a standalone product. †Products under Vehicle Protection offered as standalone or bundled products.

WHAT'S INSIDE

SERVICE CONTRACTS



VEHICLE SERVICE CONTRACT
EXTENDED CARE
TECHSHIELD™



EMPOWERING YOUR JOURNEY

Our vehicle service contract (VSC) provides protection against the unexpected expenses and inconvenience of costly repairs. With four levels of coverage and additional selectable options, we stand out by offering coverage for a wide range of vehicles, including both everyday and high-end models. Each plan includes essential benefits such as reimbursement for rental rideshare and emergency road service, which can be fully tailored to meet your specific needs.



**SCAN TO
LEARN MORE**

UPDATED VSC COVERAGES

Consolidated Rate Card and Class Guide

No more separate VSCs for classic, highline, high-mileage, and other specialty lines.

Upgraded to include coverage for exotic vehicles and medium sized trucks.

New and pre-owned rates are now on one rate card. Age no longer a factor when rating, based solely on mileage at time of sale.

DOWC Unlimited

Now offering coverage plans without limits (unlimited mileage or unlimited term).

CPO Wrap Program

Now offering unlimited mileage terms.

Rental Coverage

Rental reimbursement going from \$35/day to \$50/day. Customer can opt for rideshare reimbursement in lieu of a rental car.

UPDATED ADD-ONS

Coverage for rideshare (commercial use), hybrid drive battery, branded title, and lift kit.

Refer to page 28 to learn more.

General Coverage

AWD/4x4, turbo/supercharger, diesel, one-ton, and Canadian vehicles now part of standard coverage, no rate adjustment needed.

Coverage for dual rear wheels added and included, no surcharge needed.

Level 3 Coverage

Adding technology and enhanced suspension components.

Level 4 Coverage

Includes seals and gaskets coverage on vehicles up to 85,000 miles at time of sale.

COVERAGE OPTIONS

LEVEL 1

Engine (gasoline, diesel, turbocharged/supercharged)

Transmission (automatic & standard)

Drivetrain

Front & rear wheel drive

Hybrid vehicle components

4x4/AWD

LEVEL 2

All coverages in level 1 plus...

Electrical

Steering

Suspension

Air conditioning

Braking system

LEVEL 3

All coverages in levels 1 & 2 plus...

Enhanced electrical

Enhanced suspension

Technology

Enhanced hybrid vehicle components

Miscellaneous components

LEVEL 4

All coverages in levels 1, 2, & 3 plus...

Comprehensive coverage for all mechanical breakdowns, except for items listed as excluded.



COVERAGE DETAILS

LEVEL 1

Gasoline Engine | Cylinder block and all internally lubricated parts, including crankshaft, rod and main bearings, cam bearings, connecting rods, wrist pins, pistons, piston rings, camshaft, cam tower, lifters, cylinder head, valves and guides, valve springs, rocker arms, pushrods, timing chain and sprockets, oil pump, oil pump housing, oil pump pressure relief valve, timing chain housing, intake and exhaust manifolds, flywheel, balance shafts, harmonic balancer and retainer bolt, crankshaft pulley, valve covers, oil pan, engine oil cooler, oil filter adapter/housing, engine oil sending unit, thermostat and housing, water pump, temperature sending unit, expansion plugs, fuel supply pump, vacuum pump, dipstick and tube, and fasteners for these components.

Diesel Engine | Fuel distributor, fuel injection pump, fuel regulator, and injectors. The auxiliary fuel pump is excluded.

Turbocharged/Supercharged Engine

Turbocharger, supercharger, waste gate controller, intercooler, hard lines, compressor, clutch and pulley, bypass valve, injection pump, and lines and nozzles.

Transmission (Automatic) | Case and all internally lubricated parts, including oil pump, valve body, torque converter, governor, main shaft, input/output shafts, clutches, bands, drums, gear sets, bearings, bushings, solenoids, TV cable, electronic shift control unit, computer operated clutch, cooler, dipstick and tube, and fasteners for these components.

Transmission (Standard/Manual) | Case and all internally lubricated parts, including main shaft, input/output shafts, gear sets, shift forks, synchronizers, bearings, bushings, shift linkage and cables, fasteners for these components.

Drivetrain (Front Wheel Drive) | Final drive housing and all internally lubricated parts, including carrier case, gear sets, chain and sprockets, bearings, and bushings, axle shafts, front hub bearings, rear hub bearings, drive shaft support, drive shaft, and fasteners for these components.

Drivetrain (Rear Wheel Drive) | Drive axle housing and all internally lubricated parts, including carrier case, gear sets, bearings, bushings, limited slip clutch pack, axle shafts, front hub bearings, rear hub bearings, drive

shaft support, drive shaft, and fasteners for these components.

Transfer Case - 4X4/AWD | Case and all internally lubricated parts, including main shaft, gear sets, chain and sprockets, bearings, bushings, fasteners for these components, four-wheel drive selector switch, transfer case module, electronic and vacuum engagement components, including manufacturer's all-wheel drive systems such as Quattro, xDrive, 4-Matic, etc.

Dual Rear Wheels | Coverage provided when a vehicle is equipped with dual rear wheels.

Hybrid Vehicle Components | Hybrid battery junction block, hybrid battery main battery cable, electric alternating current compressor, 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.

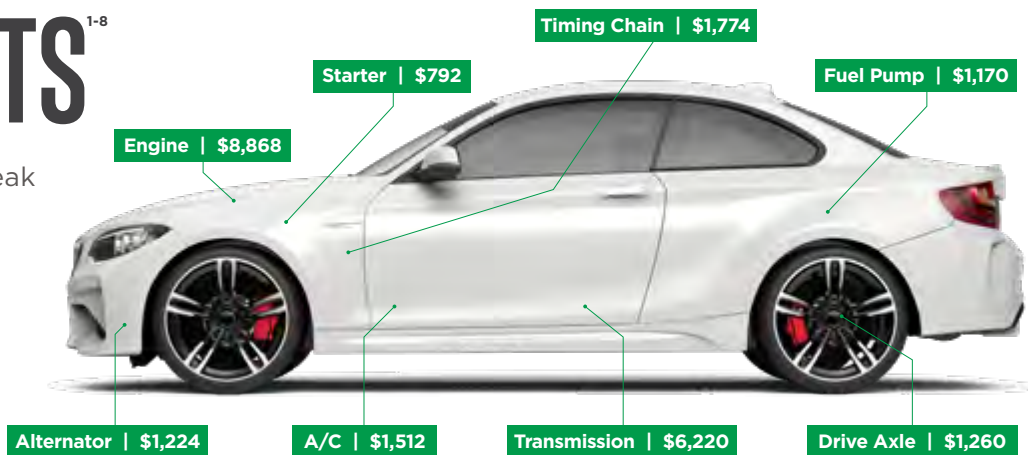
Seals and Gaskets | Covered only if required in connection with a covered repair.

Canadian Vehicles | Coverage provided for vehicles manufactured for sale in Canada.

ESTIMATED

REPAIR COSTS¹⁻⁸

Unexpected breakdowns can wreak havoc on your wallet. These are just some possible costs that could add up during the ownership of your vehicle.



LEVEL 2

Includes all coverage in Level 1 and the following:

Air Conditioning | Condenser, compressor, clutch and pulley, orifice tube, accumulator, HVAC control module, high/low pressure cutoff switches, high/low pressure hoses, pressure cycling switch, thermostat, drier, temperature control head, fasteners for these components, and Freon-refrigerant if necessary for a covered repair.

Braking System | Wheel cylinders, master cylinder, combination valve, assist booster, disc brake calipers, hard lines and fittings,

backing plates, springs, clips and retainers, self-adjusters, parking brake linkage and cables, and fasteners for these components.

Electrical | Voltage regulator, alternator, front and rear windshield wiper motors, front and rear windshield wiper delay controller, back up lamp switch, brake light switch, hazard warning switch, headlamp switch, ignition switch, multi-function switch, neutral safety switch, turn signal switch, wiper switch starter motor and drive, starter solenoid, electronic ignition module, ignition coils, electronic ignition module, body control module, engine

control module, and engine management control unit.

