



WE'RE DRIVEN TO SERVE YOU BETTER...

At IWS, Inc., we've built our success on a commitment to you, the credit union member. We know the mechanical protection of your non automotive vehicles is important to you. Because this is true, IWS offers a variety of comprehensive and flexible warranty programs, also known as Vehicle Service Agreements (VSAs) and/or Mechanical Breakdown Insurance (MBI) for most of your motorized vehicles. All of these programs are based specifically on the needs of credit union members. This commitment has driven IWS to become the most innovative, progressive and respected company in the credit union marketplace.

The obligations under this Contract are insured by a policy of insurance issued by American Bankers Insurance Company of Florida in all states except Minnesota, which is insured by American Reliable Insurance Company. Once again, IWS has furthered its commitment to credit unions by giving you the confidence of knowing you are protected by a respected company in the insurance industry.

As a top provider of vehicle service programs to credit unions nationwide, IWS offers you the kind of security that you deserve from mechanical protection plans. That means that whether you choose our most affordable plan or our most comprehensive, for either a new or eligible pre-owned unit, you will have the additional safety of knowing you have chosen from the finest protection plans available.

We appreciate the opportunity to serve you!

IMPORTANT NOTICE

*This brochure is not a contract. Due to size limitations, only a general summary of the vehicle service contract plan is provided. Replacement components/parts may include the use of remanufactured or like kind and quality parts. For detailed information, refer to the Terms & Conditions of the IWS Vehicle Service Agreement.



5901 Broken Sound Parkway
Suite 400
Boca Raton, Florida 33487

Toll Free: 800.333.3028

Claims Service Center (Toll Free): 866.888.2085

Tel: 561.981.7000 • Fax: 561.981.7048

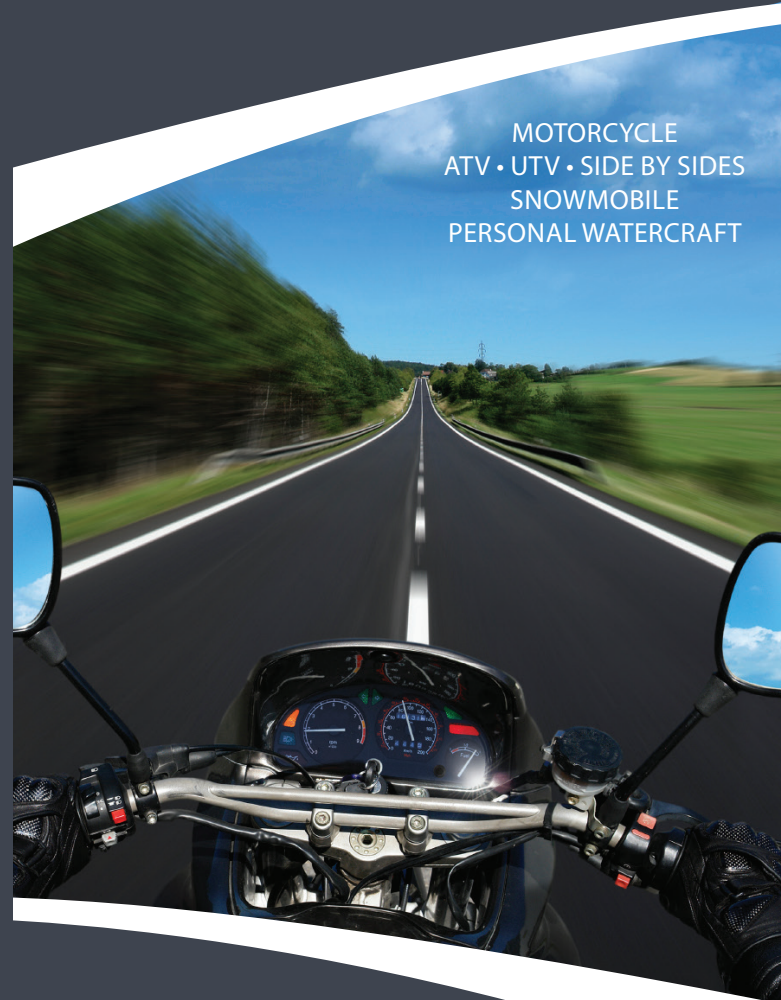
Website: www.iwsgroup.com



MECHANICAL PROTECTION PROGRAM VEHICLE SERVICE AGREEMENT

New and Eligible
Pre-Owned Vehicles

MOTORCYCLE
ATV • UTV • SIDE BY SIDES
SNOWMOBILE
PERSONAL WATERCRAFT



Florida License
#60076
PS102020



FEATURES

- Low deductible
- Transferable coverage
- Nationwide protection
- Convenient access to services via toll-free number
- Increased vehicle resale value

