



VSC
PRODUCT GUIDE
DOWC®

A LOOK INSIDE

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VEHICLE AND FINANCIAL PROTECTION THAT PROVIDES PEACE OF MIND

Our goal is to exceed your expectations by providing exceptional coverage options, streamlined claims processing, and a widespread network of repair facilities. With all of these processes in place, you won't experience any unforeseen delays in getting your vehicle back on the road in the event of a breakdown.



EMPOWERING YOUR JOURNEY



VEHICLE PROTECTION

Our vehicle service contract (VSC) provides protection against unexpected expenses and the inconvenience of costly repairs. Our plans offer four levels of coverage and additional selectable options with no limits on mileage or term. We provide coverage for a wide range of vehicles, including both everyday and high-end models.

Each plan includes essential benefits such as reimbursement for rental/rideshare and emergency road service, which can be fully tailored to meet your specific needs.



COVERAGE OPTIONS

LEVEL 1

Engine (gasoline, diesel, turbocharged/supercharged)

Transmission (automatic & standard)

Drivetrain

Front & rear wheel drive

Hybrid vehicle components

4x4/AWD

LEVEL 2

All coverages in level 1 plus...

Air conditioning

Braking system

Electrical

Steering

Suspension

LEVEL 3

All coverages in levels 1 & 2 plus...

Technology

Enhanced electrical

Enhanced suspension

Enhanced hybrid vehicle components

Miscellaneous components

LEVEL 4

All coverages in levels 1, 2, & 3 plus...

Comprehensive coverage for all mechanical breakdowns, except for items listed as excluded.

COVERAGE DETAILS

LEVEL 1

Gasoline Engine | Cylinder block and all internally lubricated parts, including crankshaft, rod and main bearings, cam bearings, connecting rods, wrist pins, pistons, piston rings, camshaft, cam tower, lifters, cylinder head, valves and guides, valve springs, rocker arms, pushrods, timing chain and sprockets, oil pump, oil pump housing, oil pump pressure relief valve, timing chain housing, intake and exhaust manifolds, flywheel, balance shafts, harmonic balancer and retainer bolt, crankshaft pulley, valve covers, oil pan, engine oil cooler, oil filter adapter/housing, engine oil sending unit, thermostat and housing, water pump, temperature sending unit, expansion plugs, fuel supply pump, vacuum pump, dipstick and tube, and fasteners for these components.

Diesel Engine | Fuel distributor, fuel injection pump, fuel regulator, and injectors. The auxiliary fuel pump is excluded.

Turbocharged/Supercharged Engine Turbocharger, supercharger, waste gate controller, intercooler, hard lines, compressor, clutch and pulley, bypass valve, injection pump, and lines and nozzles.

Transmission (Automatic) | Case and all internally lubricated parts, including oil pump, valve body, torque converter, governor, main shaft, input/output shafts, clutches, bands, drums, gear sets, bearings, bushings, solenoids, TV cable, electronic shift control unit, computer operated clutch, cooler, dipstick and tube, and fasteners for these components.

Transmission (Standard/Manual) | Case and all internally lubricated parts, including main shaft,input/output shafts, gear sets, shift forks, synchronizers, bearings, bushings, shift linkage and cables, fasteners for these components.

Drivetrain (Front Wheel Drive) | Final drive housing and all internally lubricated parts, including carrier case, gear sets, chain and sprockets, bearings, and bushings, axle shafts, front hub bearings, rear hub bearings, drive shaft support, drive shaft, and fasteners for these components.

Drivetrain (Rear Wheel Drive) | Drive axle housing and all internally lubricated parts, including carrier case, gear sets, bearings, bushings, limited slip clutch pack, axle shafts, front hub bearings, rear hub bearings, drive

shaft support, drive shaft, and fasteners for these components.

Transfer Case - 4X4/AWD | Case and all internally lubricated parts, including main shaft, gear sets, chain and sprockets, bearings, bushings, fasteners for these components, four-wheel drive selector switch, transfer case module, electronic and vacuum engagement components, including manufacturer's all-wheel drive systems such as Quattro, xDrive, 4-Matic, etc.

Dual Rear Wheels | Coverage provided when a vehicle is equipped with dual rear wheels.

Hybrid Vehicle Components | Hybrid battery junction block, hybrid battery main battery cable, electric alternating current compressor, electric motor/generator(s) and all internal components, inverter/converter/transformer units and all internal components, inverter/converter/transformer units cover, continuously variable transmission (CVT) and all internal components, power split device and all internal components, reduction/reducer box and all internal components, and fasteners for the components listed above.

Seals and Gaskets | Covered only if required in connection with a covered repair.

