



Insurance

Secure One FAQ

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Author: Diana Maldonado

Secure One Powertrain Vehicle Service Contract FAQ

1. What's the term of the service contract?

12 months /24,000 miles
or
24 months / 24,000 miles

2. What is covered?

For **Powertrain** coverage, the following components are covered: Engine, Transmission/Transaxle, Cooling System & Fuel System

For **Advantage** coverage, the following components are covered: All Powertrain, plus Electrical, Power Steering & Air Conditioning Group

Please refer to your Contract for details

3. What is the cost?

Dealer cost for Powertrain coverage is as follows:

New Pricing		
Powertrain		
Mileage Tier	12 / 12	24 / 24
0-50,000	\$ 353	\$ 506
50,000-100,000	\$ 506	\$ 710
100,000-150,000	\$ 659	\$ 863

Dealer cost for Advantage coverage is as follows:

New Pricing		
Advantage		
Mileage Tier	12 / 12	24 / 24
0-50,000	\$ 394	\$542
50,000-100,000	\$ 557	\$746
100,000-150,000	\$ 781	\$914

4. What is the dealer's incentive?

Depends on the dealer mark-up

5. What is the claim process?

Contact or have a representative of the repair facility contact the Administrator listed on the Contract BEFORE any work is performed by calling **1-877-587-9505 (Marathon)** or **1-855-343-6753 (AUL)**.

6. How would cost of the repair be determined?

The cost of parts and labor based upon the online database [All Data & Mitchell](#). The cost of repairs is based on work study programs that detail the cost of any given repair. Any markup of parts, even when dealing with dealerships is not allowed. MSRP is the maximum allowed cost for parts.

Parts & Labor Costs | Example #1: Water Pump Replacement

A claim is opened for water pump replacement for a 2010 Honda Accord EX Coupe, V6 Manual. The [All Data](#) Auto Repair Manual mimics the parts, labor and time associated for the needed repair. Using that total cost, the Claim Adjuster compares the repair facilities invoice and ensures that the cost has not been marked up.

7. Is there a limit of liability or coverage?

Yes, there is. The total benefits paid or payable under this contract shall not exceed the price contract holder paid for the covered vehicle (excluding taxes, license, and fees). In no event will the liability, for each mechanical breakdown under this contract, exceed the actual cash value (based on the current NADA trading-in value) at the time immediately preceding the mechanical breakdown. The contract holders' liability for incidental and consequential damages including, but not limited to, loss of use of specified vehicle or resulting inconvenience, loss of time, storage charges, lodging, other travel cost, income maintenance, or from the breach of any implied warranties arising by law, is expressly excluded.

Note: Please refer to Section XII, Subsection #1 in the Secure One Program TERMS & CONDITIONS for full details.

8. Is this product cancelable?

Yes, the contract holder may cancel this contract by contacting the administrator to request cancellation at any time while the contract is active.

- a. The contract holder may cancel within sixty (60) days of purchase date, if no claim has been made, and receive a full refund of the total contract purchase price, less a cancellation fee (see applicable vehicle service contract for details).
- b. The contract holder may cancel at any time and receive a pro rata refund of the total contract purchase price based on the greater of the days in force or the miles driven compare to the total contract term, less claims paid and a cancellation fee.
- c. The administrator may cancel this contract at any time if the contract holder does not pay the contract price listed on the decorations page or if the contract holder makes a material misrepresentation in obtaining the contract or in the submission of a claim.

Note: The dealer's incentive is affected by all three cancellations listed above.

9. If the product is cancelled, what are the associated chargebacks?

See below for appropriate chargebacks.

Policy Cancellation Fee Disclaimer			
	Applicable States	Full Chargeback Details	Prorated Chargeback Details
	All States	Please see Secure One Terms & Conditions for State specific chargebacks.	Please see Secure One Terms & Conditions for State specific chargebacks.