Steering | Housing/case and all internally lubricated parts (examples include 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, and bearings), bushings, pitman arm, center link, idler arm, power steering pump/electric steering motor, power steering pump pulley, fluid reservoir, coupling, and fasteners for the components listed.

Suspension | Bump stop cushions, torsion bar mounts and bushings, upper and lower ball joints, including dust boots, steering knuckle (spindle), spindle support, stabilizer shaft, stabilizer linkage, including mounts, and bushings, kingpins, fasteners for these components.

DID YOU KNOW?

**50% OF DRIVERS CAN'T AFFORD
UNEXPECTED VEHICLE REPAIRS.⁹**



LEVEL 3

Includes all coverage in Level 2 and the following:

Enhanced Electrical | Keyless entry system, instrument gauges, compass display, thermometer display, power steering electronic control unit, cruise control system, power seat motor, power seat transmission, power window motor, power window regulator, low fuel sensor, low coolant sensor, low oil sensor, power antenna motor, electronic rear view mirror motor, headlight door motor, power sunroof motor, convertible top motor, wiring

harnesses, back up lamp switch, brake light switch, hazard warning switch, headlamp switch, ignition switch, multi-function switch, neutral safety switch, turn signal switch, wiper switch, power window switch, power door lock actuator/switch, power mirror switch, power seat switch, power trunk/liftgate lock actuator, seat memory switch, seat temperature switch, sunroof switch, traction control switch, transmission position switch, transmission temperature switch, accelerator pedal position sensor, air temp sensor, ambient temp sensor, brake fluid level sensor, brake fluid pressure sensor, cabin temperature sensor, camshaft position sensor, crankshaft position sensor, oil pressure sensor, oil temperature sensor, seat position sensor, transmission position sensor, transmission temperature sensor, fuel level sensor, coolant level sensor, coolant temperature sensor and relay, electronic fuel injection system except exhaust gas recirculation valve, and electronic throttle body.

Enhanced Suspension | Electronic suspension actuator/motor and compressor, electronic suspension sensors, electronic suspension controller and limiting valve, electronic suspension lines, air suspension springs, upper and lower control arms, control arm shafts, and fasteners for these components.

Enhanced Hybrid 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 and controller/electronic throttle control system.

Technology | Adaptive lighting control motors, actuators, and sensors (composite headlight assembly, only as a result of failure of a listed component); audio system, including displays and control modules; auto dimmers; blind spot monitoring control module and sensors; bluetooth systems, module, and microphone; collision avoidance systems; cruise control systems, including adaptive/autonomous cruise control technologies, control unit, sensors, and cameras; driver information center; driver recognition systems, entertainment technology; eye detection systems, factory installed vehicle hot-spot/cellular transceiver; hands free systems and controls, heads-up display systems; HomeLink®/garage door control transmitter; humidity sensors; infrared systems; keyless access systems; lane departure systems; multimedia interface systems; navigation packages; power trunk/lift gate motor and sensors; proximity sensors; rear monitoring cameras; rear, front, and side mounted cameras and control unit; rest recommendation systems; seat heaters and coolers; self-parking systems, module, sensors, and cameras; SOS systems; touch

screen technology; USB ports; vibration sensors; voice recognition/command systems.

Miscellaneous Components | Fuel tank, fuel tank sending unit, fuel tank hard lines, fuel injectors, radiator, radiator fan, including fan clutch, fan motor, fan blade, and fan relay, temperature sensor and relay, struts, including upper mount and pivot bearing assembly, heated back glass, windshield wiper washer pump(s), heater-A/C blower motor, heater core assembly, heater control valve, horn assembly, and clutch starter interlock switch.

LEVEL 4 - EXCLUSIONARY

Includes coverages in all levels plus the following:

The comprehensive coverage for mechanical breakdown of all parts of a vehicle except those specifically excluded.

ADDITIONAL COVERAGES

Commercial Use | Coverage will be provided for your vehicle even if being used for rideshare (e.g., Uber and Lyft), hauling, construction work, off-road use, pickup/delivery service, towing, government/military use, snowplowing, business travel, and more when used by more than one driver.

Lift Kit | Coverage will be provided even though your vehicle has a body or suspension lift up to six inches (6") and/or your vehicle has tires or wheels that are up to four inches (4") larger in diameter than the original manufacturer equipment on the service contract purchase date. Non-factory body and suspension parts are specifically excluded.

Branded Title | Coverage of your vehicle will be provided even though your vehicle has a branded title for salvage, rebuilt, hail, or lemon. Coverage will not be provided for a vehicle as to which the true mileage has been declared unknown ("TMU"), or which has a flood, fire, or saltwater damage title.

Seals & Gaskets* | Coverage will be provided for the repair/replacement of failed seals and gaskets designed to prevent the loss of necessary coolants, lubricants, and fluids. Minor loss of fluid or seepage is considered normal wear and tear and no coverage will be provided. Coverage for seals and gaskets expires upon expiration of this service contract, or when a vehicle's odometer registers one hundred twenty-five thousand (125,000) miles, whichever is first.

Hybrid Drive Battery | Coverage will be provided for a vehicle's hybrid electric battery up to a maximum of \$5,000. Surcharge does not provide coverage for a vehicle's 12-volt battery.

**Included in level 4.*



WHAT'S NOT COVERED

Glass, glass framework and fastening adhesives, sealed beam headlamps, light bulbs, lenses, trim, moldings, bright metal, upholstery, vinyl and convertible tops, paint, sheet metal, bumpers, alignment of body parts, flexible body parts, door panels, body panels, structural framework, structural welds, hinges, door handles, removable hardtop assemblies, and aftermarket accessories or equipment not installed by the manufacturer.

Maintenance Parts: Spark plugs, glow plugs, ignition wires, distributor cap, and rotor, carburetor, all 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, constant velocity boots, timing belt and timing belt pulley, timing belt tensioner, tires, wheel covers, wheel rims, wheels, wheel balancing, shock absorbers, exhaust system, catalytic converter, vehicle charging station, friction clutch disc, and pressure plate and clutch throw out bearing. Please refer to the contract for exact details.

EXTENDED CARE

COMPREHENSIVE COVERAGE

Owning or leasing a new vehicle should be an enjoyable and carefree experience. Protection from unexpected breakdowns and everyday events not covered by the manufacturer's warranty is a must. Extended Care offers comprehensive coverage of mechanical breakdowns as well as a range of additional protections for common issues not covered by a manufacturer's warranty. Emergency roadside assistance is also included.



SCAN TO
LEARN MORE

COVERAGE DETAILS

COMPREHENSIVE COVERAGE

During the term, we will pay a repair facility, or at our option, reimburse your driver the cost to repair any breakdown of their vehicle except items excluded under their service contract.

ADDITIONAL COVERAGE

During the term, we will also pay a repair facility, or at our option, reimburse your driver the cost to repair or replace, as applicable, damage to the following:

Audio Equipment Protection | Repair or replacement of failed factory or dealer installed audio equipment as a result of normal wear and tear up to five hundred dollars (\$500) per occurrence. For audio equipment protection, the total of all covered repairs and/or reimbursements during the term may not exceed (2) occurrences or one thousand dollars (\$1,000).

Battery Coverage | Replacement of one (1) failed battery. A covered battery shall be considered failed when it is no longer capable of holding a charge and/or being recharged and has been proven by way of negative battery testing results supplied by an approved repair facility to the administrator at the time of the filing of a claim for replacement. Batteries for hybrid/ electric vehicles are excluded.

Chrome, Moldings, & Trim Protection | Repair or replacement of factory installed chrome, moldings, and trim as a result of normal wear and tear. For chrome, moldings, and trim protection, the total of all covered repairs and/or reimbursements during the term may not exceed one thousand dollars (\$1,000).

Windshield Wiper Coverage | Replacement of one (1) set of front windshield wiper blades.

Convertible & Vinyl Tops Protection | Repair of convertible and vinyl tops as a result of normal wear and tear, the total of all covered repairs and/or reimbursements during the term may not exceed one thousand dollars (\$1,000).

Interior Protection | Repair of rips, cuts, punctures or tears in fabric, leather, or vinyl up to two (2) inches or less in length and not wider than 1/8 of an inch and/or stains that

are no greater than six (6) inches in length or diameter as a result of normal wear and tear. In some instances, repair of the stain may require re-dying the affected area.

