

RESPONSE INDEMNITY COMPANY OF CALIFORNIA

A Stock Company

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Administrative Office: 10151 Deerwood Park Blvd., Bldg. 100, Suite 500, Jacksonville, FL 32256

(800) 888-2738

(Herein called, We)

SCHEDULE OF COVERAGE A

STANDARD COVERAGE

BREAKDOWN COVERAGE

We will pay or reimburse **You** for **Reasonable Costs** to repair or replace any **Breakdown** of a part listed below, provided **You** contact the **Administrator** for authorization prior to any such repair or replacement being made to **Your Vehicle**. Replacement parts may be new, remanufactured, or used parts.

1. **Engine** – (including diesels) Cylinder Block; Cylinder Head(s) and all internal lubricated parts contained within the engine including: Pistons; Piston Rings; Connecting Rod Bearings; Crankshaft; Crankshaft Main Bearings; Camshaft; Camshaft Bearings; Cam Followers; Timing Chain or Belt; Timing Gears; Guides; Timing Chain or Timing Belt Tensioners; Rocker Arms; Rocker Shafts; Rocker Bushings; Cylinder Head Valves; Valve Guides; Valve Lifters; Valve Springs; Valve Seals; Valve Retainers; Valve Seats; Push Rods; Water Pump; Oil Pump and Oil Pump Housing; Harmonic Balancer; Oil Pan; Timing Chain Cover; Intake and Exhaust Manifold; Valve Covers; Engine Mounts; Seals and Gaskets. Rotary Engine Coverage: Rotor Chamber and all internal parts.
2. **Turbocharger/Supercharger (Factory installed only)** – turbocharger/Supercharger housing and all internal parts; Seals and Gaskets.
3. **Transmission (Automatic or Standard)** – Transmission Case and all internal parts plus: Torque Converter, Flywheel/flex Plate; Vacuum Modulator; Electronic Shift Control Unit and Solenoids; Transmission Cooler; Transmission Mounts; Oil Pan; Seals and Gaskets.
4. **Transfer Case** – Transfer Case and all internal parts; Seals and Gaskets.
5. **Drive Axle (Front and Rear)** – Drive Axle Case; all internal parts contained within the Drive Axle; Locking Hubs; Drive Shafts; Center Support Bearings; Universal Joints; Constant Velocity Joints; Axle Bearings; Four-Wheel Drive Actuator; Differential Cover; Seals and Gaskets.
6. **Steering** – All internal parts contained within the Steering Box; Rack and Pinion Gear; Power Steering Pump; Power Steering Hoses; Steering Knuckles; Pitman Arm; Idler Arm; Tie Rod and Tie Rod Ends and Drag Link; Steering Damper; Upper and Lower Steering Column Shafts and couplings including Internal Tilt-Wheel Mechanism; Steering Box and Rack and Pinion Gear Housings; Seals and Gaskets. **Rear Wheel Steering:** Rear Steering Shaft and Couplings; Power Cylinder and Pump; Electronic Control Unit/Solenoid; Phase Control Unit; Stepper Motor; Steering Box' Control Valve; Rack; Tie Rod End; Seals and Gaskets.
7. **Brakes** – Master Cylinder; Power Brake Cylinder; Vacuum Assist Booster; Hydro Boost; Disc Brake Caliper; Wheel Cylinders; Compensating Valve; Brake Hydraulic Lines and Fittings Hydraulic Control Unit; Seals and Gaskets. The following ABS parts are also covered: Electronic Control Module; Wheel Speed Sensors; Hydraulic Pump/Motor Assembly; Pressure Modulator Valve/Isolation Dump Valve, ABS Relays; Accumulator; Seals and Gaskets.
8. **Electrical** – Alternator; Voltage regulator; Starter Motor; Starter Solenoid and Starter Drive; Main Engine Compartment Wiring Harness; ECM/PCM; Electronic Ignition Module; Crank

Angle Sensor; Knock Sensor; Ignition Switch; Ignition Switch Lock Cylinder; Front and Rear Window Wiper Motor and P.C. Board, Washer Pump and Switch; Stop Lamp Switch; Head Lamp Switch; Turn Signal Switch; Heater/A.C. Blower Speed Switch; Manual Heater/A.C. Control Head and Horns; Power Door Motor.

