



# Your Product Guide

# Congratulations on your new car!

We hope you're satisfied with your purchase and ready to get on the road. This guide covers the products available for purchase from SilverRock.\*

Visit **[SilverRockHelp.com](https://SilverRockHelp.com)** through your mobile device to locate a repair facility or text message a live representative.



\*Refer to applicable contract for full details and availability on all programs as they are based on your state and what you purchased.

# Product breakdown

30 Days      3 Years      5 Years      Full Term

## 30-Day Limited Warranty

Pages 3-4



## DRIVECARE<sup>®</sup> Protection Plan

Pages 5-12 3 & 5 Year Coverage



## GAP Coverage\*

Pages 13-14



## LoJack Go Theft Protection

Pages 15-16



\*As long as your loan amount exceeds your vehicle value. See page 13-14 for GAP Coverage details.

# Your car includes a 30-Day or 1,500 Mile Limited Warranty<sup>1</sup>

## **\$0 Deductible**

If you visit an in-network repair facility within the Limited Warranty period, you don't pay a deductible! Out-of-network repair facilities are \$350 per visit.<sup>2</sup>

## **Car Rental**

While your car is being worked on for covered repairs, we will reimburse you for a rental car per the terms of your contract. Refer to applicable contract for limitations and details.

## **Towing Services**

If your car needs to be towed, you may be reimbursed up to \$75 per service call for covered repairs. We recommend having it towed to an in-network facility!

<sup>1</sup> For vehicles sold in New Jersey or Bucks County, Pennsylvania with less than 100,000 miles the coverage remains the same with the following exceptions: 24,000 miles or less, the warranty is 90 days or 3,000 miles, whichever comes first. 24,001 to 60,000, the warranty is 60 days or 2,000 miles, whichever comes first. 60,001 to 100,000, the warranty is 30 days or 1,000 miles, whichever comes first. (We will honor our 1,500 miles.) For vehicles sold in Minnesota with less than 36,000 miles, the warranty is 60 days or 2,500 miles, whichever comes first. For 36,000 miles or more, the warranty is 30 days or 1,500 miles, whichever comes first. <sup>2</sup> Please see contract for state specific deductibles.



## What's Covered

Repairs for most major mechanical issue are covered for the first 30 days or 1,500 miles (whichever comes first) of owning your car.<sup>1</sup>



## What's Not Covered

 Including but not limited to:

Aftermarket Accessories

Interior Cosmetics

Body Panels

Paint

Corrosion

Physical Damage

Exterior Cosmetics

Road Hazard

Glass

Recommended Maintenance<sup>2</sup>

<sup>1</sup> For vehicles sold in New Jersey or Bucks County, Pennsylvania with less than 100,000 miles the coverage remains the same with the following exceptions: 24,000 miles or less, the warranty is 90 days or 3,000 miles, whichever comes first. 24,001 to 60,000, the warranty is 60 days or 2,000 miles, whichever comes first. 60,001 to 100,000, the warranty is 30 days or 1,000 miles, whichever comes first. (We will honor our 1,500 miles.) For vehicles sold in Minnesota with less than 36,000 miles, the warranty is 60 days or 2,500 miles, whichever comes first. For 36,000 miles or more, the warranty is 30 days or 1,500 miles, whichever comes first. <sup>2</sup>Mechanical repairs without a verified failure such as preventative maintenance or mileage recommended services are not covered. Please check with us about any remaining manufacturer's warranty.

# The DriveCare Protection Plan covers you for **up to 5 years or 50,000 miles**

The **DriveCare Protection Plan** is an optional vehicle service plan available for purchase. This plan gives your car an impressive amount of mechanical coverage for up to an additional 5 years!

Refer to the glossary in this guide  
for more information.\*



\*See applicable vehicle service plan for full terms and conditions.

## **\$100 Deductible**

You will only pay a \$100 deductible when you visit an in-network facility. Out-of-network facilities will have a \$350 deductible per visit.

## **Manufacturer's Warranty**

With the purchase of DriveCare, coverage begins as soon as you purchase your car! If your car still has a manufacturer's warranty, that warranty applies whether you purchase DriveCare or not. If you need a repair that's not first covered by your manufacturer's warranty but is covered by DriveCare, you're all set.

## **Car Rental**

If you purchased DriveCare, your car rental reimbursement continues past the first 30 days! Refer to applicable contract for limitations and details.

## **Towing Services**

With DriveCare your towing reimbursement benefit also carries over! You may be reimbursed up to \$75 per service call on covered repairs.