Wheel Alignment | One (1) wheel alignment during the term of this Service Contract.

Light Bulbs & Lenses | Replacement of bulbs and lenses of tail lights, turn signal lights, brake lights, headlamps, running lights, and fog lights as a result of normal wear and tear, not to exceed two hundred dollars (\$200) per replacement. For light bulbs and lenses protection, the total of all covered repairs and/or reimbursements during the term may not exceed five (5) occurrences or one thousand dollars (\$1,000).

Belts and Hoses | Repair or replacement of failed belts and/or hoses as a result of normal wear and tear.



DID YOU KNOW?
**THE CHANCE OF DRIVE
BELT FAILURE DRAMATICALLY
INCREASES AFTER 4 YEARS
OR 36,000 MILES.¹⁰**

} **TECHSHIELD™**

HI-TECH COVERAGE

Vehicle protection doesn't need to stop at the engine. Modern vehicles are powered by high-tech systems that provide safety as well as entertainment and convenience.

TechShield offers a unique, high-value vehicle service contract that covers the technology components of your drivers' vehicle.



**SCAN TO
LEARN MORE**



COVERAGE DETAILS

Adaptive lighting control motors, actuators, and sensors (composite headlight assembly, only as a result of failure of a listed component); audio system, including displays and control modules; blind spot monitoring control module and sensors; bluetooth systems, module, and microphone; collision avoidance systems; cruise control systems, including adaptive/autonomous cruise control technologies, control unit, sensors, and cameras; entertainment technology; factory installed vehicle hot-spot/cellular transceiver; heads-up display systems; HomeLink®/garage door control transmitter; keyless access systems; lane departure systems; navigation packages; power trunk/lift gate motor and sensors; proximity sensors; rear monitoring cameras; rear, front, and side mounted cameras and control unit; seat heaters and coolers; self-parking systems, module, sensors, and cameras; touch screen technology; USB ports; vibration sensors; voice recognition/command systems.

WHAT'S INSIDE
WARRANTIES



**LIMITED & LIFETIME
WARRANTIES**

BATTERYSHIELD™

WARRANTIES

VALUABLE VEHICLE PROTECTION



SCAN TO
LEARN MORE



LIMITED & LIFETIME WARRANTIES

Our warranty coverage is an excellent way to protect your drivers against unexpected repair costs for the life of the contract and mileage period when purchasing a previously owned vehicle.

Warranties offer valuable coverage that includes the most important and potentially expensive

parts of the vehicle; the engine, transmission, and drivetrain.

Reimbursement for emergency roadside service is also included.



Available warranty terms: 3 months, 6 months, 12 months, & Lifetime.

BATTERYSHIELD™

The BatteryShield Limited Warranty safeguards your drivers from unforeseen expenses associated with a battery replacement. If the battery cannot be recharged and has reached the end of its lifespan, we cover the cost of a replacement battery every 12 months.

DID YOU KNOW?

**THE AVERAGE COST
FOR A REPLACEMENT
BATTERY CAN COST
UPWARDS OF \$300.¹¹**



} WARRANTIES

COVERAGE DETAILS*

POWERTRAIN COVERAGE

Gasoline Engine | Cylinder block and all internally lubricated parts including crankshaft, rod and main bearings, cam bearings, connecting rods, wrist pins, pistons, piston rings, camshaft, cam tower, lifters, cylinder head, valves and guides, valve springs, rocker arms, pushrods, timing chain and sprockets, timing chain housing, intake and exhaust manifolds, flywheel, balance shafts, harmonic balancer and retainer bolt, crankshaft pulley, valve covers, oil pump, oil pump housing, and oil pump pressure relief valve, oil pan, engine oil cooler, oil filter adapter/housing, engine oil sending unit, thermostat and housing, water pump, temperature sending unit,

expansion plugs, fuel supply pump, vacuum pump, dipstick and tube, and fasteners for these components.

Diesel Engine | Fuel distributor, fuel injection pump, fuel regulator, and injectors. The auxiliary fuel pump is excluded.

Turbocharged/Supercharged Engines (Manufacturer installed only) | Turbocharger, supercharger, waste gate controller, intercooler, hard lines, compressor, clutch and pulley, bypass valve, injection pump, and lines and nozzles.

Transmission (Automatic) | Case and all internally lubricated parts, including oil pump, valve body, torque converter, governor, main shaft, input/output shafts, clutches, bands, drums, gear sets, bearings, bushings, and solenoids, TV cable, electronic shift control unit, computer operated clutch, cooler, dipstick and tube, and fasteners for these components.

Transmission (Standard/Manual) | Case and all internally lubricated parts, including the main shaft, input/output shafts, gear sets, shift forks, synchronizers, bearings, and bushings, shift linkage and cables, and fasteners for these components.

Drivetrain (Front Wheel Drive) | Final drive housing and all internally lubricated parts, including carrier case, gear sets, chain and sprockets, bearings, and bushings, axle shafts, front hub bearings, rear hub bearings, locking hub assemblies (4x4), drive shaft support, drive shaft, and fasteners for these components.

Drivetrain (Rear Wheel Drive) | Drive axle housing and all internally lubricated parts, including carrier case, gear sets, bearings, bushings, and limited slip clutch pack, axle shafts, front hub bearings, rear hub bearings, drive shaft support, drive shaft, and fasteners for these components.

Transfer Case - 4x4/AWD | Case and all internally lubricated parts, including main shaft, gear sets, chain and sprockets, bearings, and bushings, fasteners for these components, and electronic and vacuum engagement components, including manufacturer's all-wheel drive systems such as Quattro, xDrive, 4-Matic, etc.

LIFETIME COVERAGE

Same powertrain coverage as above, but extended for the lifetime of vehicle ownership.

*Please see contract for BatteryShield™ coverage details.

WHAT'S INSIDE

ANCILLARY SERVICE CONTRACTS



BUNDLE

BUNDLE

BUILD YOUR OWN COVERAGE PLAN

BUNDLE

37

ANCILLARY SERVICE CONTRACTS



SCAN TO
LEARN MORE



VEHICLE AND IDENTITY PROTECTION PACKAGE

A flat tire. A bent rim. A cracked windshield.

A door ding. A dead battery. A lost key or wallet.

On their own, each one of these may seem like a small

inconvenience — but for your

customer the cost of making

each one right can add up, not

to mention having to deal with

the hassle. We offer a bundle

of service contracts that cover

these common occurrences,

and drivers can tailor the

coverage to fit their needs. The more protection

they add, the more they'll save on the total price.

Drivers can even roll the cost of these bundled

products into their monthly payment and reduce

potential out-of-pocket expenses.

DID YOU KNOW?
**REPLACEMENT CAR
KEYS CAN COST
UPWARDS OF \$700.¹²**



COVERAGES

These items can be selected on a customer by customer basis, creating a truly customized product bundle offering.

Tire & Wheel Protection

Covers the cost to repair or replace a tire or wheel due to road hazard damage. *Additional cosmetic coverage is available.*

Windshield Protection

Covers the cost to repair minor windshield chips and cracks due to road hazard damage. *Plus Protection (where available) covers replacement if the damage cannot be repaired.*

Paintless Dent Repair

Removes dings and minor dents from the vehicle's exterior steel or aluminum body panels without disturbing the paint finish.

Key Protection

Covers repair or replacement of key or remote/fob in the event of loss, theft, or inoperability.

Roadside Assistance

Services include towing up to 50 miles, battery jump-start, locksmith services, and more. Available 24/7/365.

ID Theft Protection*

A comprehensive suite of high-value identity protection services and benefits.

*Where applicable.

} BUNDLE COVERAGE DETAILS

UPDATED COVERAGES

Tire & Wheel

Coverage expanded to include replacement of adjacent tire on same axle for 4x4/AWD-equipped vehicles.

Paintless Dent Repair (PDR)

Now providing coverage for the primary carrier deductible up to \$1,000 when a claim for hail damage has been filed.



TIRE & WHEEL PROTECTION

Tire Repair | Repair of flat tire(s) due to road hazard damage. Tires must have a minimum of 3/32" tread depth at the lowest point on the tire at the time of damage.