Canadian Vehicles | Coverage provided for vehicles manufactured for sale in Canada.

ESTIMATED REPAIR COSTS¹⁻⁸

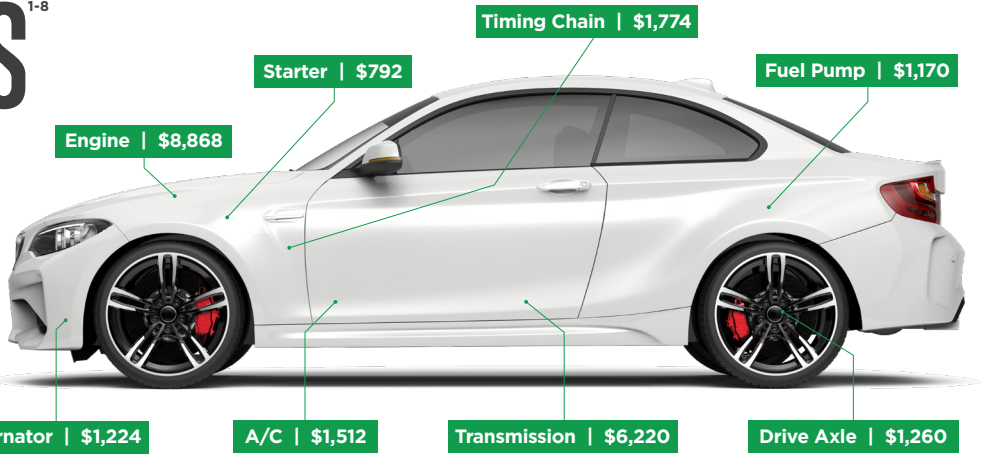
Unexpected breakdowns can wreak havoc on your wallet. These are just some possible costs that could add up during the ownership of your vehicle.

LEVEL 2

Includes all coverage in Level 1 and the following:

Air Conditioning | Condenser, compressor, clutch and pulley, orifice tube, accumulator, HVAC control module, high/low pressure cutoff switches, high/low pressure hoses, pressure cycling switch, thermostat, drier, temperature control head, fasteners for these components, and Freon-refrigerant if necessary for a covered repair.

Braking System | Wheel cylinders, master cylinder, combination valve, assist booster, disc brake calipers, hard lines and fittings,



backing plates, springs, clips and retainers, self-adjusters, parking brake linkage and cables, and fasteners for these components.

Electrical | Voltage regulator, alternator, front and rear windshield wiper motors, front and rear windshield wiper delay controller, back up lamp switch, brake light switch, hazard warning switch, headlamp switch, ignition switch, multi-function switch, neutral safety switch, turn signal switch, wiper switch starter motor and drive, starter solenoid, electronic ignition module, ignition coils, electronic ignition module, body control module, engine

control module, and engine management control unit.

Steering | Housing/case and all internally lubricated parts (examples include rack and pinion equipped valve assembly, sector shaft, rack mounts and cushions, inner rod ends and bellows boots, speed sensor or steering gear equipped pitman shaft and valve assembly, and bearings), bushings, pitman arm, center link, idler arm, power steering pump/electric steering motor, power steering pump pulley, fluid reservoir, coupling, and fasteners for the components listed.

Suspension | Bump stop cushions, torsion bar mounts and bushings, upper and lower ball joints, including dust boots, steering knuckle (spindle), spindle support, stabilizer shaft, stabilizer linkage, including mounts, and bushings, kingpins, fasteners for these components.

DID YOU KNOW?
50% OF DRIVERS CAN'T AFFORD UNEXPECTED VEHICLE REPAIRS.*



LEVEL 3

Includes all coverage in Level 2 and the following:

Enhanced Electrical | Keyless entry system, instrument gauges, compass display, thermometer display, power steering electronic control unit, cruise control system, power seat motor, power seat transmission, power window motor, power window regulator, low fuel sensor, low coolant sensor, low oil sensor, power antenna motor, electronic rear view mirror motor, headlight door motor, power sunroof motor, convertible top motor, wiring

harnesses, back up lamp switch, brake light switch, hazard warning switch, headlamp switch, ignition switch, multi-function switch, neutral safety switch, turn signal switch, wiper switch, power window switch, power door lock actuator/switch, power mirror switch, power seat switch, power trunk/liftgate lock actuator, seat memory switch, seat temperature switch, sunroof switch, traction control switch, transmission position switch, transmission temperature switch, accelerator pedal position sensor, air temp sensor, ambient temp sensor, brake fluid level sensor, brake fluid pressure sensor, cabin temperature sensor, camshaft position sensor, crankshaft position sensor, oil pressure sensor, oil temperature sensor, seat position sensor, transmission position sensor, transmission temperature sensor, fuel level sensor, coolant level sensor, coolant temperature sensor and relay, electronic fuel injection system except exhaust gas recirculation valve, and electronic throttle body.