# DRIVECARE®

## What's covered\*<sup>1</sup>

### 3 Year/36,000 Mile

#### Climate Control

A/C Compressor and Clutch, Condensor, Evaporator

#### Engine Cooling

Water Pump, Radiator, Cooling Fan Motor

#### Steering

Electric Steering Motor, Power Steering

### 5 Year/50,000 Mile

#### Drive Axles

Differential, Drive Shafts, Wheel/Hub Bearings

#### Engine

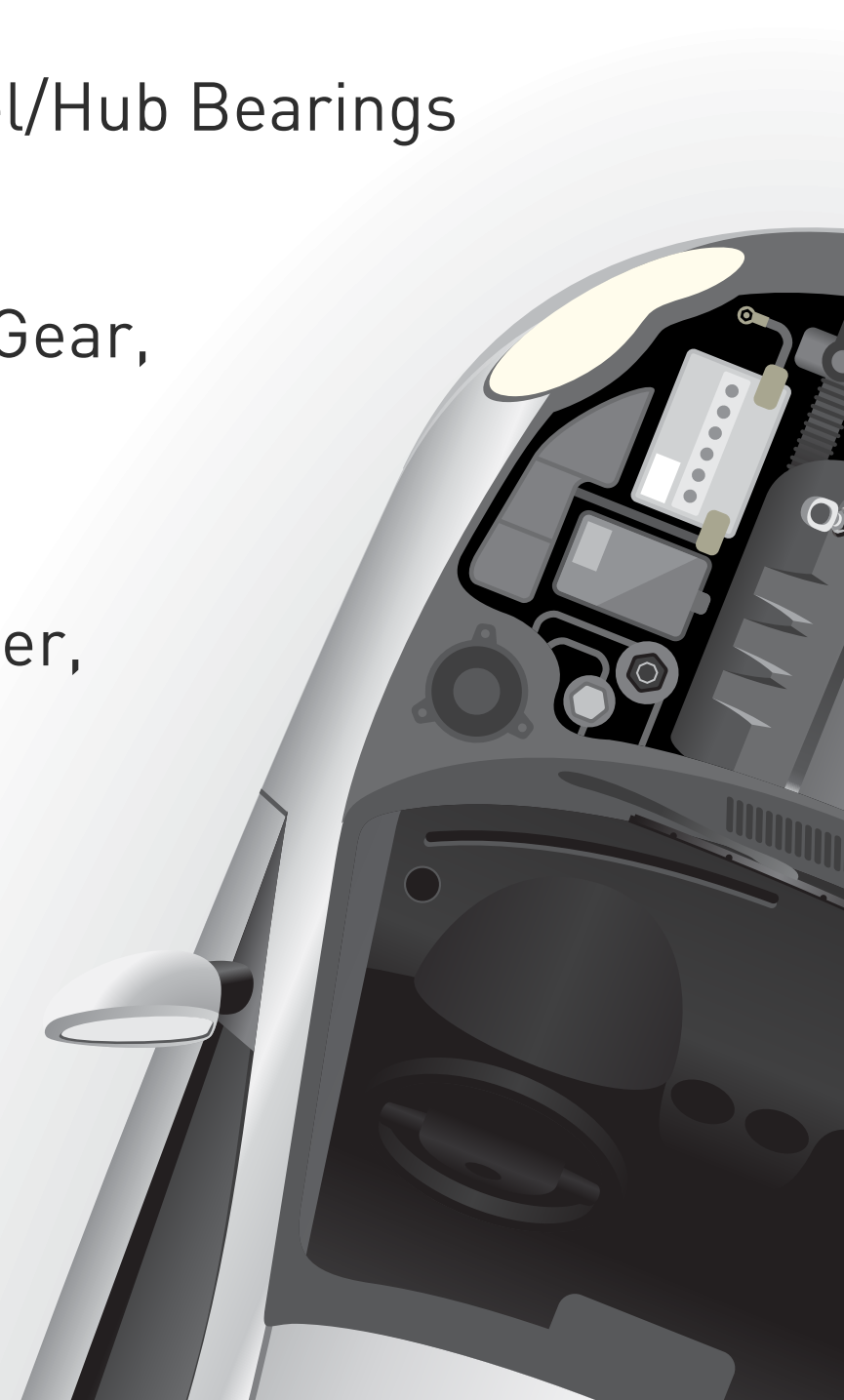
Cylinder Block/Heads, Timing Gear, Alternator

#### Transmission

Transfer Case, Torque Converter, Valve Body, Solenoids

\*Replacement parts can be of like kind and quality and may include the use of new, re-manufactured or used parts.

<sup>1</sup>This protection plan does not include all vehicle components. Please refer to the Glossary for more information and to the applicable contract for a full list of terms, conditions and coverages.



