

FIRST AUTOMOTIVE®

Dealer Procedure Manual

Administered by:

American Warranty Group

Please note: If you are looking at a printed version of the Dealer Procedure Manual, you will see many references to interactive features. To use these features, and to make sure you have the latest version of the Dealer Procedure Manual, please call Client Services at 866-414-3867, or email swreclientservices@iaawg.com. A PDF copy will be provided to you.

Alternatively, you may download a PDF copy by logging into OLÉ at https://assistant.iaawg.com/ and clicking on the Help tab.

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General Information

This Dealer Procedure Manual is a broad outline of certain operational procedures used in conjunction with First Automotive vehicle service contracts (VSCs).

There are many VSC programs available under the First Automotive name, and each has its own unique vehicle eligibilities, coverage information, terms, contract pricing, etc. Although it uses the First Automotive "Standard" VSC as its example, this manual will provide you with guidance on how to obtain this information for the First Automotive VSCs offered by your dealership. It also includes details regarding business administration and claims procedures, examples of various important forms you may need, and other information. For an overview of all iA American products, please refer to the end of this document.

Note: Be sure to review the "SPECIAL STATE REQUIREMENTS AND DISCLOSURES" section of the service contract to see if any amendments have been made in order to comply with the laws of your state.

Contact Information and Business Hours

For clarification of procedures, or for information regarding issues not covered by this manual, please contact our administrative offices at one of the numbers listed below.

Administrator Obligor and Program Insurer	
Administrator Obligor Dealers Alliance Corporation P.O. Box 30250 Albuquerque, NM 87190 Phone: 800-519-1566	**Program Insurer** Dealers Assurance Company P.O. Box 1829 Addison, TX 75001 Phone: 800-282-8913
Important Departments	
Sales & Marketing Phone: 877-881-2244 Fax: 505-883-7794 Email: marketing@iaawg.com	**Claims** Phone: 877-727-7247 Fax: 972-813-0718 Email: swreclaims@iaawg.com Hours: M-F: 7:00 a.m. to 7:00 p.m. CST Sat.: 8:00 a.m. to 2:00 p.m. CST
Client Services Phone: 866-414-3867 Fax: 505-348-3521 Email: swreclientservices@iaawg.com Hours: M-F: 8:30 a.m. to 7:00 p.m. CST Closed Weekends	**Shipping & Supplies** Phone: 866-830-7066 Fax: 505-348-3555 Email: swreorders@iaawg.com Hours: M-F: 9:00 a.m. to 5:00 p.m. CST Closed Weekends
Casualty Administration Phone: 800-634-4333 Fax: 505-348-3512 Email: swrecasadminQC@iaawg.com Hours: M-F: 8:30 a.m. to 6:30 p.m. CST Closed Weekends	**Underwriting** Phone: 877-853-7613 (dial 9) Fax: 972-813-0808 Email: swreunderwriting@iaawg.com Hours: M-F: 8:00 a.m. to 5:00 p.m. CST Closed Weekends

Business Cut-Off Dates

For the current business cut-off calendar, click here. (A box may pop up. If so, click on the "OK" or "Allow" button to proceed.) The calendar shows two business cut-off dates at the end of each month. If your dealership does not use our OLÉ online entry system, use the "Non-OLÉ Business Cut-Off Date." If your dealership uses OLÉ, use the "Month-End Close Date." IMPORTANT INFORMATION FOR THE BUSINESS OFFICE: All paper checks must be received one business day before the Month-End Close Date. We can process ACH payments through OLÉ up until noon Mountain Time on the last business day of the month.

Use OLÉ to Make the Entire Rating and Enrollment Process Easier

Since your dealership offers First Automotive products, we encourage you to take advantage of OLÉ. OLÉ includes many versatile tools that are custom-designed to make the entire process for Rating, Enrolling, E-Contracting and Submitting business easier and more efficient for you and your customers, providing you tools to manage your business with iA American from a single portal. In addition, it is integrated with many F&I Menu Systems, including Dealertrack, OptionSoft, VisionMenu, MenuVantage, Provider Exchange Network (PEN), and F&I Express. If you are not currently using OLÉ, please contact swrecasadminQC@iaawg.com for installation and training.

For an overview of OLÉ procedures, turn to page 14.

Dealer Procedures

Coverages, Terms, Deductibles, Surcharges, Rates and Eligibilities

Every First Automotive program has its own unique coverages, terms, deductibles, surcharges, rates and eligibilities. This document will direct you to where you may quickly find the information you need.

Coverages and Additional Benefits

To quickly obtain coverage information, please refer to the program's contract.

Terms, Deductibles, Surcharges and Rates

To quickly obtain this information, please refer to the program's rate card.

Eligibility

For a vehicle to be eligible for coverage, it must be listed in the Vehicle Classifications charts on the program's rate card. The vehicle cannot be listed in the "Ineligible Vehicles" section on the rate card, and it cannot have an "NE" (Not Eligible) designation on the rate card. It must also have a valid VIN number assigned to it, and meet the eligibility requirements listed on the rate card. In addition, you should refer to the "WHAT IS NOT COVERED" section of the vehicle service contract for exclusions that affect eligibility. If you have any questions regarding eligibility, contact swrecasadminQC@iaawg.com.

In-Service Date vs. Date of Sale

The In-Service Date is the date the vehicle first went into service and the manufacturer's new vehicle warranty began (e.g. the date the original owner purchased the vehicle or the date the vehicle was first placed into service as either a rental vehicle, demonstration vehicle, or vehicle used for other purposes).

The Date of Sale is simply the contract sale date.

How to Use a Rate Card

At first glance, a rate card can seem fairly complex. For this reason, we have created a simple manual with step-by-step instructions on how to use a rate card. You may request a PDF copy at any time by contacting Client Services, or by clicking here. (A box may pop up. If so, click on the "OK" or "Allow" button to proceed.)

How to Complete the First Page of the Contract

All information on the first page of the contract (also called the Declarations page) should be completed before the contract is issued. As an example, the procedures below are for our Standard vehicle service contract. If you are completing a different First Automotive vehicle service contract, the steps will be similar. If you have questions, please contact swrecasadminQC@iaawg.com.

1. Make sure that the CONTRACT NUMBER field in the top-right corner is filled in properly. Each contract number has a unique alphanumeric designation: e.g. AABJ00000
2. Complete all text fields as applicable in the PURCHASER, VEHICLE, SELLING COMPANY AND FINANCE COMPANY INFORMATION sections. Make sure to complete the CONTRACT SALE DATE field with the current date, as it is the start date for the term of the contract (unless the customer selects wrap or certified wrap coverage)
3. If the vehicle is a new vehicle, select the coverage level the customer wishes to purchase by checking one of the coverage check boxes under the NEW VEHICLES section. If the vehicle is a certified or used vehicle, select the coverage level by checking one of the coverage check boxes under the USED VEHICLES section
4. Input the TERM & MILES for the contract below the selected coverage. Make sure to write the term as months and not years
5. Select a deductible by checking one of the check boxes under the DEDUCTIBLE PER VISIT section
6. Select all applicable surcharges and coverage options by checking the appropriate boxes under the SURCHARGES AND OPTIONAL COVERAGE section
7. Enter the retail price of the contract in the SERVICE CONTRACT PRICE section at the bottom of the Declarations page. Make sure that this information is filled out accurately and completely, as this information is vital to ensure the accuracy of profitability reports that the Administrator may provide to your dealership, and will be used if a cancellation refund is requested
8. Sign the contract in the SELLING COMPANY SIGNATURE field
9. Under PURCHASER'S SIGNATURE, have the customer sign and date the contract
10. Check the Declarations page to make sure all information is accurate and in the proper fields

How to Distribute Copies of the Contract

Unless otherwise stated on the contract, please distribute copies in the following manner:

- The yellow copy of the contract goes to the customer. Ask the customer to keep it in the vehicle at all times for reference and claims information. Also, make sure your customer understands that they must retain proof that minimum service requirements have been satisfied throughout the contract period, and that prior authorization is required on all claims
- The pink copy of the contract is sent to the Administrator Obligor at the address listed in the ADMINISTRATOR OBLIGOR section on the first page of the contract
- The gold copy of the contract is sent to the Finance Company listed in the FINANCE COMPANY field on the first page of the contract
- The white (original) copy is kept by your dealership for your own files

Non-OLÉ Business Administration

While we encourage you to take advantage of OLÉ for your business administration, we realize this is not always possible. What follows in this section are the manual procedures for issuing contracts, reporting new business, how to handle cancellations, etc.

Reporting New Business

Contracts should be sold in numerical order. If a contract is voided, it must be reported to the Administrator in the same manner as valid contracts. Your dealership must account for all of the contracts it receives.

- Submit contracts to the Administrator using the "Service Contract Transmittal" Form found at the end of this document.
- Your payment for each batch is due with the batch submission
- The batch should include all business produced prior to the Month-End Cut-Off date
- Business may be remitted weekly, bi-weekly, or monthly

> ***IMPORTANT:***
> It is critical that all contracts be submitted promptly in order for the customer to have a valid contract. To help ensure this, all business for a particular month is due to be reported to the Administrator by the 10th day of the next month after the contract was sold. This requirement is necessary so that the Administrator may provide satisfactory service to your customers who purchased a service contract. The Administrator reserves the right not to accept a contract if it is not received in our office within the time period noted above.

A Note Regarding Open Batches and Shortages

We realize that we are all human, and shortages can happen to anyone. We closely monitor all open batches (business that has been written but not submitted, or business that has been submitted but not been paid in full). Once we become aware of a shortage, we will bring it to your attention so it can be

quickly resolved. If after a reasonable period of time the shortage is not paid in full and we have run out of other options, we will put the shortage into collections. You have our promise that we will make every effort to accommodate all inadvertent oversights. Please keep in mind that if payment is not received for a contract, that contract is not active, and your customer does not have any coverage until payment is received.

Remittances and Rejected Contracts

The Administrator will process the new business it receives from you upon receipt. The Administrator or your Account Representative will send you a Producer Statement to confirm business received, and an invoice after processing is complete. Producer Statements are issued by the 10th of the month. If you do not receive a statement, please contact swrecasadminQC@iaawg.com.

The Producer Statement report will show the contracts accepted, the contracts rejected, the reason for any rejections, and any differences in dollar amounts due to you or to the Administrator for the business submitted. It is very important that you review this report when you receive it, and that you contact the Administrator or your Account Representative if you have questions regarding the accuracy of the information in the report.

If there is a discrepancy, our Casualty Administration department will contact you and your Account Representative immediately. Please note that all rejected contracts will be returned to you, along with the confirmation of business received and invoice. Please rewrite or correct any rejected contracts, and resubmit them within 15 days from the date of the report. The Administrator reserves the right to refuse contracts submitted after this time. It is also extremely important that you notify the customer of any changes to the contract and give them a corrected copy, or a new contract if it is rewritten.

