

STANDARD GUARANTY INSURANCE COMPANY  
A STOCK INSURANCE COMPANY

Administrative Office:  
101 West American Canyon Road, Suite 508, PMB 324  
American Canyon, CA 94503  
Claims: 1-855-686-6368 or 1-707-257-9700  
Roadside Assistance: 1-866-332-7575

Home Office:  
260 Interstate North Circle, SE  
Atlanta, GA 30339

SENTINEL MECHANICAL BREAKDOWN INSURANCE

COVERAGE SECTION

SUPREME PLAN

THIS COVERAGE SECTION ATTACHES TO THE MASTER POLICY AND CERTIFICATE. PLEASE READ IT CAREFULLY.

SCHEDULE OF COVERED PARTS

In the event of a **Breakdown** covered by the **Certificate**, the **Company** will pay on behalf of or reimburse the **Certificate Holder** for reasonable costs to repair or replace any of the parts listed below, using manufacturer's suggested retail prices and a nationally recognized labor manual, less the **Deductible**, in accordance with the terms and provisions of the **Certificate**. The repairs may be completed with new, used or remanufactured parts of like kind and quality, at the option of the **Administrator**, commensurate with the age and odometer reading of the **Vehicle** at the time the part or parts failed.

Parts Covered:

- Engine Group:** All internally lubricated parts. Crankshaft and bearings, oil pump, fuel pump, diesel injection pump, internal timing gears or chain/belt, camshaft, camshaft bearings, valve lifters, rocker arm assemblies and push rods, valve guides, pistons and rings, wrist pins, connecting rods, motor mounts, and distributor drive gear. The engine block and cylinder heads are covered if damage is caused by **Breakdown** of an internally lubricated part.  
ENGINE (Rotary): All of the above listed parts plus rotors, rotor seals, rotor chamber, eccentric shaft and bearings.
- Turbocharger/Supercharger:** Factory installed turbocharger or supercharger, including housing, and all internal parts.
- Transmission, Transaxle and Transfer Case (4x4/AWD):** All internally lubricated parts. Drive shaft/U joint, torque converter, and transmission mounts. Case housings are covered if damaged by the **Breakdown** of an internally lubricated part.
- Drive Axle Group (Front or Rear):** Pinion bearings, side carrier bearings, ring and pinion gears, carrier assembly, thrust washers, axles, axle bearings, constant velocity joints, internal transaxle seal, and drive axle housing if damaged by the **Breakdown** of an internally lubricated part.
- Seals and Gaskets:** Seals and gaskets coverage is included for covered components on Vehicles with less than one hundred twenty-five thousand (125,000) miles at the **Certificate** Effective Date. Minor loss of fluid or seepage is considered normal and is not considered a **Breakdown**.
- Power Steering Group:** Steering gear box, pump assembly, rack and pinion, pitman arm, idler arm, tie rod, control valves, and intermediate shafts.
- Electrical Group:** Alternator, starter motor, front and rear wiper motors, voltage regulator, distributor, solenoids, manually operated

switches, electronic level control compressor including its sensor and limiter valve, electronic fuel injection sensors and injectors, electronic ignition module, ignition coils, power window motors/regulators, rear window heating elements, power mirror motors, power seat motors, and power lock actuators.

8. **Enhanced Electrical:** Coverage is provided for the following factory installed devices: Global positioning system (GPS), instrument cluster, infrared systems, cruise control servo, proximity pass key and sensor, power antenna motor, 4WD encoder motor.
9. **Air Conditioning Group:** Compressor, condenser, evaporator, a/c clutch & coil, expansion valve, receiver drier, blower motor, and heater control valve.
10. **Brake Group:** Master cylinder, power brake cylinder, vacuum assist booster, hydro boost, disc brake caliper, wheel cylinders and compensating valve. The following ABS Components are covered: Hydraulic control unit, electronic control processor, wheel speed sensors, hydraulic pump/motor assembly, pressure modulator valve, isolation dump valve, and accumulator.
11. **Front/Rear Suspension Group:** Upper and lower control arms, control arm shafts and bearings or bushings, upper and lower ball joints, radius arm and bushings, torsion bars and mounts or bushings, stabilizer bars, links and bushings, struts, strut bearing plates, shock absorbers, spindle and spindle support, wheel bearings, and the following variable dampening suspension parts: compressor, control module, actuator, solenoid, height sensor, and mode selector switch.
12. **Cooling Group:** Engine cooling fan and motor, fan clutch, serpentine belt tensioner, radiator, heater core, water pump, and thermostat.