Enhanced Suspension | Electronic suspension actuator/motor and compressor, electronic suspension sensors, electronic suspension controller and limiting valve, electronic suspension lines, air suspension springs, upper and lower control arms, control arm shafts, and fasteners for these components.

Enhanced Hybrid Vehicle Components Onboard battery charging system, battery charge controller, motor/generator belt tensioner, drive motor dampener,

voltage inverter reservoir, three-phase high voltage cables, hydraulic or electric regenerative braking system, onboard computer system, including all relays, sensors, ECU & ECM (electronic control units/electronic control modules), power switch/button and controller/electronic throttle control system.

Technology | Adaptive lighting control motors, actuators, and sensors (composite headlight assembly, only as a result of failure of a listed component); audio system, including displays and control modules; auto dimmers; blind spot monitoring control module and sensors; bluetooth systems, module, and microphone; collision avoidance systems; cruise control systems, including adaptive/autonomous cruise control technologies, control unit, sensors, and cameras; driver information center; driver recognition systems, entertainment technology; eye detection systems, factory installed vehicle hot-spot/cellular transceiver; hands free systems and controls, heads-up display systems; HomeLink®/garage door control transmitter; humidity sensors; infrared systems; keyless access systems; lane departure systems; multimedia interface systems; navigation packages; power trunk/lift gate motor and sensors; proximity sensors; rear monitoring cameras; rear, front, and side mounted cameras and control unit; rest recommendation systems; seat heaters and coolers; self-parking systems, module, sensors, and cameras;

SOS systems; touch screen technology; USB ports; vibration sensors; voice recognition/command systems.

Miscellaneous Components | Fuel tank, fuel tank sending unit, fuel tank hard lines, fuel injectors, radiator, radiator fan, including fan clutch, fan motor, fan blade, and fan relay, temperature sensor and relay, struts, including upper mount and pivot bearing assembly, heated back glass, windshield wiper washer pump(s), heater-A/C blower motor, heater core assembly, heater control valve, horn assembly, and clutch starter interlock switch.

LEVEL 4 - EXCLUSIONARY

Includes coverages in all levels plus the following:

The comprehensive coverage for mechanical breakdown of all parts of a vehicle except those specifically excluded.

ADDITIONAL COVERAGES

Commercial Use | Coverage will be provided for your vehicle even if being used for rideshare (e.g., Uber and Lyft), hauling, construction work, off-road use, pickup/delivery service, towing, government/military use, snowplowing, business travel, and more when used by more than one driver.

Lift Kit | Coverage will be provided even though your vehicle has a body or suspension lift up to six inches (6”) and/or your vehicle has tires or wheels that are up to four inches (4”) larger in diameter than the original manufacturer equipment on the service contract purchase date. Non-factory body and suspension parts are specifically excluded.

Branded Title | Coverage of your vehicle will be provided even though your vehicle has a branded title for salvage, rebuilt, hail, or lemon. Coverage will not be provided for a vehicle as to which the true mileage has been declared unknown (“TMU”), or which has a flood, fire, or saltwater damage title.

Seals & Gaskets* | Coverage will be provided for the repair/replacement of failed seals and gaskets designed to prevent the loss of necessary coolants, lubricants, and fluids. Minor loss of fluid or seepage is considered normal wear and tear and no coverage will be provided. Coverage for seals and gaskets expires upon expiration of this service contract, or when a vehicle's odometer registers one hundred twenty-five thousand (125,000) miles, whichever is first.

Hybrid Drive Battery | Coverage will be provided for a vehicle's hybrid electric battery up to a maximum of \$5,000. Surcharge does not provide coverage for a vehicle's 12-volt battery.

**Included in level 4.*



WHAT'S NOT COVERED

Glass, glass framework and fastening adhesives, sealed beam headlamps, light bulbs, lenses, trim, moldings, bright metal, upholstery, vinyl and convertible tops, paint, sheet metal, bumpers, alignment of body parts, flexible body parts, door panels, body panels, structural framework, structural welds, hinges, door handles, removable hardtop assemblies, and aftermarket accessories or equipment not installed by the manufacturer. **Maintenance Parts:** Spark plugs, glow plugs, ignition wires, distributor cap, and rotor, carburetor, all batteries, filters, lubricants or fluids, air conditioning refrigerant, engine coolant, all hoses and belts (not specifically listed), wiper blades, brake pads and shoes, brake rotors and drums, suspension alignment, constant velocity boots, timing belt and timing belt pulley, timing belt tensioner, tires, wheel covers, wheel rims, wheels, wheel balancing, shock absorbers, exhaust system, catalytic converter, vehicle charging station, friction clutch disc, and pressure plate and clutch throw out bearing. Please refer to the contract for exact details.