Cancellations

The contract may be canceled by the Finance Company, the Administrator, or the customer, according to the cancellation clauses included in the contract. For an example, below is a summary of the cancellation provisions for the Standard VSC. These cancellation stipulations are subject to change. See the “CANCELLATION” section of the contract for more information. Cancellation stipulations vary from state to state, and may not match what is written below. See the “SPECIAL STATE REQUIREMENTS AND DISCLOSURES” section of the contract for more information on cancellation procedures required in the specific state where your dealership does business.

Cancellation by the Finance Company

The Finance Company may cancel the contract if the vehicle is repossessed, declared a total loss, or if the customer defaults in their obligations to the Finance Company. As co-payee, the Finance Company will receive any refund in the event the contract is canceled.

Cancellation by the Administrator

The Administrator may cancel the contract for material misrepresentation or substantial breaches of contractual duties, conditions, or warranties, or for non-payment of the contract price by the selling dealer. The Administrator will send a notice of termination via certified mail to the customer’s last

known address, and refund the unearned portion of the cost of the contract to the selling dealer. The Administrator will calculate the total refund amount due to the customer based on the retail contract price, and will issue a refund check to the selling dealer for the pro-rata dealer refund amount.

Cancellation by the Customer

If the contract is cancelable, the customer may cancel the contract at any time by notifying your dealership or the Administrator in writing. A "Service Contract Request to Cancel" form is available for this purpose at the end of this document. The customer must include the original copy of their contract. A notarized statement indicating the actual mileage (odometer reading) of their covered vehicle on the date of the cancellation may also be required. Determine the refund amount that is due by obtaining a cancellation quote, and then pay the refund to the customer and/or Finance Company as appropriate.

Cancellation quotes are easily obtained by using Online Entry (OLÉ) — see page 17. If your dealership does not use OLÉ, please contact swrecasadminQC@iaawg.com for cancellation quotes.

Cancellation Refunds

If the contract is canceled within the first 30 days from the contract sale date and no claims were filed, then the customer and/or Finance Company will receive a full refund. If the contract is canceled more than 30 days past the contract sale date or after a claim has been filed, then the customer and/or Finance Company will receive a pro-rata refund minus a cancellation fee (please see "Cancellation Provisions" in the "CANCELLATION" section of the contract for detailed information).

Reporting Cancellations to the Administrator

The customer's copy of the contract and the "Service Contract Request to Cancel" form must be submitted to the Administrator for each cancellation. Cancellations not initiated by the Administrator should be reported to the Administrator along with any new business submissions. In addition, the "Service Contract Cancellation Recap" form must be completed and submitted to the Administrator along with any new business submissions. These forms may be found at the end of this document.

Transfer of Coverage Procedures

If the original contract holder sells their vehicle, or if there is a change in ownership of the vehicle, the contract will terminate. However, the original contract holder may request to transfer the remaining coverage to the new owner of the vehicle, as long as it is allowed by the contract. If the contract is not transferrable (unless required by the law of the state where the contract holder resided when the contract was sold) there will be a statement to that effect in the contract. This transfer must occur within the contract-specified number of days since the change in vehicle ownership.

If a customer contacts you and asks how to transfer their contract, please do the following:

1. Verify that the original contract holder has reviewed the "HOW THIS CONTRACT MAY BE TRANSFERRED" or "TRANSFER OF VEHICLE OWNERSHIP" section of their contract
2. If possible, please provide the original contract holder with a copy of the "Service Contract Request to Transfer" form found at the end of this document and assist them in its completion. Point out that the payment of the specified transfer fee amount must be submitted with the

transfer request, made payable to the Administrator Obligor, as specified in their contract. Verify that the original contract owner has provided copies of all maintenance records to the new owner of the vehicle

3. Ask the original contract owner to mail the "Service Contract Request to Transfer" form, transfer fee, and a copy of the bill of sale, to the address provided on the form. If accepted, the Administrator will notify the original and new owner by mail, and provide the new owner with an updated copy of the contract. If denied, the original owner and new owner will be notified, and the transfer fee will be returned to the payee

If you are unable to provide the original contract holder with a copy of the "Service Contract Request to Transfer" form, they can simply send a written request to transfer their contract to the Administrator (the Administrator's name and address are on the contract). They will need to provide the name, address and phone number of the new owner, the transfer fee amount as shown on the contract, and a copy of the bill of sale. They also have to provide copies of all maintenance records to the new owner. This must occur within the contract-specified number of days since the change in vehicle ownership.

Ordering Supplies

Most dealerships order supplies (contracts and point-of-sale materials) through their Account Representative. If you need to order them from iA American, please follow the procedure listed below.

How to Order

To expedite your supply needs, please send requests to swreorders@iaawg.com, call 866-830-7066, or Fax 505-348-3555. Please send your request at least two weeks prior to your actual need, or when you are down to your last 50-75 contracts, brochures or other point-of-sale materials. The most efficient method is to request a 90-day supply (triple your previous full month's usage).

Include your name, dealership name, physical and mailing address, and phone number. You will also need to provide us with the "Form Code" for each of the materials you will be ordering. Form Codes can be found on the Rate Cards you received for each of the First Automotive products offered in your dealership. On the Rate Card, look for the image of a stop sign. The Form Codes are listed under the image of the stop sign, and are formatted in the following manner: ABC-XX-XX-01.

Shipping Policy

We process most orders within 24 hours of receipt, with shipping pickups made once to twice per week, typically on Wednesdays. All orders placed on Monday – Friday after 3:30 p.m. MST will be processed on the following business day. Orders not processed in time for one week's shipping pickups will ship the following week. We ship all orders via FedEx ground. Estimated time for delivery is 3 - 7 business days from time of shipment, unless an alternate shipping method is specified.

For special express shipping requests, please email swreorders@iaawg.com, call 866-830-7066.

Claims Procedures

Depending upon the customer's First Automotive contract, if your dealership has a licensed repair facility and the customer is within a contract-specified number of miles of your repair facility, the customer may be required to have all repairs or replacements performed by your repair facility. If your dealership does not have a licensed repair facility, or if the customer is not within the contract-specified number of miles from your licensed repair facility and it is not possible or practical to deliver their vehicle to you, then the customer may use the licensed repair facility of their choice.

When the customer brings the vehicle to your licensed repair facility for covered repairs, follow the steps in the appropriate Quick Claims Guide to ensure the claim is processed properly. For examples of Quick Claims Guides, please refer to the end of this document.

Payment of Claims

If you followed the steps listed in the Quick Claims Guide, and the claim was authorized, the Administrator will process your claim reimbursement request upon receipt. Below is a list of some of the things that may be paid out to you or the customer.

Diagnosis Time

Diagnosis time, listed in flat rate manuals in connection with covered repairs, will be first verified and then authorized by the Administrator. We will not pay for tear down or diagnosis time related to repairs that are not covered by the contract.

Emergency Repairs

The Administrator will review claims for payment for emergency repairs when your customer cannot return to your dealership for service (e.g., your licensed repair facility is closed or your customer has to have emergency repairs while traveling). Call the Administrator for instructions regarding emergency repairs.

Factory Warranty

Factory warranty deductibles are covered for repairs to components listed on the contract, minus any deductible the contract may have.

Inspection

Under normal circumstances, inspection is not required. However, the Administrator reserves the right to inspect any claim prior to repair. Inspections may take up to 48 business hours to complete.

Labor Time

Labor time is to be billed at the agreed upon flat-rate hours and at the agreed upon labor rate between the dealership and the Administrator. We will verify labor operations utilizing the most current additions of accredited and nationally accepted labor guides.

Major Repairs

At the discretion of the Administrator, replacement of major components may be made with new, rebuilt, remanufactured or used parts.

Oil Consumption

An evaluation report will be required. Test results within the factory specifications will be considered normal wear-and-tear.

Parts

Parts are to be billed at no greater than OEM retail prices or pricing agreed upon in writing between the licensed repair facility and the Administrator. It is not necessary to retain malfunctioning or damaged parts unless requested by the Administrator.

Rental Car (or Travel Expense) Reimbursement

If this benefit is included in the contract, rental car reimbursement to the customer is made through your dealership's licensed repair facility as part of processing the claim. (Some contacts offer Travel Expense reimbursement that applies to rental vehicles, taxi services, public transportation, or incorporated ridesharing services.) If it is necessary for a customer to rent a vehicle from a licensed car rental facility other than your dealership, they must pay the rental bill and will be reimbursed by your dealership, and then the Administrator will reimburse your dealership.

As an example, what follows are the Travel Expense Reimbursement provisions found in our First Automotive Standard VSC contract (August 2020). Other contracts may differ.

TRAVEL EXPENSE REIMBURSEMENT

If **Your Vehicle** sustains a **Mechanical Breakdown** resulting in a **Covered Repair**, then **You** may qualify for travel expense benefits for up to $30 per day, with a 5 day maximum, not to exceed $150 per repair visit. This benefit applies only when **Your Vehicle** must be kept in a repair facility overnight for a **Covered Repair**. **Your** travel expense benefits are contingent on the labor time required to replace/repair **Covered Components** authorized by the **Obligor**. The **Obligor** will use factory labor guides or industry recognized flat-rate manuals to determine the required repair time. However, this repair time specifically excludes the downtime waiting for parts or any other delays beyond the control of the **Selling Company**, **Licensed Repair Facility**, or the **Obligor**. The labor time necessary for travel expense benefits is as follows: 1 to 8 hours = 1 day, 8.1 to 16 hours = 2 days, 16.1 to 24 hours = 3 days, etc. This benefit will begin on the day that the approved repair begins and will not continue beyond the day the repairs are completed. This benefit must be applied to rental vehicles, taxi services, public transportation, or incorporated ridesharing services, and may not be applied to any other use. Travel Expense Reimbursement may not be applied to share-the-expense carpools. All rental vehicles must be rented from the **Selling Company** or a licensed car rental facility. **You** must provide legible and verifiable receipts that include the name of the transportation provider in order to receive travel expense reimbursement. Verifiable electronic receipts will also be accepted. Handwritten receipts will not be accepted under any circumstance.

Sublets

The Administrator pays the cost of approved sublets as described by the contract. Sublet repairs may be marked up 10% from the actual cost to the dealership (this does not apply to towing or rental, to which NO markup will be paid).

Towing Reimbursement

If this benefit is included in the contract, towing will be reimbursed at the actual cost of the towing bill, or up to the dollar amount per repair visit as shown on the contract, whichever is less. No markup of the towing bill will be reimbursed by the Administrator. Towing reimbursement to the customer is made through your dealership as part of processing a claim. If it is necessary for a customer to have a car towed through a source other than your dealership, the customer must pay the bill and will be reimbursed by your dealership according to the provisions above, and then the Administrator will then reimburse your dealership.

Additional Questions

If questions arise concerning any aspects of the claims process, call our Claims Administration office at 877-853-7613.

Customer Reimbursement

Occasionally, the customer may be required to pay for a repair charge, a towing charge, or other charges, and will seek reimbursement from the Administrator. These situations generally occur when the customer is traveling, or has to have emergency repairs performed on their vehicle and cannot have the repair performed at your dealership. If you become involved in these situations, please advise your customer to contact the Administrator's Claims and Customer Service department at 877-727-7247. We will review these claims on an individual basis. If the claim is called in during normal business hours from a licensed repair facility, and it is a covered repair, the Administrator will attempt to pay the licensed repair facility directly.