10. Where is this product available?

Secure One is available in the following 34 markets: Arkansas, Colorado, Delaware, Idaho, Indiana, Kansas, Kentucky, Maine, Massachusetts, Michigan, Missouri, Montana, New Hampshire, New Jersey, New Mexico, North Dakota, Rhode Island, South Dakota, Tennessee, Vermont, Wyoming, California, Georgia, Texas, Louisiana, Oklahoma, North Carolina, South Carolina, Florida, Illinois, Arizona, Pennsylvania, West Virginia, New York, Maryland & Ohio.

11. What documents are needed at time of funding?

The only documents required at time of funding are a completely filled out Secure One's Service Contract form and a declaration contract. It requires the customer signature.

12. What does it cover?

Powertrain Type	Description of Coverage
Engine	(Limited to all lubricated parts, excluding valve seals)
External	(Intake manifold, Harmonic balancer, the engine block, engine head(s), cylinder barrels, and rotors housing.) If damage is caused by or resulted from the failure of an internally lubricated part or manufacture's defect.
Diesel Engine	Limited to all internal and external part as listed above in the engine section.
Rotary Engine	Rotor, Eccentric shaft, eccentric shaft bearings, all internal and external parts as listed above in engine section
Turbo/Super Charger	Internal parts, vanes, shaft and shaft bearings, the housing if damage is caused by or resulted from the failure of an internally lubricated part or a manufacturer's defect.
Transmission	All interlay lubricated parts contained within the transmission case. External: Torque converter, vacuum modulator, the transmission case, if damaged is caused by or resulted from the failure of an internally lubricated part or a manufacturer's defect.
Transfer Unit – 4X4	All internally lubricated parts contained within the transfer case, the transfer case, if damage is caused by or resulted from the failure of an internally lubricated part or a manufacturer's defect.

Advantage Type	Description of Coverage
Powertrain	All Powertrain coverage, as listed above plus;
Power Steering Group	Steering gear box, pump assembly, rack and pinion, pitman arm, idler arm, tie rod, control valves, and intermediate shafts.
Air Conditioning Group	Compressor, condenser, evaporator, a/c clutch & coil, expansion valve, receiver drier, blower motor, and heater control valve.
Electrical Group	Alternator, starter motor, front and rear wiper motors, voltage regulator, distributor, solenoids, electronic fuel injectors, throttle position sensor, front oxygen sensor, crankshaft position sensor, camshaft position sensor, fuel pressure sensor, electronic ignition module, ignition coils, power window motors/regulators, power mirror motors, power seat motors, 4WD encoder motor, power lock actuators, and the following manually operated switches: window switch, seat adjuster switch, headlight switch, turn signal switch, door lock switch, wiper switch, ignition switch.

13. Who pays for repairs?

Liability of covered repairs applies to Marathon Administrative Co., Inc. or AUL, Corp., depending on your state. Please refer to your Secure One contract that was printed in the print pack.

14. What's the deductible?

Customer is subject to a \$100 if unit is repaired at originating dealership.

15. Can a claim be filed immediately?

No! There is a 15-day waiting period. This means, no claims or roadside assistance will be paid on any claims or failures that occur within the first 15 days from the sale date of the service contract.

16. Does my Service Contract cover towing?

Yes, Secure One provides a \$100 towing reimbursement per occurrence for charges associated with an authorized repair.

17. What does this Service Contract cover?

POWER TRAIN COVERAGE

Engine: Crankshaft and bearings, oil pump, internal timing gears, timing chain, camshaft, camshaft bearings, valve lifters, rocker arm assemblies and push rods, pistons and rings, wrist pins, cylinders, connecting rods, distributor drive gear, all internal components of engine block and cylinder heads, if damage is caused by mechanical failure Of an internally lubricated part. Gaskets and external seals will be covered if their replacement is necessary to complete an otherwise authorized repair. Cracked engine block, cylinder heads, and piston cylinders are not covered. Broken crankshaft is covered if break is caused by either bearings or piston failure. Valve guides are covered only when guide sleeves have not slipped below original Position.

Transmission/Transaxle: The internal components of the automatic transmission or manual transmission. Drive chain gears, carrier bearings, and internal transaxle seal. The manual transmission case and automatic transmission case and torque converter, transfer case, drive gears, forks, bearing thrust washer, bushing, washer, and housing are covered, if damaged by the failure of internally lubricated parts.