Additional features for on-road motorcycles only

- Travel expenses (up to 3 days/\$150 max)
- Substitute transportation (up to 5 days/\$150 max)
- 24-hour roadside benefits - towing, flat tire service, gas delivery and jumpstart service

REMEMBER, A FACTORY WARRANTY IS NOT ENOUGH!

Most major repairs occur after the manufacturer's warranty expires. Borrowers are keeping their vehicles longer and repair costs keep rising.

WHY PURCHASE EXTENDED COVERAGE?

Your credit union may be willing to finance 100% of the cost at a low interest rate to help you afford this valuable protection. Pre-owned vehicle buyers look more favorably upon a vehicle that comes with coverage. It represents a vehicle that has likely been well maintained by its owner. Should the buyer decline the option to purchase your coverage, you can cancel and apply for a pro-rata refund.

HAVE PEACE OF MIND KNOWING YOUR INVESTMENT IS PROTECTED

- The cost of this coverage may be included in your credit union loan for just pennies per day.
- Your vehicle's resale value immediately increases with transferable coverage.
- 60 day money back guarantee.

DEPENDABLE PROTECTION FOR YOUR MOTORCYCLE, ATV, UTV OR SIDE BY SIDES

Basic Plan (Component Groups 1-4)

Premium Plan (Component Groups 1-13)

1. Engine Assembly
2. Transmission Assembly
3. Primary Drive Assembly
4. Drive Axle Assembly (Shaft driven vehicles only)
5. Front and Rear Suspension Assembly
6. Steering Assembly
7. Braking Assembly
8. Electrical Assembly
9. Gauges
10. Fuel Delivery System
11. Hi-Tech Components
12. Cooling System
13. Seals and Gaskets (On-road Vehicles Only)

Premium Plans cover all parts of the vehicle except those listed below (See terms and conditions for full details)

Battery, battery cables, air filter, oil filter, coolants, fluids, cam chain tensioner assembly, cam chain tensioner shoe, primary chain tensioner assembly, spark plugs, plug wires, drive chain/belts, rubber or other composite hoses, sealed beams, xenon lighting systems, light bulbs, carburetor(s), exhaust pipes, mufflers, resonators, catalytic converters or any part thereof, blueing, discoloration, or rusting of exhaust pipes, exhaust gas oxygen sensors, emission components, antennas, speakers, tires, wheels, wheel hubs, spokes, front drive sprocket, rear sprocket, bright metal parts, frames, rubber molding, glass, metal chrome plating, or plastic trim, body covers/panels, fenders, handle grips, lenses or upholstery.

DEPENDABLE PROTECTION FOR YOUR SNOWMOBILE

Basic Plan (Component Groups 1-12)

1. Engine Components (Turbo Charger surcharge applies)
2. Primary Drive Components
3. Track Drive Components
4. Steering Components
5. Braking System Components
6. Electrical Components
7. Gauges
8. Fuel System Components
9. Oil Injection System Components
10. Cooling/Pump System Components
11. Chain Case Components
12. Seals and Gaskets

DEPENDABLE PROTECTION FOR YOUR PERSONAL WATERCRAFT

Basic Plan (Component Groups 1-9)

Premium Plan (Component Groups 1-10)

1. Engine Components
2. Drive Line System Components
3. Jet Pump System Components
4. Fuel System
5. Lubricating System
6. Steering
7. Electrical
8. Control Components
9. Seals and Gaskets
10. Fuel Delivery System

The IWS Powersports coverage helps protect technologically-advanced vehicles like yours from large, unexpected repair bills.

