



Benefits & Features

Veritas Guard Plans

✓ Emergency Roadside Assistance

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

- Towing
- Battery 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.

** 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

(888) 657-8784 | www.veritasprotection.com

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Rev. 070121



Veritas

Global Protection



SIMPLICITY PLANS



Peace of Mind, Worldwide
veritasprotection.com/simplicity

SIMPLICITY PLANS

Levels of Coverage.



Powertrain

This plan covers the most important components on your vehicle including the Engine, Turbo/Supercharger, Transmission, Transfer Case, Drive Axle.



Comprehensive

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



Comprehensive Plus

This level of coverage includes all the components from Comprehensive along with an enhanced list of components from already covered systems.



WRAP

Expands the manufacturer's long-term powertrain coverage to include 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.



Exclusionary

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 details and exclusions**



Compare Coverage Levels →

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

| | engine (gas or diesel) |
|---|---|
| All Coverage Levels: | All internally lubricated engine parts including: pistons, piston rings, piston pins, crankshaft and main bearings, connecting rods and bearings, camshaft and bearings, timing chain or belt, timing gears, tensioners/guides, intake and exhaust valves, valve springs, valve guides, oil pump and oil pump housing, push rods, rocker arms, rocker arm shafts, hydraulic and solid lifters; intake & exhaust manifold; distributor shaft and housing; harmonic balancer; metal valve covers; timing gear cover; air filter and housing; water pump; fuel pump; vacuum pump; thermostatically controlled air intake; oil pan; engine block and heads are covered if damaged by the failure of an internally lubricated moving part. All Coverage Levels EXCEPT Powertrain: Thrust washer, camshaft sprocket, balance shaft, valve spring retainer, valve keepers, silent shaft, freeze plugs, throttle valve cables. Cases and housings are covered only if damaged by the failure of an internal lubricated part. |
| | transfer unit (4x4) |
| All Coverage Levels: | All internal parts; transfer case is covered if damaged by the Failure of an internally lubricated moving part. |
| | drive axle(s) |
| All Coverage Levels: | All internal parts; "U" joints; propeller shafts; CV/Tripod joints; differential case is covered if damaged by the Failure of an internally lubricated moving part. |
| | turbo / supercharger (factory only) |
| All Coverage Levels: | All internal parts; housing is covered if damaged by the Failure of an internally lubricated moving part. |
| | transmission |
| All Coverage Levels: | All internal parts; torque converter; vacuum modulator; mounts; covers, pans and cases are covered if damaged by the Failure of an internally lubricated moving part. Note: No Coverage is afforded for clutch assembly; pressure plate; flywheel; throw out bearing; worn synchronizers or cables. All Coverage Levels EXCEPT Powertrain: Clutch drums, clutch piston, clutch packs, flywheel flex plate. |
| | air conditioning / heating system |
| All Coverage Levels EXCEPT Powertrain: | Blower motor; air conditioning compressor; air conditioning compressor clutch; air conditioning compressor pulley; air conditioning condenser; air conditioning evaporator; air conditioning expansion valve. Refrigerant only if needed in conjunction with the repair of a Covered Part. Exclusionary and Comprehensive Plus Coverages ONLY: Heater core; air conditioning receiver dryer; air conditioning orifice tube; air conditioning power module, controller and relay; air conditioning and heating dash control unit/temperature control programmer; accumulator; heater control valve; high/low cut-off switches; cycling switch; idler pulley; idler pulley bearing; serpentine belt tensioner; electronic temperature control sensors; temperature sensor internal; ambient temperature sensor. |
| | suspension |
