

## **Benefits & Features**

**Veritas Guard Plans** 

## Emergency Roadside Assistance

We pay for the cost of emergency roadside services, including:

- TowingBattery Jumpstarts
- Flat Tire Changes
- Lockout Assistance
- Fuel Delivery (You are responsible for fuel costs)

### **Trip Interruption Benefits**

In the event you experience a breakdown 100 miles away from your home, we will pay for a portion of your meals and lodging for covered repairs.

#### **Nationwide Protection**

All of our plans can be used nationwide, so if you are traveling and experience a breakdown, you can rest assured we work with repair facilities and dealerships throughout the United States and Canada.

### **Transferable Coverage**

If you sell your car, you can transfer the coverage to the new owner, which increases the value of vour vehicle!

\* Please view each contract for full details on coverage of each plan.

All coverage options come with 24 hour roadside assistance, towing, and a rental car program.



# **Costs WITHOUT Veritas**

**Engine Turbocharger**  **Transmission** 

\$6,783

\$2,165

\$4,102

**Drive Axles Transfer Case** 

\$2,086 \$2.568

\* Based on 2020 claims cost to replace averages

# Cars have problems.

Everyone has insurance on their vehicles to protect them in the event of an accident. However, many people who have collision insurance never use it. On the other hand, nearly every vehicle will require repairs due to mechanical failure. The cost to replace an engine can exceed \$6,000 and the cost to replace a transmission can exceed \$4,000. While these represent the major components, minor parts can still cost anywhere from \$300 to \$3,000.

The question you need to ask is simple: do you want to pay for these huge repair costs or would you rather someone else pay it for you? With a Veritas vehicle protection plan, we pay the costs on covered repairs so you don't have to. The cost of a single covered repair can pay for the entire protection plan!

A mechanical breakdown can be very stressful, not only costing you money, but time. This is why all our protection plans come with emergency roadside assistance and travel interruption coverage on covered repairs included at no extra cost.

With a Veritas protection plan, you have someone to call if you are ever stranded on the road due to a breakdown. For covered repairs we will put you in a rental car and most importantly, cover the cost of your repairs to get you back on the road. We provide you with peace of mind, knowing your vehicle is covered by a company backed by an "A-" or better rated insurer and accredited by the Better Business Bureau.

#### All of our protection plans are accepted at dealerships and repair facilities throughout the United States and Canada.

\*Please see section "WHAT TO DO IN THE EVENT OF A BREAKDOWN" of your contract for full details

Protection plans may only be used in United States and Canada.

#### **ADMINISTRATOR:**

#### **Veritas Global Insurance Services INC**

License Number: 0N02262 3550 N Central Ave, Ste 800, Phoenix, AZ 85012 (888) 657-8784

#### **OBLIGORS:**

#### Old Republic Insured Automotive Services, Inc.

8282 South Memorial Drive, Tulsa, OK 74133 CA License Number: 0C79822

#### **Northcoast Warranty Services, Inc.**

8800 Superior Avenue E. 21st Floor, Cleveland, OH 44114 CA License Number: 0167515

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**Veritas** 



Peace of Mind, Worldwide veritasprotection.com/guard

# **GUARD** PLANS **Levels of Coverage.**



Covers the most important components on the vehicle: Engine, Transmission, Turbo/ Supercharger, Drive Axles, and the transfer case. Also covers seals and gaskets in connection with a covered repair.



Covers all of the Veritas Guard Powertrain components plus additional important components such as Electrical Components, Air **Conditioning Components.** 

**Powertrain Enhanced** 

This includes all of the Veritas Guard Powertrain and Powertrain Plus coverage along with the components that fail most frequently, including: Enhanced Electrical Components, Air Conditioning, Fuel System, Cooling Systems, and seals and gaskets in connection with a covered repair.

**Deluxe (Plus+)** 

Includes all components covered by the three powertrain levels along with increased coverage of the Powertrain, Electrical, Front & Rear Suspension, Anti-Lock Brakes (ABS), Air Conditioning, Cooling, Fuel Delivery, and Interior/Exterior components.

Premier (Plus+)

Our best level of coverage! Veritas Guard Premier protection plans cover nearly every mechanical component on your vehicle. The items not covered are listed in the exclusions section of your contract. Common maintenance items such as brake pads and oil changes are excluded from coverage. See your contract for full details.

\* Please see your contract for a full list of coverage



# **Compare Coverage Levels** →

Refer to our comparison chart on right to find the best Veritas Guard Plan for your vehicle.

Premier and Deluxe cover: Cylinder Block, Cylinder Head(s), Rotary Housing and all Internally Lubricated Parts contained within the engine including. Pistons; Piston Rings; Connecting Rod Bearings; Crankshaft; Crankshaft Main Bearings; Camshaft; Camshaft Bearings; Cam Followers; Timing Chain or Belt; Timing Gears, Guides, Tensioners; Rocker Arms; Rocker Shafts; Rocker Bushings; Cylinder Head Valves; Valve Guides; Valve Lifters; Valve Springs; Valve Seals; Valve Retainers; Valve Seats; Push Rods; Water Pump; Fuel Pump; Oil Pump and Oil Pump Housing; Harmonic Balancer; Oil Pan; Timing Chain Cover; Intake and Exhaust Manifolds; Valve Covers; Engine Mounts; (The oil pan and valve covers are only covered if damaged by the Breakdown of a Covered Part) Powertrain, Powertrain Plus, and Powertrain Enhanced cover: Pistons, piston rings, crankshaft and main bearings, connecting rods and rod bearings, camshaft and camshaft bearings, timing chain and timing gears, intake and exhaust valves, valve springs, oil pump, push rods, rocker arms, hydraulic lifters, rocker arm shafts and water pump. The engine block and/or cylinder heads are also covered if the above-listed parts cause a Breakdown of the engine block and/or cylinder heads

