

Auto Warranty Q&A

Mechanical Breakdown Protection

Who is the company providing this protection?

Mercury Insurance Group is the company and has been in the Mechanical Breakdown business for over 35 years, is Best Rated A+ and has in excess of 3 billion in assets.

Why should I purchase Mechanical Breakdown Coverage when I am protected by my factory warranty?

The factory warranty covers you for the first 36 months or 36,000 miles, whichever occurs first. Some factory warranties provide even greater terms, please see your Owners' Manual. Mercury's Mechanical Breakdown plans start the day or mile your factory warranty expires and extends protection up to the limits you choose.

Can I purchase coverage later?

Yes. You can purchase coverage as long as your vehicle is still under the factory warranty. The premium is based on the odometer reading on the date you purchase coverage so the longer you wait, the more your policy will cost. If your vehicle is out of factory warranty, coverage must be purchased within 21 days of the purchase date of the vehicle.

Can I cancel the coverage?

Yes and you will receive a pro-rated refund...even if you have filed claims on the policy.

Can I choose the level of coverage?

Yes. Mercury offers 4 levels of coverage and you pick the coverage that best suits your needs. Please see our brochure or a loan officer for more details and plan descriptions.

Can I choose the term?

Yes. You get to choose the term as well as the number of miles you want to be protected.

Can I choose the deductible and how does the deductible work?

Yes, you choose the deductible that best fits your budget. Mercury offers a \$100, \$50 and a \$0 Deductible Option. You pay the deductible on a 'per repair visit' and not on a 'per covered part' basis."

Can I take my car anywhere for repairs?

Any licensed repair facility can perform the work.

How do I file a claim?

Take your vehicle to a licensed repair facility and give them your Name and Contract Number and the Claims Authorization # **800-654-8455**. The repair facility will contact Mercury to get approval for all covered repairs (Tire Claims as well) and notify you of any non-covered items. The repair facility will be paid direct by Mercury all you have to pay is your deductible.

Can I purchase protection if my loan is not with the credit union or if my vehicle is paid off?

Yes.

What happens if I sell or trade in my vehicle?

If you sell your vehicle to an individual you have a choice. You may transfer (\$50 Fee) any remaining coverage to the new owner or you may cancel coverage and receive a pro-rated refund based on the greater of either months elapsed or miles driven. If you trade in your vehicle your only option is to cancel any remaining coverage and receive a refund.