# DRIVECARE<sup>®</sup>

## What's not covered<sup>1</sup>



### Routine Maintenance

All routine and preventative maintenance needed for your car (i.e. oil changes). Be sure to keep all maintenance records and receipts.<sup>2</sup>



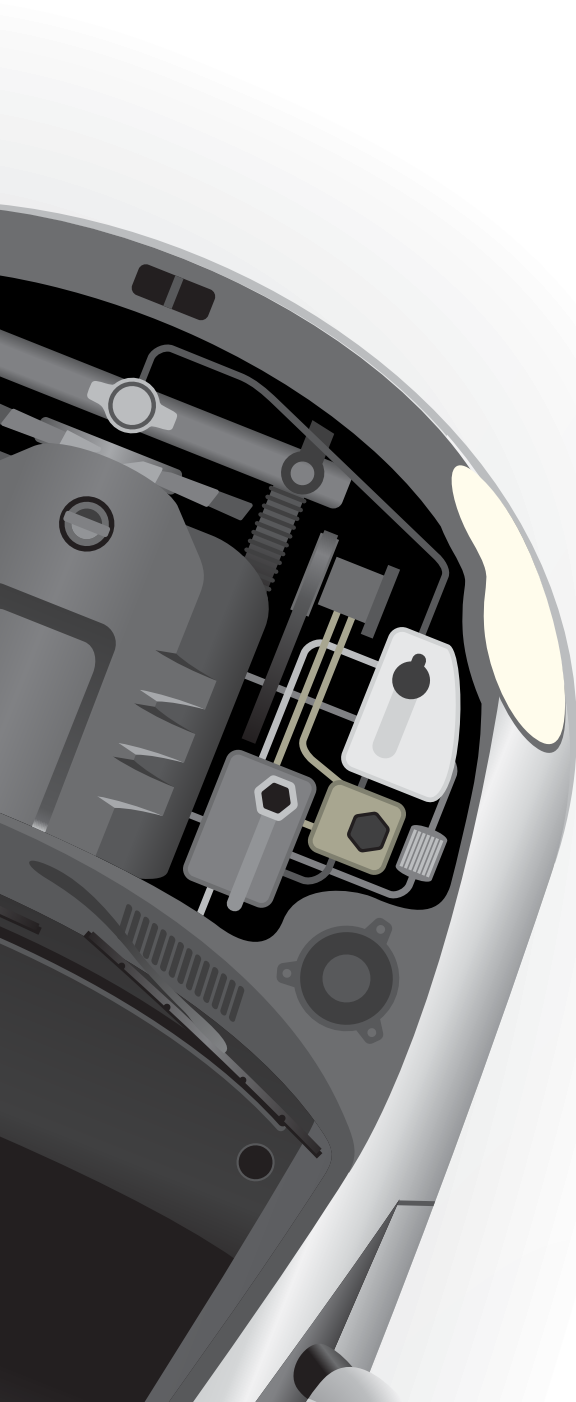
### Cosmetic Damages

Any non-mechanical item that becomes damaged or wears out (i.e. paint).