Differential Assembly Components (2 & 4-wheel drive): (Front & rear) differential housing including pinion bearings, side carrier bearings, ring and pinion gears, carrier assembly, washers, axles and axle bearings (internal components).

Cooling System: Water pump, thermostat, mixture control valve, overflow reservoir, radiator cap.

Fuel System: Fuel pump, pressure regulator, fuel injector, fuel cap.

ADVANTAGE COVERAGE

All POWERTRAIN COVERAGE as listed above, plus:

A. **Power Steering Group:** Steering gear box, pump assembly, rack and pinion, pitman arm, idler arm, tie rod, control valves, and intermediate shafts.

B. **Air Conditioning Group:** Compressor, condenser, evaporator, a/c clutch & coil, expansion valve, receiver drier, blower motor, and heater control valve.

C. **Electrical Group:** Alternator, starter motor, front and rear wiper motors, voltage regulator, distributor, solenoids, electronic fuel injectors, throttle position sensor, front oxygen sensor, crankshaft position sensor, camshaft position sensor, fuel pressure sensor, electronic ignition module, ignition coils, power window motors/regulators, power mirror motors, power seat motors, 4WD encoder motor, power lock actuators, and the following manually operated switches: window switch, seat adjuster switch, headlight switch, turn signal switch, door lock switch, wiper switch, ignition switch.

1-Ton: Payload Capacity: Classification coverage for pickup trucks and sport utility vehicles. Manufacturer payload capacity covers vehicles less than or equal to the maximum allowed 1-Ton.

Turbo/Supercharger: If YOUR VEHICLE is equipped with a Turbo Charger/Supercharger, this surcharge must be selected on the Declaration Page. The following benefits are provided to YOU: All internally lubricated parts due to mechanical failure.

4WD/AWD: Drivetrain Type: Coverage for vehicles with a drivetrain that allows all four wheels to receive torque from the engine. This drivetrain type may be a part-time or full-time system which uses multiple differential housings. Please refer to Section VIII.

“COVERAGES –WHAT THIS CONTRACT COVERS” for more details regarding the specific differential assembly components.

18. What does this Service Contract not cover?

ANY REPAIR OR REPLACEMENT MADE WITHOUT PRIOR AUTHORIZATION FROM THE ADMINISTRATOR.

