

VEHICLE SERVICE PROTECTION

Buying a new car?

Facts every
automobile
owner should
know:

- The average person drives 15,000 miles per year, dropping most owners out of factory warranty within **2.5 years**.
- The average buyer will own a new vehicle for seven years exposing the owner to **significant repair costs for 4.5 years**.

Now, you can get **extended protection** for your new or pre-owned vehicle. Capital Care is the choice for coverage, flexibility, and value **with a selection of program levels** designed to fit any vehicle or budget.

Capital Care is a fully insured product backed by more than 50 years of dependability. Whether a customer needs repairs to their car, is in need of roadside assistance, or needs general information regarding their coverage, we're there with the expertise to solve any problem quickly. All claims associates are experts in the field and have decades of experience in automotive claims and repair. With our state-of-the-art call center and national coverage, immediate response to every customer need is guaranteed.

New Vehicle Protection
Lease Vehicle Protection
Pre-Owned Vehicle Protection
Substitute Transportation
Trip Interruption Intervention
100% Insured
50 Years of Dependability
National Coverage
State-of-the-Art Call Center



CAPITAL CARE

Customer Service	800.871.0467
Claims	800.871.0467

Service Protection backed by Lyndon Property Insurance Company, a Protective Company.
For inquiries please contact:



ROYAL

Royal Administration Services, Inc.
51 Mill Street
Hanover, MA 02339
PH 800.871.0467
FAX 781.261.2522
www.royaladmin.com
Florida License #60109

This brochure is not a contract. Be sure to read a specimen service contract for precise coverage information, exclusions, terms and conditions.

CC1801 Rev 7/07



CAPITAL CARE



VEHICLE SERVICE PROTECTION

SILVER

Pre-Owned Vehicles Only Coverage includes:

Engine

All internally lubricated parts contained within the engine block, cylinder head(s) or rotary engine housing(s); oil pump, timing belt or chain, timing gears and timing tensioners; water pump. Engine block, cylinder head(s), cylinder barrels.

Automatic/Standard Transmission and Transfer Case

All internally lubricated parts contained within the transmission case, torque converter case or transfer case. Transmission case, torque converter case, transfer case and external cover(s) and pan(s) if damaged by the failure of an internally lubricated part. Coverage is not afforded for standard transmission clutch assemblies, or any of their component parts.

Front and Rear Drive Axle

All internally lubricated parts contained within the drive axle housings. Drive axle housings if damaged by the failure of an internally lubricated part. Drive shaft(s); hub assembly and bearing(s); constant velocity joints; universal joints.

Front and Rear Suspension

Upper and lower control arms, shafts and bearings or bushings; upper and lower ball joints; king pins and bushings; spindle and spindle support; MacPherson struts; torsion bars and bushings; wheel bearings; leaf springs, shackles and bushings; coil springs; stabilizer bar, linkage and bushings.

Brakes

Master cylinder; vacuum assist booster; hydraulic lines and fittings; wheel cylinders; calipers; (excluding all ABS brake components).

Steering

Power steering pump; steering box; rack and pinion.

Air Conditioning

Compressor; condenser; compressor clutch, field coil and clutch pulley; idler pulley and bearing; evaporator; blower motor and fan.

Fuel

Mechanical and electrical fuel pumps; diesel vacuum assist booster pump.

Electrical

Alternator; voltage regulator; starter motor; starter motor solenoid.

Taxes and Fluids

Will be covered when required in conjunction with a covered repair.

Seals and Gaskets Optional - For the components listed above.

GOLD

Includes component covered under Silver, AND:

Engine

Harmonic balancer, flywheel; intake and exhaust manifolds; engine mounts; valve covers; oil pan, seals and gaskets., timing belt or chain cover, dipstick and dipstick tube.

Automatic/Standard Transmission and Transfer Case

Transmission mount(s), vacuum modulator, filler tube and dipstick; flex plate; internal electronic control unit; overdrive unit; seals and gaskets. Coverage is not afforded for standard transmission clutch assemblies or any of their component parts.

Front and Rear Drive Axle

Seals and gaskets.

Front and Rear Suspension

Compressor; seals and gaskets.

Steering

Steering shaft and couplings; idler arm; tie rods, tie rod ends; pitman arm; center and drag link; cooler and cooler lines, pressure control valve; seals and gaskets.

Brakes

Pressure-differential, metering, proportional and combination valves; brake pedal assembly; parking brake lever (excluding all ABS brake components).

Electrical

Front and rear window wiper motor; windshield wiper delay module; washer pumps, power antenna motor; distributor; dash and engine main wiring harness; spark control sensor; electronic ignition module; turn signal switch; horn switch and horns; rear window defogger; power trunk motor, trunk release switch and trunk release solenoid, headlamp switch, manually operated switches for the above listed components.

Air Conditioning

Receiver-dryer/accumulator; air ducts; expansion valve/orifice tube; suction throttling/POA valve and tube; air conditioning control panel and control module; seals and gaskets.

Cooling

Radiator, radiator brackets; fan, fan clutch; electric fan motor; fan relay; fan shroud; idler pulley/belt tensioner and bearing; coolant recovery tank.

Interior and Exterior

Hood/trunk/hatch hinges, latches, gas cylinders and springs; door handles and hinges; seat tracks; glove box lock; ash tray assembly; shift lever.

Fuel

Fuel injector pump; fuel distributor; fuel lines and fittings; fuel pressure regulator; fuel injectors; fuel tank; fuel injection sensors and air flow sensors; electronic fuel injection computer control module; seals and gaskets.

