

# COVERAGE

## DOWN THE ROAD

Royal's Shield is a fully insured product backed by more than 50 years of dependability. Whether you need repairs to your car, roadside assistance or have general questions regarding your coverage, we're there with the expertise to resolve any issues quickly. All Royal claims associates are experts in the field and have decades of experience in automotive claims and repair. With our state-of-the-art call center and our national coverage, immediate response to your needs are guaranteed.

New Vehicle Protection  
Lease Vehicle Protection  
Pre-Owned Vehicle Protection  
Substitute Transportation  
24-Hour Roadside Assistance  
Trip Interruption Intervention  
100% Insured  
50 Years of Dependability  
National Coverage



## Facts every automobile owner should know:

- The average person drives 15,000 miles per year, dropping most owners out of factory warranty within 2.5 years.
- The average buyer will own a new vehicle for 7 years exposing the owner to significant repair costs for 4.5 years.

Now you can get extended protection for your new or pre-owned vehicle. Royal's Shield Vehicle Protection is the choice for coverage, flexibility, and value with a selection of program levels designed to fit any vehicle or budget.



### OPTIONAL COVERAGE

#### Technology Group:

- The following Manufacturer-Installed components are covered: DVD Players; Radio; CD Players; Video and Gaming Systems; Navigation Systems, Back-up Camera, Parking Sensors.

#### Enhanced Roadside:

The following benefits may be purchased for an additional cost and are administered by Quest Towing Services: Emergency Travel Expense Reimbursement; Vehicle Theft Reward; Hit and Run Reward; Car Rental Discounts; Hotel/Motel Discounts; 1-800 Flowers Discounts; Custom Trip Routing; Emergency Message Relay; Nationwide Dealer Locator Assistance Service; Prescription Drug Benefits.

#### SURCHARGES

- **Commercial Use Coverage (This Coverage is ONLY available on the Ultimate Coverage Plan, with the Term Expiration).** Commercial Use is defined as any vehicle used as a necessary part of, or in conjunction with, Your employment. Commuting and car/van pools are not considered commercial use. \*\*Any Vehicle which has any of the following features is not eligible for Commercial Use Coverage: Diesel, Turbo/Supercharger, Four-Wheel Steering, 4X4, AWD, and a snow plow or power take-off (whether equipped at time of Contract purchase or at a later date).
- **4 Wheel/All-Wheel Drive Coverage:** If Your Vehicle is equipped with 4 Wheel/All-Wheel Drive, the following components are covered regardless of the Plan You purchased: 4 Wheel Drive Actuator and Locking Hubs
- **Diesel:** If You have a diesel Vehicle, an additional mandatory surcharge is applied.
- **1 Ton Vehicle:** If You have a vehicle with a one ton gross vehicle weight capability, (GVW) an additional mandatory surcharge is applied.
- **Turbocharger/Supercharger (factory installed only):** All internal components contained within the Turbocharger/Supercharger Housing, Turbo Boost Valve, Turbo Waste Gate Actuator, Bearing, Bushing, and all other internal components, and Seals and Gaskets, Supply Line.
- **Hybrid/Electric Vehicle:** Electric Motor, Power Controller, Inverter Assembly, Generator, Drive Motor Temperature Sensor/Switch, Battery Cooling Fan Relay/Module, Damper, Electric Water Pump, Electric Air Conditioning Compressor and Battery Cooling Fan, Water Assembly Pump Valve. A mandatory surcharge is applied if Your Vehicle is a hybrid or fully electric model.

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Customer Service	800.871.0467
Claims	800.871.0467

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Royal's Shield Vehicle Protection is backed by an insurance company that is rated A by A.M. Best



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This brochure is not a contract. Be sure to read a specimen service contract for precise coverage information, exclusions, terms and conditions.



