

# Auto Advantage Program

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FEDERAL CREDIT UNION



  
**assuranceplus**  
innovative insurance & marketing solutions

# Partners FCU

## Auto Advantage

### Auto Deductible Reimbursement

- Pays up to one thousand dollars (\$1000) per Loss (**limit of two losses per year**) when a Loss is filed and paid by the Auto Insurance Company for a Covered Auto the Member **owns** or leases evidenced by the title, registration or loan document, **AND insured** under an Auto Insurance Policy designating the Member as the Named Insured.
- **Covered Auto** refers to the **Specific Vehicle Identification Number (VIN)** for which the **Member** was provided the Auto Deductible Reimbursement Benefit.
- **Loss** means an event for which the Auto Insurance Company has approved and paid a collision or comprehensive claim which exceeds the Auto Insurance Policy deductible for the Covered Auto.
- Coverage is effective upon date of enrollment and will continue for two (2) years.
- **Member** refers to the individuals, both borrower and co-borrower, who are added as participants under the Program. If the **Member** suffers a Loss during the benefit period which is covered by the **Member's** Auto Insurance Policy, the **Member** may be entitled to reimbursement of the Auto Insurance Policy deductible amount up to a maximum of one thousand dollars (\$1000) per Loss. To be eligible for reimbursement the Member must own or lease and insure the Covered Auto under an Auto Insurance Policy designating the **Member** as the Auto Policy Named Insured.

The Auto Deductible Reimbursement Benefit Does Not Apply If:

- 1) the **Member** does not have an in force Auto Insurance Policy on the Member's Covered Auto at the time of a Loss;
- 2) the claim under the Member's Auto Insurance Policy is not covered or has been denied by the Member's Auto Insurance Company;
- 3) the Loss does not exceed the in force Auto Insurance Policy deductible;
- 4) the **Member's** Auto Insurance Company has waived the Auto Insurance Policy deductible under the Auto Insurance Policy;
- 5) the Loss is for a Recreational Vehicle (RV), Trailer, Motor Home, All Terrain Vehicle (ATV), Motorcycle, Boat, Personal Watercraft (PWC) or any other vehicle that does not fall under the definition of a Covered Auto;
- 6) the auto is used for commercial purposes or hire, or the auto is a commercial vehicle as defined by the manufacturer;
- 7) the Loss is other than a Total Loss and the Member does not repair the auto.

### How to file a claim:

Call the **Claims Administrator at 1-877-296-4892** OR go to [www.assuranceplus.com/claims](http://www.assuranceplus.com/claims) to request a claim form. Notice of the Loss must have been provided to the Claims Administrator within 90 days of the date of Loss, but in no event later than 1 year from date of **Loss**. To process a claim the Claims Administrator must be sent a completed and signed claim form, along with the following required documents, within 180 days of the date of Loss, but in no event later than 1 year from date of **Loss**.

- 1) A copy of the Automobile Insurance Policy Declarations page in effect on the date of Loss.
- 2) A copy of the Covered Auto title, registration or loan/lease documents (if applicable) in effect on the date of Loss.
- 3) A copy of the estimate of repairs or the total Loss statement.
- 4) A copy of the claim payment check and/or settlement letter from the Auto Insurance Company showing the amount that was paid and that the deductible was satisfied.
- 5) A copy of the check, credit card charge, debit card charge or cash receipt showing the deductible was paid.
- 6) Any other information that may reasonably be requested in order to process your claim.

### PLUS:

**Personal ID Restoration Consulting:** with Personal ID Restoration Consulting, you now have the peace of mind of knowing that a professional is standing ready to help restore your good name if identity theft strikes.

### WARRANTY VULT™

Help protect your purchases . . . the Warranty Vault makes it quick and convenient!

Warranty Vault provides an on-line storage & organizing service that helps You to take full advantage of Your warranties for consumer products you have purchased. With minimal keystrokes, you can enter, upload & store vital information about your warranty(s) and access this information 24/7 at one central location.

We'll keep everything on file for you, like your sales receipts and copies of your warranty(s). No need to spend time digging through your drawers & files to find the information needed to utilize your warranty(s). They are now stored in one easy to use location.

*This summary is a brief overview of the program and is not to be considered a full disclosure of policy terms. Please refer to the Terms and Conditions for complete forms, conditions, limitations, definitions, and exclusions.*