Online Entry (OLÉ) Business Administration

The following pages detail the use of OLÉ for rating, enrolling, submitting, and viewing Service Contract, GAP and Aftermarket business via the Web. If you need assistance from one of our team members, you can reach us through Live Online Support within Online Entry or by phone. Just call 877-881-2244 and ask for Quality Control, x20021.

Online Entry (OLÉ) provides the following features:

1.	**Quote by VIN / Cost by VIN**	Produces a quote for service contracts for a particular VIN
2.	**Contract Entry**	Provides entry, review and editing of new contracts
3.	**Cancellation Quote**	Produces a quote for cancellation of a particular contract
4.	**Contract Search**	Displays previously entered contracts
5.	**Submit Business**	Submits previously entered contracts and cancel quotes to IA American as a batch of new business, and prints a transmittal report
6.	**Review Submissions**	Displays and prints reports of previously submitted business
7.	**Electronic Payments**	Processes electronic payments if you are signed up for this feature
8.	**Access Live Online Support**	Opens a live chat session via the Web with a IA American team member. Hours are 8:30 a.m. to 6:30 p.m. CST.

OLÉ Decline Codes

Here are some common examples of OLÉ decline codes and their meaning:

CNE	Coverage not Eligible	**DNE**	Deductible not Eligible
MNE	Mileage not Eligible	**MYNE**	Model year not Eligible
SPCNE	Vehicle not eligible for selected plan. This is usually a combination of restrictions for class and mileage.	**TNE**	Terms not Eligible
VCNE	Class not Eligible		

You can click on these codes where they are displayed on the Contract Entry screen to see these details.

Log In

To log into OLÉ, open your Web browser and go to https://assistant.iaawg.com/.

Username and Password

- To obtain a Username and Password, go to the OLÉ website and click on the Signup Forms link to find the Instructions and Signup Forms needed. These forms are also available from the Home menu of OLÉ. Alternatively, you may fill out the online form here
- To log into OLÉ, enter your Username and Password. If this is the first time using your Username and Password, you'll need to agree to our Terms of Use Agreement before proceeding

NOTE: If you forget your Username and/or Password, click on the Contact Us link on the Login page to request your Username or to reset your Password.

IMPORTANT: It is recommended that every user have a unique login. Please let our Casualty Administration department know if any users need to be deleted or changed when staffing changes.

Announcements

On the login page and the first page that opens after log in, special announcements are listed. Take the opportunity to review, as these announcements may directly impact your online experience. There may be updates on the status of reports, tips for troubleshooting, etc.

Menu Bar

A menu bar displays at the top of all OLÉ windows. The items assigned to your Username are displayed. Your items will include some or all of the following, depending on the roles/rights assigned to your login:

1. Home a. Terms of Use b. Signup Forms	**2. Producer Tools** a. Quote by VIN b. Cost by VIN c. Contract Search d. Cancel Quote e. Contract Entry f. Submit Business g. Review Submissions	**3. Reports** a. Business Confirmation b. Cession Statement c. Cession Summary d. Claims Paid e. Experience
4. Resources a. Reinsurance Tax Formation b. IA American FAQ	**5. Contacts**	**6. Update Account**
7. Help	**8. Log Out**	

OLÉ Producer Tools

The Producer Tools drop-down menu includes the following options:

Quote by VIN and Cost by VIN

1. Select Producer Tools from the menu, and select Quote by VIN or Cost by VIN from the submenu. Quote by VIN is the dealer cost plus markup (if provided). If no markup was provided, the Quote by VIN screen shows the actual cost to the dealer. Cost by VIN will be the dealer cost
2. Select your dealership from the Select Your Producer drop-down menu
3. Enter the odometer reading and VIN for the vehicle and press Tab (make/model should appear)
4. Click on Get Coverages for a list of products available for the vehicle
5. Click on Show Details for programs available for the desired product (Standard – New, Xtended Care – Used, etc.)
6. Click on Show Details for the coverage the customer wants (Comp, Hi Tech, etc.)
7. Click on Show Details for the deductible the customer prefers (100pv, 50pv, etc.). The pricing for all available terms is listed
8. Click on each coverage choice the customer would like to buy. Each will be added to the Shopping Cart "Selected Contracts" in the upper right of the screen. Multiple contracts for one product can be chosen to compare pricing, but only one contract per product can be in the Shopping Cart when you are ready to proceed to contract entry. Click on the "X" to delete contract choices not needed
9. Click on Enroll Contracts when all products have been selected
10. This takes you to the Contract Entry screen to enter the additional customer information to finalize the selected contract(s). Press the continue button if you would like to continue. Selections made in Quote by VIN will automatically populate the form
11. See additional instructions under Contract Entry

    NOTE: Quotes are not saved on the system. If the contract is not entered at the time of the quote, the quote will be gone. A new quote would have to be generated at a later time.

Contract Search

1. Select Producer Tools from the menu, and select Contract Search from the submenu
2. Search for a contract by Contract Number, Customer Last Name, or VIN (complete or last 6-8 digits)
3. Click Find
4. Select the contract in question from the results grid by double-clicking on it
5. The contract will then be displayed below the grid
6. Contract Calculation & Surcharges/Options Results shows the status, classification and dealer cost of the contract:
    a. Accepted – entered and eligible, but not submitted
    b. Active – submitted, not necessarily paid
    c. Expired – expired according to contract terms
    d. Canceled – cancel submitted, documentation required (see Submit Business)
    e. Ineligible – vehicle not eligible for selected coverage
7. Contract search is for viewing purposes only (changes cannot be made on this screen)

Cancel Quote

1. Select Producer Tools from the menu, and select Cancel Quote from the submenu
2. Search by the Contract Number, Customer Last Name, or VIN you wish to do a quote on
3. Click Find
4. Select the contract to cancel from the grid by clicking the Select button (the Status must be Active to produce a quote)
5. The contract will then be displayed below the grid
6. Verify that the selected contract is the correct one before proceeding
7. Choose a reason for canceling from the Cancel Reason drop-down menu, which is located in the Cancel Quote Results section of the page
8. Enter the Cancellation Date (this cannot be older than 90 days or a warning will appear)
9. Enter the Cancellation Mileage
10. Click on the Process Quote button located at the bottom left of screen
11. Click on the View Quote button to obtain the hard copy of the Producer Quote
12. Click on the Customer Copy to obtain the hard copy of the Customer Quote

> ***IMPORTANT:***
> This step only creates a Cancel Quote. In order to cancel the contract, you'll need to: (1) first create the quote, (2) submit the cancellation using the Submit Business functionality, and (3) send in cancel documentation to iA American. Refer to Submit Business for step-by-step instructions and a list of required documents. Cancellations can be submitted once a month with the rest of your business.

Contract Entry

This option allows the user to enter, edit, and delete contracts.

Entering a Contract

1. Select Producer Tools from the menu, and select Contract Entry from the submenu
2. Select your dealership from the Select Your Producer drop-down menu
3. Enter Customer Information and Vehicle Information. Required fields are indicated with a red asterisk*. (If no phone number, enter all zeros. If no lienholder, enter NA in lienholder fields)
4. The Online Assistant will price your contracts accurately or let you know if a contract does not qualify. When you submit your business online, you will be able to view and print a report that tells you the total amount due for all contracts submitted, which eliminates discrepancies in your remittances
5. Clicking on the word VIN gives you the VIN Detail window, which provides information about the vehicle
6. The VIN decoder will automatically mark/check whether the vehicle is a 4x4, Turbo, Diesel, 1 Ton, or has 10 cylinders (any extended eligibility surcharges will be automatically checked if applicable)
7. For any additional Surcharges/Options, check the boxes that apply to the contract/vehicle
8. Click Save, which is located at the bottom left of the screen
9. Scroll down to view the Contract Calculation Results

10. If the auto-generated contract and all entered information is correct, click print. Make one full copy for the customer and have the customer sign. Copy the customer's signed first page for a file copy, and make any additional copies that are needed

IMPORTANT:

- If you see a box that says "Auto Generate Form Code and Contract #":
  - This box should be checked if printing the contract online; the form code and contract number are assigned automatically
  - Uncheck this box if entering a preprinted contract
- The contract number is located in the upper right corner of preprinted contracts, and is represented by letters followed by numbers. Enter the entire contract number (including the letter prefixes) without spaces or dashes
- The Form Code is located at the bottom of the Service Contract, usually in the left-hand corner (e.g., Form # XYZ or ABC – XX – XX - 01)
- The VIN must be valid in order to save your contract. The decoded Year, Make, and Model will appear after entering a valid VIN (press Tab to decode the VIN)

Editing a Contract

1. Go into Producer Tools
2. Select Contract Entry, and scroll down to Entered Contracts
3. On the Entered Contracts bar, click on Show Details to see the list
4. Click on the "Click to Open" icon (file folder) to the left of the contract you wish to edit
5. Click the Edit button
6. Make your changes, and then click Save

   NOTE: If the contract is auto-generated online and has been printed, no further edits can be made by dealer personnel. If additional changes are needed, please use Live Online Support for assistance.

Deleting a Contract

1. Go into Producer Tools
2. Select Contract Entry, and scroll down to Entered Contracts
3. On the Entered Contracts bar, click on Show Details to see the list
4. Click on the "Click to Open" icon (file folder) to the left of the contract you wish to delete
5. The contract will load into the screen above. Click on the Delete or Void button. If there are multiple contracts for the customer, you can click on Void All, or remove individually by clicking on the Void icon to the left of the contract number

   NOTE: Editing and Deleting can only be performed on contracts that have been entered but not yet submitted. Once the contract is submitted (see the Submit Business section) changes cannot be made online. If additional changes are needed, please use Live Online Support for assistance. Also, not all users have access to Delete or Void. If not available, please contact your Account Representative.

Submit Business

Turning in business to IA American.

1. Select Producer Tools from the menu, and select Submit Business from the submenu
2. The procedure steps are listed on the screen for your convenience

3. Select your dealership from the Select Your Producer drop-down menu
4. Check the contracts you wish to submit by clicking on the box next to the contract number
5. Check the cancel quotes you wish to submit (this will cancel the service contract) by clicking on the box next to the contract number
6. Click the Submit Selected Items button
7. Review the Summary Screen that is displayed
8. Click on the Transmittal Report button and print all pages of the report
9. If you are signed up to make online electronic payments, a Make Payment button will be available (see Online Electronic Payment section on page 20 for instructions)
10. To pay with a printed check through the mail, send the Transmittal Report with your business and payment to the Administrator (the Administrator's mailing address is located at the top of the Transmittal Report)
11. Please remember to include:
    a. Administrator's copy of the contracts (if not auto-generated)
    b. Cancel documentation
    c. Payment as shown on the Transmittal Report

Cancel Documentation

In order to process cancels, please include one of the following:

1. The Request to Cancel letter or form, signed by the customer, that includes the ending mileage
2. Trade-in documents showing the trade-in date and mileage (this is usually the first page of the new sale document or odometer statement)
3. Repossession documentation from the lienholder with the customer's name, VIN, date of repossession and mileage
4. Loan payoff documentation with Request to Cancel letter or form, which also includes the loan payoff date and ending mileage
5. Insurance document showing the VIN, date of vehicle total loss, and ending mileage
6. Cancel documentation may be emailed with the Transmittal Report to swrecasadminQC@iaawg.com, or faxed to 505-348-3512

Review Submissions

This allows the user to research and review work previously submitted, as well as display and print reports for business submitted online.