Tire Replacement | Replacement of tire(s) should a vehicle's tires become unserviceable due to road hazard damage as determined by the repair facility and confirmed by the administrator. We will pay only the cost of a replacement tire (including mounting and balancing) as shown on the repair order. Replacements are limited to the manufacturer's original tires or "like kind and quality" comparable replacements as determined by the administrator. Tires must have a minimum of 3/32" tread depth at the lowest point on the tire at the time of damage. If an AWD or 4WD vehicle requires a tire replacement due to a covered event, an additional tire replacement on the same axle will be authorized when the difference in tread is greater than 4/32".

Wheel Repair | Repair of a vehicle's wheels due to road hazard damage.

Wheel Replacement | Covers the replacement of the wheel should a vehicle's wheels become unserviceable due to road hazard damage as determined by the repair facility and confirmed by the administrator. We will pay only the cost of a replacement wheel (including mounting and balancing) as shown on the repair order.

Replacements are limited to the manufacturer's original wheels or "like kind and quality" replacements as determined by the administrator.

COSMETIC WHEEL PROTECTION

Repair of the wheel(s) on a vehicle due to cosmetic wheel damage.

WINDSHIELD PROTECTION

Windshield Protection Standard | Repair of minor chips no larger than one and one-half inches (1.5") in diameter, and cracks less than six inches (6") in length due to road hazard damage on the front windshield only.

Windshield Protection Plus | Replacement of front windshield, only, if chips or cracks caused by a road hazard cannot be repaired.

ROADSIDE ASSISTANCE

In the event your driver's vehicle is disabled, they may obtain towing, battery jump start, flat tire change, delivery of supplies (fuel, oil, water), and/or locksmith services ("roadside assistance services") by (i) contacting us directly for assistance or (ii) obtaining roadside assistance services on their own and seeking reimbursement. Coverage does not include supplies (gas, oil, water).

PAINTLESS DENT REPAIR

Paintless Dent Repair (PDR) is an industry recognized process that involves the removal of dings and minor dents from a vehicle's exterior steel or aluminum body panels without disturbing the paint finish. This does not include services that involve the replacement of vehicle body panels, sanding, bonding, or repainting. During the term, we will pay a repair facility, or at our option, reimburse the cost to repair covered minor dents and minor dings less than four inches (4") in length and/or diameter on the exterior body panels that are accessible and are repairable through existing PDR techniques. Hail damage is covered up to the dollar value of the comprehensive primary carrier deductible, not to exceed \$1,000. Coverage is limited to steel or aluminum body panels.

KEY PROTECTION

Repair or replacement of a covered key/remote as a result of damage due to mechanical failure, electrical failure, a defect in workmanship, damage, loss, theft, or normal wear and tear not to exceed the key protection maximum benefit per twelve (12) month period. Replacements are limited to the manufacturer's original key/remote or "like kind and quality" replacements.

WHAT'S NOT COVERED

Tire and Wheel: Tires with 3/32" or less tread depth, damage caused by curb impact, valve or rim leaks, improper installation, dry rot in either sidewall or tread, tire chains, and/or off-road use, wheels that will not seal due to rust and corrosion, off-road tires, tire pressure monitoring system, wheels with mixed finishes: paint, machine-finished, chrome, powder-coat, clear-coat. **Windshield:** Damage to areas of the vehicle other than front windshield & stress cracks or cracks over six inches. **Paintless Dent Repair:** Dents that have been previously repaired, large or deep dents in excess of four inches, creased metals, the punctured metal of the vehicle, vehicles utilizing plastic, fiberglass or non-metal body panels, repair requiring sanding, priming, clear coat, tail gates, truck beds, door jams. **Key Protection:** Additional loss or damage which is occasioned by you or the operator's negligence or failure to use all reasonable precautions to protect the covered keys/remotes from any further loss or damage after damage has occurred or been indicated. **Maintenance Parts:** Spark plugs, glow plugs, ignition wires, distributor cap and rotor, carburetor, all filters, lubricants or fluids, air conditioning refrigerant, engine coolant, all hoses and belts, wiper blades, brake pads and shoes, brake rotors and drums, suspension alignment, constant velocity boots, wheel covers, wheel balancing, shock absorbers, exhaust system, catalytic converter, vehicle charging station, friction clutch disc and pressure plate and clutch throw-out bearing, glass framework and fastening adhesives, sealed beam head lamps, light bulbs, lenses, trim, moldings, bright metal, upholstery, vinyl and convertible tops, paint, sheet metal, bumpers, alignment of body parts, flexible body parts, door panels, body panels, structural framework, structural welds, hinges, door handles, and removable hardtop assemblies, Anti-theft systems, radar detectors, CB radios, radio/speaker equipment, cruise control, sunroof, solar-powered devices, telephones, TV/VCR/DVD and related components, and appliances, and breakdowns resulting therefrom. Please refer to the contract for exact details.

IDENTITY THEFT PROTECTION

Dark Web Monitoring & Alerting | You will receive proactive monitoring and alerting services that will notify you as to any potential breach of and/or suspicious activity relative to your identity. Dark Web Monitoring includes the following services: Social Security Number Monitoring, Bank Account Number Monitoring, Credit Card Account Number Monitoring, Debit Card Account Number Monitoring, Driver's License Monitoring, Email Monitoring, Medical Insurance ID Monitoring, Passport Number Monitoring, and Phone Number Monitoring. In connection with monitoring services, you will receive prompt alerts to take immediate action to prevent or remediate identity theft, including notifications of suspicious activity, compromised credentials, and/or potential account takeovers. As part of

DID YOU KNOW?
**80% OF CONSUMERS
 HAVE HAD THEIR
 EMAILS LEAKED
 ON THE DARK WEB.¹³**



your Identity Theft Protection, you will also receive identity threat alerts that will notify you of any major data breaches, identity theft incidents, and/or new identity theft laws. Monitoring and alerting services include access to your mobile app to rapidly review your information from your smartphone, Mobile Attack Control scanning for potential identity threats, and Mobile VPN to encrypt and protect your phone data being transmitted or received.

Identity Fraud Reimbursement | You will be reimbursed for identity fraud expenses, as defined in and limited by the terms and conditions set forth at www.dowc.com/idprotectionterms, up to the aggregate maximum Identity Fraud Expense Reimbursement limit of one million dollars (\$1,000,000.00) for the term of this Service Contract. To qualify for Identity Fraud Expense Reimbursement, you must experience a stolen identity event, which is the fraudulent use of your personal identification, social security number, or other method of identifying you, with an occurrence date during the term of this service contract and be reported within ninety (90) days of discovery of such stolen identity event.

DID YOU KNOW?

**WE WILL REIMBURSE UP TO
 \$1,000,000.00 FOR
 IDENTITY FRAUD
 EXPENSES.¹⁴**



Identity Theft Protection | You will receive White Glove Restoration services to remediate incidents of identity theft, which are fully managed by Certified Protection Experts available to you 24/7, 365 days a year. Upon the filing of a claim here under, the Certified Protection Expert will work with you to confirm identity theft or fraudulent activity. You will also receive Lost Wallet Assistance to aid in the replacement of credit, debit, and ATM cards, Junk-Mail Opt-Out to remove your name from marketing databases, and Medical ID Fraud Protection to review usage of your medical benefits. As a condition of receiving any and/or all of these services, you agree to provide any required documentation to the Certified Protection Expert, including, but not limited to, a power of attorney to handle complex identity theft issues, that may arise throughout the remediation process.

WHAT'S INSIDE

VEHICLE PROTECTION



360SHIELD™

360SHIELD™

COSMETIC VEHICLE PROTECTION



SCAN TO
LEARN MORE



360SHIELD™

360Shield is a suite of products designed to preserve the appearance, value, and cleanliness of a vehicle's interior and exterior for the duration of the warranty period.* These products

meet the highest industry standards and provide long-lasting quality protection.

All 360Shield treatments are backed by warranties that

provide for the cleaning, repair, repainting, and/or replacement of any covered parts. There is no deductible for covered services.

**Subject to annual treatments for certain products.*



DID YOU KNOW?
**COSMETIC DAMAGE
CAN DECREASE YOUR
VEHICLE'S VALUE
UP TO 85% DEPENDING
ON THE DAMAGE.¹⁵**

360SHIELD™ PRODUCTS†

INTERIORSHIELD™

GLASSSHIELD™

BODYSHIELD™

PAINTSHIELD™

WHEELSHIELD™

SCREENSHIELD™

INTERIOR ANTI-MICROBIAL PROTECTION

AIR QUALITY & ODOR PROTECTION

†Product availability varies by location of dealership.