### Vehicle Neglect

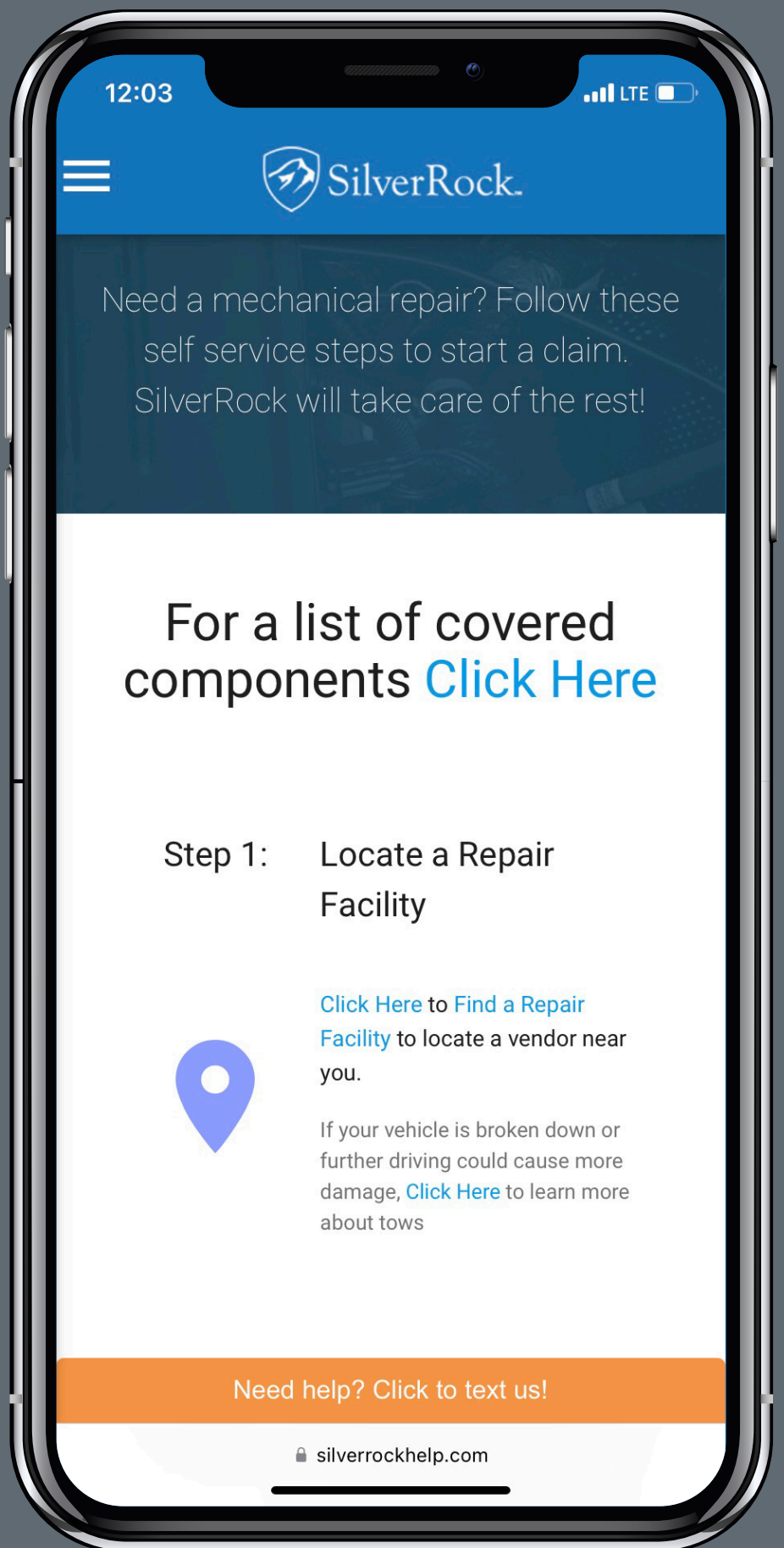
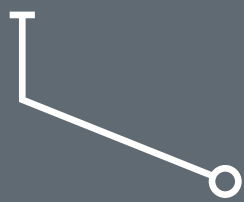
If damage is caused by a lack of maintenance, it may not be covered even if it's a qualifying item.



<sup>1</sup>Please refer to the Glossary for more information and to the applicable contract for a full list of terms, conditions and coverages. <sup>2</sup>SilverRock may request records to validate that maintenance was completed per contract guidelines.

# Finding an in-network repair facility is easy

With over **10,000** nationwide facilities to choose from, locating an in-network vendor near you is fast and convenient. Just visit **SilverRockHelp.com** for information.





## Contact SilverRock

Visit [SilverRockHelp.com](https://SilverRockHelp.com) through your mobile device to locate a repair facility, view your coverage and/or text message a live representative. If you want to speak with a representative, call **877-584-3848**.



## Get reimbursed for car rental/tow services

Visit [forms.silverrockhelp.com](https://forms.silverrockhelp.com) to fill out the Reimbursement Request Form. If your reimbursement is approved, please allow 7-10 business days to receive a reimbursement via mail.

Logon to [SilverRockHelp.com](https://SilverRockHelp.com) to find a repair facility, view coverage, or text a representative!

# Do you need to start a claim?

## Follow these simple steps to get your car repaired

1

Visit **SilverRockHelp.com** to locate your nearest in-network repair facility. Shop times vary, so call ahead for an appointment.

2

The facility will then diagnose your car. Before any repairs are started, have the repair facility contact SilverRock for approval at **877-584-3848**.

3

When a claim has been approved, this facility will be your main point of contact and will keep you updated throughout the repair process.