1. Select Producer Tools from the menu, and select Review Submissions from the submenu
2. Select your dealership from the Select Your Producer drop-down menu to review the status of a submission or a Transmittal Report
3. Enter the date of the submission you wish to view (submissions are only available for review for the previous 90 days from the current date)
4. Click the Load button
5. Click on the Printer icon to the left of the Batch Number to view the Transmittal Report
6. Once the Status changes to Closed, click on the Printer icon to the left of the word "Closed" to view the Confirmation of Business Received and Invoice

OLÉ Electronic Payment

Electronic Payment

OLÉ offers Electronic Payment by electronic check (ACH) or credit card. OLÉ users must be granted permission to access the Electronic Payment option. Please notify our Casualty Administration department which users need to have access to Electronic Payments: swrecasadminQC@iaawg.com.

Electronic payments can be made from two different screens:

1. Submit Business – payment can be submitted at the time business is submitted by the office personnel
2. Review Submissions – payment can be made on previously submitted batches where a balance is due

Payments Through the Submit Business Screen

Once contracts to be processed have been selected and submitted, the option of making a payment will appear on the screen. Batches may be separated by product type, but payment can be made for all batches generated during the submission together. If the user has been granted access to the Payment role, the Make Payment button will appear on the lower right of the screen next to the Transmittal reports. The user needs to click on Make Payment to open the Payment Dialog.

Once the dialog is open, the user will enter the Payment Information in the Issue Payment window:

1. Choose New or Saved Account – this will always default to New, but if the user has previously saved a Payment Method, it will appear in the Account dropdown
2. If entering a New Payment Account, choose the Account Type (Checking Account or Credit Card) from the dropdown
   Note: Credit Card payments include an added 3% Service Fee
3. Check Save for Future Use – to save payment information for use in the future so the user does not have to enter this information again
4. Complete Account Information
   - Checking Account – Routing Number and Bank Account Number
   - Credit Card (CC) – Card Type, Card Number, Expiration Date, Security Code, CC Billing Address, CC Billing Zip Code
5. Complete Billing Information
6. Click on Pay to complete payment – after Payment has been submitted, there is a notation on the screen that the Payment has been processed

Payments Through the Review Submissions Screen

In the Review Submissions screen, all batches that are open and have an amount due can be selected and paid. These are noted with a checkbox at the far left.

1. Check the batches you would like to pay
2. Click on Pay for Batches

After the Payment is submitted, there is a notation on the screen that the payment has been processed. The Payment Due amount for all selected batches changes to $0, and there is no longer a checkbox at the far left.

Receipts for Payments

Receipts will be emailed to the email address entered on the payments screen for all payments made through the OLÉ system. If additional receipts are needed, our Live Online Support staff will be able to forward a copy for your records. Simply click on Live Online Support within OLÉ, or call 877-881-2244 and ask for Quality Control, x20021.

Other OLÉ Menu Options

Live Online Support

If you need OLÉ assistance from one of our team members, you can reach us by clicking on the Live Online Support button, or by phone at 877-881-2244 (ask for Quality Control, x20021). Live Online Support is available between 8:30 am and 6:30 pm Central Time. After business hours, please send an email to swrecasadminQC@iaawg.com and we will respond promptly the next business day.

1. You must be in one of the submenus of either the Producer Tools menu or the Reports menu in order to access Live Online Support
2. Click on the Live Online Support button located in the upper right-hand corner of your screen
3. Enter a session topic (i.e. type the contract number or other topic) and click Submit
4. Once the connection is made, proceed with your conversation

Home	The Home menu provides you with the Terms of Use for OLÉ, as well as signup forms.
Contacts	The Contacts menu provides you with all of the contact information you need to get in touch with IA American.
Update Account	Use the Update Account menu to change your password. Please remember to press the “Save” button.
Help	The Help menu provides you with access to the OLÉ Training Video, and a PDF version of this First Automotive Dealer Procedure Manual that you can view, print or save.
Logout	Use this menu option to end your session and log out of the OLÉ website.

Forms, Quick Claims Guides, Product Overview & FAQ Sheet

Helpful Materials for Your Dealership

The following pages contain useful tools and information for your dealership. They include:

1. Fillable Forms:

We encourage you to make copies of these and use them whenever you do business with us.

a. Service Contract Transmittal Form
b. Service Contract Transmittal Recap Form
c. Service Contract Claims Transmittal Form
d. Service Contract Request to Cancel Form
e. Service Contract Cancellation Recap Form
f. Service Contract Request to Transfer Form

2. Quick Claims Guides:

Laminated copies of our Quick Claims Guides may be ordered from Shipping & Receiving by calling 866-830-7066 (M-F: 9:00 a.m. to 5:00 p.m. Central Time), or by emailing swreorders@iaawg.com. Please provide the 3-digit code shown below with your order.

a. Vehicle Service Contract Quick Claims Guide (Order **BSZ**)
b. Tire and Wheel Protection Quick Claims Guide (Order **BSA**)
c. Appearance Protection Quick Claims Guide (Order **BZR**)
d. Multi-Guard Quick Claims Guide (Order CXW)
e. Guaranteed Asset Protection (GAP) Quick Claims Guide (Order **BXG**)

3. iA American Product Overview

A complete summary of all products currently offered by iA American. Please contact your Sales Rep for information on how you can offer these in your dealerships.

4. iA American Fact Sheet

A brief overview of our company and capabilities.

Please email, fax, or mail your documents to:
Customer Service Department
P.O. Box 30250, Albuquerque, NM 87190-0250
505.881.2244 or 877.881.2244
Fax # 505.348.3512 | swrecustomerservice@iaawg.com

FIRST AUTOMOTIVE®

SERVICE CONTRACT REQUEST TO TRANSFER

Contract Information

Contract Number	Effective Transfer Date	Vehicle Mileage on Transfer Date
Vehicle Year	Vehicle Make and Model	Serial Number (VIN)

Contract Holder Information

Contract Holder Name(s)		Phone With Area Code
Street Address	City	State and Zip
Date on Which Vehicle Ownership Changed		

Transferee Information

Transferee Name(s)		Phone With Area Code
Street Address	City	State and Zip

The Contract Holder requests that the identified Service Contract be transferred to the Transferee on the date indicated above. The Contract Holder and the Transferee agree that the information on this request is correct.

Contract Holder Signature _____ Date _____ Transferee Signature _____ Date _____

Please send to the above address: (1) the completed Request to Transfer Form; (2) proof of transfer of ownership; (3) the transfer fee amount made payable to the Administrator Obligor as indicated on the Service Contract.

Transfer requests must be submitted within the time period specified by the Service Contract. Requests to Transfer received by the Administrator after this time period will be declined. All maintenance records must be provided to the new owner of the vehicle.

Please email, fax, or mail your documents to:
Customer Service Department
P.O. Box 30250, Albuquerque, NM 87190-0250
505.881.2244 or 877.881.2244
Fax # 505.348.3512 | swrecustomerservice@iaawg.com

FIRST AUTOMOTIVE®

SERVICE CONTRACT REQUEST TO CANCEL

☐ **Customer Request:** ☐ **Another Party Request:**

Contract Number: _____

Name of Customer: _____

Name of Non-Customer Making Request (if Appropriate): _____

Year and Make of Vehicle: _____ VIN: _____

Effective Cancellation Date Requested: _____ Cancellation Mileage: _____

Is There a Lienholder? ☐ Yes: ☐ No:

If Yes, Name of Lienholder: _____ Phone: _____

Name of Dealership That Sold the Contract: _____

CUSTOMER CANCELLATION REQUEST
A Customer may terminate (cancel) a Service Contract for any reason by providing the Selling Dealer with the Customer's copy of the Service Contract and a written notice of the Customer's desire to terminate the Contract. This form provides the required written notice. If there is a lien on the vehicle, the refund will be made payable to the Customer and the Lienholder. A Cancellation fee will be charged to the Customer as stated in the Service Contract.

Reason for Cancellation:

☐ Traded or Sold Vehicle: ☐ Total Loss of Vehicle Due to Accident or Theft: ☐ Other Reason:

If "Other Reason", explain: _____

Customer's Signature: _____ Date: _____

NON-CUSTOMER CANCELLATION REQUEST

Explain Reason for Request: _____

PAYEE INFORMATION

Payee on Any Refund: _____

Non-Customer Signature: _____ Date: _____

Please email, fax, or mail your documents to:
Customer Service Department
P.O. Box 30250, Albuquerque, NM 87190-0250
505.881.2244 or 877.881.2244
Fax # 505.348.3512 | swrecustomerservice@iaawg.com

FIRST AUTOMOTIVE®

SERVICE CONTRACT CANCELLATION RECAP

Dealership Name _____ Dealer Number _____

Mailing Address _____ Date From/Through _____

City _____ State and Zip _____

Dealer Contact _____ Dealer Contact Phone Number _____

Dealer Contact Email Address _____

	Purchaser Name	Contract Number	Cancellation Date	Cancellation Miles	Credit Taken Amount	Cancellation Charge
1					$	$
2					$	$
3					$	$
4					$	$
5					$	$
6					$	$
7					$	$
8					$	$
9					$	$
10					$	$
11					$	$
12					$	$
13					$	$
14					$	$
15					$	$
	Page _____ of _____		Total for This Page Only:		$	$

Total Number of Cancellations:	

Please email, fax, or mail your documents to:

Customer Service Department
P.O. Box 30250, Albuquerque, NM 87190-0250
505.881.2244 or 877.881.2244
Fax # 505.348.3512 | swrecustomerservice@iaawg.com

FIRST AUTOMOTIVE®

SERVICE CONTRACT TRANSMITTAL

Dealership Name	Dealer Number
Mailing Address	Date From/Through
City	State and Zip
Dealer Contact	Dealer Contact Phone Number
Dealer Contact Email Address	**RATE SCHEDULE FORM #**

	Purchaser Name	Date Sold	Contract Number	Term	Remittance Amount
1					$
2					$
3					$
4					$
5					$
6					$
7					$
8					$
9					$
10					$
11					$
12					$
13					$
14					$
15					$
	Page _____ of _____		Total for This Page Only:		$

Total Number of VSCs:		Grand Total for All Pages Submitted With This Report:	$

If more than one transmittal is required, transfer totals to the Service Contract Transmittal Recap.

