



AAA Banking Extended Service Program Frequently Asked Questions

1. My vehicle is out of manufacturer's warranty; am I eligible for coverage?
 - a. Our program provides coverage for a wide range of vehicles of different makes and models. If your vehicle is not used for business purposes, is less than 10 years old, and has less than 100,000 on the odometer, chances are we will provide coverage. Examples of vehicles that we do not offer coverage for are Aston Martin, Ferrari, or Porsche.
2. Where can I take my vehicle for repairs?
 - a. You can take your vehicle to any authorized licensed repair facility. Licensed repair facilities are required to have a license to do business in the state the work is performed. This is to protect you and ensure the repair facility will support any covered repair service for the work performed on the vehicle.
3. How do I file a claim?
 - a. Take a copy of your service agreement and/or the service agreement number to any authorized licensed repair facility, and advise them you have the AAA Total Vehicle Protection Plan. The Repair facility will then call our administrator to start the claim process. For additional details, please refer to your terms and conditions.
4. What is my deductible?
 - a. The AAA Total Vehicle Protection Plan comes with a \$0 deductible for all plans.
5. Does a AAA Total Vehicle Protection Plan cover parts and labor?
 - a. Yes, the AAA Total Vehicle Protection Plan will pay or reimburse you for the cost of all covered repairs, including parts and labor. Parts may be new or remanufactured parts of like, kind and quality.
6. Do you offer a payment plan?
 - a. At this time, the AAA Total Vehicle Protection Plans can only be purchased with a new loan, and separate payment plan options are unavailable.
7. Will service facilities be willing to repair my vehicle under my AAA Total Vehicle Protection Plan?
 - a. Our plan is administered by our trusted partner with over 35 years of vehicle service contract claims processing experience. As such, they have worked with and are widely accepted by numerous repair facilities all over the United States and Canada. If you choose a repair facility we have never worked with before, we are able to establish a relationship with such repair facility quickly and efficiently.
8. What if my vehicle breaks down and I am not near my home?
 - a. We understand this is an extra inconvenience for you, so we've ensured you have some additional benefits that may make this experience less painful for you. In an event your vehicle breaks down more than 100 miles from your home and requires the repair facility to keep the vehicle overnight, you will be reimbursed for your motel and restaurant expenses up to \$100 per day for a maximum of 3 days.

9. What happens to my coverage if I trade-in my vehicle?
 - a. In an event you trade-in your vehicle before the AAA Total Vehicle Protection Plan expires, you may cancel the agreement and get a prorated refund.
10. If I sell my vehicle, is my AAA Total Vehicle Protection Plan transferable?
 - a. If you sell your vehicle to a private purchaser, you may transfer your service agreement, provided it is still in force when the change of ownership occurs. Unfortunately, if you trade-in your vehicle to an automobile dealer or a wholesaler, it cannot be transferred.
11. Does the extended service plan have a waiting period before I can make a claim?
 - a. There is no waiting period on any claims or additional benefits provided by your agreement.
12. Are belts and hoses covered?
 - a. Belts and hoses are excluded from coverage.
13. Are wear and tear items covered?
 - a. Wear and tear items are not covered. Certain conditions and components are excluded such as inadequate maintenance of the vehicle, pre-existing conditions, corrosion and parts designed for limited life such as bulbs, filters and brake pads. Please see the Terms and Conditions for complete details on conditions, limitations and exclusions.
14. What is an AAA Extended Auto Service Program?
 - a. The AAA Total Vehicle Protection Plan is a comprehensive vehicle service contract, covering mechanical components of the vehicle, except the items listed in the exclusion section due to a breakdown. Examples of covered items include engine components, transmission components, drive axle components, electrical components, suspension components, steering components and braking components. Examples of items that are not covered by AAA Total Vehicle Protection Plan include batteries, aftermarket parts, brake pads, spark plugs, water leaks, headlight assemblies and rubber moldings. For a complete list of covered items and excluded conditions, please see sample terms and conditions.
15. What is the "Original Manufacturer's Warranty"?
 - a. The warranty issued by the original equipment manufacturer of the vehicle that was purchased.
16. My vehicle still has coverage. Should I buy it now?
 - a. Typically, the newer your vehicle is, the lower the cost of a service contract will be. The cost of a service contract typically goes up as the vehicle ages or has more miles on the vehicle. Additionally, while your vehicle may be covered by the manufacturer's warranty currently, there are certain benefits that are provided by this plan that are above and beyond the factory warranty, depending on each manufacturer. These items may include trip interruption, or car rental benefits. These benefits are available to you as soon as you purchase the AAA Total Vehicle Protection Plan.
17. What types of coverage are available?
 - a. Three plans are available, AAA Total Protection Plan, AAA Manufacturer Wrap Plan and AAA Manufacturer Diesel Wrap Plan. Please see the link for "See What's Covered" for a description of each plan.
18. Can I buy this same type of coverage through a dealership?