9. **Air conditioner** – Condenser; Compressor; Compressor Clutch Coil and Pulley; Air Conditioning Lines and Hoses; Evaporator; Idler Pulley and Idler Pulley Bearing; High/Low Compressor Cut-off Switch; Expansion Valve; Pressure Cycling Switch; Seals and Gaskets. The following parts are also covered if damaged by a **Covered Part** listed above: Accumulator/Receiver Dryer; Orifice Tube; Oil and Refrigerant; Seals and Gaskets.
10. **Front and Rear Suspension** – Upper and Lower Control Arms: Control Arm Shafts and Bearings or bushings; Upper and Lower Ball Joints; Radius Arm and Bushings; Torsion Bars and Mounts or Bushings; Stabilizer Bars, Links and Bushings: Struts (excluding cartridge inserts); Strut Bearing Mount/Plates; Spindle and Spindle Support; Hub or Wheel Bearings; and Seals and Gaskets. **Variable Dampening Suspension**: Compressor; Control Module; Air Bags; Actuator; Solenoid; Height Sensor; Mode Selector Switch; Seals and Gaskets.

TOWING BENEFIT

In the event of a **Breakdown** covered by this **Policy**, **We** will pay or reimburse **You** for receipted towing expenses up to a maximum of One Hundred Dollars (\$100.00) per occurrence. Any payment shall be for actual towing charges in excess of any applicable reimbursement from the manufacturer or any other towing **Coverage**.

ROAD SERVICE BENEFIT

In the event **Your Vehicle** becomes disabled and requires on-site assistance from a licensed road service facility for **Vehicle** extrication, fuel or fluid delivery, or battery boost/jump, **We** will pay **You** for receipted expenses, excluding the cost of fluids or fuel expense, up to a maximum of one hundred dollars (\$100.00). No **Deductible** will apply to this benefit.

RENTAL BENEFIT

In the event of a **Breakdown** covered by this **Policy**, **We** will pay or reimburse **You** for receipted expense to rent a replacement **Vehicle** from a licensed rental agency. Base **Coverage** is provided up to a maximum of fifty dollars (\$50.00) for every eight (8) labor hours, or portion thereof, for applicable labor time required to complete the repair, for up to five (5) days, and up to a maximum of two hundred fifty dollars (\$250.00) for each repair visit. Included in the above rental benefit is a maximum of four (4) additional days of rental **Coverage** if there is an assembly or inspection delay. No **Deductible** applies to this benefit.

TRIP INTERRUPTION BENEFIT

In the event a **Breakdown** covered by the **Policy** occurs more than one hundred (100) miles from **Your** home and results in a **Licensed Repair Facility** keeping **Your Vehicle** overnight, this **Coverage** pays for receipted motel and restaurant expenses up to one hundred twenty-five dollars (\$125.00) per day and up to a maximum of three (3) days. Total benefit per occurrence of three hundred seventy-five dollars (\$375.00) applies. No **Deductible** will apply to this benefit.

LOST KEY / LOCKOUT BENEFIT

In the event keys for **Your Vehicle** are lost, broken, or accidentally locked in **Your Vehicle**, this benefit pays for receipted expenses up to a maximum of fifty dollars (\$50.00) for locksmith services. No **Deductible** will apply to this benefit.

TIRE COVERAGE BENEFIT

In the event **Your Vehicle's** tire(s) incur(s) damage from a road hazard, **We** will pay or reimburse **You** for expenses for tire repair up to twenty dollars (\$20.00), or if non-repairable, for tire replacement up to a maximum of one hundred dollars (\$100.00) for each tire replacement and up to a maximum aggregate of four hundred dollars (\$400.00) for all tire benefits paid during the term of this **Policy**.

OPTIONAL COVERAGES

If **You** have selected and purchased any of the following Optional **Coverages** as set forth on the **Policy Application**, the following optional **Coverage(s)** is provided.

Non-Covered Part Cause of Loss – In the event a **Breakdown** occurs to a **Covered Part** under this **Policy** due to the failure of a non-covered part, the **Covered Part** will be repaired as an exception to the standard exclusion.

Covered Part Cause of Loss – In the event a **Breakdown** occurs to a non-covered part under this **Policy** due to the failure of a **Covered Part**, the non-covered part will be repaired as an exception to the standard exclusion.

Emissions Coverage – In the event a **Breakdown** occurs due to the failure of an emission component, except for catalytic converters, exhaust systems, and carburetors, under this **Policy**, this option provides **Coverage** as an exception to the standard exclusion.

Light Business Use – In the event a **Breakdown** occurs as a result of delivery, route-work, service or repair work not involving regular multiple drivers, or weight or towing in excess of manufacturer's recommendations, **Breakdown Coverage** is provided as an exception to the standard exclusion.