

### **1. When can I enroll in healthCAR?**

You may enroll in healthCAR at any time by accessing the healthCAR link on your credit union's website. You may enroll each vehicle you own, subject to vehicle guidelines. Each vehicle enrolled will receive a unique contract.

### **2. Can I enroll multiple vehicles?**

You may enroll any eligible vehicle you own. A separate contract will be issued for each vehicle.

### **3. What is an automobile extended service contract/policy?**

An automobile extended service contract provides coverage for sudden and accidental mechanical breakdowns of your vehicle. These contracts provide coverage beyond the expiration of your manufacturer's warranty on new, used and high mileage vehicles.

### **4. Is the healthCAR program insured?**

healthCAR is fully insured by Lyndon Southern Insurance Company, a Fortegra company, "A" rated (Excellent) insurance company by A.M. Best. healthCAR is owned, distributed, and administered by Marathon Administrative Company. Marathon has been developing and administering vehicle service contracts for over 22 years.

### **5. Can I cancel my healthCAR plan at any time?**

You may cancel your healthCAR protection at any time by notifying the Administrator in writing, indicating the effective date of cancellation. Upon cancellation, you may be eligible for a refund equal to the pro-rated portion of your monthly fee. Your protection will be cancelled by the Administrator if the appropriate monthly fee is not paid each month. *Please refer to your contract for cancellation details.*

### **6. If I cancel my healthCAR coverage during the year can I rejoin in the future?**

You may rejoin if your vehicle was previously protected with healthCAR. The 30 day and 1,000-mile validation period will apply to the re-enrollment.

### **7. What if I experience a breakdown?**

In the unfortunate event you experience a mechanical breakdown on a covered vehicle, you may take your vehicle to any licensed repair facility nationwide to diagnose the failure. If you need assistance, you may contact the Administrator at 888-594-3236 for a list of preferred repair facilities near you. If your vehicle is not drivable, call our Roadside Assistance provider at 844-454-8327 for a tow 24/7/365. You should immediately have the repair facility contact the Administrator to initiate a claim prior to repairing. *Please refer to your contract for details.* Upon determining the cause of failure and the repairs necessary, the repair facility must obtain an authorization number from the Administrator to submit completed repairs for payment. In the event you are traveling to work and experience a breakdown, simply call our roadside assistance number and a tow truck will be dispatched to take your vehicle to one of our approved repair facilities or a facility of your choosing. Rideshare

services and rental vehicles will be made available as necessary, to ensure you arrive to work.

#### **8. How are claims paid under the healthCAR program?**

Authorized claims are paid directly to the repair facility upon receipt of the completed repair order. Your responsibility is limited to your deductible (\$100) for authorized claims.

#### **9. What if I have a question regarding my coverage or a claim?**

For all questions regarding your coverage and/or a claim, please call our Customer Service Center at 888-594-3236 and we will be happy to assist you.

#### **10. What if my vehicle breaks down while I am on vacation away from home?**

We have you covered wherever your travels take you within the continental US and Canada. Simply take your vehicle to the nearest licensed repair facility if drivable or call our roadside assistance number for assistance and follow the claim procedures in your contract. We will have you up and running in no time. *Please refer to your contract for details.*

#### **11. Are there any ancillary benefits that comes with my extended service contract?**

Yes, your healthCAR program includes roadside assistance benefits including:

- