

# Vehicle Service Agreement

## Frequently Asked Questions

**What age and/or mileage of vehicles are eligible for the New Vehicle Service Plan?** – Current model year plus 5 previous model years up to 36,000 miles.

**What age and/or mileage of vehicles are eligible for the Pre-Owned Vehicle Service Plan?** – Current model year plus 10 previous model years up to 100,000 miles.

**How long after I purchase a new vehicle do I have to write the service agreement?**

The New Vehicle Program may be written for newer cars that are current model year plus 5 previous model years. The odometer must have less than 36,000 miles at the date you buy the program.

**How long after I purchase a used vehicle do I have to buy the service agreement?**

The service agreement on used cars needs to be written immediately after purchase.

**What if I didn't purchase the vehicle from a dealership but rather from a private party? Can I still buy a service agreement?**

No. The used vehicle needs to be purchased from a dealer to qualify for the program.

**Will new parts be used to repair my vehicle?**

Replacement of any part may be made with new parts, remanufactured parts, non-original manufacturer's parts, or with parts of like kind and quality at the time of breakdown. Keep in mind, any work done is guaranteed, therefore quality work and quality parts will be used.

**Are cuts or tears to upholstery covered?**

No. Interior items are not covered such as buttons, carpet, dash pad, door and window handles, knobs, rearview mirror, trim and upholstery are not covered.

**What is the difference between a Pre-Owned Vehicle and a New Vehicle?**

New Vehicle coverage is the same as new car coverage (exclusionary coverage). Pre-owned coverage is stated component, which is named peril.

**Do all the plans include Roadside Assistance? Is there any additional charge?**

Yes, Roadside Assistance is automatically included in the price of all plans offered and provides coverage for the full term of the contract. It covers towing and other emergency needs such as emergency gasoline, fluids, flat tire assistance, lock out and battery jumpstart. All services are available with one toll-free number.

**Are the prices for the VSA plan competitive with the dealership prices?**

Yes! The price of our VSA contract is very competitive with those typically offered by dealers.

**What if I already purchased the warranty through the dealership and want to cancel the coverage and purchase the plan offered here?**

We do not suggest that you cancel coverage already purchased from the dealer. If you like our coverage better and insist on changing, you may make the judgement. Keep in mind that most warranties purchased from a dealer are included in your finance plan. If the warranty is cancelled you will not receive a refund, rather the loan amount will be reduced at the end of the term.

**What if I sell the car? Can the warranty be transferred to the new owner of the vehicle?**

Yes, the plan can be transferred to the new owner with a \$50 transfer fee.

**What kinds of payment options are available?**



# **Vehicle Service Agreement Frequently Asked Questions**

We can accept cash, checks, and money orders, VISA or MasterCard. We also have financing available through Heritage that is interest free.

## **Who do I call if I have any questions about the program?**

Please feel free to contact your current independent agent or you may call Sublimity Insurance Company directly at 1-800-424-2491.

## **How can I be sure the company's financially stable?**

This plan is backed by American Reinsurance Company, one of the world's strongest reinsurance companies, with an AM Best rating of A ++ (Superior).