With this suite of products, you can help safeguard your wallet from these unexpected repairs.

\$1,000

to eliminate
bad odors from
a car's interior¹⁶

\$1,400

to replace
a broken
windshield¹⁷

\$1,500

to reupholster
driver's seat¹⁸

\$2,500

to repair a
paint scratch¹⁹

\$500

to fix rim
curb rash²⁰

\$4,500

to repaint an
entire vehicle²¹

WHAT'S NOT COVERED | **PaintShield:** Body panels and components not treated with applicable 360Shield Vehicle Protection Product, damage due to paint defects, damage to chrome, bumper, & grills. **InteriorShield:** Defects in vehicle's manufacturing materials, burned, torn, ripped materials, staining or fading caused by corrosive substances, blood, bleach, acid, dyes, inks, tar, paint, gum. **GlassShield:** Damage to areas of the vehicle other than front windshield. **WheelShield:** Chrome wheels, wheels that have mixed finishes: paint, machine-finished, chrome, powder-coat, clear-coat. **BodyShield:** Minor surface rust, corrosion caused by the exhaust system. **ScreenShield:** Display screens or camera lenses not treated with the applicable 360Shield Vehicle Protection Product, replacement of screen/camera that has experienced an internal failure, replacement or repair due to delamination. **Interior Anti-Microbial:** Interior surfaces not treated with the applicable Interior Anti-Microbial 360Shield Vehicle Protection Product, Mold & Mildew that existed prior to the purchase. **Air Quality and Odor:** Components of the vehicle's climate control systems not treated with applicable Air Quality and Odor Protection product, exterior surfaces of the vehicle, interior surfaces other than those relative to the vehicle's climate control system.

360SHIELD™

PRODUCT DETAILS

360SHIELD™

45

VEHICLE PROTECTION



INTERIORSHIELD™

Protects interior fabrics and vinyl surfaces against stains and fading due to UV rays and premature aging.



GLASSSHIELD™

Protects and reinforces the windshield by smoothing out microscopic imperfections, reducing the surface tension.



SCAN TO
LEARN MORE



BODYSHIELD™

Protects the exterior from salt and elements that can lead to rust and corrosion. Also provides sound-deadening benefits.



PAINTSHIELD™

Ceramic sealant that protects painted surfaces from acid rain, bird droppings, tree sap, insects, water spotting, UV rays, and more.

360SHIELD™

PRODUCT DETAILS

360SHIELD™

47

VEHICLE PROTECTION



WHEELSHIELD™

Protects the painted and clear-coated surfaces of the wheel and prevents the buildup of brake dust.



SCREENSHIELD™

Protects and strengthens the screens and lenses throughout the vehicle.



SCAN TO
LEARN MORE



INTERIOR ANTI-MICROBIAL PROTECTION*

Cleans and disinfects interior cabin materials and surfaces. Prevents damage and odors caused by mold, mildew, bacteria, or other microbes.



AIR QUALITY & ODOR PROTECTION*

Prevents mold, mildew, and other harmful microbes in climate control system components.

**Includes reapplication of product annually for warranty period to ensure vehicle's cleanliness.*

360SHIELD™

COVERAGE DETAILS

PAINTSHIELD™

Protection for exterior factory painted surfaces against acid rain, bird droppings, tree sap, industrial fallout, insects, permanent hard water etching, oxidation and weather-induced fading or loss of gloss. We will pay, or in our sole discretion, reimburse your drivers the cost to repair or repaint each exterior factory painted surface.

INTERIORSHIELD™

Protection for interior carpet, fabric, leather, and/or vinyl surfaces that are damaged by weather induced fading or permanent staining due to food, drink, urine, vomit, lipstick, crayons, or oil-based stains. We will pay, or in our sole discretion, reimburse your drivers the cost to repair or replace the damaged covered area.

GLASSSHIELD™

Protection from windshield damage due to acid rain, water spots, chips, cracks, or insects. We will pay, or in our sole discretion, reimburse your drivers the cost to repair or replace the damaged covered area. The warrantor's obligation as to the damaged covered area shall be payment of the cost of one (1) repair or, if repair is not possible, in the administrator's sole discretion one (1) replacement per damaged covered area up to the product maximum benefit.

WHEELSHIELD™

Protection for the wheels on a vehicle that are damaged due to discoloration or flaking of painted surfaces. We will pay the cost, or at our sole discretion, reimburse your driver the cost to refinish the damaged covered area.

BODYSHIELD™

Protection for the sheet metal or steel frame of a vehicle that is damaged due to corrosion. We will pay, or in our sole discretion, reimburse your driver the cost to repair the damaged covered area.

SCREENSHIELD™

Protects and strengthens the screens and lenses throughout your drivers' vehicle and covers the repair or replacement. We will pay, or in our sole discretion, reimburse your driver the cost to repair or replace the damaged covered area up to the product maximum benefit.

INTERIOR ANTI-MICROBIAL PROTECTION

Protection for the interior surfaces of a vehicle that are damaged due to the formation of mold, mildew, and other harmful microbes. We will pay the cost, or at our sole discretion, reimburse your driver the cost to repair the damaged covered area.

AIR QUALITY & ODOR PROTECTION

Protection for a vehicle's climate control system, including the ducts, vents, and/or other components therein, is damaged due to the growth or formation of mold, mildew, and/or other harmful microbes. We will pay the cost, or at our sole discretion, reimburse your driver the cost to repair the damaged covered area.

WHAT'S INSIDE

MAINTENANCE PLANS



PLUS CARE & SCHEDULED CARE

PLUS & SCHEDULED CARE

PREPAID MAINTENANCE



SCAN TO
LEARN MORE



Making sure your driver's car is regularly serviced is key to ensuring both its reliability and value. Prepaid maintenance plans are designed to protect a vehicle's warranty, which requires maintenance performed at specified intervals. Services are aligned with select mileage intervals or the manufacturer's recommended maintenance schedule.



DID YOU KNOW?

**THE 5-YEAR MAINTENANCE
COST ON A VEHICLE CAN RANGE
FROM \$6,221-\$8,020.^{22,23}**

PLUS CARE

Basic maintenance at an exceptional value:

- Engine oil and filter change
- Fluid top-off
- Tire rotation
- Brake inspection
- Safety inspection

SCHEDULED CARE

Comprehensive maintenance may include:

- Engine oil and filter change
- Air filter replacement
- Spark plug replacement
- Body and sunroof drain cleaning
- Brake fluid replacement
- Fluid top-off
- Windshield wiper and washer
- Tire condition and pressure
- Electrical systems inspection
- Battery condition

{ PLUS & SCHEDULED CARE

COVERAGE DETAILS

PLUS CARE

Throughout the term, the selling dealer will conduct the specified maintenance according to the chosen service interval outlined in the information schedule. This excludes any maintenance services already covered by the vehicle manufacturer as part of the purchase or lease agreement for a vehicle.

Oil Services | Includes an oil change with oil filter replacement and chassis lubrication. Full synthetic oil is utilized for service provided with the 10,000 mile service.

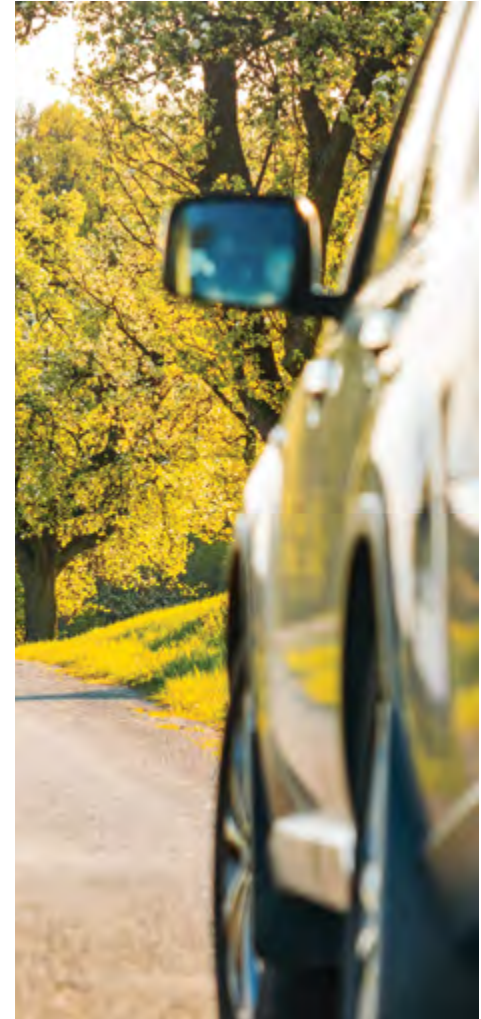
Safety Inspection | Includes the inspection of the vehicle's air filter and breather

element, exterior lights, head lamps, horn, wiper blades, tire inflation, emergency brake, exhaust system, drive belts, brake hoses, fuel hose, and constant velocity joint boots, as well as the inspection of levels and topping off of the following fluids: transmission, differential, brake, power steering, window washer, and engine coolant.

