m-care



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.

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

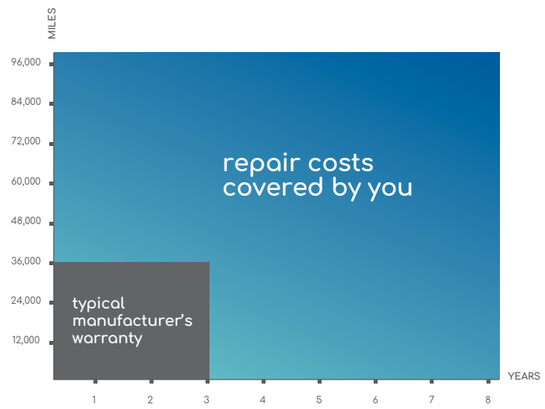
Key Replacement
Offers coverage in the event of loss, theft or damage to key or key fob

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

Windshield Repair
Repairs minor chips or cracks to the front windshield

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



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

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
Water Pump	$1,147 - $1,394
Fuel Injectors	$1,341 - $1,423
Rear-View Cameras	$900 - $1,200

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.

peak

Our peak coverage combines everything listed under the elevated and base plans, including coverage for electric vehicles (EVs), plus a whole mountain of extra benefits. Peak coverage is so comprehensive, it's easier to say what is not covered

WHAT IS NOT COVERED[1]

- Normal maintenance items and parts described in your vehicle's maintenance manual like Non-EV/Hybrid batteries, spark plugs, filters, brake pads and shoes, wiper blades, etc.
- Exterior vehicle surfaces, carpet, upholstery, paint and weather seals
- Exhaust system, catalytic converter, brake drums, MacPherson strut cartridge insert or shock absorbers and manual clutch components
- Squeaks, rattles, water leaks or wind noise
- Convertible tops, glass, plastic or assembly
- Damaged/corroded/rusted parts

MOTORTREND RECOMMENDED BEST BUY

Our driver benefits are the industry's only MotorTrend® Recommended Best Buy.

1 This is not a comprehensive list of what is not covered. Please refer to your contract for a full list of what is not covered.

2 Covered only if damaged by the failure of an internal, lubricated part.

elevated

Includes everything covered under the base level, plus all components & parts below

ENGINE
- Vacuum Pump

TURBOCHARGER/ SUPERCHARGER
- Turbo Intercooler
- Wastegate
- Wastegate Actuator/Controller
- Supercharger Pulley and Clutch

BRAKING SYSTEM
- ABS Control Unit
- Wheel Sensors
- Pump and Motor
- Accumulator
- Actuator Assembly
- Master Cylinder
- Vacuum/ Hydraulic Assist Booster
- Wheel Cylinders
- Disc Brake Caliper
- Disc Brake Caliper Pistons and Seals
- Proportioning Valve
- Metal Hydraulic Lines and Fittings

SUSPENSION (FRONT/REAR)
- Upper and Lower Control Arms, Control Arm Shaft and Bushings
- Upper and Lower Ball Joints
- King Pins and Bushings
- Torsion Bars
- Strut Bar and Bushings
- Stabilizer Bar
- Links and Bushings
- Wheel Bearings
- Hub Bearings
- Knuckle
- Spindle and Support
- Strut Bearing and Mounts
- Springs
- Automatic Leveling Unit Compressor
- Sensor and Limiter Valve
- MacPherson Strut Housing not including Shock Absorber or Insert

STEERING
- All lubricated parts contained within the Steering Gear Box
- Rack Assembly
- Control Valve
- Power Steering Pump
- Power Cylinder Assembly
- Pitman Arm
- Idler Arm
- Tie Rod Ends
- Drag Link
- Steering Column Shaft and Coupling
- Tilt/Telescoping Steering Assembly
- Actuator
- Position Sensor
- Cylinder Barrel
- Four-Wdheel Steering Center Shaft and Couplings
- Power Steering Unit
- Control Unit
- Control Valve
- Speed Sensors and Oil Pump

BODY SYSTEMS
- Step Bumpers and Mounting Brackets
- Spare Tire Carrier
- Swing Arm
- Pivots
- Factory Installed Running Boards
- Swing Out Mirror Arms and Mounts
- Pop-Out or Sliding Side/Rear Window Latches and Hinges
- Tailgate Handle, Lock, Cables, Hinges and Latches
- Cargo Lamp
- Glove Box Door and Hinge
- Manually Operated Seat Tracks
- Adjustable Pedals
- Interior and Exterior Handles
- Map/Courtesy Light Assembly
- Gas Cylinders for Hood, Trunk and Hatch
- Hinges and Latches for Door, Hood, Trunk and Hatch
- Sunroof Cables, Tracks
- Sun/Moon Roof Motor

