

Optional Coverage



Tire & Wheel Sign & Drive Coverage*

The following items are covered on your vehicle and any vehicle you are towing or camping if caused by a road hazard:

- Tire Repair
- Tire Replacement
- Wheels/Rims Repair & Replacement
- Mounting & Balancing
- Valve Stems
- Taxes**

*This program may not be available in some states due to state law restrictions. See coverage booklet for exact terms, coverage and exclusions. **We will pay on your behalf or reimburse you for the cost of local and state taxes, as directed by state agencies.



Consequential Failure Coverage

Protect against the cost for repair or replacement of certain additional parts that are damaged due to the mechanical breakdown of a covered part. Examples include the batteries, belts, brake pads, fuel cells and solar panels. Please see vehicle service contract for details.



Enhanced Service Call Coverage

In the event of a covered repair, **regardless of whether the vehicle is mobile or immobile**, we will reimburse you for expenses incurred for a service call not to exceed \$150 per occurrence (\$250 per occurrence if your vehicle breaks down more than 50 miles from the nearest repair facility) in addition to normal parts and labor charges. Please note that not all repair facilities perform service calls.



Portable Refrigerator Coverage

We will reimburse you for the pre-authorized cost to repair or replace a portable refrigerator, freezer and/or ice maker.

Only portable refrigerators, freezers and ice makers purchased new from the selling dealer are covered.



Portable Generator Coverage

We will reimburse you for the pre-authorized cost to repair or replace a portable generator.

Only portable generators purchased new from the selling dealer are covered.

Additional benefits continued



Emergency Transportation - Airfare or rental vehicle reimbursement when a covered repair is delayed more than three days and more than 50 miles away from your residence. Up to \$275 reimbursement per person for a maximum of \$825 per occurrence for airfare. Up to \$325 reimbursement per occurrence for rental vehicle.



24 x 7 Concierge Services:

- **RV Technical Assistance**
- **Repair Facility Locator Service**
- **Concierge Services Include:**
 - ATM, business, historical site, pet care provider, shopping center, pharmacy, hospital, emergency care and RV storage facility locator
 - Reservations for car rentals, hotels and restaurants
 - Golf tee time reservations and course referrals
 - Emergency return travel arrangements
 - Turn-by-turn driving directions
 - Traffic reports and road closings
 - Campground referrals
 - Wireless device assistance
 - Ticket coordination for theaters, movies and sporting events
 - Weather reports
 - Local activities calendar

*All benefits are subject to maximum reimbursement limits. Certain additional benefits may not be available in some states due to state law restrictions. See coverage booklet for exact terms, coverage and exclusions.

More reasons to choose XtraRide:



Deductible Reduction - \$50 deductible reduction if motor home is returned to selling dealer for repairs. Once a part is repaired under the contract, no additional deductible will apply for future covered repairs to that part.



Transferable Coverage - All the benefits and coverages of your service contract are fully transferable to a subsequent private owner (subject to qualification and transfer fees).



Repair Services - Repairs can be performed by the dealer who sold you the service contract or most authorized repair facilities in the United States and Canada.



Claims Assistance - You will have access to a claims specialist to assist you should a covered mechanical breakdown occur.



Customer I.D. Cards - You will receive two wallet-size I.D. cards after the purchase of your service contract.



Protect Tomorrow. Embrace Today.™

At Protective Asset Protection, our mission is in our name. We are Protective. We protect your tomorrow so you can embrace today—providing the right solutions for you and your motor home. We do what we say and stand behind what we do. This has resulted in our reputation of excellence in serving customers for over 55 years.

For inquiries please contact:
P.O. Box 830633
Birmingham, AL 35283-0633

Claims: 888 756 5529
Emergency Roadside Assistance, Concierge Services
and Tire & Wheel Assistance: 866 815 5207
All other inquiries: 800 323 5771

The XtraRide® service contract program is administered by a Protective company and backed by Protective Property & Casualty Insurance Company, a Protective company, in all states except New York. In New York this product is backed by Old Republic Insurance Company. In Florida, the XtraRide service contract program is administered by The Advantage Warranty Corporation, contact information above. Florida Certificate of Authority #60071.

An RVDA endorsed product or service is one that has been extensively evaluated by the RVDA to assure quality, dependability and overall value. RVDA and the RVDA Education Foundation receive compensation from a Protective company for business generated by RV dealers.



XRMHB-P (11/19)

PLATINUM COVERAGE
FOR MOTOR HOMES



XtraRide® Service Contract Program

Protection for New and Pre-Owned Motor Homes



Protect Tomorrow. Embrace Today.™

Protective's XtraRide® Service Contract Program provides you the peace of mind of knowing you are protected against the cost of covered mechanical breakdowns and includes valuable additional benefits.