Tire Rotation And Brake Inspection | Tire rotation and inspection of front and rear brakes. Tire rotation and brake inspection are performed every 10,000 miles at a rate not to exceed two (2) times per twelve (12) month period of the term, not withstanding the service interval selected. This maintenance plan does not include the replacement of brakes or related parts or services.

SCHEDULED CARE

Comprehensive maintenance plan is based on the manufacturer's guidelines.



WHAT'S INSIDE

FINANCIAL PROTECTION



GAP

DEBT CANCELLATION

TOTAL LOSS PROTECTION

THEFT PROTECTION

VALUE PROTECT

PAYMENTSHIELD™

LEASE EXCESS WEAR & TEAR

GAP

Guaranteed Asset Protection (GAP) is a unique program that protects you from the potential financial burden that may result from your vehicle being declared a total loss, if your insurance settlement does not cover the full amount of your loan or lease payoff.*

DEDUCTIBLE COVERAGE

Covers part of your primary carrier's deductible in the event of a total loss.

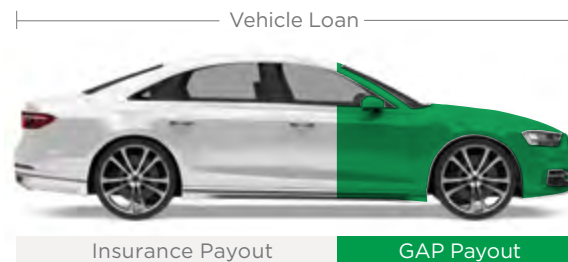
VEHICLE CREDIT

Provides a credit toward a replacement vehicle from the original dealer/creditor within 90 days of a total loss.

COMMERCIAL USE

Covers your vehicle even if used for business purposes.

HOW GAP WORKS



DID YOU KNOW?

**THE TYPICAL GAP CLAIM RANGES
FROM \$3,200 TO \$9,500.²⁴**

ADDITIONAL BENEFITS

- ✓ Optional coverage: Commercial Use, GAP Plus†
- ✓ Ability to roll cost into your monthly payment

*Total loss means direct or accidental physical damage loss to your vehicle or if your vehicle is stolen and not recoverable within 30 days.

†Additional coverage is available to cover the amount of your physical damage deductible on the primary carrier's policy up to \$1,000 under our GAP Plus program.



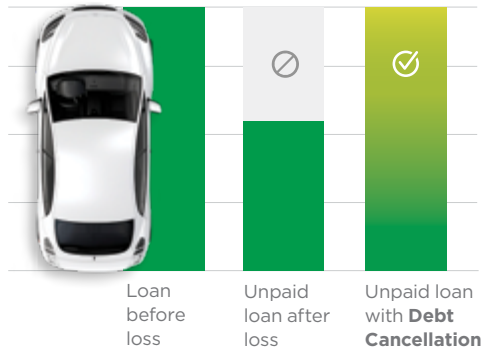
**SCAN TO
LEARN MORE**

WHAT'S NOT COVERED

Towing charges, rental fees, storage charges, administrative fees, salvage value, damage resulting from bodily injury or property damage liability, physical damage, medical payments, personal injury protection, uninsured motorist, underinsured motorist, self-financed vehicles, loss as a result of criminal acts, misrepresentation of fact, race or speed contest, vehicles classified as a lemon, resulting from wear and tear, gradual deterioration, obsolescence, rust, corrosion, latent defect, inherent vice, freezing, overheating. Please refer to the GAP Addendum for exact details.

DEBT CANCELLATION

Debt Cancellation is a unique program that helps protect your drivers' from the potential financial burden that may result from their vehicle being declared a total loss due to an accident or theft.



SCAN TO
LEARN MORE

TOTAL LOSS PROTECTION

If your drivers' vehicle is deemed a total loss because of accident or theft, Total Loss Protection helps relieve the burden of replacing their vehicle. What sets DOWC's Total Loss Protection apart is the inclusion of a protective product designed to deter theft or aid in stolen vehicle recovery.

BENEFITS INCLUDE

- ✓ **UV Body Panel Labels**
Leaves a permanent and unique code on a vehicle that is visible under UV light, deterring theft and allowing law enforcement agencies to identify the owner of a recovered vehicle.
- ✓ **GPS Tracking Device**
A device installed in a vehicle (some using the OBDII on-board diagnostic port) designed to transmit it's location using GPS satellites, allowing immediate location tracking and aiding in recovery.



SCAN TO
LEARN MORE

COVERAGE DETAILS

Your drivers will be provided a credit toward the purchase or lease of a replacement vehicle from the selling dealer.

THEFT PROTECTION

Our theft deterrent products provide your drivers with real peace of mind and may even meet your insurance carrier’s requirements for anti-theft premium discounts.

AVAILABLE OPTIONS

- UV Body Panel Labels** Leaves a permanent and unique code on a vehicle that is visible under UV light, deterring theft and allowing law enforcement agencies to identify the owner of a recovered vehicle.
- GPS Tracking Device** A device installed in a vehicle (some using the OBDII on-board diagnostic port) designed to transmit it’s location using GPS satellites, allowing immediate location tracking and aiding in recovery.

NEW ADDITIONS

Add-on
Commercial coverage now available.

Catalytic Converter Etching
Etching of the catalytic converter allows law enforcement to locate the owner if they have fallen victim to their catalytic converter being stolen and it has been recovered.

BENEFITS

If a vehicle is stolen and not recovered, or if the vehicle is recovered but declared a total loss, your driver may be eligible for a benefit to be used towards:

- The purchase or lease of a replacement vehicle.
- Payment of theft protection expenses, including their primary insurance deductible, rental costs, and travel expenses.

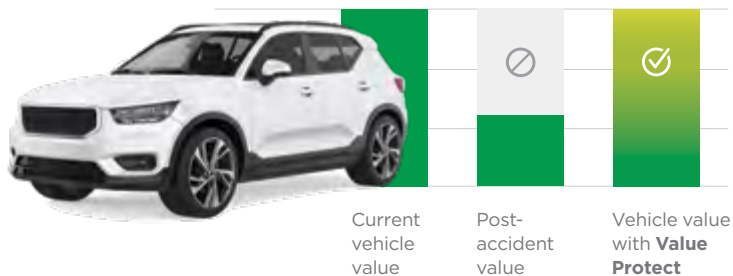


SCAN TO
LEARN MORE

VALUE PROTECT

Protect your drivers and their budgets from the potentially diminished value of their vehicle with Value Protect. With various benefit level options, Value Protect is coverage designed to maintain the trade-in value of their vehicle and the soundness of their investment even in the event of an accident.

HOW VALUE PROTECT WORKS



SCAN TO
LEARN MORE

PAYMENTSHIELD™

With the PaymentShield program, in the unfortunate event that your drivers' lose their job due to covered circumstances, they will receive reimbursement for loan or lease payments made for up to six (6) months.

The benefit available is dependent on their payment tier. Below is an example of how PaymentShield works assuming a maximum total benefit of \$2,500:

If payment is \$399/mo

May receive a monthly reimbursement for entire payment for up to six (6) months.

If payment is \$499/mo

May receive a monthly reimbursement for entire payment for up to five (5) months.

If payment is \$999/mo

May receive a \$999 reimbursement for two (2) months, then receive \$502 toward the third month's payment.