If your repair is covered, **you only have to pay your deductible!**\*

### In-Network Deductible

**\$100**

after the first 30 days

### Out-of-Network Deductible

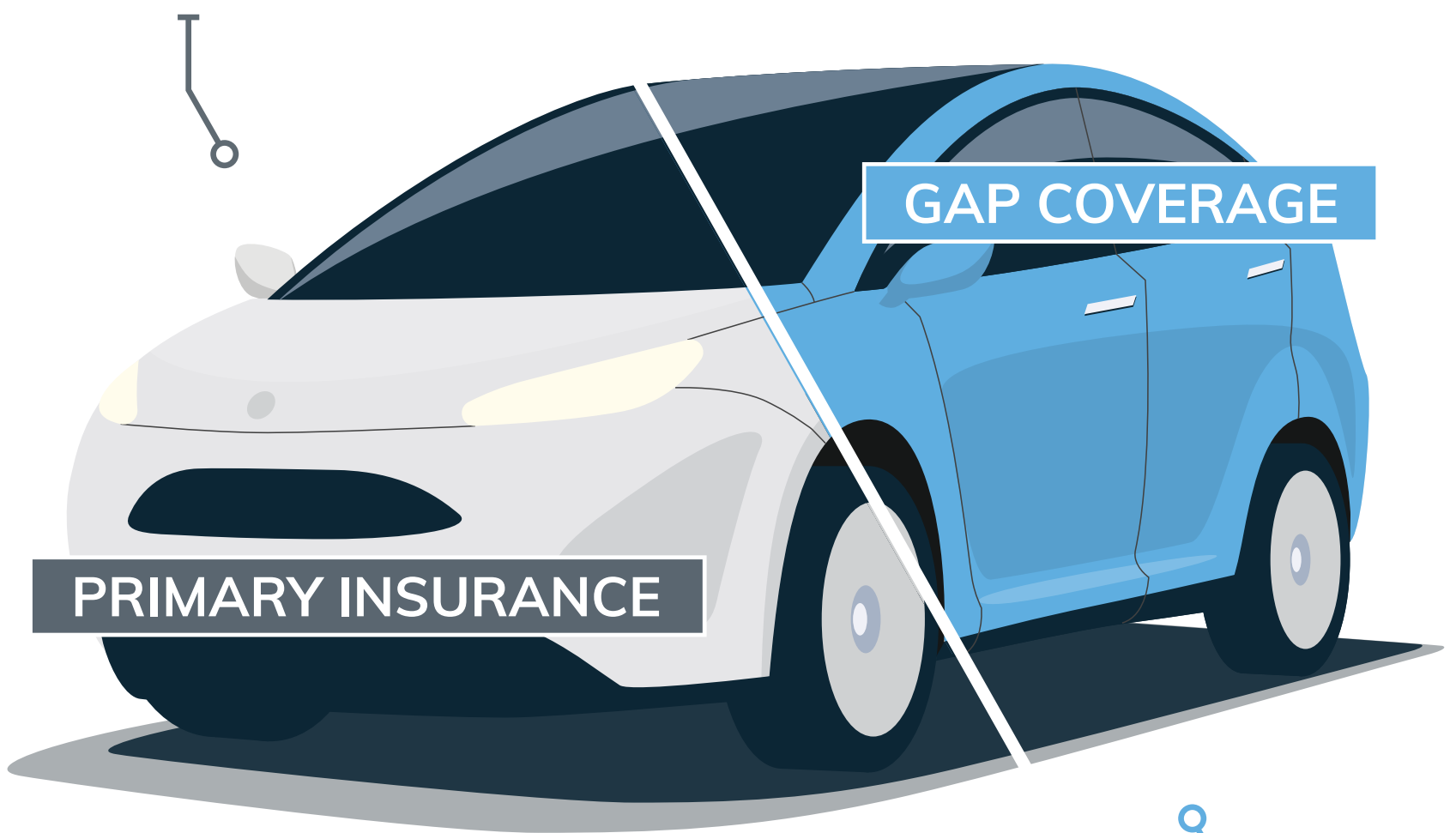
**\$350**

entire time frame

\*The repair facility may require approval for a diagnostic fee which will be applied toward the deductible.

# GAP Coverage protects you in the event of a total loss

Your insurance will only cover the actual cash value of your car.



GAP covers the difference between that cash value and your payoff amount.\*

\*GAP may not cover some or all of the insurance deductible, late fees, missed payments or delayed payments due to account extensions or payment holiday. In order to receive the full GAP benefit, you must carry insurance at the time of loss. GAP and insurance vehicle cash values may differ. Refer to the applicable contract for terms and conditions.



## How GAP Coverage works

GAP Coverage is an optional product that helps you pay off your loan when your car is damaged by total loss accident, theft, vandalism or natural disaster.



## How to apply GAP Coverage

File a claim with your insurance company, and they will work with your lender and SilverRock to verify your GAP coverage and apply it to your account\*.

\*Refer to your GAP Addendum for administrator, terms and conditions. Some exclusions may apply.

# Track your car **anywhere** with the LoJack Go app

Designate Geofence areas, speed alerts, and even receive battery life alerts—all from your mobile device.

## **Mobile Tracking**

Track your car's location anywhere in real time. The app works seamlessly for both Android and iOS devices!