Please email, fax, or mail your documents to:

Customer Service Department
P.O. Box 30250, Albuquerque, NM 87190-0250
505.881.2244 or 877.881.2244
Fax # 505.348.3512 | swrecustomerservice@iaawg.com

FIRST AUTOMOTIVE®

SERVICE CONTRACT CLAIMS TRANSMITTAL

Dealership Name

Dealer Number

Mailing Address

Date From/Through

City

State and Zip

Dealer Contact

Dealer Contact Phone Number

Dealer Contact Email Address

	Purchaser Name	Contract Number	RO Date	RO Number	Authorization Number	Claim Amount
1						$
2						$
3						$
4						$
5						$
6						$
7						$
8						$
9						$
10						$
11						$
12						$
13						$
14						$
15						$
	Page _____ of _____				Total for This Page Only:	$

Attach copy of Repair Order, Sublet Invoices, Rental Car Invoices, and any other documents needed to support the amount being claimed, and mail to the Administrator.

Total Number of Agreements:	

Please email, fax, or mail your documents to:
Customer Service Department
P.O. Box 30250, Albuquerque, NM 87190-0250
505.881.2244 or 877.881.2244
Fax # 505.348.3512 | swrecustomerservice@iaawg.com

FIRST AUTOMOTIVE®

SERVICE CONTRACT TRANSMITTAL RECAP

Dealership Name	Dealer Number
Mailing Address	Date From/Through
City	State and Zip
Dealer Contact	Dealer Contact Phone Number
Dealer Contact Email Address	

(New) Rate Schedule Form #: _____

(Used) Rate Schedule Form #: _____

AMOUNT TO REMIT

Line A	Total Quantity of Vehicle Service Contract Business Submitted	_____
Line B	Total Remittance Amount from All Service Contract Transmittal Forms	$ _____
Line C	Total Cancellation Amount from Service Contract Cancel Recap Form	$ _____
Line D	Total Remittance (Subtract Line C from Line B)	$ _____

Make Checks Payable to iA American Warranty Corp.

VSC QUICK CLAIMS GUIDE

FIRST AUTOMOTIVE®



Claims Department number:	1-866-315-1334*
Claims Department operating hours:	7:00 a.m. - 7:00 p.m. Central Time, Monday-Friday; 8:00 a.m. - 2:00 p.m. Central Time, Saturday; Closed on Sunday
Before working on the vehicle:	• Obtain a copy of the vehicle service contract from the customer • Verify that the manufacturer's recommended maintenance has been performed, and request maintenance receipts applicable to the claim • Verify any manufacturer's bulletins and recalls, along with any emissions, parts or labor warranties which may pertain to the concern(s) at hand
Regarding disassembly (tear down) and diagnosis:	• Obtain the customer's authorization to tear down and diagnose the vehicle, *and make certain the customer understands that he or she will be required to pay for your tear down and diagnosis if the claim is not authorized by the Administrator* • Disassemble and diagnose only to the point where you can verify the cause of failure and determine the appropriate correction
Important information to have ready when you call us with your repair estimate:	Complete Repair Order information should include: • Cause of failure and your recommended correction • Customer's name, address, phone number and vehicle extended service contract number • Vehicle mileage and VIN number • The price for each component, including part numbers (the Administrator will pay up to MSRP) • Estimated labor time from a nationally recognized labor guide (Administrator uses ALLDATA and Mitchell) • Labor rate and tax rate • Information regarding sublets (if applicable)
Send your payment request with authorization number to:	Dealers Alliance Corporation P. O. Box 30250 Albuquerque, NM 87190

ADDITIONAL IMPORTANT INFORMATION:

If a repair is authorized, our Claims Adjudicator will provide you with an authorization number(s) that must be written on the repair order/invoice when it is submitted to us for payment. All claims must include a copy of the repair order which reflects all of the parts and labor pertaining to the claim, along with the authorization number(s) we supplied. In addition, include a copy of applicable sublet bills, rental car bills and towing bills. The customer's name, address, telephone number, mileage and VIN must be on all documents. The customer's signature must appear on all repair orders/invoices.

Under state sales tax laws, the customer's deductible (as noted on the service contract) may be subject to sales tax. If so, it must be collected from the customer and deducted from the final bill that is submitted to us.

If the customer pays for an authorized repair or for an Emergency Repair (a necessary repair performed outside of our business hours that did not attain our authorization,) then the customer may request information or reimbursement assistance at **1-866-315-1334**. All requests will be reviewed on an individual basis.

In all instances, if you or your customer would like to be reimbursed for an authorized repair, then the claim must be submitted to us within 90 days of authorization. Please note: failure to adhere to this request will either impede the payment process or result in a denial of payment.

If you have submitted a claim for an authorized repair to us and we have not paid that claim within 30 days of submission, please call Administration at **1-800-519-1566** and ask to speak to the Automotive Claims Payment Processing Department.

*The email address and fax number below can be used to submit claim information ONLY after contacting our Claims Department at 1-866-315-1334 and receiving prior authorization. Please do NOT use these without being instructed to do so.

swrevscclaims@iaawg.com **Fax Claims: 972-813-0718**

TIRE & WHEEL QUICK CLAIMS GUIDE

FIRST AUTOMOTIVE®



Claims Department number:	1-866-843-7565*
Claims Department operating hours:	7:00 a.m. - 7:00 p.m. Central Time, Monday-Friday; 8:00 a.m. - 2:00 p.m. Central Time, Saturday; Closed on Sunday
Important information to have ready when you call us with your repair estimate:	• Cause of failure and your recommended correction • Customer's name, address, phone number and service agreement number (obtain from customer) • Vehicle mileage and VIN number • Tread depth of the damaged tire(s) • Cost to repair/replace tire, wheel or both (Administrator will reimburse up to MSRP) • Estimated labor time from a nationally recognized labor guide (Administrator uses ALLDATA and Mitchell) • Labor rate and tax rate • Information regarding sublets (if applicable)
Send your payment request with authorization number to:	Dealers Alliance Corporation P. O. Box 30250 Albuquerque, NM 87190

WHAT IS AND IS NOT COVERED:

Non-inclusive list of what is covered:	• Repair or replacement of tires and/or wheels damaged by a road hazard or due to defects in materials or workmanship • Customary parts and labor charges to complete repair • Up to $100 towing assistance if due to covered failure
Non-inclusive list of what is not covered:	• Wear-and-tear • Tires with tread depth of 3/32 of an inch or less • Damage, failure or loss due to negligence, abuse, misuse, collision or vandalism • Damage caused by off-road use, construction site use or impact with an engineered obstruction on roadway • Failure due to dry rot, cracking or peeling of tread • Failure due to overloading or improper inflation

ADDITIONAL IMPORTANT INFORMATION:

If a repair is authorized, our Claims Adjudicator will provide you with an authorization number(s) that must be written on the repair order/invoice when it is submitted to us for payment. All claims must include a copy of the repair order which reflects all of the parts and labor pertaining to the claim, along with the authorization number(s) we supplied. In addition, include a copy of applicable sublet bills and towing bills. The customer's name, address, telephone number, mileage and VIN must be on all documents. The customer's signature must appear on all repair orders/invoices.

In all instances, if you or your customer would like to be reimbursed for an authorized repair, then the claim must be submitted to us within 90 days of authorization. Please note: failure to adhere to these requests will either impede the payment process or result in a denial of payment.

If you have submitted a claim for an authorized repair to us and we have not paid that claim within 30 days of submission, please call Administration at **1-800-519-1566** and ask to speak to the Automotive Claims Payment Processing Department.

*The email address and fax number below can be used to submit claim information ONLY after contacting our Claims Department at 1-866-843-7565 and receiving prior authorization. Please do NOT use these without being instructed to do so.

swrevscclaims@iaawg.com **Fax Claims: 972-813-0718**

MULTI-GUARD QUICK CLAIMS GUIDE

TIRE AND WHEEL REPAIR OR REPLACEMENT



Claims Department number:	1-866-843-7565*
Claims Department operating hours:	7:00 a.m. - 7:00 p.m. Central Time, Monday-Friday; 8:00 a.m. - 2:00 p.m. Central Time, Saturday; Closed on Sunday
Important information to have ready when you call us with your repair estimate:	• Cause of failure and your recommended correction • Customer's name, address, phone number and service agreement number (obtain from customer) • Vehicle mileage and VIN number • Tread depth of the damaged tire(s) • Cost to repair/replace tire, wheel or both (Administrator will reimburse up to MSRP) • Estimated labor time from a nationally recognized labor guide (Administrator uses ALLDATA and Mitchell) • Labor rate and tax rate • Information regarding sublets (if applicable)
Send your payment request with authorization number to:	Dealers Alliance Corporation P. O. Box 30250 Albuquerque, NM 87190

WHAT IS AND IS NOT COVERED:

Non-inclusive list of what is covered:	• Repair or replacement of tires and/or wheels damaged by a road hazard or due to defects in materials or workmanship • Customary parts and labor charges to complete repair • Up to $100 towing assistance if due to covered failure
Non-inclusive list of what is not covered:	• Wear-and-tear • Tires with tread depth of 3/32 of an inch or less • Damage, failure or loss due to negligence, abuse, misuse, collision or vandalism • Damage caused by off-road use, construction site use or impact with an engineered obstruction on roadway • Failure due to dry rot, cracking or peeling of tread • Failure due to overloading or improper inflation

ADDITIONAL IMPORTANT INFORMATION:

If a repair is authorized, our Claims Adjudicator will provide you with an authorization number(s) that must be written on the repair order/invoice when it is submitted to us for payment. All claims must include a copy of the repair order which reflects all of the parts and labor pertaining to the claim, along with the authorization number(s) we supplied. In addition, include a copy of applicable sublet bills and towing bills. The customer's name, address, telephone number, mileage and VIN must be on all documents. The customer's signature must appear on all repair orders/invoices.

In all instances, if you or your customer would like to be reimbursed for an authorized repair, then the claim must be submitted to us within 90 days of authorization. Please note: failure to adhere to these requests will either impede the payment process or result in a denial of payment.

If you have submitted a claim for an authorized repair to us and we have not paid that claim within 30 days of submission, please call Administration at **1-800-519-1566** and ask to speak to the Automotive Claims Payment Processing Department.