AIR CONDITIONING
- Condenser
- Evaporator
- Compressor
- Accumulator
- Receiver Dehydrator
- Clutch, Pulley and Field Coil
- Idler Pulley and Bearing
- Expansion Valve
- P.O.A. Valve
- Orifice Tube
- Air Conditioner Hoses and Lines

HEATING
- HVAC Blower Motor
- Heater Control Switch
- Heating Cables
- Heater Core
- Fluids required as part of a covered repair

ELECTRICAL SYSTEM
- Alternator
- Voltage Regulator
- Distributor
- Ignition Module
- Coil
- Engine Wiring Harness
- Manually-Operated Switches
- Wiper Motor(s)
- Starter Drive and Solenoid
- Starter Motor
- Ring Gear
- Anti-Detonation Sensors
- Factory Installed AM/FM Radio, Cassette Player, C.D. Player and Speakers
- Wiper Module
- Heated Back Glass Elements
- Horn
- Sun/Moon Roof Wiring Harness
- Convertible Top Motor
- Relays
- Brake Light Switches
- Neutral Safety Switch
- Emergency Warning Flashers
- Trunk Actuator
- Sliding Door Contacts
- Ignition Switches

HIGH-TECH/ CONVENIENCE GROUP
- Power Door Lock Switches and Actuators
- Cruise Control Module
- Engagement Switch
- Power Window Motor and Regulators
- Power Seat Motor
- Power Antenna
- Digital Driver Information Display and Module
- Oil Pressure Sending Unit
- Keyless Entry Receiver
- Heated Side View Mirror Element
- Transducer
- Compass
- Thermometer
- Navigation Display Unit
- Navigation Control Unit
- LCD Screen (10"or less)
- Digital Video Disc Player
- Phone/Bluetooth® System Module
- Bluetooth®
- Microphone
- Back Up Cameras and Sensors
- Power Converter
- Instrument Cluster
- Oil Pressure Sending Unit
- Speedometer Head

base

Expansive protection plan extending far past basic vehicle parts

ENGINE
- All internal, lubricated parts
- Cylinder Block
- Cylinder Head(s)
- Harmonic Balancer
- Timing Chain
- Timing Belt
- Balance Shaft Belt
- Gears
- Pulleys
- Guides and Tensioners
- Oil Pump
- Intake and Exhaust Manifold
- Diesel Engine Vacuum Pump
- Engine Mounts
- Oil Pump Housing
- Oil Cooler
- Core Plugs
- Cylinder Barrels[2]
- Timing Chain Cover[2]
- Valve Covers[2]
- Oil Pan[2]
- Rotor Housing[2]

TURBOCHARGER/ SUPERCHARGER
- Including all internal parts

DRIVE AXLE (FRONT/REAR)
- All internal, lubricated parts
- Drive Shafts
- Axle Bearings
- Drive Axles
- Stub Axles
- Tripod Joints
- Universal Joints
- Constant Velocity Joints and Boots
- Locking Hub Assembly
- Yokes and Center Support Bearings
- Drive Axle Housing[2]

MANUAL TRANSMISSION/ TRANSFER CASE
- All internal, lubricated parts
- Flywheel
- Transmission Mounts
- Transmission Case[2]
- Oil Pan[2]
- Transfer Case[2]

AUTOMATIC TRANSMISSION/ TRANSFER CASE
- All internal, lubricated parts
- Flex Plate
- Vacuum Modulator
- Transmission Mounts
- Center Support
- Parking Lock Actuator
- Separator Plate
- Dipstick
- Filler Tube
- Covers
- Transmission Range Switch
- Transmission Cooler
- Torque Converter if internally damaged
- Transmission Case[2]
- Oil Pan[2]
- Transfer Case[2]

BRAKING SYSTEM
- Breaking Plates
- Vacuum Assist Booster Pump Springs
- Clips and Retainers
- Self-Adjusters
- Rear Activators
- Parking Brake Linkage and Cables

FUEL SYSTEM
- PCV/Breather System
- Fuel Filler Pipe
- EGR System
- Leak Detection Pump
- Emissions Vent Valve
- Air Pump
- Canister Purge Solenoid
- Evaporator Canister
- Evaporator Vent Valve
- Oil/Air Separator
- Computerized Timing and Mixture Control Unit and Sensors
- Idle Air Control Valve
- Fuel Pump(s)
- Fuel Injectors
- Fuel Injection Pump
- Fuel Distributor
- Fuel Tank
- Metal Fuel Lines

COOLING SYSTEM
- Thermostat Housing
- Water Pump
- Radiator
- Fan
- Viscous Drive
- Fan Clutch and Motor
- Condenser Fan
- Cooling Fan Thermal Switch
- Thermostat

SEALS AND GASKETS
- Seals and Gaskets on all covered parts

TAXES AND FLUIDS
- State and local taxes, where applicable, and fluids as required as part of a covered repair

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

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.

1042457.001.0425