

DO YOU KNOW THE COST OF VEHICLE REPAIRS?

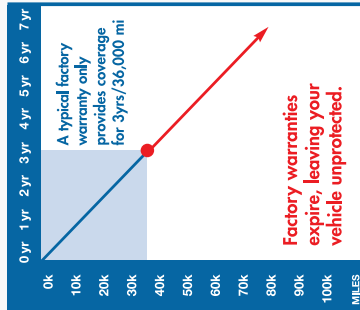
ENGINE	\$5,620	A/C COMPRESSOR	\$1,100	POWER WINDOW MOTOR	\$1,150
STARTER OR ALTERNATOR	\$560	TRANSMISSION	\$3,650	ANTI-LOCK BRAKE MODULE	\$1,050



PREMIER PLATINUM

The most comprehensive protection for your vehicle.

REMEMBER, A FACTORY WARRANTY IS NOT ENOUGH!
Most major repairs occur after the manufacturer's warranty expires. Borrowers are keeping their cars longer and repair costs keep rising.



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 warranty 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 insured by a policy of insurance issued by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157. 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 protection plans. 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.

* Less pending or paid claims

** For complete details pertaining to the add-on features, see terms & conditions.



Administrated by:

5901 Broken Sound Parkway, NW
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
#19338
PREMI03017

PREMIER

MECHANICAL PROTECTION PROGRAM VEHICLE SERVICE AGREEMENT



New and Eligible
Pre-Owned Vehicles

FEATURES

- **Optional deductible**
- **Towing** - \$100 (max per claim)
- **Car rental**
 - Platinum and Gold - (up to 10 days) \$500
 - Bronze and Powertrain - (up to 5 days) \$250
- **Nationwide protection**
- **Convenient access to services via toll-free number**
- **Travel Expenses** - \$100 per day up to \$300 trip interruption
 - Only available in Platinum, Gold and Bronze
- **Increased vehicle resale value**
- **Roadside Assistance** - \$80 per incident within 72 hour period

ADD-ON FEATURES (surcharge applies)**

- **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 uses
- **Snow Plow** - coverage for vehicles that have a snow plow attached
- **Lift Kit/Tire Modification** - coverage for vehicles that have body/suspension lifts or oversized tires

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. 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 its owner. Should the buyer decline the option to purchase your coverage, you can cancel and apply for a prorata refund.

CREDIT UNION MEMBERS CAN SAVE UP TO 50%!

- The cost of this top of the line coverage may be included in your credit union auto loan for just pennies per day.
- Your car's resale value immediately increases with transferable coverage.
- 60 day money back guarantee**.