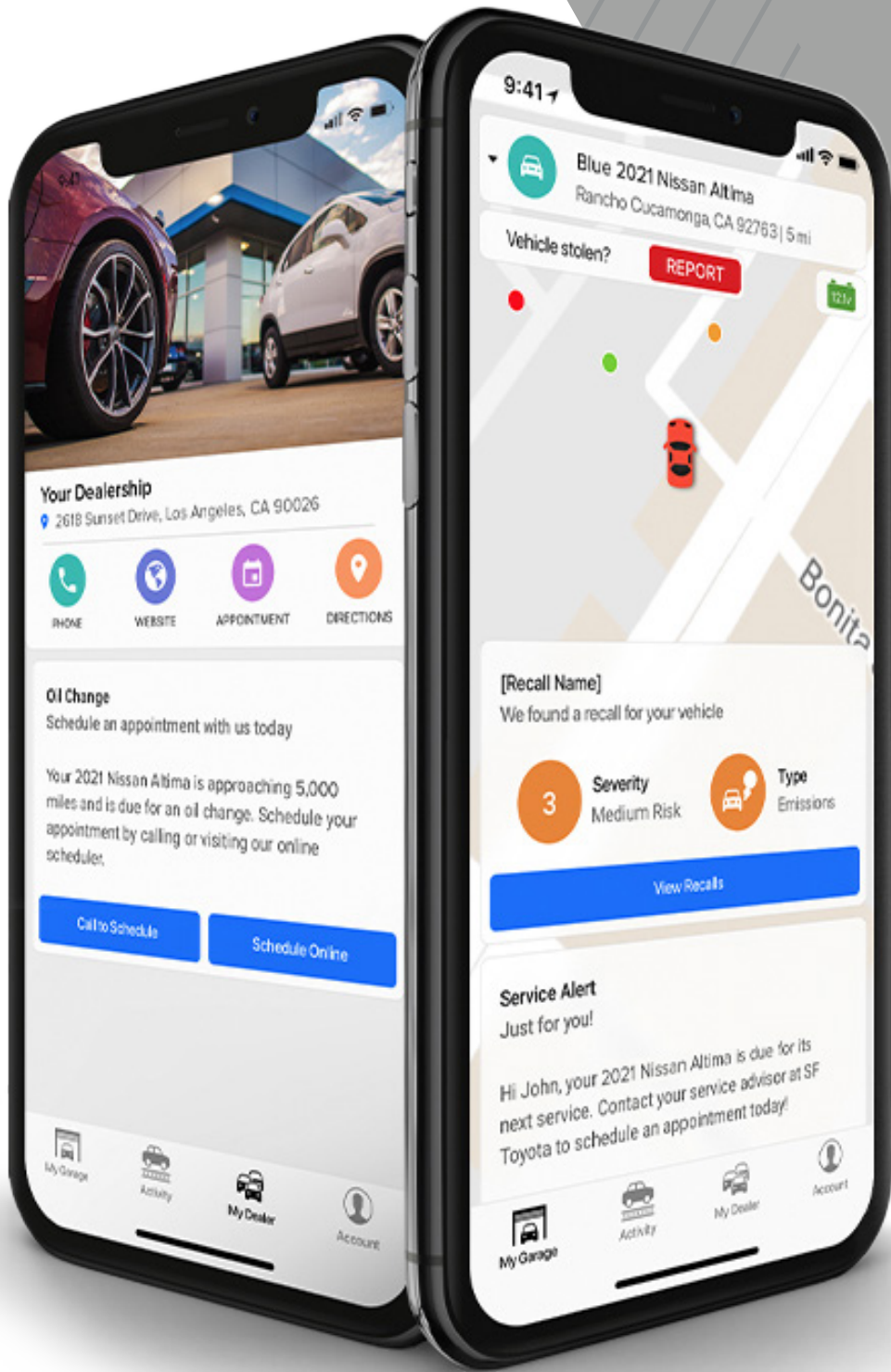
## **Theft Support**

If your car is stolen, call the police immediately to file a report. Then within 24 hours, call our Response Center at **877-298-0673** with your report number and we will partner with law enforcement to locate your car.