XtraRide includes the following additional benefits*:

(Subject to Maximum Reimbursement Limits and Other Terms and Conditions)

Coverage begins day one. No deductible required.



Sign & Drive Towing/Road Service - All benefits are extended to the tow vehicle. Up to \$1,000 reimbursement per towing occurrence if your vehicle is immobile. Up to \$500 reimbursement for emergency roadside assistance benefits.

- Jump Start
- Fuel Delivery
- Spare Replacement
- Lock-Out Service



Service Call - Up to \$100 reimbursement per occurrence for service call expenses incurred due to a covered repair if your vehicle is immobile unless optional Enhanced Service Call Program is purchased. If more than 50 miles from nearest repair facility, you will be reimbursed up to \$200 per occurrence. Please note that not all repair facilities perform service calls.



Travel Expenses - Up to \$275 reimbursement per day for a maximum of five days for meals and lodging expenses incurred due to a covered repair when more than 50 miles from your residence.



Pet Benefit - Up to \$300 reimbursement for pet removal, transporting, handling and boarding expenses (applies to domestic animals and horses only).



Food Spoilage - Up to \$125 reimbursement for the loss of food and beverage incurred due to a covered repair.



Fuel/Liquid Propane (L.P.) Gas - Up to \$275 reimbursement to replace fuel lost due to a covered repair.



Rental Vehicle - Reimbursement for a rental vehicle up to \$100 a day for up to 9 days while motor home is being repaired.

XtraRide® Platinum Coverage

Protects All Major Component Groups

XtraRide Platinum provides extensive coverage against the cost of breakdowns due to mechanical defects to all vehicle components unless specifically excluded. A complete list of exclusions can be found in the contract.

Unless excluded, parts falling within the following component groups are covered:

Engine: all internally lubricated parts, including pistons, pins and rings • pulleys • camshaft, followers and cam bearings • connecting rods and bearings • crankshaft and main bearings • dipstick and tube • eccentric shaft • engine head(s) and engine block if damaged due to the failure of an internally lubricated part • engine mounts and cushions • engine torque strut, flywheel (flexplate) and flywheel ring gear • harmonic balancer • intake and exhaust manifolds • oil pan • oil pump • push rods, valves, springs, guides, seats and lifters • rocker arms, shafts and bushings • timing cover • timing gears, chain, belt tensioners and retainers • vacuum pump • valve cover(s) • water pump • diesel engine fuel injection pump and fuel heater (unless failure results from wear and tear or contamination) • turbo charger internally lubricated parts • turbo charger housing if damaged due to the failure of internally lubricated part

Transmission/Transfer Case: all internally lubricated parts • cooler and cooler lines • filler tube and dipstick • internal linkage • mounts • oil pan • torque converter • transfer case • transmission and transfer case if damaged due to the failure of an internally lubricated part • transmission park brake assembly • vacuum modulator

Drive Axle (Front and Rear): all internally lubricated parts • axle shafts • constant velocity joints • bearings • differential housing • final drive housing if damaged due to the failure of an internally lubricated part • four-wheel drive hubs and bearings • retainers • transaxle housing • universal joints • drive shafts • hub bearings • supports

Seals & Gaskets: seals, gaskets and sealing boots for all covered parts including slide-out room systems and appliances

Suspension: bushings • coil and leaf springs • kingpins and bushings • leveling system compressor • lines and bags • rubberized suspension components • strut bar and bushings • struts (excluding replaceable cartridges) • steering knuckles • stabilizer shaft, linkage and bushings • shafts • spindle supports • torsion bars • upper and lower ball joints • upper and lower control arms • wheel bearings

Steering: all internally lubricated parts contained within the steering gear box and gear box housing • steering gear box and gear box housing if damaged due to the failure of an internally lubricated part • control valve and cylinder • cooler and cooler lines • drag links • idler arms • main and intermediate shafts • pitman arm • power cylinder • power steering pump • rack and pinion gear • steering column shafts and couplings • tie rods and tie rod ends

Dashboard Air Conditioning: accumulator • blower motor • clutch • clutch coils • clutch pulley • compressor • condenser • ducts • evaporator • high/low cutoff switches • idler pulley and bearing • orifice tube • POA valve • power module • pressure cycling switch • P.C. board(s) • receiver dryer • temperature control programmer

Heating/Cooling: bearings and bushings • coolant recovery unit • electric block heater • fan • fan clutch • fan motor and controller module • fan shroud • heater core • heater ducts and cabins, including impeller shaft • radiator

