



SMART AUTO CARE CLAIMS: COVERAGE

When Coverage Begins & Ends:

- Coverage starts on the Agreement Purchase Date and ends at 12:00 midnight on the Agreement Expiration Date (as listed on your Schedule Page).

Exclusionary Coverage:

All major systems are covered against Breakdown during the Agreement Term, except those specifically listed under Exclusions.

Covered categories include:

- Engine & Transmission
- Drives (Primary, Final, Secondary, Shaft-Drive)
- Lubricating & Cooling Systems
- Suspension, Steering & Brakes
- Electrical & Charging Systems, Gauges, Fuel & Oil Systems
- Factory-Installed GPS, Radio/CD/DVD Player
- Fluids & Fasteners (related to covered systems)
- Seals & Gaskets: Covered when replaced with a Breakdown repair

Electric Golf Cart Battery

- EV Battery covered in addition to Exclusionary Coverage
- Applies to eligible electric golf carts only
- One replacement per term (max \$500)
- Battery type depends on make/model

SMART AUTO CARE CLAIMS: EXCLUSIONS



Coverage does not apply to:

- **Where/When:** Repairs outside U.S./Canada, not pre-approved, reported late, or not performed as authorized.
- **Causes:** Defects/recalls, accidents, abuse, neglect, poor maintenance, contamination, corrosion, overheating, unauthorized mods, or system hacking.
- **Vehicles:** Salvage/total loss, voided warranties, commercial use, racing, or beyond manufacturer specs.
- **Wear & Tear:** Spark plugs, belts, hoses, filters, fluids, tires, brakes, clutches, batteries, alignments, tune-ups, fasteners.
- **Cosmetic/Non-Essential:** Paint, trim, seats, upholstery, glass, mirrors, moldings, aftermarket electronics, lights/bulbs, exhaust discoloration, winches.
- **Other:** Aesthetic damage, acts of nature/crime (fire, theft, storms, floods), hazardous waste fees, loss of use or rental, consequential damage, pre-existing issues, or gradual wear without failure.

TRANSFER & CANCELLATIONS

Transfer:

- Only to a new owner (not dealers). Must request within 15 days and provide maintenance records, transfer form, and \$50 fee within 30 days.

Cancellations:

- You: Cancel anytime. Full refund within 30 days (if no claims). After 30 days: pro-rated refund minus \$50 fee and any claims paid.
- Lienholder: May cancel for non-payment, repossession, or total loss. Refunds go to lienholder and are processed through the selling dealer within 30 days.