



Your Product Guide

Congratulations on your new car!

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

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



Product breakdown

30-Day Limited Warranty

Pages 3-4

30 Days

1 Year

3 Years

5 Years

Full Term

DRIVECARE® Protection Plan

Pages 5-12 3 & 5 Year Coverage

GAP Coverage†

Pages 13-14

LoJack Go Theft Protection

Pages 15-16

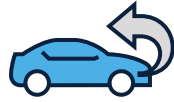
*Refer to applicable contract for full details and availability on all programs as they are based on your state and what you purchased. †As long as your loan amount exceeds your vehicle value. See page 13-14 for GAP Coverage details.

Your car includes a 30-Day or 1,500 Mile Limited Warranty*



\$0 Deductible

If you visit an in-network repair facility within the first 30 days, you don't pay a deductible! Out-of-network repair facilities are \$200 per visit.**



Car Rental

While your car is being worked on for covered repairs, we will reimburse you for a rental car. 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!



What's Covered

Repairs for most major mechanical issues are covered for the first 30 days or 1,500 miles (whichever comes first) of owning your car.*



What's Not Covered

 Including but not limited to:

Aftermarket Accessories	Glass	Physical Damage
Body Panels	Interior Cosmetics	Road Hazard
Corrosion	Paint	Recommended Maintenance†
Exterior Cosmetics		

*For vehicles sold in New Jersey 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 3000 miles, whichever comes first. 24,001 to 60,000, the warranty is 60 days or 2000 miles, whichever comes first. 60,001 to 100,000, the warranty is 30 days or 1000 miles, whichever comes first. (We will honor our 1,500 miles.) **NJ Out-of-Network deductible = \$50. †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 cost a \$200 deductible per visit.



Car Rental

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



Manufacturer's Warranty

If your car still has a manufacturer's warranty, you benefit from both! If there is a repair not covered by your warranty but is covered by DriveCare, your repair is covered. See us for more 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.

What's covered by DriveCare**

3 Year/36,000 Mile

Climate Control

A/C Compressor and Clutch, Condenser, Evaporator

Engine Cooling

Water Pump, Radiator, Cooling Fan Motor

Steering

Electric Steering Motor, Power Steering Pump

5 Year/50,000 Mile

Drive Axle(s)

Differential, Drive Shafts, Wheel/Hub Bearings

Engine

Cylinder Block/Heads, Timing Gear, Alternator

Transmission

Transfer Case, Torque Converter, Valve Body, Solenoids



What's not covered by DriveCare†



Routine Maintenance

All routine and preventative maintenance needed for your car (i.e. oil changes). Be sure to keep all maintenance records and receipts.‡



Cosmetic Damages

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



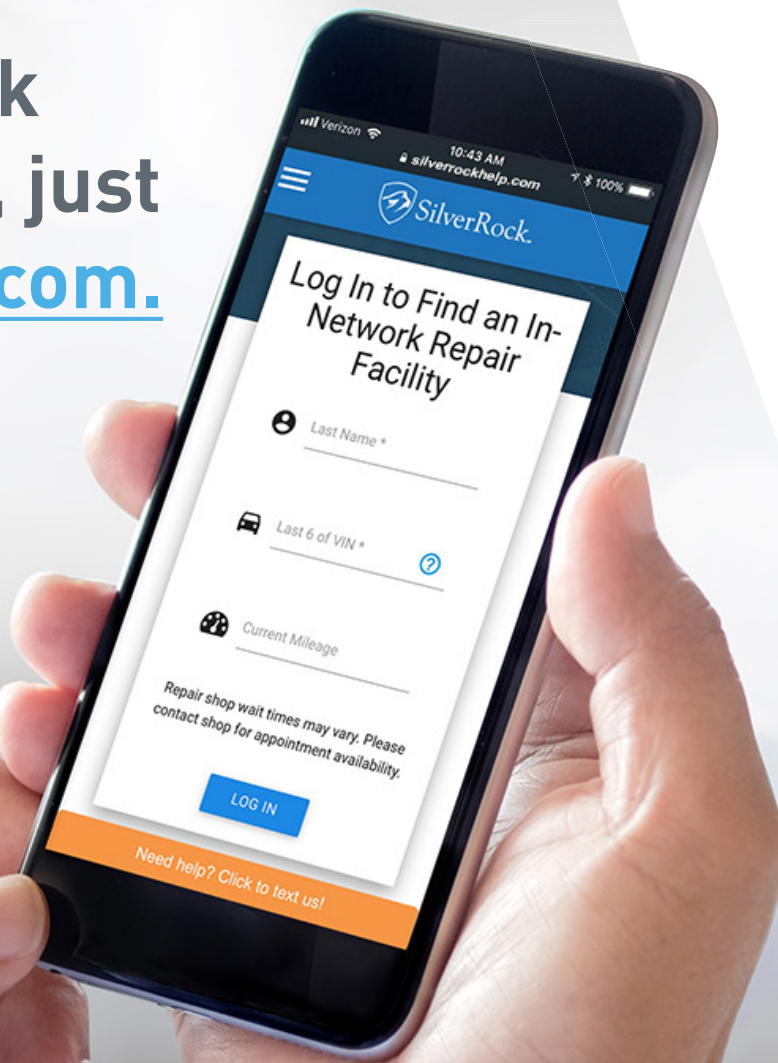
Vehicle Neglect

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

*Replacement parts can be of like kind and quality and may include the use of new, re-manufactured or used parts. †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. ‡SilverRock may request records to validate that maintenance was completed per contract guidelines.

