



PRODUCT GUIDE

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MECHANICAL PROTECTION THAT KEEPS YOU MOVING

Our goal is to exceed your expectations by providing exceptional coverage options, streamlined claims processing, and a widespread network of repair facilities. With all of these processes in place, you won't experience any unforeseen delays in getting your vehicle back on the road in the event of a breakdown.

VSC

VEHICLE PROTECTION

04

VSC PRODUCT GUIDE

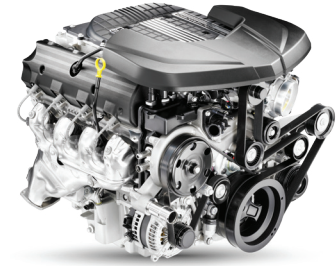
EMPOWERING YOUR JOURNEY



UNMATCHED COVERAGE FOR SMOOTHER RIDES

Our vehicle service contract (VSC) is designed to protect against unexpected expenses and the inconvenience of costly repairs.

We provide coverage for a wide range of vehicles, including both everyday and high-end models. With multiple options to choose from, each plan includes essential benefits such as reimbursement for rental/rideshare and emergency road service.



DID YOU KNOW?
**THE AVERAGE ENGINE REPAIR
CAN COST UP TO \$10,000.***

COVERAGE OPTIONS

LEVEL 1

**Our standard
powertrain protection**

Engine, transmission,
and drivetrain.

LEVEL 2

**All coverages in
level 1 plus...**

Air conditioning, braking
system, electrical, steering,
and suspension.

LEVEL 3

**All coverages in
levels 1 & 2 plus...**

TechShield™ (technology),
hybrid vehicle components,
miscellaneous components,
plus enhanced electrical
and suspension coverage.

LEVEL 4

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

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

TechShield™ Available standalone or as an enhancement to Levels 1 and 2 (included in Levels 3 and 4).

Expands coverage beyond core mechanical components – protecting the electronics, safety systems, and convenience features today's vehicles rely on. From infotainment and cameras to sensors and driver-assist technology, it helps eliminate costly gaps in protection.



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, cam phasers, 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, 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. The oil pan and valve covers are only covered when they have failed due to progressive damage from an internally lubricated part under the engine section.

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) | 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. Case and housing are only covered when they have failed due to progressive damage from an internally lubricated part under the transmission section.

Transmission (Standard/Manual) |

All internally lubricated parts, including main shaft, input/ output shafts, gear sets, shift forks, synchronizers, bearings, bushings, shift linkage and cables, and fasteners for these components. Case and housing are only covered when they have failed due to progressive damage from an internally lubricated part under the transmission section.

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

for these components. The carrier case or final drive housing are only covered when it has failed due to progressive damage from an internally lubricated part under the drivetrain section.

Drivetrain (Rear Wheel Drive) | All internally lubricated parts, including gear sets, chain and sprockets, bearings, bushings, axle shafts, front hub bearings, rear hub bearings, drive shaft support, drive shaft, and fasteners for these components. The carrier case or final drive housing are only covered when it has failed due to progressive damage from an internally lubricated part under the drivetrain section.

Transfer Case - 4X4/AWD | All internally lubricated parts, including main shaft, gear sets, chain and sprockets, bearings, bushings, and 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. The transfer case housing is only covered when it has failed due to progressive damage from an internally lubricated part under the drivetrain section.

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

Hybrid Vehicle Components | Hybrid battery junction block, main battery cable for hybrid battery, and 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. Hybrid vehicle battery is excluded unless the hybrid vehicle battery surcharge has been selected and paid for.

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

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

LEVEL 2

Includes all coverage in Level 1 and the following:

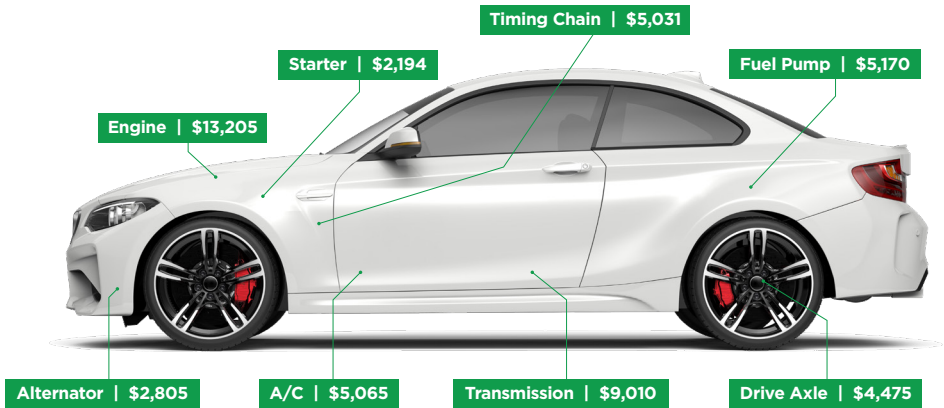
Air Conditioning | Condenser, compressor, clutch and pulley, orifice tube, accumulator, HVAC control module, high/low pressure cutoff switches, high/low pressure hoses, pressure cycling switch, thermostat, drier, temperature control head, fasteners for these components, and Freon-refrigerant if necessary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

Steering | Housing/case and internally lubricated parts (including rack and pinion equipped valve assembly, sector shaft, rack mounts/cushions, inner rod ends/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.