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## COVERAGE DOWN THE ROAD







## PRIMARY

Coverage includes:

### PRIMARY ENGINE

- The following are covered if damage is caused by the mechanical failure of an internally lubricated part:
  - Cylinder Block
  - Cylinder Head(s)
  - Waterpump
  - All Internal components of the engine block and cylinder head(s)
  - Camshaft
  - Crankshaft
  - Pistons
  - Bearings

### PRIMARY AUTOMATIC OR STANDARD TRANSMISSION AND TRANSFER CASE

- Internal Components of the Transmission or Manual

- Transmission
- Drive Chain
- Drive Chain Gears
- Carrier Bearings
- Internal Transaxle Seals
- Manual and Automatic Transmission Case and Torque Converter are covered if damaged by an internally lubricated part
- Transfer Case
- Planetary Gears
- Shift Rail Fork
- Bearings
- Bushings
- Oil Pump
- Output Shaft
- Main Shaft
- All Internal Lubricated parts within the Transfer Case

### DIFFERENTIAL ASSEMBLY (FRONT AND REAR)

- Differential Housing
- Axle Shaft

- Ring and Pinion
- Bearings
- Bushings
- Washers
- Differential Cover
- All internal parts contained within the differential assembly

### PRIMARY DRIVE AXLE (FRONT AND REAR)

- Drive Axle
- Constant Velocity Joint
- Center Support Bearing
- Drive Shaft
- Universal Joints

### PRIMARY SEALS AND GASKETS

- All Seals and Gaskets are covered provided that they're required in connection with a repair of a covered part



## PREFERRED

Includes all components covered under Primary PLUS:

### PREFERRED ENGINE

- Cylinder Block
- Cylinder Head(s) all internal parts contained within the engine block
- Pistons
- Piston Rings
- Connecting Rod Bearings
- Crankshaft
- Crankshaft Main Bearings
- Camshaft
- Camshaft Bearings
- Cam Followers
- Timing Chain/Belt
- Timing Gears
- Guides
- Tensioners
- Rocker Arms
- Rocker Shafts
- Rocker Bushings
- Cylinder Head Valves
- Valve Guides
- Valve Lifters
- Valve Springs
- Valve Seals
- Valve Retainers
- Valve Seats
- Push Rods
- Water Pump
- Oil Pump
- Oil Pump Housing
- Harmonic Balancer
- Oil Pan
- Timing Chain Cover
- Intake and Exhaust Manifolds
- Valve Covers
- Engine Mounts
- Wrist Pins
- Connecting Rod
- Distributor Drive Gear
- Dip Stick Tube
- Balance Shaft
- Balance Shaft Bearing
- Balance Shaft Bushing
- Valve Locks
- Oil Pump Pickup
- Engine Cooler

### PREFERRED STEERING

- Steering Box
- Steering Rack
- Power Steering Pump
- All components contained therein, if damaged by the failure of an internally lubricated part

### PREFERRED ELECTRICAL

- Alternator
- Starter Motor
- Voltage Regulator
- Starter Drive
- Engine Compartment Wiring Harness
- Ignition Switch
- Electronic Ignition Module
- Front and Rear Window Wiper Motor
- Headlamp Switch
- Washer Pump and Switch
- Stop Lamp Switch
- Turn Signal Switch
- Blower Speed Switch
- Horns
- Neutral Safety Switch
- Power Window Switch
- Power Door Lock Switch

- Reverse Light Switches

### PREFERRED AIR CONDITIONER

- Condensor
- Compressor
- Compressor Clutch and Pulley
- Air Conditioning Lines and Hoses
- Evaporator
- Idler Pulley and Idler Pulley Bearing
- High/Low Compressor
- Expansion Valve
- Pressure Cycling Switch
- Accumulator/Receiver Dryer
- Orifice Tube
- Coverage applies to factory installed units only

### PREFERRED BRAKES

- Master Cylinder
- Vacuum/Hydraulic Booster
- Disc Brake Calipers
- Wheel Cylinders
- Compensation Valve
- Brake Hydraulic Lines and Fittings
- Hydraulic Control Unit
- Wheel Speed Sensors
- Hydraulic Pump/Motor
- Pressure Modulator Valve/Isolation Valve
- Accumulator
- Electronic Control Processor

### PREFERRED SEALS AND GASKETS

- Head Gaskets and Intake Gaskets



## PREMIUM

Components covered under Primary and Preferred PLUS:

### PREMIUM FRONT AND REAR SUSPENSION

- Upper and Lower Control Arms
- Control Arm Shafts and Bearing
- Torsion Bars
- Mounts and Bushings
- Upper and Lower Ball Joints
- Strut Bearing Plates
- Radius Arms and Bushings
- Stabilizer Bar
- Stabilizer Link/Bushings
- Spindle and Spindle Support
- Wheel Bearings

### THE FOLLOWING PARTS OF THE VARIABLE DAMPENING SUSPENSION ARE COVERED:

- Compressor
- Control Module
- Dampening Actuator
- Solenoid
- Strut Height Sensor
- Mode Selector Switch

### PREMIUM STEERING

- Steering Box
- Power Steering Pump
- Power Steering Hoses
- Steering Knuckles
- Pitman Arm
- Idler Arm
- Drag Link
- Steering Dampeners
- Upper and Lower Steering Column Shaft and Coupling

- Internal Tilt Wheel Mechanism
- Stepper Motors
- Control Valves
- Rear Wheel Steering
- Rear Steering Shaft and Couplings
- Power Cylinder and Pump
- Electronic Control Unit/Solenoid
- Phase Control Unit
- Control Valves
- Rack
- Tie Rod Ends

### PREMIUM ELECTRICAL

- Automatic Climate Control
- Programmer
- Electrical Instrument Cluster
- Mileage Computer
- Distributor
- Ignition Coil
- Powertrain Control Module
- Electronic Powertrain Control Module
- Cruise Control Module
- Cruise Control Engagement Switch
- Headlamp Motor
- Power Window Motors
- Power Window Regulators
- Power Seat Motor
- Power Mirror Motor
- Power Antenna Motor/Mast Assembly
- Convertible Top Motor
- Sun Roof Motor
- Power Seat Switch
- Power Mirror Switch
- Cooling Fan Motor
- Fuel Gauge
- Oxygen Sensor
- Mass Air Flow Sensor
- Throttle Position Sensor

- EVP Sensor
- Knock Sensor
- Cooling Sensor
- Crank/Cam Sensor
- Ambient Temp Sensor

### PREMIUM FUEL DELIVERY

- Fuel Pump
- Fuel Injection Pump and Injectors
- Vacuum Pump
- Fuel Tank
- Fuel Tank Sending Unit
- Metal Fuel Delivery Lines
- Pressure Regulator and Idle Air Control Motor

### PREMIUM COOLING

- Cooling Fan and Motor
- Fan Clutch
- Belt Tensioner
- Radiator
- Heater Core
- Thermostat
- Blower Motor
- Hot Water Valve
- Overflow Reservoir
- Radiator Cap
- Thermostat Housing
- Low Engine Coolant Module

### PREMIUM SEALS & GASKETS

- All Seals and Gaskets are covered



## ULTIMATE

Covers all vehicle parts except:

- Anti-theft system
- Any equipment when not installed by the Vehicle Manufacturer
- Battery
- Brake Lining and Brake Pads
- Catalytic Converter
- Coolant Hoses and Drive Belts
- Drums and Rotors
- Exhaust System
- Glass and any treatments or chemicals related to any glass
- Lenses
- Light Bulbs
- Television
- Tires/Wheels/Wheel Covers

- Trim
- Upholstery/Convertible & Vinyl Tops
- Manual Transmission Clutch components
- Moldings/Weather-Strips
- Paint
- Passive or active Safety and restraint systems, and any sensors and/or components related to those systems
- Radio/speaker equipment
- Recreational Vehicle equipment
- Remote Controls, Key Fobs or Keyless components
- Sealed Beams
- Sheet Metal/Bumpers

- Shocks and Struts
- Spark Plugs and Wires
- Suspension Air Bags
- Telephone, Satellite Service or Systems
- Video Entertainment and/or Gaming Systems
- Wiper Blades
- The components described in the Vehicle's Manufacturers Maintenance Schedule when such components are repaired or replaced as part of routine or manufactures recommended maintenance