#### transmission/transaxle

All internally lubricated parts of Manual or Automatic Transmissions, including oil pump, drums, planetaries, sun gear and shell, shafts, bearings, side gears, carrier pinion gear, ring gear, shift rail, forks, synchronizers, and Torque Converter, Breakdown of the Transmission/Transaxle case is covered only if caused by the failure

#### transfer case

All internally lubricated parts of the 4 x 4 Transfer Case. Breakdown of the Transfer Case is covered if caused by the failure of an internally lubricated part

#### drive axles

Premier and Deluxe cover: (Front and Rear) Drive Axle Case; All Internally Lubricated Parts contained within the Drive Axle; Locking Hubs; Drive Shafts; Center Support Bearings; Universal Joints; Constant Velocity Joints; Axle Bearings; Four-Wheel Drive Actuator; and Differential Cover. (The drive axle housing is only covered if damaged by the Breakdown of a Covered Part.)

Powertrain, Powertrain Plus, and Powertrain Enhanced cover: All internally lubricated parts. Drive axle housing is also covered if damage is caused by Breakdown of an internally lubricated part

turbo / supercharger (factory only)

All internally lubricated parts of the factory installed turbocharger/supercharger. The turbocharger, supercharger housing is covered if the internally lubricated parts cause a Breakdown of the turbocharger.

#### air conditioning / heating system

Premier and Deluxe cover: Condenser; Compressor, Compressor Clutch and Pulley; Air Conditioning Lines and Hoses; Evaporator; Idler Pulley and Idler Pulley Bearing; High/Low Compressor Cut-Off Switch; Expansion Valve; and Pressure Cycling Switch. The following parts are also covered if they are required in connection with the repair of a Covered Part listed above and only if they have failed: Accumulator/Receiver Dryer; Orifice Tube; Oil and Refrigerant Powertrain Plus and Powertrain Enhanced cover: Condenser, compressor, and evaporator. Orifice Tube and Accumulator/Receiver Dryer is also covered if required in connection with the repair of a covered part listed above

#### suspension

Upper and Lower Control Arms, Control Arm Shafts and Bearings or Bushings, Upper and Lower Ball Joints, Radius Arm and Bushings, Torsion Bars, Mounts and Bushings, Stabilizer Bar, Links and Bushings, Struts, Strut Bearing Plates, Spindle and Spindle Support, Wheel Bearings, Pannard Bar, Track Bar, Suspension Bumpers, Leaf Springs, Leaf Spring Shackles and Hardware, Load Assist Shocks, Shocks, Load Assist Springs, and Coil Springs. Variable Dampening Suspension: Compressor, Control Module, Dampening Actuator, Solenoid, Struts, Height Sensor, and

All Internally Lubricated Parts contained within the Steering Box: Rack and Pinion Gear, Power Steering Pump, Power Steering Hoses, Steering Knuckles, Pitman Arm, Idler Arm, Tie Rod Ends and Drag Link, Steering Dampener, Upper and Lower Steering Column Shafts and Couplings, including Internal Tilt-Wheel Mechanism, Steering Box and Rack and Pinion Gear Housings, Power Steering Assist Cylinder, Power Steering Pump Cooler, Twin "I" Beam & Bushings, Steering Travel Stop, Rear Wheel Steering, Rear Steering Shaft and Couplings, Power Cylinder and Pump, Electronic Control Unit/Solenoid, Phase Control Unit, Stepper Motor, Steering Box Control Valve, Rack, and Tie Rod Ends.

#### cooling system

Premier and Deluxe cover: Engine Cooling Fan and Motor; Fan Clutch; Belt Tensioner; Radiator; Heater Core; Thermostat; Blower Motor; Hot Water Valve; Engine Oil Cooler; Cooler Lines and Fittings.

Powertrain Enhanced covers: Cooling Fan; Cooling Fan motors; and fan clutch.

Premier and Deluxe cover: Fuel Injection Pump and Injectors; Vacuum Pump; Fuel Tank; Fuel Tank Sending Unit; Metal Fuel Delivery Lines; Fuel Pressure Regulator; and Fuel Tank Switching Unit/Switch

Powertrain Enhanced covers: Fuel Pump; fuel injection pump; metal fuel lines; fuel pressure regulator; fue sending unit: and fuel gauge

#### brake system

Master Cylinder, Power Brake Cylinder, Vacuum/Hydro Assist Booster, Disc Brake Caliper, Wheel Cylinders, Compensating Valve, Brake Hydraulic Lines and Fittings, Hydraulic Control Unit, Hydraulic Trailer Brake Assembly and its Components. The following ABS Parts are also covered: Electronic Control Processor, Wheel Speed Sensors, Hydraulic Pump/Motor Assembly, Pressure Modulator Valve/Isolation Dump Valve and

#### electrical

Alternator, Voltage Regulator, Heater Fan Starter Motor, Starter Solenoid, and Starter Drive

#### enhanced electrical

nier, Deluxe, and Powertrain Enhanced Plans Cover: Power window motors and regulator; power door lock actuators; power truck switch; and power antenna motor. Premier and Deluxe plans also cover numerous other electrical and enhanced electrical components.

#### seals and gaskets

Seals and gaskets are covered in connection with th replacement of a covered component.

#### exclusionary

An exclusionary plan is written so that the plan states everything is covered but a small list of excluded items

\* Premier Plus and Deluxe Plus plans become powertrain plus coverage at 100,000 miles on your vehicle's odometer. Premier Full Term and Deluxe Full Term maintain the original level of coverage throughout the duration of the contract.