*The email address and fax number below can be used to submit claim information ONLY after contacting our Claims Department at 1-866-843-7565 and receiving prior authorization. Please do NOT use these without being instructed to do so.

swrevscclaims@iaawg.com | Fax Claims: 972-813-0718

MULTI-GUARD QUICK CLAIMS GUIDE

PDR, WINDSHIELD REPAIR, AND KEY REPLACEMENT

Claims Department number:	1-877-300-5893*
Claims Department operating hours:	7:00 a.m. - 7:00 p.m. Central Time, Monday-Friday; 8:00 a.m. - 2:00 p.m. Central Time, Saturday; Closed on Sunday
Important information to have ready when you call us with your repair estimate:	• Cause of failure and your recommended correction • Customer's name, address, phone number and service agreement number • Vehicle mileage and VIN number • Cost for Paintless Dent Repair, Windshield Repair, or Key Replacement (Administrator will reimburse up to MSRP for Key Replacement) • Estimated labor time from a nationally recognized labor guide (Administrator uses ALLDATA and Mitchell) • Labor rate and tax rate, and information regarding sublets (if applicable)
Send your payment request with authorization number to:	Dealers Alliance Corporation P. O. Box 30250, Albuquerque, NM 87190
NON-INCLUSIVE LIST OF WHAT IS COVERED:	
Paintless Dent Repair:	Covers minor dents and dings up to 4" in diameter caused by normal "wear & tear" or defects in material or faulty workmanship. Limited to exterior, vertical, painted, sheet metal body panels on the vehicle.
Windshield Repair:	Using the windshield repair resin process, the contract covers front windshield damage caused by normal "wear & tear" or road hazards, resulting in minor chips, stars, and cracks less than six inches (6") in length.
Key Replacement:	If a master key or OEM key fob, is lost, stolen, or destroyed, the Service Contract Provider (California) or Roadside Assistance Administrator (all other states) will pay the cost for an equivalent replacement not to exceed $850 per year, subject to the aggregate and per-visit limits of liability indicated in "LIMITS OF LIABILITY" on the agreement. Covered items will not be replaced without prior authorization by calling the appropriate Key Replacement number at the top of this page.
NON-INCLUSIVE LIST OF WHAT IS NOT COVERED:	
Paintless Dent Repair:	Dents or dings over four inches (4") in diameter. Ones that are not repairable or completely repairable by using the PDR process. Horizontal panels, including, but not limited to, the hood, roof, pick-up bed, and trunk lid. Unpainted, chrome, glass, plastic, or non-metal exterior sections of the vehicle. Paint damage of any type. Dents, dings, or creases that will damage the body or paint. Dents or dings that must be repaired by replacing body panels or by using putty, sanding, bonding, primer, or paint. Dents or dings where access is restricted due to manufacturer-installed bracing, double metal panels, Aftermarket installations, or other access limitations.
Windshield Repair:	Windshield replacement. Repairs or damage to the back window or side windows. Chips, cracks, or stars in excess of six inches (6") in length.
Key Replacement	Any key replacement that has not received prior authorization by calling the Claims Department number as indicated at the top of this page. Valet keys, Aftermarket alarm key fobs, and Aftermarket remote starters.
PLEASE SEE "ADDITIONAL IMPORTANT INFORMATION" ON THE REVERSE	







*The email address and fax number below can be used to submit claim information ONLY after contacting our Claims Department at the appropriate number at the top of this page and receiving prior authorization. Please do NOT use these without being instructed to do so.

swrevscclaims@iaawg.com | Fax Claims: 972-813-0718

FIRST AUTOMOTIVE®

APPEARANCE QUICK CLAIMS GUIDE

FIRST AUTOMOTIVE®







BZR-XX-XX-04 REV. 03/29/21

Claims Department number:	1-866-414-3866*
Claims Department operating hours:	7:00 a.m. - 7:00 p.m. Central Time, Monday-Friday; 8:00 a.m. - 2:00 p.m. Central Time, Saturday
Be sure to include on Repair Order/Invoice:	• Customer signature • Customer complaint (photos may be required) • Cause of complaint • Your recommended correction
Important information to have ready when you call us:	• Customer's name, address and telephone number • Service agreement number (obtain from customer) • Vehicle mileage and VIN number • Cost of repair (Warrantor will pay up to MSRP) • Estimated labor time from a nationally recognized labor guide (Warrantor uses ALLDATA and Mitchell) • Labor rate and tax rate • Information regarding sublets (if applicable)
Send your payment request with authorization number to:	EcoBlock P.O. Box 30250 Albuquerque, NM 87190
WHAT IS AND IS NOT COVERED:	
First Automotive Appearance Protection Silver covers:	• Exterior paint protection against fading and loss of gloss • Carpet, fabric, vinyl and leather protection against fading and permanent stains from food, drink and oil-based liquids
In addition to what's covered under Silver, First Automotive Appearance Protection Gold and Platinum also cover:	• Exterior paint protection against chalking, damage from water spots, acid rain, tree sap, bird droppings, industrial fallout, road salt, and all insects • Carpet, fabric, vinyl and leather protection against permanent stains from ink, dye, lipstick, makeup, crayons, urine, vomit, and damage from chewing gum • Loose seam stitches; punctures smaller than 1" length or diam., rips or tears smaller than 2" length or diam.
In addition, Appearance Protection Platinum also covers:	• Burns up to 1" length or diam., cracks up to 2" in length or diam.
Non-inclusive list of what is not covered by these programs; refer to customer's limited warranty for complete list:	• Pre-existing conditions and non-authorized repairs • Any repair covered by an insurance policy or the manufacturer's warranty • Any surface damaged by surface rust, road stones, debris, foreign objects, fires or natural disasters • Any interior suede, saddle or split-grain leather, floor mats, metal or plastic

ADDITIONAL IMPORTANT INFORMATION:

If a repair is authorized, our Claims Adjudicator will provide you with an authorization number(s) that must be written on the repair order/invoice when it is submitted to us for payment. All claims must include a copy of the repair order which reflects all of the materials, parts and labor pertaining to the claim, along with the authorization number(s) we supplied. In addition, include a copy of applicable sublet invoices. The customer's name, address, telephone number, mileage and VIN must be on all documents. The customer's signature must appear on all repair orders/invoices. In all instances, if you or your customer would like to be reimbursed for an authorized repair, then the claim must be submitted to us within 90 days of authorization. Please note: failure to adhere to these requests will either impede the payment process or result in a denial of payment.

If you have submitted a claim for an authorized repair to us and we have not paid that claim within 30 days of submission, please call Administration at **1-866-414-3866** and ask to speak to the Claims Payment Processing Department.

IT IS THE CUSTOMER'S RESPONSIBILITY TO INSPECT AND MAINTAIN PAINT, CARPET, FABRIC, VINYL AND LEATHER AS THE MANUFACTURER RECOMMENDS

*The email address and fax number below can be used to submit claim information ONLY after contacting our Claims Department at 1-866-414-3866 and receiving prior authorization. Please do NOT use these without being instructed to do so.

swrevscclaims@iaawg.com **Fax Claims: 972-813-0718**

GAP QUICK CLAIMS GUIDE

FIRST AUTOMOTIVE®







Claims Department number:	1-800-453-6922
Claims Department operating hours:	8:00 a.m. - 5:00 p.m. Mountain Time, Monday-Friday; Closed on Saturday and Sunday
Our responsibilities:	The Borrower should notify us within 90 days, prior to signing the insurance company settlement statement. • We will talk with the Borrower about their loss and how to handle certain problems that may occur with insurance carriers • We will verify that the cause of the claim is not excluded under the provisions of the Waiver • We will verify the payoff of the loan, less any amounts past due at the time of loss, and less unearned premiums for insurance(s) or interest
Information required to submit a claim:	• Copy of GAP Policy or Waiver* • Copy of the Finance Agreement** • Copy of the Police Report (if one was not filed, send a written, detailed statement) • Copy of the Settlement Check from the Finance Company or Auto Insurance Company • Complete Evaluation Report and Settlement Breakdown Letter*** • Payoff from the Creditor and how it was calculated at the time of the loss** • MSRP/NADA value at the time of vehicle purchase* • Amount of refund, if any, on service contract, warranty, credit life, etc.; please contact the dealership where the vehicle was purchased to start the cancellation • Loan Account Number** • Current payment history, from the beginning of the loan through the present, including the posting of the insurance check and refunds** • Contract Holder's name, address and phone number • Creditor's name, address and phone number **Can be obtained from the Dealership* ***Can be obtained from the Finance Company* ****Can be obtained from the Finance Company or the Auto Insurance Company*
Please send all information and documents to our claims office:	iA American Warranty Corp., Attention: GAP Claims P.O. Box 30250, Albuquerque, NM 87190-0250 Email: swreClaimNotice@iaawg.com FAX: 505-348-3510

ADDITIONAL IMPORTANT INFORMATION:

BUSINESS REMITTANCE PROCEDURES. Since thefts and accidents can occur at any time, and may happen soon after your customer takes possession of a new vehicle, it is important to submit new GAP Waivers on a timely basis. **1)** Remittance reports must be completed with the following information: **(a)** Name of person completing the report; **(b)** Dealership's name; **(c)** Phone number; **(d)** Schedule of Borrowers and associated waiver numbers; **(e)** Total number of waivers sold; **(f)** Original GAP remittance (white); **(g)** iA American's copy of waiver (yellow); **(h)** Your check for the total remittance, made payable to: iA American Warranty Corp. **2)** All GAP Waivers must be reported to iA American by the 25th day of each month for all Waivers issued during the preceding month. You can report more frequently if so desired. **3)** Include iA American's copy of each GAP Waiver along with the original copy of the remittance register and a check equal to the total cost column. **4)** All items should be combined and sent to address that follows: **(a)** Remittance report; **(b)** GAP Waivers (yellow); **(c)** Check for the total cost, made payable to: iA American Warranty Corp.; **(d)** All items should be sent to: iA American Warranty Corp., Attention GAP Processing Department, P.O. Box 30250, Albuquerque, NM 87190-0250.

Product Overview



January 2022

American Warranty Group

INVESTED IN YOU.



Our History

Before we became iA American, we were two leading F&I providers and one “A” rated insurance company: Innovative Aftermarket Systems (IAS), SouthwestRe, and Dealers Assurance Company (DAC), respectively.

DAC was established in 1935 as Mahoning Insurance Company, one of the first captive insurance companies ever formed. In 1980, Mahoning was renamed Dealers Assurance Company.

Our modern history began in 1984 with the founding of IAS. Initially an ancillary coverage provider, IAS grew organically and through acquisition to become one of the largest and most successful providers of F&I solutions and training in the United States.

Founded in 1985, SouthwestRe quickly established itself as our industry’s leading reinsurance provider. In the 1990s, SouthwestRe found great success with its own line of F&I products.

SouthwestRe and DAC became subsidiaries of iA Financial Group in 2018. iA Financial Group purchased IAS in 2020, their largest purchase of any American company to date.

IAS, SouthwestRe, and DAC were united as iA American Warranty Group (iA American) in March 2021. Together, these proud companies boast a combined 159-year history.

Our Unmatched In-House Products, Services, and Capabilities

Our top-to-bottom vertical integration gives us the unique ability to offer innovative products and services that others simply can’t match, all at blazing speed and with total flexibility. We offer a comprehensive lineup of off-the-shelf F&I products, but we also understand that each business has unique needs and goals. Our team of experts will work with you to build and install the right solution for you. When you partner with iA American, you are in complete control every step of the way.

We Own the Insurance Company

Dealers Assurance Company (DAC), our in-house Property & Casualty insurance company, has a fully staffed Compliance department, is licensed in all 50 states, and has an AM Best Rating of “A.” Discover how DAC gives iA American a definite advantage.

Partner-Focused Training

iA American Training Institute offers in-person and online F&I training opportunities to fit your schedule. Our hands-on approach equips your sales team with the tools and techniques dealerships need to increase production and profitability. You’ve got to learn more to earn more.

A Complete Suite of Products

We believe no other company can offer franchise and independent dealers a stronger variety of automotive, motorcycle, powersport, and RV protection plans than iA American. We have what you’re looking for.