## **Mobile Tracking**

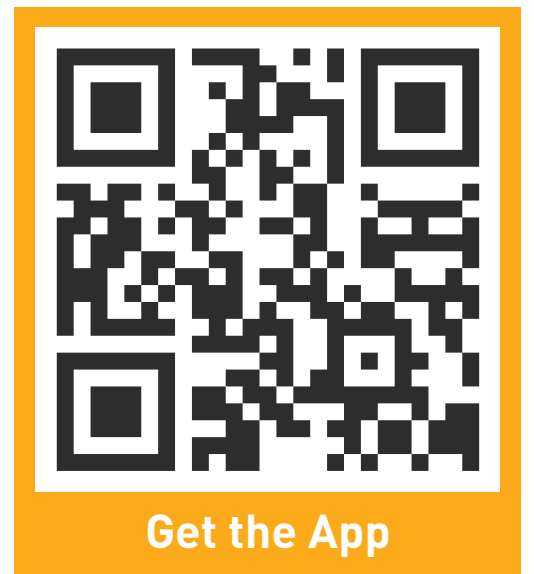
If your car is not recovered within 30 days of filing a police report, you will receive a \$5,000 credit to your account. If you owe less than that, we will write you a check for the difference.<sup>2</sup>

<sup>1</sup>The mobile app works only with iOS and Android devices. It does not work with other devices, such as Windows or Blackberry phones. <sup>2</sup>GPS Theft Protection is only available to customers who purchase it. May not be available in all states. \$5,000 Protection administered by SilverRock. Refer to the applicable contract for terms and conditions. Renewability not guaranteed.



# Download the mobile app now!

Services are optional and available for a 3-year subscription. Just download the **LoJack Go** app and create your account or contact LoJack Go customer service at **877-563-0012**.



# DriveCare Protection Plan glossary of covered items

Here's a comprehensive list of items covered within the DriveCare Protection Plan.\*

Visit [SilverRockHelp.com](https://www.SilverRockHelp.com) for  
all your DriveCare needs!



\*Replacement parts can be of like kind and quality and may include the use of new, re-manufactured, or used parts.

## **3 year / 36,000 mile**

### **Engine Cooling**

Water Pump, Radiator, Cooling Fan Motor

### **Steering**

Electric Steering Motor, Power Steering Pump

### **Climate Control (AC, Heat)**

A/C Compressor, Compressor Clutch, Condenser, Evaporator, Heater Core, Orifice Tube, Expansion Valve, Receiver/Dryer, Accumulator, HVAC Control Unit, Blower Motor, Blower Motor Resistor

## **5 year / 50,000 mile**

### **Engine**

Cylinder Block and Heads and All Internal Lubricated Parts, Primary Engine Control Module (ECM), Oil Pump, Timing Gear/Chain/Belt, Timing Belt Tensioner, Fuel Pump, Cylinder Head Gasket, Alternator, Starter, Factory Installed Turbo Charger/Super Charger

### **Transmission**

Transmission/Transfer Case and All Internal Lubricated Parts, Torque Converter, Vacuum Modulator, Transmission Control Module (TCM), Overdrive Unit, Internal Shift Forks, Valve Body and Solenoids

### **Drive Axles**

Drive Axle Housing/Differential and All Internal Lubricated Parts, Drive Shafts, Universal Joints, Constant Velocity Joint, Wheel/Hub Bearings

# DriveCare Protection Plan glossary of non-covered items

Here's a list of common items **not covered** within the DriveCare Protection Plan.

Confirm with the manufacturer or your dealer if your car needs any recall work. Ask your DriveTime representative for Takata Airbag recall details.

Non-covered components including but not limited to:

## Engine Cooling

Sensors, Thermostat, Serpentine Tensioner and Belt, Seals and Gaskets

## Steering

Hoses, Shafts, Hydraulic Rack and Pinion, Tie Rod Ends, Seals and Gaskets

## Climate Control

A/C Refrigerant, Filters, Lines, Hoses, Actuators, Sensors, Seals and Gaskets

## Engine (Gas or Diesel)

Mounts, Oil Cooler and Lines, Oil Pan, Exhaust Manifold, Intake Manifold, Valve Covers, Seals and Gaskets, Ignition Coils, Spark Plugs

## Suspension

Ball Joints, Control Arms, Coil Springs, Mounts, Shocks and Struts

## Fuel System

Filters, Sensors, Regulators, Fuel Tanks, Emissions Components, Fuel Cap

## Cosmetic

Latches, Trim Pieces, Body Panels, Window Assemblies, Upholstery, Bright Metal, Moldings, Carpeting, Paint, Vehicle Neglect

## Exhaust

Catalytic Converter, Mufflers, O2 Sensor

## Transmission

Seals and Gaskets, Mounts, Oil Pan, Sensors, Clutch Assembly and Components, Cooling Lines/Coolers

## Drive Axles

CV Boots, Differential Covers, Seals and Gaskets

## Hybrid/Electric

High Voltage Battery, Charging Cable, Inverter

## Electrical

Wiring Harness, Sensors, Instrument Cluster, Headlamp Components, Heated/AC Seat Components, Horn, Keyless Entry Components/Key Fob, Lock Actuators/Switches, Mirror Motors/Switches, Power Seat Motors, Sunroof Motors, Radio/Entertainment System Components

## Brakes

Pads, Rotors, Calipers

## Maintenance Items

Battery, Oil, Fluids, Filters, Belts, Hoses, Spark Plug Wires, Tune-Ups, Alignments, Flushes, Wiper Blades, Tires and Wheels

# Cancellation policies for all products and services

We know your plans can change, so we've designed a cancellation policy that supports your needs.