Turbocharger/Supercharger

Turbocharger/Supercharger housings and all internal parts; waste gate; intercooler. Seals and gaskets.

GOLD PLUS

Includes component covered under Silver and Gold, AND:

Safety Coverage

ABS brake systems and electronics, hydraulic control unit; all safety air bags and sensors; seat belt fasteners, seat belt/restraint system motor and servo; retractable child seats; door locks; child safe door locks; automatic and central door locking systems, window disabling system; traction control systems; electronic modulated suspension; bumper absorbers; automatic roll bar system and manually operated switches for all the parts listed under "Safety Coverage".

Security Coverage

Illuminated keyless entry; remote and electronic entrance device; factory installed anti-theft devices; map lights and compartment lighting; factory installed ignition fault device; all manually operated switches for all the parts listed under "Security Coverage".

Value Coverage

Steering – Centering lock spring and phase control, tilt/ telescoping steering assembly, steering dampener; four wheel steering output shaft/ rod, variable assist power steering computer. Electrical – Electronic level control module; height sensor; electronic (L.E.D.) driver display and control module; front and rear washer pumps; retractable headlamp motors and manually operated switches for all the parts listed under "Value Coverage".

Convenience Coverage

Speed/Cruise Control module and servo; temperature control programmer; convertible top motor; sunroof motor; power seat computer; computer dash circuit boards and dash gauges; computer dash module; power window motors; power mirror motor; rear compartment air conditioning control panel; automatic day/night mirrors; heated seats; illuminated visor vanity; trip odometer; engine block heater; thermometer, manually operated switches for all the above parts listed under "Convenience Coverage".

CONVERSION VAN OPTIONAL COVERAGE (Gold or Gold Plus Level Coverage Plans Only) If this option is selected, then the following additional coverages shall be included if the vehicle covered herein is a CONVERSION VAN.

Secondary Air Conditioning

Condenser; evaporator; expansion valve/orifice tube; receiver dryer/accumulator; blower motor and fan; air conditioning control panel and control unit.

Electical

Power converter and inverter; monitor panel; dual battery paralleling switch; power captain's chair and bench seat motors, transmission and track; interior courtesy lights.

Freshwater

Water pump; compressor; water tank; water lines; traps; fittings; faucet; sink.

Entertainment

Television; VCR; video game player, CD player.

Range and Oven

Microwave oven; burner assembly; thermostat; thermocouple; burner valves; power hood; P.C. board.

L.P. Gas

Regulators; gas bottles (except valves and gauges); mounting brackets; pigtails; L. P. lines and fittings.

Refrigerator

Thermostat; thermocouple; 3-way cooling unit; burner assembly; ignitor; P. C. board.

Water Heater

Burner assembly; tank; thermostat; thermocouple; gas valve; electronic ignition assembly; P. C. board.

PLATINUM

Includes component covered under Silver, Gold, Gold Plus, AND:

Platinum coverage provides all the coverage as listed above and also provides coverage for repair/replacement of ALL original equipment factory-installed mechanical and electrical operating parts and assemblies on the covered vehicle except those items under "WHAT IS NOT COVERED and NON COVERED PARTS".

In addition to the coverage of the plan you selected, the following coverages are included:

Alternate Transportation (Rental) AUTOMATIC RENTAL BENEFIT ON ALL COVERED CLAIMS:

In the event of a Mechanical Breakdown of a covered part during the term of this policy, you will be reimbursed for Alternate Transportation expenses (excluding fuel, collision damage waiver and optional insurance charges), for a vehicle rental from a rental agency or dealer on the basis of \$30 per day up to \$180 for each repair visit, and for up to an additional four (4) days when the repairs are delayed due to parts back order and any required inspection thereafter. One-day rental allowed for every 8 hours, or fraction thereof, of mechanical labor performed.

Towing

In the event of a Mechanical Breakdown of a covered part during the term of this policy, you will be reimbursed for reasonable towing expenses incurred up to \$75 per occurrence.

Trip Interruption

In the event of a Mechanical Breakdown of a covered part during the term of this policy, you will be reimbursed up to \$100 per day for up to three (3) days for meals and lodging when the covered breakdown occurs more than 100 miles from your residence. Benefits are per breakdown and you must remain overnight for your lodging and meals between the date of the breakdown and the date the repairs are completed. You must provide to us valid lodging and meal receipts in order to be reimbursed.

Emergency Repair Benefit

In the event your vehicle incurs a covered mechanical breakdown while the Claims Service is closed, you may authorize repairs up to \$350 (See the section on How to Make a Claim).

Direct Claim Payment Benefit

Covered repairs will be paid directly to the repair facility.

Lifetime Deductible Guarantee

In the event you incur a second failure to the same covered part during the lifetime of this policy, you will not be charged a second or any subsequent deductible for the same covered part.

Renewal Benefit

In the event this policy has not expired, and your vehicle is still qualified for coverage, you may have the option to purchase another policy. That policy is subject to the terms, coverages, and deductibles applicable to your vehicle at the time of said purchase. Approval is subject to certain restrictions.

Transfer

This policy, including the renewal benefit shown above, is transferable, one time only, to a private party purchaser (the approved transferee) to whom you sell the vehicle. To transfer you must give to the Administrator, within 30 days of the sale, a copy of the bill of sale, a completed Transfer Form, evidence that you have effected a transfer of the Manufacturer's Warranty (if the manufacturer requires such transfer) and pay a \$55 Transfer Fee. Refund rights do not apply after transfer.

ANY PART NOT LISTED ABOVE IS NOT COVERED