Performance Marketing

We are the only company in the industry to offer Dealer Wizard and Direct-to-Consumer VSC marketing. Find out how our unique scoring algorithms can increase repeat vehicle sales and drive VSC sales outside your dealership.

Wealth-Building Opportunities

Once you partner with iA American, you’ll benefit from our decades-long track record of creating strong, safe, and stable wealth-building programs. What does that mean in five words? More money in your pocket.

Retail Technology

Boost your F&I performance and simplify your processes with SmartMenuPro, SmartEye, SmartPRU, and SmartPad. Benefit from our time-saving technological improvements and creative tools for the F&I pitch.

Income Development

If you want your dealership’s F&I performance to be among the top 1% in the country, the highly experienced Income Development F&I Specialists at iA American can help you get there.



iA American Warranty Group (former IAS products)

We offer unmatched flexibility to customize, personalize, and bundle most coverages on the next 2 pages, so you can enjoy maximum profitability. Our ancillary products can even be sold after the vehicle sale. Ask how FIP and our other wealth-building programs can boost your profits even more!

AUTOMOTIVE VSC PROGRAMS

Millennium Automotive Protection

- Our "best in class" VSC program offers coverage for both new and used vehicles.
- Choice of 4 coverage levels: Bronze, Silver, Gold, and Platinum.
- Platinum and Platinum Wrap cover ALL mechanical and electrical components of the vehicle, except as noted in the "What is Not Covered" section of the contract.
- This program offers coverage for a total of 9 classes.
- Surcharges for commercial use, snow removal, and lift kit.
- Deductible and Disappearing Deductible options.
- Benefits include towing, rental, trip interruption, lockout, and road service.

Auto ExtendPlus Protection Plan

- Our premiere high-mileage VSC program is ideal for new or used cars and trucks.
- Offers 4 levels of coverage: Powertrain, Standard, High-Tech, and Comprehensive.
- Comprehensive and Comprehensive Wrap cover ALL mechanical and electrical components of the vehicle, except as noted in the "What is Not Covered" section of the contract.
- This program has a total of 5 classes.
- Surcharges for seals & gaskets (incl. with Comprehensive), commercial use, and other coverage options.
- Deductible, Disappearing Deductible, Reducing Deductible.
- Includes towing, rental, trip interruption, lockout, and road service.

ClassicCare

- Comprehensive protection for both new and used vehicles.
- Covers ALL mechanical and electrical components, or any other parts of a vehicle, except as noted in the "What is Not Covered" section of the contract.
- Includes "wear & tear" coverage for battery, belts and hoses, brake pads, rotors, electrical items, headlamps, wiper blades, fluids, headlamps, and even includes a wheel alignment.
- Benefits include trip interruption, towing, emergency roadside service, lockout, PDR, windshield, and key replacement.
- An excellent program for leases and traditional loans.
- Available in all states except CT, FL, GA, KS, ME, MT, ND, PA, SC, SD, VT, WI, or WY. Toyota-only states: AZ, CA, NV, and UT.

LIFETIME LIMITED WARRANTY

- Lifetime coverage makes this the ideal loyalty program.
- For as long as the customer owns their vehicle, this program will cover stated components of the engine, turbo/supercharger, transmission, transfer case and drive axle.
- Filters, lubricants, coolants, fluids, and seals & gaskets are covered if required in connection with a covered breakdown.
- Customer must have vehicle maintained and serviced per the manufacturer's recommendations in the owner's manual.
- Deductible, Disappearing Deductible, Reducing Deductible.
- Benefit cannot exceed the actual cash value of the vehicle, or the aggregate total of all benefits paid or payable.

GUARANTEED ASSET PROTECTION

- Approved by all major lenders.
- Depreciation plans available.
- Available coverage up to 84 months.
- Plans include deductible coverage.
- LTV 125% and 150% available.
- Protection applicable for vehicles valued up to $100,000 at time of purchase.
- Available for both loans and leases.

R.O.A.D. InTire

- Comprehensive tire and wheel repair and replacement coverage.
- Protects tires and wheels of any vehicle, in any condition.
- Unlimited claims with comprehensive coverage.
- Coverage is not pro-rated, and offers 100% reimbursement.
- Includes roadside assistance.

PAINTLESS DENT REPAIR

- Repairs small dings and dents, and eliminates the need for body shop repair.
- Increase dealerships' CSI scores with excellent customer acceptance and retention.
- No dealer investment or installation required.
- Can use the dealership's preferred repair company.

APPEARANCE PROTECTION: SUPER POLYSTEEL

- Protects against fading, chalking, loss of gloss, tree sap, bird debris, spills, rust and corrosion.
- Can be sold on new, lease, or used vehicles.
- Maintenance kit can be personalized with the color logo of the selling dealership.

KEY REPLACEMENT

- Pays for a replacement in the event a key is lost, stolen, or destroyed.
- Includes locksmith services, 24-hour emergency roadside assistance, custom trip routing, and discounts from most national auto rental chains.

iA American Warranty Group (former IAS products)

THEFT AVERT

- 6-point window etching product.
- Helps to quickly and easily identify a stolen vehicle.
- Recovery guarantee, deductible coverage, and trip interruption benefits available.

PHANTOM FOOTPRINTS

- Permanent tamper-resistant 6-point label theft-protection product.
- After label is removed, it leaves mark on the vehicle that's visible only by UV light.
- Recovery guarantee benefit, deductible coverage, and trip interruption.

CRYSTAL FUSION WINDSHIELD PROTECTION

- Keeps windshields cleaner and stronger.
- Improves visual hazards such as night glare and cracks.
- Causes water to bead up and roll away and small road debris to ricochet off the windshield.
- Repellency only, repair only, and repair or replacement plans available.
- Helps increase service drive opportunities, as the product is reapplied quarterly.

WINDSHIELD PROTECTION

- Helps build dealership loyalty, as 93% of windshields are now filled with costly new technologies.
- Expanded Class Structure (Standard, Luxury, Super Luxury).
- OEM glass and recalibration coverage available.
- Repair and replacement programs available.

LEASE SHIELD

- Our excess wear & tear coverage will repair, replace, or reimburse your customer up to $5,000 or $7,500 when they turn in their lease vehicle.
- Offers coverage with no deductible, $100 deductible, or $250 deductible.
- Plans available for open- or standard-term leases.

MULTI-SHIELD PROTECTION

- The majority of our ancillary coverages can be bundled into one contract, depending on state and lender.
- Helps increase product sales, speeds up the F&I process, and increases service revenue.
- Bottom line: more coverage for less money.

POWERSPORTS VSC PROGRAM

POWERCare

- Our powersports VSC program offers coverage for new and used on road/off road motorcycles, jet boats, personal watercraft, snowmobiles, ATVs/UTVs, and scooters.
- Choice of named and exclusionary coverage.
- Named coverage protects contract-specific components of the covered powersport vehicle.
- Exclusionary coverage repairs or replaces ALL mechanical and electrical components of the covered powersport vehicle, except as noted in the "What is Not Covered" section of the contract.
- Optional trailer coverage protects suspension, brakes, axle, and trailer frame.
- Surcharges for turbo/supercharger, diesel engine, commercial use, snow removal, and V-twin.
- Deductible and Disappearing Deductible options.
- Benefits include pick-up and delivery, trip interruption, rental benefit, road service benefit (i.e. on-site assistance for on-road motorcycles or scooters only. Applies to extrication, fuel/fluid delivery, and battery jump start).

QUALITY POINT OF SALE MATERIALS

Brochures, desk mats, mirror hangers, posters, and more. Ask your sales representative for details.

iA American Warranty Group (former SouthwestRe products)

FIRST AUTOMOTIVE

VEHICLE SERVICE CONTRACTS

Standard Vehicle Service Contract
- Our "flagship" program offers multiple terms and coverage levels.
- Covers hybrid, all-electric, PHEV, and fuel-cell vehicles.
- Vehicles up to 12 years old with up to 125,000 miles are eligible on select terms.

Xtended Care (High Mileage)
- This used car program offers a total of 37 terms.
- Covers hybrid, all-electric, PHEV, and fuel-cell vehicles.
- Vehicles up to 20 years old with up to 200,000 miles are eligible, depending on class, term and level of coverage.

Powertrain Wrap*
- "Wraps around" Lifetime Powertrain Limited Warranty.
- Covers all mechanical and electrical parts of the vehicle.
- Eligibility: new vehicles up to 1 year old with up to 12,000 miles; used vehicles up to 4 years old with up to 50,000 mi.

Enhanced Care VSC
- Covers all mechanical and electrical components, plus select Wear & Tear items. Can be offered with leased vehicles.
- Eligibility: new vehicles up to 1 year old with less than 7,500 miles; Terms range from 24/24K miles to 60/60K miles.

CERTIFIED VEHICLE PRODUCTS

- Extended Service Contract for Certified Vehicles (for both Hondas and Acuras)
- Limited Warranty for Certified Fords
- Limited Warranty for Certified Toyotas
- Extended Service Contract for Certified Toyotas
- Limited Warranty for Certified Volvos
- Extended Service Contract for Certified Volvos

LIMITED WARRANTIES

Lifetime Powertrain Limited Warranty*
- Eligibility: new vehicles up to 1 year old with up to 12,000 miles; used vehicles up to 10 years old with up to 100,000 mi.
- Covers certain components of hybrid, all-electric, PHEV, and fuel-cell vehicles, in addition to powertrain components.
- Can be sold in conjunction with Powertrain Wrap.

Limited Warranty*
- Terms range from 1/1 to 24/24 for vehicles up to 20 years old with up to 200K miles; 24/50 term for vehicles up to 15 years/150K; 36/75 term for vehicles up to 15 years/125K.
- Covers certain components of hybrid, all-electric, PHEV, and fuel-cell vehicles, in addition to powertrain components.

PAINTLESS DENT REPAIR (PDR)

- Offers 1 level of coverage and multiple terms.
- PDR repairs minor dents and dings up to 4" in diameter.
- Vehicles up to 20 years old with any mileage and sheet metal body panels are eligible.

APPEARANCE PROTECTION SILVER, GOLD, & PLATINUM

- Available with or without antimicrobial option.
- Limited product warranties protect a vehicle's paint, carpet, fabric, vinyl, and leather.
- Gold and Platinum levels also cover small burns, punctures, cracks, rips, and tears.
- Silver eligibility: vehicles of any age and with any mileage; Gold eligibility: vehicles up to 10 years old with any mileage; Platinum eligibility: vehicles up to 5 years old with any mileage; Commercial vehicles excluded; Terms: 1-7 years.

EXPANDED TIRE & WHEEL

- Steel or alloy cosmetic wheel repair is now included with Premium, Elite, and Elite Plus coverage levels.
- Roadside is included with all coverage levels.
- Available in "Non Ford" and "Ford" versions.
- Terms range between 12-60 months.
- Available coverage for any size tire or wheel on the vehicle at the time of delivery, including aftermarket wheels.
- Vehicles up to 10 years old with any mileage are eligible.

