

WARRANTY SOLUTIONS™ SELECT

VEHICLE SERVICE CONTRACT

Select VSC

Warranty Solutions Select programs include our new Vehicle Service Contract (VSC) offering simplifed rating, increased revenue for dealers and participation programs to earn more profit. With over 40 years of experience, this program is truly Select and the Gold Standard.

The Difference

- Select is the best and innovative VSC available to Franchise and Independent dealers. It's the only VSC a dealer needs.
- Weekly commissions for agents help generate cashflow.
- Simplified and scalable rate charts with only 4 classes, new, used and EV programs all fit on one sheet of paper.
- Quick and easy dealer installation that reduces the forms and training of your dealership.
- Program structured to work well for all vehicles ICE and EV and reinsured or not reinsured.
- Salvage, rebuilt, and grey market vehicles are eligible with surcharge.
- Service drive program available with pre-approval and a 30 day and 1,000 mile waiting period.
- Rates are very competitive with the marketplace. $100 reducing deductible is attractively priced for agents to make additional commission.

Select VSC Coverages

- Select Platinum (exclusionary) covers C+12 and 175,000 miles.
- Select Gold is the named component coverage to C+15 and 200,000 miles.
  - Select Gold has great levels of coverage such as body hardware and utility package.
- Select Silver is the powertrain coverage up to C+20 and 200,000 miles.
- Subsequential damage is covered as part of the program.
  - Example, if an AC compressor failed and it causes the belt to fail, the belt would be covered.
- Catalytic Converter and entire emissions system covered for a small surcharge.
- Stand alone catalytic converter theft coverage is available with terms from 12-60 months and remedies
  of $2,000- $7,000.

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Select VSC Advantages

- Catalytic converter theft coverage is a surcharge covering 5 years and a $5,000 remedy, noncancelable.
- Other Surcharges Available:
  - Coverage for lifted vehicles up to 8 inches, oversized rims up to 6 inches, and oversized tires up to 38 inches are all available with one surcharge.
  - Snowplows.
  - Commercial vehicles.
  - Emission systems and catalytic converters can be covered with a surcharge.
  - Subsequential plus damage coverage is a surcharge and includes these items: pads or rotors with caliper failure, brake shoes with axle seal failure and shoes saturated with axle fluid, spark plug with a coil failure, brackets for radar sensors, carpet from a heater core leak, and wheel speed sensors that break during hub replacements.

- No Surchage needed:
  - Dual wheel vehicles are not surcharged. This helps eliminate confusion or a missed coverage.
  - Rideshare vehicles are not considered commercial vehicles and do not need a surcharge.

- EV Coverage:
  - Batteries are covered on every EV contract at every time and mileage.
  - EV Coverage ends at a maximum mileage of 175,000.
  - EV Intrusion benefit covers up to $1,000 to reset manufacturer presets if vehicle is hacked.
  - EV and ICE are the same VSC form, so this reduces the number of forms and installs.
  - EV Maintenance optional surcharge drives EV customers to the dealership.

Insurance and Profit Participation Programs

- Program is underwritten by Old Republic.
- CFC reinsurance options that are flexible for domicile and trust companies, DOWC and NCFC also available.
- Retro is available for as little as 10 contracts per month and vests in 12 months.
- Retro at 25 contracts per month pays dealers a production bonus ranging from $25-$60.

Incentives

- F&I incentives paid weekly on a credit card at $20 per VSC sold.
- Agent no chargeback built into every VSC rate.
- Agent incentive contest for a very exclusive trip.

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