- a. Extended service agreements may be available through your dealership. However, AAA members enjoy the added convenience and member only pricing for a service agreement as a benefit of being a AAA Member along with excellent customer service through the lifetime of their agreement.
- 19.** I have seen lower prices on the Internet. Why should I buy an AAA plan?
- a. The AAA Total Vehicle Protection Plan provides you with comprehensive coverage that is supported by an administrator with over 35 years of vehicle service experience and insured by an insurance company rate A by A.M. Best Company. By partnering with such companies, we can ensure your vehicle is priced competitively and you are provided with peace of mind knowing you have some of the best coverage offered in the industry. While you may have seen lower prices on the internet, chances are these plans offer less coverage than the AAA Total Protection Plan.
- 20.** How do I purchase a contract?
- a. When obtaining a AAA Auto Loan, the service contract can be purchased and financed at the time you purchase your vehicle. See aaa.com/autoloans for more information.
- 21.** Why should I purchase a service contract from AAA?
- a. By purchasing a AAA Total Vehicle Protection Plan, you can have peace of mind knowing your vehicle is protected against unexpected repair costs due to a mechanical breakdown, and the service contract is backed by a reputable 'A' rated insurance company. You can continue to enjoy the familiarity you currently enjoy as a AAA member, and comfort in knowing this program was designed specifically for AAA members, allowing you to enjoy member only pricing.
- 22.** What is a Vehicle Service Agreement – Contract (VSC)?
- a. A Vehicle Service Agreement is a contractual agreement between a company and a consumer that protects an individual's vehicle in the event of a covered mechanical breakdown. It is a smart way to avoid costly repairs should a breakdown occur. Pricing is specific to each vehicle type, mileage and plan term selected. The AAA Total Vehicle Protection Plan provides financial protection against unexpected vehicle breakdown and failures. Many reasonable options are available to consumers with a zero deductible and three coverage types to choose from to fit a consumer's budget.
- 23.** What is the AAA Manufacturer Wrap Plan and Manufacturer Diesel Wrap Plan?
- a. The AAA Manufacturer plan "wraps" around the manufacturer's powertrain warranty, essentially giving the customer the comprehensive coverage between those elements that are covered by the manufacturer, and others covered by the AAA Manufacturer Wrap Plan And AAA Manufacturer Diesel Wrap Plan.
- 24.** How would I obtain an additional copy of my contract?
- a. Your contract will be mailed to you within a few days of your purchase to the address you provide. Additional copies can be requested by contacting us at 866-866-8668.
- 25.** Who is the Provider(s)?
- a. The Provider of the Vehicle Service Agreement is United Service Protection Corporation, PO Box 21647, St. Petersburg, Florida 33742 in all states, except Florida where the Provider is United Service Protection, Inc. For further information contact us at 866-266-8668.



- 26.** Who is the Administrator for the AAA Extended Auto Warranty program?

 - a. The Administrator of the Vehicle Service Agreement is United Service Protection Corporation, Post Office Box 21647, St. Petersburg, Florida 33742 in all states. Except for Florida where the Administrator is United Service Protection, Inc. For further contact information and hours of operation please refer to the terms and conditions.
- 27.** How is a service contract financially backed?

 - a. The AAA Total Vehicle Protection Plan is backed by an insurance company rated A by A.M. Best Company. This should give you peace of mind knowing you have multiple layers of protection and security that your covered claims will always be paid. Some dealers or companies selling service contracts may be self-insured or insured by a risk retention group, which are not regulated as strictly as insurance companies are.
- 28.** How long is my contract valid until?

 - a. For Wrap plans, your agreement runs concurrent with your manufacturer's powertrain warranty and expires at the same time and mileage interval as the manufacturer's powertrain warranty. For the exclusionary plan, the agreement will start on the date you purchase the agreement, and will continue for the number of months of your term (for example from your agreement purchase date, or when your odometer reaches 115,000 miles, whichever occurs first. Both the expiration time and mileage will be printed on your declaration page for quick reference.
- 29.** Are vehicles used for business purposes covered?

 - a. There is no coverage available for vehicles used for business purposes or vehicle owned by non-profits or religious organizations.
- 30.** How much coverage do I need?

 - a. A protection plan is valid for up to your selected term OR 115,000 miles, whichever occurs first. If you are purchasing a used vehicle with a higher number of miles on it, it is recommended that you choose a plan with a shorter term. If you are purchasing a newer vehicle low in mileage, it is recommended to choose a plan with a higher term.