MAINTENANCE PROGRAM

- Provides powerful incentives to encourage customers to return to the selling dealer for maintenance.
- Dealers can have as many programs as they like, and can customize maintenance options, number of visits, prices, commissions and more to meet their specific needs.
- Includes customized marketing materials.
- Terms: 12-60 months; eligibility: unlimited year and mileage.
- Web-based tools for account management, reporting, more.

KEY REPLACEMENT PROGRAM

- Available as a Motor Club version in most states, and as a Vehicle Service Contract in California and Arizona.
- Replaces master key or OEM key fob if stolen, lost or destroyed during the coverage period.
- 3 coverage levels: Standard, Premium, Elite.
- VSC version includes roadside assistance and travel interruption reimbursement. Motor Club version also includes custom trip routing, auto rental discounts, and hotel discounts.

MULTI-GUARD PROTECTION

- Gold and Platinum coverage levels.
- Optional cosmetic wheel repair.
- Gold includes tire and wheel protection, any size aftermarket tire and wheel coverage with surcharge (excluding magnesium), paintless dent repair (PDR), windshield repair, and emergency roadside assistance.
- Platinum includes all of Gold's coverage, plus key replacement with travel interruption reimbursement.
- Does not require dealer to have licensed Motor Club representative on staff.
- Offers terms of 12, 24, 36, 48, 60, 72 and 84 months.

**For dealers with licensed repair facilities.*

THEFT PROTECTION

Complete Theft Protection
- Limited product warranty; any vehicle is eligible.
- Dealer can offer from 5 different term/benefit options: 2 yr./$1,000, 3 yr./$2,500 or $5,000, 5 yr./$3,000 or $5,000.
- Offers reimbursement for Insurance Deductible.
- Pays benefit amount or NADA "Clean Trade-in" Value.

Ultimate Theft Protection
- Limited product warranty; any vehicle is eligible.
- Dealer can offer from 5 different term/benefit options: 2 yr./$1,000, 3 yr./$2,500 or $5,000, 5 yr./$3,000 or $5,000.
- Vehicle Replacement Rebate pays an additional $1,000 if customer purchases a replacement vehicle from selling dealer prior to submitting a claim.

Theft Protection Vehicle Replacement
- Limited product warranty; vehicles up to 3 years old with any mileage are eligible; choice of 2 year, 3 year or 5 year terms.
- Benefit pays the difference (max. $25,000) between the insurance settlement and the price of an equivalent vehicle; paid to selling dealer on customer's behalf, and must be used towards purchasing a replacement vehicle.

GUARANTEED ASSET PROTECTION

- Available for franchise dealerships at a 150% maximum Loan-To-Value (LTV) percentage, and independent dealerships at a 125% maximum LTV percentage.
- Vehicle eligibility is contingent on the amount financed and the laws of the residing state. Multiple terms up to 84 mo.

ProTrek

ALL NEW RV PROTECTION SUITE

New for 2021-22! iA American has rebuilt ProTrek from the ground up, expanding it into a suite of RV protection products.

Motor Home Vehicle Service Contract
- 3 levels of coverage available.
- Eligibility: new RVs up to 6 years old and 50,000 miles; used RVs up to 14 years old and 100,000 miles.

Towable RV Vehicle Service Contract
- 3 levels of coverage available.
- Eligibility: new RVs up to 5 years old, regardless of mileage; used RVs up to 14 ears old, regardless of mileage.

Motor Home Limited Warranty
- Covers select components of eligible motor homes.
- Eligibility: new and used motor homes up to 10 years old with unlimited miles.

Towable RV Limited Warranty
- Covers select components of eligible towable RVs.
- Eligibility: new and used towable RVs up to 10 years old with unlimited miles.

RV GAP
- Eligibility: new and used RVs up to 20 years old with unlimited miles.
- Maximum term is 120 months; maximum LTV is 135%.

RV Tire & Wheel Protection
- Eligibility: new RVs up to 1 year old and 1,000 miles; used RVs with no age or mileage restrictions.
- Includes emergency roadside assistance.

RV Theft Protection
- Eligibility: new and used RVs of any age and mileage.
- Maximum benefit amount is $5,000.

RV Appearance Protection
- Eligibility: new RVs up to 1 year old with unlimited miles; used RVs with no age or mileage restrictions.
- Four programs available, each with varying coverage.

PowerRev

MOTORCYCLE & POWERSPORTS

Powersports Service Contract
- Offers 2 levels of coverage and multiple terms.
- Powersports up to 7 years old are eligible.

Powersports GAP
- Covered vehicles are motorcycles, ATVs, UTVs, snowmobiles, and scooters.
- Offers multiple terms up to 84 months.

Motorcycle Service Contract
- Offers 2 levels of coverage and multiple terms.
- Motorcycles up to 8 years old are eligible.

Motorcycle Tire & Wheel Protection
- Covers the repair or replacement of D.O.T.-approved tires and OEM wheels on street-legal motorcycles.
- Non-OEM coverage available at a surcharge.
- Eligibility: current model year and 9 previous years.

Motorcycle Appearance Protection
Bronze, Silver, Gold, and Platinum
- Limited product warranties protect a motorcycle's paint, chromed metal, fabric, vinyl, and leather.
- Gold and Platinum levels also cover small burns, punctures, cracks, rips, and tears.
- Eligibility for new motorcycles: up to 4 years old with any mileage.
- Eligibility for used motorcycles: Bronze and Silver, no age or mileage limitations; Gold, up to 10 years old with any mileage; Platinum, up to 6 years old with any mileage.

Motorcycle & Powersports Limited Warranty*
- Covers major powertrain components for 3 months or 3,000 miles; up to 29 years old are eligible.

Brochures, desk mats, mirror hangers, posters and more are available! Ask your sales representative for details.

iA American Warranty Group
Fact Sheet

About iA American

- iA American's history dates back to 1984
- Our headquarters is in Austin, Texas
- We are part of iA Financial Group, one of the largest insurance and wealth management groups in North America
- Our all-encompassing solution includes F&I administration and training, plus our own full-service insurance company (DAC)
- With an AM Best Rating of "A," Dealers Assurance Company (DAC) is licensed to write insurance in all 50 states and DC



- Our complete vertical integration means we control every single aspect of our business
- iA American's products and services are offered by 7,600+ rooftops and over 300 F&I agents throughout the USA
- We have nearly 200 sales professionals with in-depth F&I expertise helping dealers and agents in the field every single day

Our Complete Solution

Vertical integration means we can offer our partners a comprehensive business solution:

- A-rated insurance through DAC
- A suite of VSC and ancillary products
- Wealth-building opportunities
- Retail technology for the F&I pitch
- In-person and online training
- Income development for F&I teams
- Dealer Wizard and Direct-To-Consumer Performance Marketing



DAC: iA American's Insurance Company

As the financial backstop for all of the warranties we offer, Dealers Assurance Company (DAC) has an AM Best Rating of "A," and is licensed to write insurance in all 50 states and the District of Columbia.

Although DAC is an integral part of iA American Warranty Group, its services as a Property & Casualty insurance company are not exclusive to iA American's products. DAC has long and trusted relationships with numerous third-party administrators throughout the United States.

To learn how DAC can assist you and your business, please visit www.dealersassurance.com.

Headquarters:

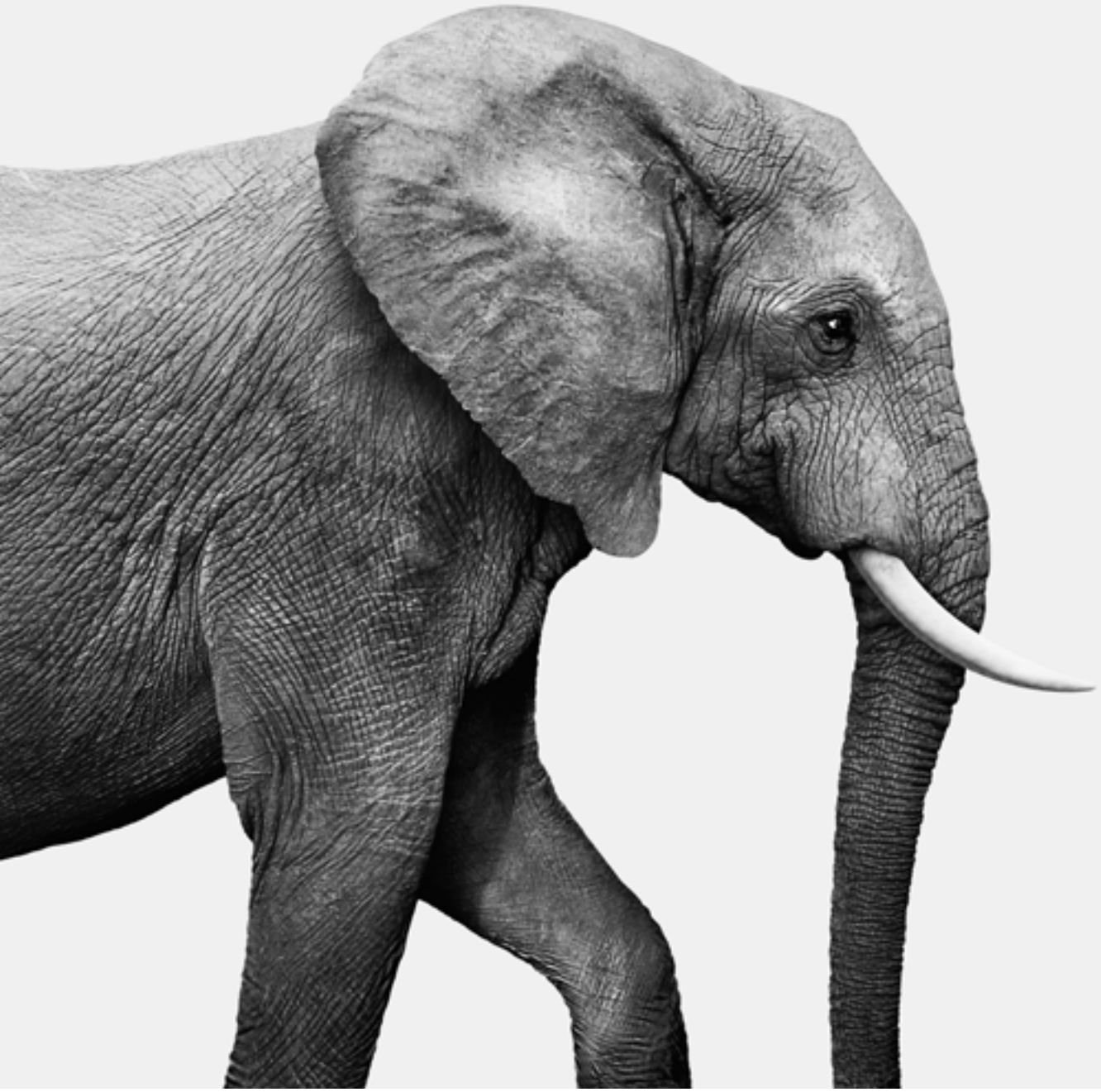
8201 N. FM 620, Suite 100, Austin, TX 78726

For More Information:

Visit iA American online at iaawg.com

To confirm DAC's current rating, please visit www.ambest.com.

INVESTED IN YOU.



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