**Manufacturer's Warranty:** If any part is repaired and/or replaced under the manufacturer's warranty covering the **Vehicle**, and those same components are listed in this Schedule of Covered Parts, the **Company** will reimburse **You** for a portion of the manufacturer's deductible if the manufacturer's deductible exceeds the **Deductible** for the **Certificate**. The amount the **Company** will reimburse will be the actual amount the **Certificate Holder** are required to pay under the terms of the manufacturer's warranty less the **Deductible** for the **Certificate**.

## ADDITIONAL BENEFITS

### Rental Car

The **Company** will reimburse **You** for actual rental car expense incurred, up to thirty dollars (\$30.00) per twenty-four (24) hour period, with a one hundred fifty dollar (\$150.00) maximum per **Claim**. In order to qualify for reimbursement, the **Vehicle** must: **1)** be retained by the **Repair Facility** overnight, and; **2)** have a **Breakdown** to a covered component, that if driven, would result in further damage to the **Vehicle**. An additional ninety dollars (\$90.00) of rental coverage applies only in the event of a parts delay when an internal repair or replacement is performed on a major component (Engine Group, Transmission Group, and Drive Axle Group). Reimbursement will not continue beyond the day that repairs are completed and **You** are notified of completion. Reimbursement is only valid if rental is from a licensed car rental agency.

### 24-Hour Roadside Assistance

1. **Towing:** In the event the **Vehicle** becomes disabled due to any mechanical failure which renders the **Vehicle** inoperable, the Roadside Administrator will arrange to have the **Vehicle** transported, one time per claim, to the nearest qualified repair service facility within one hundred fifty (150) miles. **You** are responsible for any charges that exceed the stated coverage limit.
2. **Flat Tire Change:** In the event of a flat tire on the **Vehicle**, the Roadside Administrator will arrange for a service provider to mount an inflated spare tire provided by **You**. In the event the spare tire is not functional, the Roadside Administrator will provide **You** with transportation to the nearest tire store for repairs.
3. **Emergency Gas Delivery Service:** In the event the **Vehicle** runs out of gas, the Roadside Administrator will arrange for a service provider to deliver two (2) gallons of gas to the **Vehicle**. **You** are responsible for the cost of the emergency supply of gas at the time of delivery.
4. **Battery Jump Service:** In the event the **Vehicle** will not crank due to a weak or "run-down" battery, the Roadside Administrator will arrange for a service provider to boost or jump-start the battery.
5. **Key Lockout Service:** In the event the keys for the **Vehicle** are lost, broken or accidentally locked in the **Vehicle**, the Roadside Administrator will arrange for a service provider to unlock the **Vehicle** and will pay up to a maximum of one hundred dollars (\$100) per occurrence for the locksmith service, excluding the cost of replacement keys. **You** are responsible for the cost of any replacement keys at the time of service.

### 24-Hour Roadside Claims Procedures:

If Your **Vehicle** requires Road Service or Lockout Service, You must contact the Road Service processing center for prior approval and assistance at 1-866-332-7575 (24 hours a day, 7 days a week). Services are not available in areas where state providers are exclusively utilized on certain toll-ways, highways, and freeways. Service is not covered for collisions or vandalism.

### Deductible:

The **Deductible** will not apply to the 24-Hour Roadside Assistance Benefits.

### Trip Interruption

In the event of a covered **Breakdown** which occurs more than one hundred fifty (150) miles from **Your** home and results in a **Repair Facility** keeping the **Vehicle** overnight, the **Company** will reimburse **You** for receipted lodging and meal expenses, up to one hundred dollars (\$100) per day for a maximum of three (3) days (total benefit per occurrence of three hundred dollars (\$300)). This benefit is per **Breakdown** and **You** must remain overnight for **Your** lodging and meals between the date of the **Breakdown** and the date the repairs are completed.