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, 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, electronic suspension sensors, electronic suspension controller and limiting valve, electronic suspension lines 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 component.

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.

TechShield™ (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 | VANOS and/or variable valve timing assembly, fuel tank, fuel tank sending unit, fuel tank hard lines, fuel injectors, radiator fan, including fan clutch, fan motor, fan blade, and fan relay, shock absorbers, 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

Seals and Gaskets | Coverage includes the repair or replacement of failed seals and gaskets that are designed to prevent the loss of necessary coolants, lubricants and fluids. Minor fluid loss or seepage is considered normal wear and tear and is not covered. Coverage ends when your contract expires or when your vehicle reaches 125,000 miles, whichever occurs first.

Commercial Use | Coverage for a vehicle if being used for a commercial purpose, including but not limited to: hauling, construction work, principal off-road use, pickup and/or delivery service, snowplowing, company pool use, business travel when the vehicle is used by more than one driver, vehicles used by a single driver for sales/services, one-time shared passenger rides on demand as part of Uber and Lyft, food courier service such as Grubhub, DoorDash and UberEats, light duty contracting, vehicles equipped with dump beds, hoisting, or lifting equipment. The commercial use surcharge

does not provide coverage to a vehicle if used for one of the following purposes: daily rentals, carrying passengers for hire (e.g., taxi, limousine, shuttle services, or other livery type services), towing or road service operations, government/military use, law enforcement, fire, ambulance or other emergency services. These uses are excluded without exception.

Lift Kit/Leveling Kit/Lowering Kit |

Coverage is provided for vehicles with a body or suspension lift of up to 6 inches, tires or wheels up to 4 inches larger in diameter than the original manufacturer equipment, a leveling kit up to 2.5 inches, or a lowering kit up to 2 inches.

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.

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.

TechShield™ | Provides coverage for select eligible technology and electronic components, including certain audio and display systems, cameras and sensors, navigation, keyless access, and driver-assistance features. Please refer to your contract for complete coverage details, limitations, and exclusions.

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.

INDUSTRY-LEADING

REVIEWS

At DOWC, we offer more than just an unbeatable protection plan. We are a family that is here to support you every step of the way. Our in-house claims and customer support experts are always within reach, ensuring a quick and easy claims process to get you back on the road.

“

**DOWC HAS EXCEEDED
MY EXPECTATIONS IN
EVERY WAY**

RAINALD M. | DOWC CUSTOMER

“

**I HIGHLY RECOMMEND
DOWC FOR ALL
YOUR NEEDS**

MICHELLE B. | DOWC CUSTOMER

“

**SERVICE WAS PERFECT.
THEY WENT ABOVE
AND BEYOND.**

GARY G. | DOWC CUSTOMER

“

**A SMOOTH
TRANSACTION FROM
BEGINNING TO END**

VICTOR C. | DOWC CUSTOMER



DID YOU KNOW?

**DOWC HAS TOP-RATED REVIEWS ON SITES
LIKE GOOGLE AND BETTER BUSINESS BUREAU.**

RESOURCES

GENERAL QUESTIONS

How do I file a claim?

To file a claim, visit claims.dowc.com and create an account. After your account has been created, you'll receive an activation email. Activate your account to submit your claim online. One of our representatives will review your submission. You can also call us at 1.888.317.1550 or contact your dealer, who can reach out to us directly on your behalf.

Does DOWC offer a payment plan?

Yes. DOWC offers payment options through Stipped, its Service Contract Payment Plan provider. 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 Stipped.

How do I locate a repair facility?

Your selling dealer may have a preferred repair facility (tie-back) listed on the first page of your contract. You can also contact us directly for assistance. If your contract does not include a tie-back, you can access a nationwide network of ASE-certified repair facilities through our partnership with RepairPal.

What is the contract cancellation process?

The first step is to review your contract and the cancellation process in the "General Provisions" section. Not all contracts are cancelable. Next, you should reach out to your selling dealer to inquire about the cancellation process. You may also contact us for guidance. To obtain a copy of your contract, contact us at 1.888.317.1550 or support@dowc.com. A cancellation fee may apply.

Can I transfer my contract?

This Vehicle Service Contract may be transferred once to a subsequent private purchaser of the covered vehicle. Transfer requests must be submitted within 30 days of the vehicle sale and include the required documentation and transfer fee. The contract cannot be transferred to another vehicle, dealership, leasing company, or vehicle reseller. See your contract for complete transfer terms and eligibility requirements.



CONTACT US

To verify coverage, make a claim, or any additional questions or concerns, please call 1.888.317.1550 or email support@dowc.com.

Monday - Friday: 8 AM - 9 PM EST
Saturday: 9 AM - 3 PM EST

SCAN TO LEARN MORE



**OUR
WEBSITE**



**VIDEO
LIBRARY**



**RESOURCES
& FAQs**

References: 1. 2025, RepairPal, <https://repairpal.com>. **Disclaimer:** 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 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.

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