Depending on your product and when you cancel, you may be eligible for a refund.\*

\*Cancellation refunds may be applied to the principal balance of your account. Please refer to the applicable contract terms and conditions.

# DRIVECARE® Protection Plan

**After 30 Days:** Cancellation after 30 days is pro-rated based on the lesser calculation of days or miles, less claims paid. \$50 cancellation fee applies.

**Alabama:** Cancellation after 30 days is pro-rated based on the lesser calculation of days or miles, \$25 cancellation fee applies.

**Arizona:** Cancellation after 30 days is pro-rated based on the lesser calculation of days or miles, cancellation fee of the lesser of 10% of the purchase price or \$50 applies.

**California:** Cancellation within the first 60 days equals full refund if no claim has been filed, or if a claim has been filed the cancellation is pro-rated based on the lesser calculation of days or miles. Cancellation after day 60 is pro-rated based on the lesser calculation of days or miles, cancellation fee of the lesser of 10% of the purchase price or \$25 applies.

**Florida:** Cancellation within the first 30 days and no claim filed equals a full refund. Cancellations within the first 60 days equal a full refund, less any claims paid and a cancellation fee of the lesser of 5% of the purchase price or \$50 applies.

After 60 days, cancellation is pro-rated based on the lesser calculation of days or miles, less the amount of claims paid, cancellation fee of the lesser of 10% of the pro-rata refund amount or \$50 applies.

**Florida:** DriveCare is provided and administered by SilverRock Automotive of Florida, Inc., PO Box 29087, Phoenix, AZ 85038-9087, Florida License #30847.

**Georgia:** Cancellation fee of the lesser of 10% of the unearned pro-rata purchase price or \$50 applies

**Illinois:** Cancellation after 30 days is pro-rated based on the lesser calculation of days or miles, cancellation fee of the lesser of 10% of the purchase price or \$50 applies.

**Iowa:** Cancellation after 30 days is pro-rated based on the lesser calculation of days or miles, cancellation fee of the lesser of 10% of the purchase price or \$50 applies.

**Mississippi:** Cancellation after 30 days is pro-rated based on the lesser calculation of days or miles, cancellation fee of the lesser of 10% of the purchase price or \$50 applies.

Continued on following page

Cancellation refunds may be applied to the principal balance of your account. Please refer to the applicable contract terms and conditions.

## DRIVECARE® Protection Plan Continued

**New Mexico:** Cancellation after 30 days is pro-rated based on the lesser calculation of days or miles, cancellation fee of the lesser of 10% of the purchase price or \$50 applies.

**North Carolina:** Cancellation fee of the lesser of 10% of the unearned pro-rata purchase price or \$50 applies.

**Oklahoma:** Cancellation fee of the lesser of 10% of the unearned pro-rata purchase price or \$50 applies.



**After 30 Days:** Cancellation after 30 days is pro-rated, \$25 cancellation fee applies.

**Florida:** Cancellation within the first 60 days equals a full refund, cancellation fee of the lesser of 5% of the purchase price or \$25 applies after day 30. Cancellation after 60 days is pro-rated based on the day remaining, cancellation fee of the lesser of 10% of the unearned prorated premium or \$25 applies. SilverRock Automotive of Florida, Inc., PO Box 29087, Phoenix, AZ 85038-9087, Florida License #30847.

**Oklahoma:** Cancellation after 30 days is pro-rated, cancellation fee of the lesser of 10% of the unearned prorated premium or \$25 applies.

## GAP Coverage

**After 30 Days:** Cancellation after 30 days is pro-rated based on the less calculation of days or miles, less claims paid. \$50 cancellation fee applies unless prohibited by state law.

**California, Indiana, Iowa, Louisiana, Michigan, Minnesota, Mississippi, Nevada, North Carolina, South Carolina, Tennessee, Utah, Virginia:** Cancellation after 30 days without filing a claim is pro-rated, no cancellation fee applies.

**Colorado:** Cancellation after 30 days without filing a claim is pro-rated, a \$25 cancellation fee applies.

Cancellation refunds may be applied to the principal balance of your account. Please refer to the applicable contract terms and conditions.

Visit us online

[SilverRockHelp.com](https://www.SilverRockHelp.com)

Call customer service

**877-584-3848**