Finding an in-network repair facility is easy, just visit SilverRockHelp.com.

With over **4,000** nationwide facilities to choose from, locating an in-network vendor near you is fast and convenient.



Contact SilverRock by text or talk

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



Get reimbursed for car rental/tow services

Visit forms.silverrockhelp.com to fill out the Reimbursement Request Cover Letter. If your reimbursement is approved, please allow 7-10 business days to receive a reimbursement via mail.

Logon to SilverRockHelp.com to find a repair facility, view coverage or text a representative!



Need to start a claim?

Follow these simple steps to get your car repaired

- 1 Visit [SilverRockHelp.com](https://www.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

\$200 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 waives the difference between that cash value and your payoff amount.*



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 to your loan†.

*GAP may not cover some or all of the insurance deductible, late fees, missed payments or delayed payments due to loan extensions or payment holiday. †Refer to your GAP Addendum for administrator, terms and conditions. Some exclusions may apply.

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

Services are optional and available for a 3-year subscription. Just download the LoJack Go app and create your account.



Mobile Tracking

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



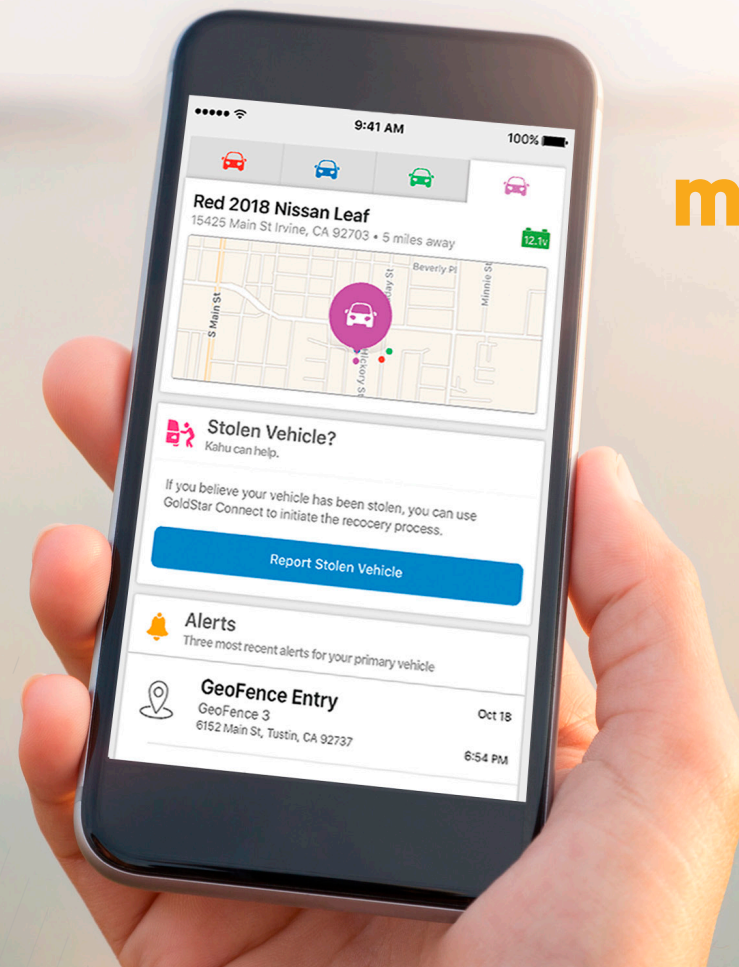
Theft Support

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.



\$5,000 Protection

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!†



Download the mobile app now!

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

Contact LoJack Go customer service at **876-563-0012**.

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

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 of your DriveCare needs!



3 year/36,000 mile

Engine Cooling

Water Pump, Radiator, Cooling Fan Motor

Steering

Electric Steering Motor, Power Steering Pump

Climate Control (A/C, 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/Transfer

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

Drive Axle(s)

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

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

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

Drive Axle(s)

CV Boots, Differential Covers, Seals and Gaskets

Cosmetic

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

Exhaust

Catalytic Converter, Mufflers, O2 Sensor

Transmission

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

Fuel System

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

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 full refund.*



DRIVECARE® Protection Plan

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

Alabama: \$25 cancellation fee applies.

California: Cancellation within the first 60 days equals a full refund. Cancellation after 60 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 \$25 applies.

Florida: Cancellation within the first 60 days equals a full refund. Cancellation after 60 days is pro-rated based on the lesser calculation of days or miles, cancellation fee of the lesser of 5% of the purchase price or \$40 applies.

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

Georgia: No cancellation fees apply.

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.

North Carolina/Oklahoma: 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 prorated refund or \$50 applies.

LoJack Go

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 after 60 days is pro-rated based on the days remaining, cancellation fee of the lesser of 10% of unearned prorated premium or \$25 applies. SilverRock Automotive of Florida, Inc., PO Box 29087, Phoenix, AZ 85038-9087, Florida License #30847.

GAP Coverage

After 30 Days: Cancellation after 30 days without filing a claim is pro-rated, a \$50 cancellation fee applies unless prohibited by state law.

Select GAP Coverage

After 60 Days: Cancellation after 60 days without filing a claim is pro-rated, a \$50 cancellation fee applies unless prohibited by state law.

*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

Call customer service

877-584-3848