SCAN TO
LEARN MORE

LEASE EXCESS WEAR & TEAR

Part of the appeal of leasing a vehicle is knowing that your drivers can turn it in when their lease is over, but knowing that there may be unexpected charges at the end of the lease can make it less appealing. Lease Excess Wear and Tear coverage helps protect your drivers against additional costs at the end of their lease and can provide a more worry-free driving experience.



DID YOU KNOW?
REPLACING A HEADLIGHT ASSEMBLY CAN COST UPWARDS OF \$1,000.²⁵

PROTECTION AGAINST

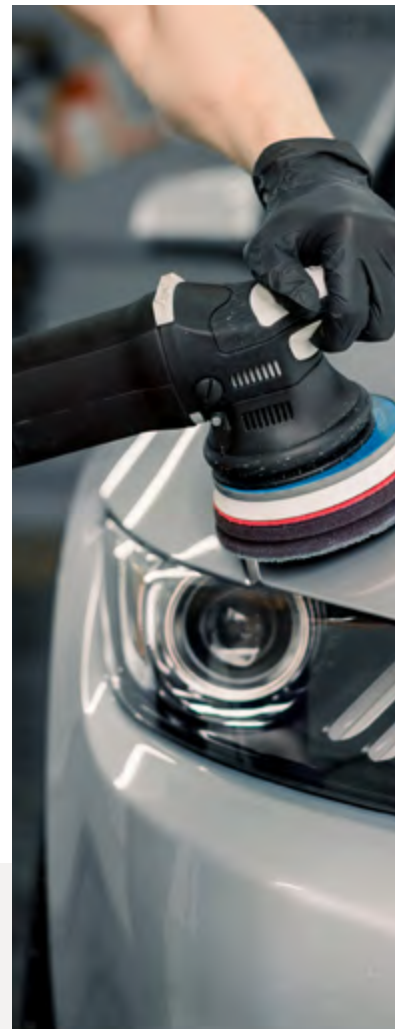
- ✓ Chipped paint and scratches
- ✓ Chipped windshield or windows
- ✓ Damaged wheels
- ✓ Exterior dents and dings
- ✓ Damaged headlamps, rear lamps, lenses, and fog lights
- ✓ Interior stains



**SCAN TO
 LEARN MORE**

COVERAGE DETAILS

Coverage for lease excess wear and tear up to \$5,000 at time of vehicle return.



WHAT'S INSIDE

SPECIALTY PRODUCTS



● **SERVICECONTRACT.COM™**

● **EVSC™**

● **ADVENTUREGUARD™**

● **TRUCKGUARD™**

● **RVGUARD™**

● **1800WARRANTY™**

● **SCPP™**

SERVICECONTRACT.COM™

TURNKEY F&I PRODUCTS



SCAN TO
LEARN MORE

SERVICECONTRACT.COM™

Created to provide dealers with turnkey vehicle and financial protection products.

- 90 second sign-up
- Customizable incentives
- No chargebacks on dealer profits, and F&I incentives
- Daily incentive payout through advanced digital payments
- All makes and models rate

NEW

SC UNLIMITED

Now offering coverage plans without limits
(Unlimited mileage or unlimited term)

PRODUCTS

Vehicle Service Contract

Offers four levels of coverage as well as plans with unlimited mileage or term.

Certified Warranty

Offers valuable coverage that includes the most important and potentially expensive parts of the vehicle: the engine, drivetrain, and transmission.

Tire & Wheel

Provides coverage in the event tires and wheels are damaged due to road hazards.

GAP

Helps cover the difference between your drivers' insurance settlement and the balance owed on your drivers' vehicles.

AdventureGuard

Available Products: Vehicle Service Contracts, Tire & Wheel Service Contracts, Guaranteed Asset Protection (GAP), Certified Warranty.

TruckGuard

Available Products: Vehicle Service Contracts, Tire & Wheel Service Contracts, Certified Warranty.



Visit scdealer.com for additional information.



ELECTRIC VEHICLE PROTECTION

EVSC™

63

SPECIALTY PRODUCTS



SCAN TO
LEARN MORE



EVSC was created as a specialty division of DOWC to bring the innovative tools and wealth-building strategies that DOWC is known for to the electric vehicle industry. With EVSC, protection ranges from brakes to transmission, including electrical vehicle components.

What truly sets EVSC apart is the all-inclusive package delivered with select Electric Vehicle Service Contracts:

- Powerful level 2 home charger
- Professional charger installation
- Comprehensive service contract



DID YOU KNOW?
**EV BATTERIES CAN COST
AN UPWARDS OF \$20,000
FOR A REPLACEMENT.²⁶**

PRODUCTS

Vehicle Service Contract

Our Electric Vehicle Service Contracts cover all integral components to ensure that your EV drivers will have outstanding protection from the first mile. Comprehensive inclusionary coverage means protection against the mechanical and electrical breakdown of all major systems and components.

Limited Warranty

Offers valuable coverage that includes the vehicle's most essential and potentially expensive parts: the drive motor, electric power control unit, and charging system. Emergency roadside assistance is also included.



Visit evsc.com for additional information.

ADVENTUREGUARD™

POWERSPORTS PROTECTION



SCAN TO
LEARN MORE

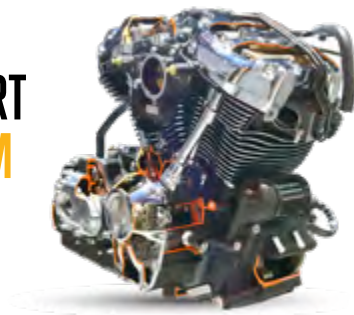


ADVENTUREGUARD™

AdventureGuard offers the same great coverage packages and benefits for automotive drivers, but for the more “adventurous” driver. As an added benefit, emergency roadside assistance is included.

DID YOU KNOW?

**A STANDARD POWERSPORT
ENGINE CAN RANGE FROM
\$3,000 TO \$7,000.²⁷**



ADVENTUREGUARD™

Visit adventure-guard.com for additional information.

PRODUCTS

Vehicle Service Contract

Offers two selectable levels of coverage with roadside assistance included.

GAP

Provides valuable protection in the event your drivers' powersport vehicle is deemed a total loss

Tire & Wheel

Covers the cost or replacement of your drivers' tires and or wheels in the event of a breakdown.

Theft

Provides valuable theft deterrent methods as well as protection in the event your drivers' vehicle is stolen.

Prepaid Maintenance

Provides maintenance to help preserve your drivers' vehicle's value and reliability.

360Shield

A suite of products designed to preserve the appearance, value, and cleanliness of your drivers' powersport vehicle.

BatteryShield

Safeguards your drivers from unforeseen expenses associated with a battery replacement. If the battery cannot be recharged and has reached the end of its lifespan, we cover the cost of a replacement battery every 12 months.

TRUCKGUARD™

COMMERCIAL TRUCK PROTECTION



SCAN TO
LEARN MORE



TRUCKGUARD™

Whether your drivers' need coverage for a single truck or an entire fleet, TruckGuard offers several levels of valuable repair coverage as well as roadside assistance, emergency towing, and rental reimbursement.

DID YOU KNOW?

**SEMI-TRUCK REPAIRS CAN COST
OWNER-OPERATORS UPWARDS
OF \$15,000 PER YEAR.²⁸**



PRODUCTS

Vehicle Service Contract

Offers four levels of valuable repair coverage and includes roadside assistance, emergency towing, and rental reimbursement.

Limited Warranty

Offers valuable protection for the most important parts of your customers' trucks; the powertrain, drivetrain, and transmission.

Tire & Wheel

Covers the cost or replacement of your drivers' tires and or wheels in the event of a breakdown.

GAP

Helps cover the difference between your drivers' insurance settlement and the balance owed on your drivers' vehicles.

TRUCKGUARD™

Visit truckguard.com for additional information.

RVGUARD™

MOTORHOME & TOWABLE PROTECTION

RVGUARD™

69

SPECIALTY PRODUCTS



SCAN TO
LEARN MORE



RVGuard offers several vehicle protection products including vehicle service contracts that cover the mechanical breakdown of motorhomes and towables, as well as a host of additional benefits for a variety of specialty vehicles including:

- Travel trailers
- Fifth wheels
- Toy haulers
- Horse trailers with and without living quarters



DID YOU KNOW?