- I. Repairs or replacements not authorized in advance by the ADMINISTRATOR, except for repairs that qualify as Emergency Repairs as described in SECTION 3 HOW TO OBTAIN REPAIRS.
- II. Repairs or replacements of components of the COVERED VEHICLE that were not operating properly in accordance with manufacturer's specifications at the time of sale of this Vehicle Service Contract.
- III. Any mechanical breakdown or FAILURE that occurs to or results from non-standard (any component not installed by the original manufacturer) or high-performance parts, alternate fuels, any mechanical or electrical alterations made to the COVERED VEHICLE including, but not limited to, the use of oversized tires, mismatched tire sizes according to manufacturer's guidelines, installation of header pipes, lift kits, or snow plow equipment or fittings.
- IV. Any part, repair, or replacement thereof while covered by insurance, a manufacturer's warranty, recall program, factory service bulletins, special policy, certified program or dealer warranty.
- V. Any COVERED VEHICLE if the odometer has been tampered with, altered, disconnected (excluding during maintenance or repair) or not maintained in working order, causing it to not record actual mileage driven.
- VI. Any mechanical breakdown or FAILURE caused by (a) failure to service the COVERED VEHICLE as recommended by the manufacturer; (b) overheating, regardless of the cause of overheating or resulting from contamination or inadequate amounts of coolant, lubricants, or fluids; (c) continued operation of YOUR COVERED VEHICLE or failure to use reasonable means to protect YOUR COVERED VEHICLE from further damage after a FAILURE occurs; (d) sludge, rust, residue, or corrosion; (e) lack or loss of oil or lubricant, or poor quality lubricant or fluids; or (f) OWNER OR DRIVER NEGLIGENCE OR MISUSE, WHICH SHALL INCLUDE OPERATION OF THE VEHICLE AFTER THE FAILURE OF ANY PART, THE NORMAL OPERATION OF WHICH IS REQUIRED TO MAINTAIN A SAFE ENGINE OPERATING TEMPERATURE. AN UNSAFE ENGINE OPERATING TEMPERATURE IS INDICATED BY GAUGES, WARNING LIGHTS, OR AUDIBLE WARNING SOUNDS.
- VII. Any vehicle used for any form of competitive driving, racing or abusive driving.
- VIII. Any COVERED VEHICLE used for pulling a trailer with a gross vehicle weight in excess of 1,500 pounds unless the vehicle is equipped as recommended by the manufacturer.
- IX. The following, unless required in connection with repairs or replacements covered hereunder: adjustments, wheel or suspension alignments, wheel balancing, engine tune-ups, grinding valves, refrigerants, reprogramming.
- X. Phones, Wireless Transmitting Devices, Television/VCR, DVD Players and LCD Screens (except as described in this Vehicle Service Contract), Satellite Radio, Electronic Device Software.
- XI. Commercial use including, but not limited to, public hire, rental, taxi, or livery, and vehicles with non-standard equipment installed specifically to facilitate commercial use.
- XII. During the period covered by this Vehicle Service Contract, it may become necessary to: (a) replace spark/glow plugs, cap and rotors, points, fuses, wiper blades, PCV valves, emission components, fly wheels, flex plates, clutch assembly and hydraulics, brake and clutch linings, pressure plate, throw-out and pilot bearings, hoses, molded rubber or rubber like items, filters, glass and glass lenses, windows, any component whose only purpose is for illumination, such as but not limited to: sealed beams, high intensity discharge (h.i.d. or xenon) bulbs, h.i.d. headlamp assemblies, ballasts, h.i.l.e.d. cooling systems, l.e.d. assemblies, light bulbs, lenses, wheels, tires, trim, moldings, bright metal, upholstery, paint, exhaust system, brake rotors and drums, batteries, carburetor; (b) adjustments to carburetor, throttle body assembly, ignition, transmission bands, belts or clutch system; (c) clean fuel and cooling systems, or remove sludge or carbon deposits; (d) add oil, coolant, fluids, lubricants, greases, or refrigerants. Costs for these services and parts are not covered by this Vehicle Service Contract, regardless of the cause of failure.
- XIII. Storage charges, shop supplies, and materials charge; diagnostic procedures not in the flat rate time to repair the covered component.

- XIV. Losses resulting from delays or failures caused by acts of God, accidental loss or damage, collision or upset, falling missiles or objects, fire, theft, larceny, explosion, lightning, earthquake, windstorm, hail, water, flood, freezing, malicious mischief, vandalism, war, riot or civil commotion, labor strikes, or other causes beyond the control of the ADMINISTRATOR.
- XV. Incidental or consequential damages, such as loss of time, inconvenience or loss of use of the COVERED VEHICLE or injury or death to any persons.
- XVI. A part or component that a repair facility may recommend replacing but which has not FAILED.
- XVII. Maintenance services and parts described in the Manufacturer's Maintenance Schedule for the COVERED VEHICLE.
- XVIII. Rust damage or body repair, convertible or vinyl tops, air and water leaks, wind noise, weather strips, squeaks, and rattles.
- XIX. Repairs or replacements made outside the United States or Canada.
- XX. Repairs to correct loss of compression or oil consumption related to burnt or carbonized piston rings or valve components.
- XXI. Mechanical breakdown caused by ruptured or damaged constant velocity boots.
- XXII. Damage to a covered part resulting from a mechanical breakdown or FAILURE of a non-covered part, or from faulty or negligent repairs, or installation of defective parts.
- XXIII. Damages for bad faith, punitive or exemplary damages, property damage (except as specifically stated in this Vehicle Service Contract), and attorney fees.
- XXIV. Any vehicle not originally manufactured to U.S. specifications or with restricted titles, commonly known as a grey market vehicle; salvaged vehicles, factory buybacks, assembled, dismantled, scrap, fire, flood, physical damage, saltwater, frame change, motor change, body exchange, junk or parts only.
- XXV. Limit of Liability (per repair visit)-The COST of repairs in excess of the approved COST to correct any FAILURE using the approved retail labor time from a nationally recognized labor time guide (i.e. Motors Guide, All-Data), less any DEDUCTIBLE. Parts replacement costs shall not exceed the Manufacturer's suggested retail price. In no event shall OUR liability exceed either of the following amounts: the approved COST necessary to correct the actual cause of FAILURE or the Actual Cash Value of the vehicle immediately prior to the FAILURE.
- XXVI. Limit of Liability (Aggregate)-The aggregate total of all repairs and benefits paid or payable while this Vehicle Service Contract is in force shall not exceed the NADA actual cash value of the COVERED VEHICLE at time of current repair, or five thousand dollars (\$5000.00), whichever is greater.
- XXVII. Authorized covered repairs that have not been submitted to the ADMINISTRATOR within one hundred eighty (180) days from date of completed repairs.
- XXVIII. Mechanical breakdown caused by or due to the failure of nuts, bolts, or fasteners (internal and/or external).
- XXIX. Parts not expressly listed in SECTION 7. WHAT IS COVERED BY THIS VEHICLE SERVICE CONTRACT, are not covered.
- XXX. Failure occurring within the first fifteen (15) Days and one thousand (1000) Miles after the Service Contract Purchase Date.

Note: Please refer to Section VII (Exclusions) in the Marathon Contract or Section 8 (What Is Not Covered) of the Secure One Powered by AUL Service Contract for full details.

16. Can I transfer my Service Contract to another car?

This contract is not transferable.

17. Do all vehicles qualify?

a. No. See exclusions below:

Vehicle Type	Description of Vehicle
Specialty Use Vehicles	Vehicles over 1-ton classification, taxis, buses, and city and state-owned vehicles; vehicles used for commercial purposes, racing competition, time trials or rallies; vehicles modified from manufacturer's specifications by YOU or with YOUR knowledge.

Modified Vehicles	Any alterations known by YOU which have been made to your vehicle, or you are using or have used your vehicle in a manner which is not recommended by the manufacturer, including the failure of any custom or add-on part.
Salvage Vehicle	Any vehicle that has been assigned a salvage title as a result of flood or fire damage.
Miscellaneous	Any vehicle not expressly listed on the current CONTRACT rate card or classification list: Vehicles with True Mileage Unknown (TMU); vehicles not purchased/authorized through a licensed authorized agent; and vehicles purchased by a minor.

Note: Refer to Section VIII, Subsection #8 in the Secure One Program TERMS & CONDITIONS for full details.

b. Exclusion list is as follows:

Exclusions	Vehicle Make & Model
Excluded Vehicles	<i>Acura-NSX; Audi-All S series; BMW-All M series, all 600 series and above, Alpina; Chevrolet-Corvette Z06/ZR1, SSR; Dodge-Viper; Ford-Mustang Cobra/Saleen/Shelby, Transit; Hummer-H1; Infiniti-M56; Jaguar-All models with 10 and 12 cylinders, All turbo/supercharged models; Land Rover-All models ; Lexus-IS F; Mazda-RX7, RX; Mercedes-All AMG models, G Series and SLR; Mitsubishi-3000GT, Nissan-GT-R, 300ZX; Plymouth-Prowler, Porsche-All models; Saab-9000;</i>
Other Excluded Vehicles	All Modified Vehicles; All 10 & 12 Cylinder Vehicles, Over One Ton Vehicles and All Exotic Editions

18. What is the sign-up process?

Florida needs to send copy license to sell service contracts to secureone@westlakefinancial.com to sell Secure One. All other states do not have to sign-up to sell Secure One.

19. Who is the administrator of this service contract?

Secure One is administered by Marathon Administrative Co. or AUL, Corp. It depends on the state. Please refer to you Secure One contract for details.