} *INDUSTRY-LEADING*

REVIEWS

At DOWC, we offer more than just an unbeatable protection plan. We are a family that is here to support you every step of the way. Our in-house claims and customer support experts are always within reach, ensuring a quick and easy claims process to get you back on the road. It's our mission to keep our drivers safe.



DID YOU KNOW?

**DOWC HAS TOP-RATED REVIEWS ON SITES
LIKE GOOGLE AND BETTER BUSINESS BUREAU.**

“

**DOWC HAS EXCEEDED
MY EXPECTATIONS IN
EVERY WAY**

RAINALD M. | DOWC CUSTOMER

“

**I HIGHLY RECOMMEND
DOWC FOR ALL
YOUR NEEDS**

MICHELLE B. | DOWC CUSTOMER

“

**SERVICE WAS PERFECT.
THEY WENT ABOVE
AND BEYOND.**

GARY G. | DOWC CUSTOMER

“

**A SMOOTH
TRANSACTION FROM
BEGINNING TO END**

VICTOR C | DOWC CUSTOMER

} *USEFUL*

RESOURCES

GENERAL QUESTIONS

How do I file a claim?

To file a claim, please visit our website at claims.dowc.com and create an account. After you have created an account, an activation email will be sent to you. After activation, your claim can be submitted. Once received, one of our representatives will review your claim. You can contact us at 1.888.317.1550 or reach out to your dealer, and they will contact us directly.

Does DOWC offer a payment plan?

Yes, DOWC offers its Service Contract Payment Plan (SCPP). This plan offers DOWC's industry-leading protection products at a rate and payment schedule that works with your needs. Contact your dealer to learn more about SCPP.

How do I locate a repair facility?

Your selling dealer may have a preferred shop (tie-back) where repairs would be performed. This information can be found on the first page of your contract, or you may contact us directly for assistance. If your selling dealer does not have a tie-back, you also have the option to access a wide range of ASE-certified repair facilities nationwide thanks to our partnership with RepairPal.

What is the contract cancellation process?

To cancel a contract, visit dowc.com/contract-holder and scroll down to the "Cancel a Contract" section. Enter all of the necessary information and submit your cancellation. You may also cancel a contract directly by contacting support@dowc.com.

Can I transfer my contract?

Yes. Contact us for a transfer request form. Submit a copy of the completed form within 30 days of the vehicle sale, along with a copy of your service contract and a copy of the bill of sale that indicates the date of sale. A transfer fee of \$100.00 will apply.

REFERENCES

1. Dustin Hawley, 2022, J.D. Power, <https://jdpower.com>
2. 2023, RepairPal, <https://repairpal.com>
3. 2023, CostHelper Cars, <https://cars.costhelper.com>
4. 2023, AutoZone, <https://autozone.com>
5. Taylor Sansano, 2023, ConsumerAffairs <https://consumeraffairs.com>
6. John Goreham, 2023, CarTalk, <https://cartalk.com>
7. Taylor Sansano, 2023, ConsumerAffairs, <https://consumeraffairs.com>
8. Dustin Hawley, 2023, J.D. Power, <https://jdpower.com>
9. Sebastien Bell, 2023, Carscoops, <https://carscoops.com>



CONTACT US

To verify coverage, make a claim, or any additional questions or concerns, please call 1.888.317.1550 or email support@dowc.com.

Monday - Friday: 8 AM - 9 PM EST
Saturday: 9 AM - 3 PM EST

For 24/7 roadside assistance, please call 1.855.411.6648.

SCAN TO LEARN MORE



**OUR
WEBSITE**



**VIDEO
LIBRARY**



**RESOURCES
& FAQs**

The information herein and the "Coverage Details" sections are provided solely as an outline and do not constitute an agreement between you and the administrator, the provider or the selling dealer. Exclusions and limitations apply. See your service contract for details. OBLIGOR AND/OR ADMINISTRATOR MAY VARY BY STATE. TERMS, CONDITIONS, AND COVERAGE ARE SUBJECT TO CHANGE AT ANY TIME. NOT ALL COVERAGE IS AVAILABLE IN ALL AREAS AND MAY VARY BY STATE. COVERAGE IS OPTIONAL AND NOT REQUIRED FOR FINANCING.