

# Protect Yourself From the Unexpected

Repair	Today's Average Cost Without XtraRide*	Projected Average Cost In 3 Years Without XtraRide**
Roof-Mounted A/C	\$784	\$843
Alternator	\$843	\$906
Automatic Transmission	\$2,697	\$2,899
Awning System	\$1,470	\$1,580
Brakes	\$727	\$782
Drive Axle	\$3,460	\$3,720
Engine A/C Compressor	\$957	\$1,029
Engine Diesel	\$9,361	\$10,063
Engine Gas	\$6,090	\$6,547
Frame	\$1,177	\$1,253
Fresh Water Pipes	\$319	\$343
Fuel Pump	\$784	\$843
Generator	\$711	\$764
Heater Core	\$672	\$722
L.P. Gas System	\$147	\$158
Power Steps	\$343	\$369
Refrigerator	\$1,321	\$1,420
Slide Out System	\$636	\$684
Water Heater	\$831	\$893
Waste System	\$432	\$464

\*Repair cost estimates based on Protective's internal data in adjusting claims. (2007)

\*\*Based on 2.5% inflation per year.



An RVDA endorsed product or service is one that has been extensively evaluated by the RVDA to assure quality, dependability and overall value. RVDA and the RVDA Education Foundation receive compensation from a Protective company for business generated by RV dealers.

For more information, please contact:



**For inquiries please contact:**  
2345 Waukegan Road, Suite 210  
Bannockburn, IL 60015

**Claims: 888.756.5529**

**Emergency Road Side Assistance, Concierge Services and Tire & Wheel Assistance: 866.815.5207**

**All other inquiries: 800.323.5771**

The XtraRide® service agreement programs are administered by a Protective company and backed by Lyndon Property Insurance Company, a Protective company, in all states except New York. In New York this product is backed by Old Republic Insurance Company. In Florida, the XtraRide service agreement programs are administered by The Advantage Warranty Corporation, contact information above. Florida License # 60071

To receive more information about Protective please visit our website at:

**[www.protective.com/dealerservices](http://www.protective.com/dealerservices)**

**Protective**  
Doing the right thing is smart business.™

XRMHB (5/08)



## Extended Protection for New and Used Motor Homes

**Protective**  
Doing the right thing is smart business.™



## Protect your motor home with an XtraRide® service agreement.



Extend the length of coverage for mechanical breakdown repairs beyond the manufacturer's warranty with the Protective XtraRide service agreement.

You can also increase the resale value on your motor home since the agreement is easily transferable. The XtraRide service agreement program will provide exceptional service and efficient claims handling.

### Types of Coverage:

#### Platinum

Includes Standard components and Optional Packages and:

- Provides a greater level of protection compared to listed component coverage.
- Exclusionary coverage: every component is covered unless it is specifically excluded.
- Covers items such as gauges, switches, satellite systems, assistive devices (i.e. wheelchair/cart lifts); plasma screen TVs; and Aqua-Hot heating systems, just to name a few.

(Does not include Optional Tire & Wheel Program)

#### Standard

Includes Deluxe Powertrain components and:

- Additional listed component coverage for brake systems; electrical; electronic high tech; chassis frame; auxiliary powerplant/powersteps; water heater; waste system, fresh water system; air conditioning/ventilation; range oven; L.P. gas system; heating system; and refrigerator.

#### Deluxe Powertrain

Includes Powertrain components:

- Additional listed component protection for suspension; steering; air conditioning; heating and cooling; and fuel delivery.

#### Powertrain

- Basic listed component coverage for the engine, transmission/transfer case, drive axle and seals and gaskets associated with covered components.

#### Coach Component Coverage

- Includes the following component groups: seals and gaskets, auxiliary powerplant/powersteps, water heater, waste systems, fresh water system, air conditioning/ventilation, range and oven, L.P. gas system, heating system, and refrigerator.

### Additional Benefits\*:

Coverage for the following benefits begins on the date you purchase your service agreement due to a covered mechanical breakdown. Deductibles do not apply to benefit amounts.

- Towing/Road Service (Sign & Drive)** - Up to \$500 per occurrence is provided. All benefits are extended to the Towed Vehicle. Please see your coverage booklet for details. Emergency Road Service Includes:
  - Jump Start
  - Spare Replacement
  - Fuel Delivery
  - Lock-Out Service

- Concierge Service Benefits** - Available 24 hours per day / 7 days a week.
  - Concierge Services
  - RV Technical Assistance Service
  - Service Assistance Options

- Service Calls** - Up to \$100 per occurrence.

- Substitute Transportation** - Provides rental car reimbursement for covered repairs up to \$75 per day, \$600 (8 days). Details are identified in the coverage booklet.