### Claims Procedures:

If **Your Vehicle** incurs a **Breakdown**, **You** must take the following steps to file a claim:

1. **Prevent Further Damage** - Take immediate action to prevent further damage. This **Certificate** will not cover the damage caused by not securing a prompt repair of the failed component.
2. **Call the Administrator** for instructions on how to start a claim at 1-855-686-6368 before you deliver **Your Vehicle** to a licensed **Repair Facility**. The **Administrator** reserves the right to select the **Repair Facility**.
3. **Provide the licensed Repair Facility with a Copy of Your Certificate** and/or **Your Certificate** number.
4. **Obtain Authorization from the Administrator** - Prior to any repair being made, instruct the Service Manager at the licensed **Repair Facility** to contact the **Administrator** to obtain an authorization for the **Claim**. Any **Claim** for repairs without prior authorization will not be covered. The **Administrator** can be contacted Monday through Friday, 6:00 a.m. to 5:00 p.m. Pacific Standard Time at 1-855-686-6368. The amount authorized by the **Administrator** is the maximum amount that will be paid for repairs covered under the terms of this **Certificate**. Any additional amount must receive prior approval.
5. **Authorize Tear-Down and/or Diagnosis** - In some cases, **You** may need to authorize the licensed **Repair Facility** to diagnose and/or tear-down **Your Vehicle** in order to determine the cause and cost of the repair. **You** will be responsible for these charges if the failure is not covered under this **Certificate**. The **Administrator** reserves the right to require an inspection of **Your Vehicle** prior to any repair being made. Replacement of **Covered Parts** may be made with new, remanufactured, or parts of like kind and quality, at the option of the **Administrator**.
6. **Review Coverage** - After the **Administrator** has been contacted, review with the Service Manager what will be covered by this **Certificate**.
7. **Pay Any Applicable Deductible** - The **Administrator** will reimburse the licensed **Repair Facility** or **You** for the cost of the work performed on **Your Vehicle** that is covered by this **Certificate** and previously authorized, less any **Deductible**. Once authorization is obtained, and the repair is completed, all repair orders and documentation must be submitted to the **Administrator** within thirty (30) days to be eligible for payment.
8. **Proof of Service and/or Repair** - To obtain payment for a covered repair **You**, or the licensed **Repair Facility** must submit a legible copy or original repair order to the **Administrator**. Repair orders must be readable and understandable, with customer complaint and repair diagnosis, parts, labor hours, **Vehicle** identification number, date, **Vehicle** mileage, **Your** name and signature, licensed **Repair Facility** name, address and phone number, repair totals, **Deductible** (if applicable), and method of payment to satisfy the repair order. "Proof" of maintenance and/or **Your** self-maintained log with corresponding receipts, may be requested by the **Administrator** for related repairs. In addition (if applicable), all related invoices (i.e., towing, rental, sublets, etc.) must accompany the repair order for consideration of **Claim** reimbursement.
9. **After-hours Repair** - If repairs covered by this **Certificate** are required outside the **Administrator's** business hours, **You** should deliver the **Vehicle** to a licensed repair facility and have the necessary repairs performed at a reasonable and customary charge. On the next business day, **You** should report the repairs to the **Administrator**. To report an after-hours repair and obtain a reimbursement, please call 1-855-686-6368 or 1-707-257-9700 for instructions. After-hours repairs are only those repairs, which, if not performed, would render **Your Vehicle** inoperable or unsafe to drive and impair its future operation.
10. **Rental and Trip Interruption Reimbursement** - To obtain reimbursement for covered Rental &/or Trip Interruption, please call the **Administrator** at 1-855-686-6368 or 1-707-257-9700 for instructions. Be prepared to submit a legible copy or original receipt for services to the **Administrator**. Receipt dates must coincide with the date of the covered repair and must be readable and understandable, with **Your** name and signature, licensed car rental agency &/or licensed service provider name, address, phone number and list of services provided.