**3 OUT OF EVERY 10 RVs
WILL NEED SOME TYPE OF
MAJOR REPAIR BY THEIR
SECOND YEAR ON THE ROAD.²⁹**

PRODUCTS

Vehicle Service Contract

Offers your drivers two levels of coverage while providing a host of additional benefits.

Certified Warranty

Offers valuable coverage that includes the most important and potentially expensive parts of your drivers' RV.

GAP

Provides valuable protection in the event your drivers' RV is deemed a total loss.

Bundle

A customizable service contract bundle option that protects against the most common road hazards.

360Shield

A suite of products designed to preserve the appearance, value, and cleanliness of your drivers' RV.

1800WARRANTY™

EXTENDED COVERAGE SIMPLIFIED



SCAN TO
LEARN MORE



1800WARRANTY™

1800Warranty is the smartest and simplest way for dealers to add a new revenue stream. If you're like most dealers, even if you have the best F&I team in the country, you're still not closing every F&I sales opportunity.

1800Warranty was designed to help dealers remarket to customers who did not buy a service contract at the point of sale. It's a product that makes real sense for these customers. The best part is that you can create this additional revenue stream with minimal effort on your part. All you have to do is sign up — we do the rest.

EXCLUSIVE BENEFITS

Vehicle Service Contract

Offers your drivers multiple levels of coverage while providing a host of additional benefits.

Roadside Assistance

If your driver suffers a breakdown, roadside assistance is available 24/7, 365 days a year.

Network of Repair Shops

Repairs are handled by professionals in our carefully vetted network. If your driver is away from home, they will be covered with reputable shops nationwide.

ID Theft Protection

Offers complimentary ID theft protection for your driver and their family, including best-in-class fraud prevention and remediation services for critical protection.



Visit 1800warranty.com for additional information.



FLEXIBLE PAYMENT PLAN OPTIONS

SCPP™

73

SPECIALTY PRODUCTS



SCAN TO
LEARN MORE



SERVICE CONTRACT PAYMENT PLAN

Offering affordable options for protection products directly to your customers is a smart way to generate revenue. Partnering with the payment administrator who already reliably handles the rest of your F&I program is even smarter.

The success you enjoy with DOWC stems from our role as the innovative provider and underwriter of your F&I products, the efficient administrator of claims on those products, and the tax-compliant and profit-minded manager of your reinsurance company. Our payment plan extends your ability to sell a full range of protection products to customers at a rate and payment schedule they can afford.

POWERFUL TOOLS

Our online account management system includes:

- ✓ **Streamlined Payment Plan Portal**
Makes new account and agreement setup a breeze.
- ✓ **User-Friendly Customer Portal**
Allows for easy management of payment, current balance, and loan history.
- ✓ **Easy-Access Power BI Dashboard**
Provides immediate on-demand reporting on all relevant financials.

DEALER TERMS

Contracts canceled in the first 60 days will receive a 50% refund of installment fee paid.

SCPP term must be 50% or less than the service contract term months.

Down payment must be equal to 10% of the product purchase price and no less than \$100.

} **USEFUL**

RESOURCES

GENERAL QUESTIONS

How do I file a claim?

To file a claim, please visit claims.dowc.com and create an account. After you have created an account, an activation email will be sent to you. After activation, your claim can be submitted. Once received, one of our representatives will review your claim. You can contact us at 1.888.317.1550 or reach out to your dealer, and they will contact us directly.

Do you offer a payment plan?

Yes, DOWC offers its Service Contract Payment Plan (SCPP). This plan offers DOWC's industry-leading protection products at a rate and payment schedule that works with your needs. Contact your dealer to learn more about SCPP.

What is the contract cancellation process?

To cancel a contract, visit dowc.com/contract-holder and scroll down to the "Cancel a Contract" section. Enter all of the necessary information and submit your cancellation. You may also cancel a contract directly by contacting support@dowc.com.

Can I transfer my contract?

Yes. Contact DOWC for a transfer request form. Submit a copy of the completed form within 30 days of the vehicle sale, along with a copy of your service contract and a copy of the bill of sale that indicates the date of sale. A transfer fee of \$100.00 will apply.

How to cancel a contract?

To cancel a contract, visit dowc.com/contract-holder and scroll down to the "Cancel a Contract" section. Enter all of the necessary information and submit your cancellation. You may also cancel a contract directly from the administration system or by contacting support@dowc.com.

How to pay a remit?

There are three ways to pay a remit: Automated Clearing House (ACH), wire transfer, and check payment. ACH & wire have different routing numbers and account numbers. Dealers must check with their banks for the correct numbers. ACH is done by completing an ACH authorization form.

Please contact us for assistance by calling 201.777.1000 or email support@dowc.com.

How do I order a tow?

Our roadside assistance is available 24/7, 365 days a year. Call 1.855.411.6648.

How to order supplies?

Supplies can be ordered by visiting dowc.com/supplies. Call 201.777.1000.

CONTACT US

For any claims, accounting, reporting, support, and all other inquiries, please call 201.777.1000 or email support@dowc.com.

DIGITAL CONTENT



**SCAN TO VISIT
OUR WEBSITE**



**SCAN TO ACCESS
OUR VIDEO LIBRARY**



**SCAN FOR MORE
FREQUENTLY ASKED
QUESTIONS & RESOURCES**

REFERENCES

1. Dustin Hawley, 2022, J.D. Power, <https://jdpower.com>
2. 2023, RepairPal, <https://repairpal.com>
3. 2023, CostHelper Cars, <https://cars.costhelper.com>
4. 2023, AutoZone, <https://autozone.com>
5. Taylor Sansano, 2023, ConsumerAffairs, <https://consumeraffairs.com>
6. John Goreham, 2023, CarTalk, <https://cartalk.com>
7. Taylor Sansano, 2023, ConsumerAffairs, <https://consumeraffairs.com>
8. Dustin Hawley, 2023, J.D. Power, <https://jdpower.com>
9. Sebastien Bell, 2023, Carscoops, <https://carscoops.com>
10. 2022, Consumer Reports Magazine, <https://consumerreports.org>
11. Whitney Vandiver, 2022, NerdWallet, <https://nerdwallet.com>
12. FIXD Research Team, 2022, FIXD, <https://fixdapp.com>
13. Niek Dekker, 2022, Eftsure, <https://eftsure.com>
14. 2023, IdentityForce, <https://identityforce.com>
15. Liz Jenson, 2022, Jerry, <https://getjerry.com>
16. 2012, Consumer Reports Magazine, <https://consumerreports.org>
17. Austin Morris, 2023, Kelley Blue Book, <https://kbb.com>
18. Dustin Hawley, 2022, J.D. Power, <https://jdpower.com>
19. 2023, Consumer Insurance Report, <https://consumerinsurancereport.com>
20. Doug Demuro, 2023, Autotrader, <https://autotrader.com>
21. Nick Kurczewski, 2019, Car and Driver, <https://caranddriver.com>
22. 2023, Edmunds Cost to Own, <https://edmunds.com>
23. 2023, AAA Ownership Costs, <https://aaa.com>
24. Based on internal DOWC data and industry averages.
25. 2023, AutoZone, <https://autozone.com>
26. Dustin Hawley, 2023, J.D. Power, <https://jdpower.com>
27. Don P., 2023, doityourself, <https://doityourself.com>
28. 2022, Schneider, <https://schneiderowneroperators.com>
29. Jeff Shelton, Everything About RVing, <https://everything-about-rving.com>



**TOGETHER WE'LL TAKE CONTROL
AND BUILD WEALTH.**

The information herein and the "Coverage Details" sections are provided solely as an outline and do not constitute an agreement between you and the administrator, the provider, or the selling dealer. Exclusions and limitations apply. See your service contract, GAP waiver, or warranty for details. OBLIGOR AND/OR ADMINISTRATOR MAY VARY BY STATE. TERMS, CONDITIONS, AND COVERAGE ARE SUBJECT TO CHANGE AT ANY TIME. NOT ALL COVERAGE IS AVAILABLE IN ALL AREAS AND MAY VARY BY STATE. COVERAGE IS OPTIONAL AND NOT REQUIRED FOR FINANCING.