- Travel Expenses** - Up to \$200 per day for meals and lodging, maximum \$1,000 (5 days). Coverage details are identified in the coverage booklet.

- Food Spoilage** - Up to \$100 per occurrence.

- Fuel/L.P. Gas Replacement** - Up to \$100 per occurrence.

- Manufacturer's Deductible** - Up to \$100 per occurrence.

- Deductible Reduction** - \$25 deductible reduction if Motor Home is returned to selling dealer for repairs.

- Transferable Coverage** - All the benefits and coverage of your service agreement are transferable to a private subsequent owner. (subject to qualification and transfer fees)

- Repair Services** - Repairs can be performed by the dealer who sold you the extended service agreement or at most authorized repair facilities in the United States and Canada.

- Customer I.D. Cards** - You will receive two wallet-size I.D. cards within 60 days after the purchase of your service agreement.

- 24 / 7 / 365 Claim Assistance** - You will have access to a claims specialist 24 hours a day, 7 days a week, 365 days a year to provide you with claims assistance should a covered mechanical breakdown occur.

### Optional Program\* 28. Tire & Wheel Coverage

Provides coverage for the unexpected costs caused by road hazards such as potholes, nails, jagged metals, etc. The following items are covered if caused by a road hazard:

- Flat Tire Repair
- Tire Replacement
- Wheels (Rims) Repair & Replacement
- Mounting & Balancing
- Valve Stems
- Taxes\*\*

**No Deductible - No Pro-rata**

\*Certain additional benefits may not be available in some states due to state law restrictions. See your coverage booklet for exact terms, coverage and exclusions. \*\*You will be reimbursed for the cost of local and state taxes, as directed by state agencies.

# Motor Home Component Coverage

# Optional Coverage Packages & Platinum Coverage

## Powertrain Coverage

### 1. Engine

All internally lubricated parts, including: pistons, pins, and rings; all pulleys; camshaft, followers, and cam bearings; connecting rods and bearings; crankshaft and main bearing; dipstick and tube; eccentric shaft; engine head(s) and engine block if damaged by the failure of an internally lubricated part; engine mounts and cushions; engine torque strut, flywheel (flexplate) and flywheel ring gear; harmonic balancer; intake and exhaust manifolds; oil pan; oil pump; push rods, valves, springs, guides, seats, and lifters; rocker arms, shafts, and bushings; timing cover; timing gear, chain, belt tensioners, and retainers; vacuum pump; valve cover(s); and water pump. Diesel Engine Components: All covered engine parts described above, (except wear and tear and contamination), fuel injection pump and fuel heater. Turbo Charger Components: All internally lubricated parts within the turbo charger housing. Turbo charger housing is covered if damaged due to the failure of internally lubricated part.

### 2. Transmission/Transfer Case

All internally lubricated parts contained within the transmission case; cooler and cooler lines; filler tube and dipstick; internal linkage; mounts; oil pan; torque converter; transfer case; transmission and transfer case if damaged by the failure of an internally lubricated part; transmission park brake assembly; and vacuum modulator.

### 3. Drive Axle

All internally lubricated parts contained within the differential housing; axle shafts, constant velocity joints, bearing, differential housing; final drive housing if damaged by the failure of an internally lubricated part; four-wheel drive hubs & bearings; retainers; transaxle housing; and universal joints, drive shafts, hub bearings; supports.

### 4. Seals & Gaskets

All seals, gaskets, and sealing boots are covered for all covered components of your service agreement or policy.

## Deluxe Powertrain Coverage

All component groups listed above, in addition to the following component groups 5-9.

### 5. Suspension

Bushings; coil and leaf springs; kingpins and bushings; leveling system compressor; lines and bags; rubberized suspension components; strut bar and bushings; struts (excluding replaceable cartridges), steering knuckles; stabilizer shaft, linkage, and bushings; shafts; spindle supports; torsion bars; upper and lower ball joints; upper and lower control arms; and wheel bearings.

### 6. Steering

All internally lubricated parts contained within the steering gear box and gear box housing; control valve and cylinder; cooler and cooler lines; drag links; idler arms; main and intermediate shafts; pitman arm; power cylinder; power steering pump; rack and pinion gear; steering column shafts and couplings; steering gear box and gear box housing if damaged by the failure of an internally lubricated part, and tie rods and tie rod ends.

### 7. Air Conditioning

Accumulator; blower motor; clutch; clutch coils; clutch pulley; compressor; condenser; ducts; evaporator; high/low cutoff switches; idler pulley and bearing; orifice tube; POA valve; power module; pressure cycling switch; P.C. Board(s); receiver-dryer; and temperature control programmer.