Fuel Delivery: auxiliary tank switch • fuel distributor • fuel injection pump • fuel injectors • fuel pump • fuel tanks • metal fuel lines

Brake System: backing plates • clips, springs and retainers • combination valves • compensating valve • disc calipers • hydraulic lines and fittings • master cylinder • power assist booster and pump • power brake cylinder • rear actuators • self-adjusters • parking brake linkage and cables • wheel cylinders • the following air brake components: compensating valve, compressor, diaphragms, treadle valve, disc calipers and slack adjusters

Electrical: alternator • factory installed back-up alarm • coils and electronic engine timing control unit and sensors • cruise control transducer • engagement switch and servo • dashboard clock • dual battery paralleling switch • gauges • manually-operated switches • power antenna and motors • power door locks • relays • seat motors • solenoids • starter • turn signal switch • voltage regulator • window and mirror motors and controls • wiper motors • wiring harness

Electronic High Tech: electronic anti-detonation sensors and controller • electronic anti-lock brake system (ABS) • electronic ignition module • electronic mixture control unit and sensors • fuel injection sensors • control module • P.C. board(s) • relays

Chassis Frame: all chassis frame components

Auxiliary Power Plant/Power Step: all internally lubricated parts of the Power Plant engine • gauges • generator electrical components • head and/or cylinder block if damaged by the failure of an internally lubricated part • hydraulic door • interior monitor and control panel • inverter • P.C. board(s) • power converter • starter • switches • voltage regulator • power step system

Water Heater: burner assembly • electronic ignition assembly • fittings and connections • gas valve • heating element(s) • P.C. board(s) • switches • tank • thermocouple • thermostat • wiring harness

Waste System: fittings and connections • gate valves • holding tanks • shower • sink(s) • toilet

Fresh Water System: compressor • traps • water lines • water pump • water tank • faucets • fittings and connections

Coach Air Conditioning/Heat Pump/Ventilation: accumulator • blower motor • capacitors • compressor • condenser • control panel • P.C. board(s) • ducts • electronic module • evaporator • expansion valve • heat strips • heat pump • pressure cycling switch • receiver dryer • relays • reversing valve • switches • thermostat • ventilation fans

Range and Oven: burner assembly • burner valves • L.P. fittings and connections • microwave oven • P.C. board(s) • power hood • thermocouple • thermostat

Liquid Propane (L.P.) Gas System: fittings • gas lines • gauges • mounting brackets • pig tails • regulators • shut-off system • valves

Heating System: blower motor • burner assembly • furnace igniter • gas valve • heat pumps • heat strips • L.P. fittings and connections • P.C. board(s) • reversing valve • thermocouple • thermostat

Refrigerator: burner assembly • control panel • cooling unit • igniter • L.P. fittings and connections • P.C. board(s) • thermocouple • thermostat

Slide-Out Room(s): all electrical, hydraulic and mechanical components of the slide-out room extension and raised roof extension systems and appliances

Leveling System: all electrical, hydraulic and mechanical components

Audio/Video: antenna motor(s), rear stereo system (excluding speakers), TV and DVD

Sampling of Additional Components Covered: alarm sensors • awning mechanism (excluding cover and fabric) • assistive devices • automatic traction control •

(Sampling of Additional Components Covered Continued)
awning wind sensor • carbon monoxide/smoke detectors • ceiling fans • central locking system • central vacuum cleaner system • compass • dishwasher • door handles, locks and hinges • electric fireplace • electrical outlets • electronic/remote entrance • external barbecue • external nuts, bolts, washers and lock washers in conjunction with a covered repair • freezer • garbage disposal • ice maker • interior and exterior light fixtures (excluding bulbs) • kitchen center • power seat system • rear monitor system • roof antenna & head • security systems • spot light system • thermometer • tire pressure monitor • trash compactor • washer/dryer (excluding belts and hoses)

Motor Home Average Repair Costs



Coverage Limits and Exclusions

Coverage is subject to deductibles, limits and exclusions. The contract covers repairs only of covered parts and only when they suffer a mechanical breakdown as defined in the contract. Under some circumstances, a mechanical breakdown of a covered part may not be covered. Examples include if the failure is due to misuse, lack of proper maintenance or when a non-covered part is what caused the covered part to fail. Also, the exclusions contain a list of parts not covered, some of which may be associated with or contained in component groups that are covered. Examples include the walls, brake drums and rotors, fuses, head and tail light assemblies, hoses, spark plugs and wires. Please see vehicle service contract for details.