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## Eligibility & Classification Guide

### New Vehicle Eligibility

- **Maximum Plan** – The vehicle must have one (1) month AND 1,000 miles remaining in the applicable manufacturer's basic factory warranty. If the original start date of the basic manufacturer's warranty cannot be determined, July 1<sup>st</sup> of the model year will be used for underwriting purposes.
  - **Maximum WRAP Plan** – The length of coverage cannot exceed the manufacturer's drive train warranty.
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### Pre-Owned Vehicle Plan Eligibility

- **Maximum Plan** – Eligible vehicles must have less than 75,000 miles and not older than 9 model years.
- **Standard Plan** – Eligible vehicles must have less than 95,000 miles and not older than 9 model years. Terms available will be based on mileage at the time of contract purchase.
- **Powertrain and Powertrain Plus Plan** – Eligible vehicles must have less than 115,000 miles and not older than 9 model years. Terms available will be based on mileage at the time of contract purchase.

*Contract must be purchased on date of sale of vehicle.*

*January 1<sup>st</sup> is the anniversary date for determining model year eligibility.*

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### Surcharges for Optional Coverage

- **Installment Payment Surcharges:**
    - 15 Months = \$100
    - 18 Months = \$125
  - **Disappearing Deductible \$100-\$0**
    - New Vehicle Plans = \$42
    - Used Vehicle Plans = \$125
  - **Conversion Van Package = \$225 (New Vehicles Only)**
  - **"Light Duty" Commercial Use = \$250 (New Vehicles Only)** - Eligible use may include vehicles driven for Farm/Ranch operations, Flag/Convoy operations (not used for towing), School Driver Education Training (excludes add on equipment for instructor), Catering/Floral Service, Lawn/Landscape Service, Passenger Shuttle, Dealer Service Vehicles and Mall/Business Security Patrol.
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### Vehicles Excluded From Coverage

- Vehicles not listed in the Classification Guide.
- Trucks larger than one ton.
- Vans larger than 1 ton.
- "Gray Market" vehicles.
- Vehicles with modifications not recommended by the manufacturer including, but not limited to, use of oversized tires, header pipes, or any removal of emission control equipment.
- Chassis cabs and cutaways, stripped chassis, incomplete vehicles and flexible fuel vehicles.
- Vehicles used for the following purposes: Rental; Taxi; Delivery; Limousine Service; Towing or Road repairs; Construction; Job Site Activities; Hauling; Police or Emergency Service; Principally Off-Road use; Racing or Competitive Driving; Service or Repair (does not apply to certain "light duty" commercial vehicles if the surcharge is elected and paid for at the time of contract purchase).
- Vehicles that have been modified for high performance or with-non-factory equipment.
- Vehicles that are or have ever been declared a total loss or salvaged.