benefits included with each level of coverage*

24/7 Emergency Roadside Assistance
Provides assistance for flat tire, battery jump start, fuel delivery, lockout service and towing

Substitute Transportation
Reimbursement for rental car and rideshare services (e.g. Uber, Lyft, etc.)

Trip Interruption
Reimburses costs for meals and lodging due to mechanical breakdown while away from home

Road Hazard Tire & Wheel
Covers the cost to repair or, if non-repairable, to replace your vehicle's tires or wheels

Key Replacement
Offers coverage in the event of loss, theft or damage to key or key fob

Paintless Dent Repair
Carefully removes dents or dings without harming factory paint

Windshield Repair
Repairs minor chips or cracks to the front windshield

* Refer to your contract for coverage specifics for the plan you select.

mechanical breakdown insurance coverage

protecting the essentials that keep you moving

For claims, call:
888.408.4947

How To File A Claim

Mechanical Breakdown or Road Hazard Tire & Wheel

1. Take your vehicle to a licensed repair facility.
2. Before any repairs are performed, the repair facility must call the Administrator at 888.408.4947 with your policy number, mileage and date of failure in order to obtain prior authorization.

Key Replacement, Paintless Dent Repair or Windshield Repair

1. Call 888.408.4947 to obtain prior authorization.
2. You will be contacted by the Administrator's technician.

Once a claim has been authorized, all applicable receipts, including receipts for roadside assistance, substitute transportation and trip interruption, must be submitted to the Administrator. You are responsible for paying the deductible (if applicable) and any items not covered by the policy.

Refer to your policy for more details.

To contact the California Consumer Hotline toll free, call 800.927.4357.

m-care | MOTORTREND RECOMMENDED BEST BUY

Insurance provided by: Assurant, Inc.
California License Number XXXX

Administered by: National Auto Care Corporation
California License Number 0D21105
PO Box 8058, Norcross, GA 30091-8058

This information is intended for marketing purposes only and is a summary of the benefits offered. Ask your representative for the actual policy for complete terms, conditions and exclusions. Purchase of this coverage is optional and is not required to qualify for financing, purchase, lease or to register a motor vehicle. Some damage may not be capable of being repaired using the method(s) set forth herein. Such determination shall be made within the sole discretion of the repair technician. This coverage may provide a duplication of coverage provided by other insurance.

©2025 Automobile Protection Corporation - APCO. M-Care is a registered trademark of APCO. MotorTrend is a registered trademark of MotorTrend Group, LLC. All other trademarks cited herein are property of their respective owners.

1042456.001.0425

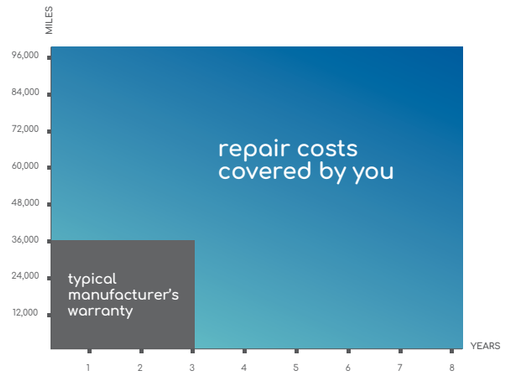
m-care

mechanical breakdown insurance coverage



smart driver alert

- Original warranties might not keep pace with the needs of high-mileage drivers
- Repair frequency tends to increase with vehicle age
- Modern vehicles' advanced technology can lead to more expensive repairs



average repair costs

Add an additional $280 to each occurrence for estimated towing and substitute transportation expenses that may be incurred.

Engine	$9,791 - $11,366
Transmission	$7,496 - $9,292
Hybrid Generator	$2,520 - $5,507
Cylinder Head	$5,141 - $6,650
Navigation System	$2,520 - $2,781
Timing Belt & Chain	$2,657 - $3,075
Air Conditioner Compressor	$2,408 - $2,533
Electronic Control Module	$1,283 - $1,369
Radiator	$1,452 - $1,543
Alternator	$1,098 - $1,391

Parts pricing listed in illustration is based on average of actual repairs at a retail rate for parts and labor. Actual repair cost may vary by repair facility, vehicle, and location.

mechanical breakdown
insurance coverage

protecting the essentials that keep you moving

Purchasing a vehicle should be worry-free from day one. As a member, you have access to top-tier vehicle coverage at competitive rates, safeguarding you against unexpected repair expenses should you experience a break down.

- Covers both new and pre-owned vehicles
- Commercial coverage available—including rideshare vehicles
- Coverage is renewable and transferable to a new owner
- Can increase your resale value

choose from our 3 levels of coverage*

	peak	elevated	base
Engine	◉	●	○
Turbocharger/ Supercharger	◉	●	○
Drive Axle	◉	●	○
Transmission	◉	●	○
Braking System	◉	●	○
Fuel System	◉	●	○
Cooling System	◉	●	○
Seals and Gaskets	◉	●	○
Taxes and Fluids	◉	●	○
Suspension	◉	●	
Steering	◉	●	
Body Systems	◉	●	
Air Conditioning	◉	●	
Heating	◉	●	
Electrical System	◉	●	
High-Tech/Convenience Group	◉	●	
Dozens of additional parts	◉		

◉ Maximum Coverage ● Additional Stated Components ○ Base Stated Components

* See contract for details

EVs need coverage too

EVs have unique, complex parts that can be expensive to repair. M-Care peak coverage includes EV components to help protect your wallet from unexpected repair costs.

EV COMPONENTS' AVERAGE REPAIR COSTS

EV Drive Motor	$4,767 - $33,418
EV Transaxle	$1,414 - $6,289
EV Battery Control Module	$691 - $21,036
EV Auxiliary Heater	$1,288 - $2,245
EV Charger	$2,011 - $2,848
EV Water Pump	$412 - $1,230

Parts pricing listed in illustration is based on average of actual repairs at a retail rate for parts and labor. Actual repair cost may vary by repair facility, vehicle, and location.

m-care