| All Coverage Levels EXCEPT Powertrain: | Upper and lower control arms; control arm shafts and bushings; upper and lower ball joints; strut and strut inserts; wheel bearings and king-pins. Exclusionary and Comprehensive Plus Coverages ONLY: Radius arm and bushings; trailing arm; track bar; stabilizer shaft, links, and bushings; torsion bars; torsion bar mounts; torsion bar bushings; coil springs; leaf springs; steering knuckles; strut bar; strut mounts; strut bushings; spindles; steering dampener; electronic height level sensor; electronic height level controller; electronic height level air compressor; compressor relay; mode switch; and wheel seals. |
| | steering |
| All Coverage Levels EXCEPT Powertrain: | Steering gear; rack and pinion; power steering pump; and steering box. Exclusionary and Comprehensive Plus Coverages ONLY: Rack and pinion mounts and bushings; power steering hoses and couplings; power steering cooler; steering main and intermediate shafts; steering column; steering column bearings; steering column couplers; electronic power steering motor; pitman arm; idler arm; tie rods; drag link; tilt wheel mechanism; rack bellows; center link; control valve; relay rod. |
| | cooling system |
| All Coverage Levels EXCEPT Powertrain: | Water pump; cooling fan clutch; cooling fan electric motors; and heater control valve. Exclusionary and Comprehensive Plus Coverages ONLY: Belt tensioners; radiator; thermostat; oil cooler; fuel injectors; fuel injection rails; fan blade assembly; and coolant reservoir sensor. |
| | hybrid |
| Exclusionary and Comprehensive Plus Coverages ONLY: | IMA control unit for battery; IMA control unit for electric motor; junction board assembly; IMA motor stator assembly; IMA motor rotor assembly; PDU unit (pre-driver); PDU converter. |
| | fuel system |
| All Coverage Levels EXCEPT Powertrain: | Gasoline System: Fuel tank; fuel sending unit; fuel pump; fuel pressure regulator; and metal fuel lines. Diesel System: Fuel tank; fuel sending unit; fuel pump; high pressure fuel pump; lift pump; accessory vacuum pump and injector pump; fuel injectors; fuel distributor; fuel pressure regulator; fuel/water separator; metal fuel lines; throttle body; idle air control solenoid; idle air control motor; warm up regulator. Exclusionary and Comprehensive Plus Coverages ONLY: Throttle body; idle air control solenoid; idle air control motor; and warm up regulator. |
| | electrical |
| All Coverage levels EXCEPT Powertrain | cover a number of electrical and enhanced electrical components. Please see your contract for details. |
| | brakes |
| All Coverage Levels EXCEPT Powertrain: | Brake master cylinder; brake power assist boosters; disc brake calipers; wheel cylinders; proportioning valve; brake hydraulic lines and fittings. ABS SYSTEM – ABS booster; ABS pump/motor; ABS control processor; ABS dump valve; ABS sensors; ABS solenoids; ABS electronic control compressor; ABS hydraulic control unit; ABS modulator valve; ABS compensating valve; ABS accumulator. Exclusionary and Comprehensive Plus Coverages ONLY: Brake power assist valves; bleeders; brake adjusters; backing plates; brake pedal apply pin; combination valve; metering valve; vacuum and fluid reservoirs; hydro boost unit; parking brake cable; pressure differential switch; brake fluid level sensor; residual pressure check valve; return spring; self-adjuster mechanism; springs clips and retainers; parking brake lever; parking brake ratchet assembly. |
| | seals and gaskets |
| All Coverage Levels: | Seals and gaskets, if needed, are covered for the following assemblies: Engine; Turbocharger/ Supercharger; Transmission; Transfer Unit and Drive Axle(s). All Coverage Levels EXCEPT Powertrain: Seals and Gaskets of covered components designed to prevent the loss of necessary coolants, lubricants and fluids are covered. Coverage will expire when your vehicle reaches 150,000 miles as indicated on your odometer or the expiration of the term of this Agreement, whichever occurs first. After, 150,000 miles seals and gaskets will be covered only if required in conjunction with a covered repair. |

| POWERTRAIN | COMPREHENSIVE | COMPREHENSIVE PLUS | EXCLUSIONARY |
|------------|---------------|--------------------|--------------|
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