### 8. Heating/Cooling

Bearings and bushings; coolant recovery unit; electric block heater; fan; fan clutch; fan motor and controller module; fan shroud; heater core; heater ducts and cabins, including impeller shaft; radiator; and water pump.

### 9. Fuel

Auxiliary tank switch; carburetors; fuel distributor; fuel injection pump; fuel injectors; fuel pump; fuel tanks; and metal fuel lines.

## Standard Coverage

All component groups listed in section A and B, in addition to the following component groups 10-22.

### 10. Brakes

Backing plates; clips, springs, and retainers; combination valves; compensating valve; disc calipers; drums; hydraulic lines and fittings; master cylinder; power assist booster and pump; power brake cylinder; rear actuators; self-adjusters; parking brake linkage and cables; and wheel cylinders. Air Brake Components: compensating valve; compressor; diaphragms, treadle, disk caliper; and slack adjusters.

### 11. Electrical

Alternator; back-up alarm; coils and electronic engine timing control unit and sensors; cruise control transducer, engagement switch, and servo; dashboard clock; distributor; dual battery paralleling switch; gauges; manually-operated switches; power antenna and motors; power door locks; relays; seat motors; solenoid; starter; turn signal switch; voltage regulator; window/mirror motors and controls; wiper motors; and wiring harness.

### 12. Electronic High Tech

Electronic anti-detonation sensors and controller; electronic anti-lock brake system (ABS); electronic ignition module; electronic mixture control unit and sensors; fuel injection sensors, control module, and injectors; P.C. Board(s); and relays.

### 13. Chassis Frame

All components of the Chassis Frame.

### 14. Auxiliary Powerplant/Power Steps

All internally lubricated parts of the powerplant engine; gauges; generator electrical components; head and/or cylinder block if damaged by the failure of an internally lubricated part; hydraulic door; interior monitor/control panel; inverter; P.C. Board(s); power converter; Power Steps; Powerstep system. Note: note: coverage is only available for power step systems which are factory installed or factory approved dealer-installed. starter; switches; and voltage regulator.

### 15. Water Heater

Burner assembly; electronic ignition assembly; fittings and connections; gas valve; heating element(s); P.C. Board(s); switches; tank; thermostat; thermocouple; and wiring harness.

### 16. Waste System

Fittings and connections; gate valves; holding tanks; shower; sink(s); and toilet.

### 17. Fresh Water System

Compressor; faucets; fittings and connections; water lines; water pump; water tank; and traps.

### 18. Air Conditioning/Ventilation

Accumulator; blower motor; capacitors; compressor; condenser; ducts and control panel; electronic module; evaporator; expansion valve; heat strips; heat pump; P.C. Board(s); pressure cycling switch; receiver dryer; relays; reversing valve; switches; thermostat; and ventilation fans.

### 19. Range/Oven

Burner assembly; burner valves; L.P. fittings and connections; microwave oven; P.C. Board(s); power hood; thermostat; and thermocouple.

### 20. L.P. Gas

Fittings and shut-off system; gas lines; mounting brackets; pig tails; regulators; and valves and gauges.

### 21. Heating

Blower motor; burner assembly; furnace igniter; gas valve; heat pump; heat strips; L.P. fittings and connections; P.C. Board(s); reversing valve; thermocouple; and thermostat.

### 22. Refrigerator

Burner assembly; cooling unit; control panel; igniter; L.P. fittings and connections; P.C. Board(s); thermocouple; and thermostat.

Optional coverage packages only apply if you have paid the dealer an optional package surcharge (unless platinum coverage is selected) and the coverage is indicated on the Registration Page of your service agreement or policy.

## 23. Deluxe Components

Alarm sensors; awning mechanism (excluding cover); carbon monoxide/smoke detector; central locking system; central vacuum cleaner system; compass; dishwasher; electrical outlets; electronic/remotetrance; external barbecue; freezer; garbage disposal; glove box door hinges and lock; hood and door hinges; hood latches and springs; door handles; horn and horn switches; ice maker; interior/exterior light fixtures (excluding bulbs); kitchen center, if factory installed or if dealer installed and meets all manufacturer specifications; power seat system; rear mirror system; seat tracks shift lever; spot light system; steering assembly; thermometer; thermostat; tilt/telescoping; trash compactor; and washer/dryer (excluding belts and hoses).

## 24. Leveling Jack System

Coach Leveling Jack System, all components of the Coach Leveling Jack System are covered. note: coverage is only available for leveling jack systems which are factory installed or factory approved dealer installed; electrical, hydraulic, and mechanical.

## 25. Slide-Out Room(s)

Mechanical, electrical, hydraulic; Slide Out Room Extension System(s), Raised Roof Extension System, all components of the slide out room(s) and raised roof extension system are covered by this Agreement.

