

WE'RE DRIVEN TO SERVE YOU BETTER...

At IWS, we've built our success on a commitment to you, the credit union member and your needs. We offer you a variety of comprehensive and flexible mechanical protection programs, otherwise known as Vehicle Service Agreements (VSAs) in most states, or Mechanical Breakdown Insurance (MBIs) in other states. This commitment has driven us to become the most innovative, progressive and respected company in our field.

The obligations under this contract are backed by a policy of insurance issued by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157. In WA United Service Protection Corporation is the obligor. Once again, IWS has furthered its commitment to credit unions by giving you the confidence of knowing you are protected by a leader in the insurance industry.

As a leading provider of Vehicle Service Agreement programs to credit unions nationwide, only IWS can offer you peace of mind in your choice of a protection plan. That means no matter which plan you choose you'll get the additional security of knowing you have chosen one of the finest protection plans available.

IMPORTANT NOTICE

This brochure is not a contract. Due to size limitations, only a general summary of the vehicle service contract plan is provided. For detailed information, refer to the Terms & Conditions of the IWS Vehicle Service Agreement.

To request a sample copy of the Terms and Conditions specific to your state, call 800.333.3028.

Don't get sticker shock from unexpected, high cost vehicle repairs.

Your Electric Vehicle is a major investment. That is why purchasing an Electric Vehicle Service Agreement (EVSA) is a wise choice. An EVSA can help protect the major investment you made in your vehicle, and reduce or even eliminate out-of-pocket expenses when your vehicle suffers an unexpected breakdown. Most important of all, a IWS VSA provides Peace of Mind so you can experience Worry-Free Driving.

You've gone green; let us help you save some green.

Most major repairs occur after the manufacturer's warranty expires, and an average automobile repair can cost hundreds, if not thousands of dollars. You can be protected for less than a dollar a day.

With all the components covered in our Premier Platinum plan, IWS offers you excellent comprehensive protection. All with the security of knowing you have chosen the finest protection plan available.

EVSA

ELECTRIC VEHICLE SERVICE AGREEMENT

MECHANICAL PROTECTION PROGRAM



5901 Broken Sound Parkway
Suite 400
Boca Raton, Florida 33487

Toll Free: 800.333.3028

Claims Service Center (Toll Free): 866.888.2085

Tel: 561.981.7000 • Fax: 561.981.7048

Website: www.iwsgroup.com

Florida License
#19656
EVSA112020



New and Eligible
Pre-Owned Vehicles

Features with an IWS EVSA



Optional Deductible

Choose between a \$0, \$100, or \$300 deductible.



Towing Services

Up to \$100 per claim.



Rental Reimbursement

If you need a rental vehicle, for a covered repair, the plan will cover up to 10 days and \$500.



Nationwide Protection

Have confidence your vehicle can be repaired at any accredited repair facility, nationwide.



24/7 Roadside Assistance

Includes - lock out services, fluid delivery, battery boost, and flat tire changes.



Trip Interruption and Travel Expense

If you break down, for a covered repair, and you are more than 100 miles away from home. Reimbursement of \$100/day maximum of 3 days.



IWS - Peace of mind for those unexpected, high cost vehicle repairs.



iwsgroup.com | 800.333.3028

*Refer to Terms and Conditions for Full Features and Benefits Eligibility.

Do you know the cost of vehicle repairs?

Battery
\$7,000

A/C Compressor
\$1,600

Power Inverter Module
\$1,880

On-Board Charger
\$1,460



Electric Power Control Unit
\$720

Drive/Traction Motor
\$3,100

Anti-Lock Brake Module
\$1,745

An EVSA offers comprehensive named exclusion coverage designed to supplement the original full factory warranty and in some cases may even enhance it. Extended coverage for virtually all of your vehicle's mechanical and electrical components.

Why purchase extended coverage?

Your credit union may be willing to finance 100% of the cost at a low interest rate to help you afford this valuable protection. In addition, the coverage is transferable to the next owner for a fee. Pre-owned car buyers look more favorably upon a vehicle that comes with coverage. It represents a vehicle that has likely been well maintained by it's owner. Should the buyer decline the option to purchase your coverage, you can cancel and apply for a refund of the unearned portion

Some of the many benefits:

- ✓ Claims paid directly to the repair facility
- ✓ Increased vehicle resale value with transferable coverage
- ✓ 60 day money back guarantee (if no claim has been filed)
- ✓ IWS VSA Mobile App

Credit Union Members Can save up to 50% compared to dealer programs!

- ✓ The cost of this top of the line coverage may be included in your credit union auto loan.
- ✓ Your car's resale value can immediately increase with transferable coverage.

Add-on features:

- Accidental Loss Refund – optional coverage to protect against collision or acts of God only
- KeyGuard – optional coverage for key fob/remote entry
- Light Commercial Use - coverage for eligible business use

MAINTENANCE AND PARTS NOT COVERED

- Maintenance services and parts described in the "Manufacturers' Requirements" section.
- Other normal maintenance services and adjustments including but not limited to alignments, wheel balancing, filters, lub-reants, fluids, shop supplies, brake pads, linings and shoes, belts, hoses, wiper blades, and air conditioning recharge.
- Regardless of the cause of Breakdown, glass, defrosters, when integrated into the glass, lenses, sealed beams, light bulbs, headlight assemblies, external LED assemblies, tires, hub caps, rims, trim moldings, bright metal, upholstery, paint, brake rotors and drums, coil over shocks, shock absorbers (as defined by the manufacturer and/or not having an upper control arm), air bags sub frame and sub frame bushings. Any physical damage or body parts. Mechanical external door handles, water leaks, weatherstrips, rust, wind, noise, squeaks or rattles, carpet, convertible top and frame or vinyl tops, mobile connectors, wall connectors, and any additional charging adapters.
- Aftermarket parts or accessories not produced or approved by the Vehicle manufacturer such as, but not limited to, wheels/wheel covers, sunroofs, stereo systems, air conditioning systems, alarm systems, electronic equipment including but not limited to, CB radios, TV's, video cassette players, GPS, navigational electronic equipment and cellular telephones.