## 26. Audio/Video

Antenna motor(s); rear stereo system (excluding speakers); TV (27" or less); and VCR/VCP.

## 27. Platinum Coverage

Platinum coverage protects all components except those identified in the coverage booklet as excluded. This means that all component groups (1-22) and all optional packages (23-26) are covered. The following is a list of many of the other covered components:

A/C components; A/C hoses; A/C valve, dash control, reversing valve; accelerator rod, linkage and springs; Adaptive Cruise Control; adaptive lighting systems; adjustable foot pedals (gas and brake); air brake dryers and other air brake components; air horns; air to air turbo intercoolers; assistive devices; automatic traction control ; automatic winterize systems; auxiliary power breakers and wiring harness (New units only); auxiliary rear heater fan control and fan motor and metal blade, manifold hose assembly; awning hardware; awning motor; awning wind sensor; back-up alarm (factory installed); battery isolator disconnect switch relay ; blind spot camera/detector ; body mounts; Bowden cable; brake clips and retainers, brake calipers, brake pedal rod and linkage ; "By Wire" Systems; CD changer (factory installed); ceiling fan (motor only); chassis add-on frame (structure supports); cigarette lighter; circuit breakers; clock 110V (not in VCR); coffee maker (factory installed); compartment freezers; complete Aqua-Hot heating system; complete Morrye suspension system; control panel for inverter; converter; inverter complete (except fuses); cooling fan temperature switch;

dash control cables; dash radio system; data ports; delay relay; diesel powered gen set's fuel system; door chimes (factory relay installed); dual cassette player (factory installed); DVD player (factory installed); electric window regulators; electrical boxes wiring; electric fireplace; electric steering; electrical wiring in coach; emergency brake lever; engine block heater; engine oil coolers; entrance floor motor; external entertainment system; external freshwater systems; external power heated mirrors; fiberglass tub; freezer; fresh water pressure tank; front door locks; fuel filler tube and neck (for leaks and cracks only); fuel pressure regulator; fuel sending unit; furnace limit switch; fuse panel (except fuses); generator fuel pump/carburetor; generator hour meter and remote switch; heater cores; heating and cooling and air conditioning (dash and roof) metal hoses, metal coupling and fitting, capacitors, impellers, orifice, blower wheel (metal only); gas valve, limit, and sail switch; door (metal only); idler pulley;holding tank sensors; hood/compartment pneumatic supports; hot water dispenser (metal only);water lines and fitting (metal only), drain valves and manifold tube (metal only), valve stop, fill valve bleeder valve, sending unit (metal only), lines (metal only), on/off valve (metal only); hot water heater pop-off valve; intercom (factory installed); interior (coach) dash gauges; steering wheel; all automatic electrical switches; jake brakes; lavatory bowl; L.P. fireplace, burner assembly, gas valve; L.P. gas tanks and connections; lighting control panel; lumbar motor in power seat; Majic Beds; metal ash tray; metal roof horn and blocks; monitor panel and harness power; mirror control and switches, preheated exterior mirror motors; mud flaps; navigational systems (factory installed); night vision and infrared thermal imaging; No Fuss flush system; OEM Electronic Key FOBs; outside shower system (metal only); oven burner; oven hood and fan (metal only); park brakes (located on the back of the transmission); phone jacks and power cord; Plasma/LCD TV (factory installed); power seat motor, computer and control; power steering hoses; range safety valve, orifice, springs (worn and broken); range manifold assembly, gas regulator, valves; range bi-fold cover (metal only), range igniter, heating element, fan and pole motor; rear garage door system; refrigerator 110 volt heat element; refrigerator and icemaker door seals, exterior door (broken metal only), gas cut-off valve, re-igniter, solenoid valve assembly, thermostats, water valve, ice maker (metal only); refrigerator doors; reverse osmosis water system; roof TV antenna and head, manual or automated rotators, mercury switch, elevating gear (metal only), interior metal crank metal worm gear, guide bars and rollers; safe, lane departure warning system; heads up display; satellite radio; satellite system; security systems (factory installed); shore cord retractor shower stall; shower pan; shower head; slide tray arm; sleep number beds; solar cells; solar panels; speedo cables; sub floor and basement compartment gas connections; suspension shackles; swing hitch; telematic systems; tire pressure monitor; transmission computer controllers; transmission external shift actuator; turn signal flasher; TV antenna; TV, any size; two piece shower enclosures; water heater orifice, DSI, control valve, re-igniter, pressure relief valve; water purifier (metal only); weather center (factory installed); Web TV (factory installed); wheel hubs; windshield wiper arms; wiper control module; wiper/washer motor; wiper linkage; wiper motor linkage.



See your coverage booklet for exact terms, coverages and exclusions.

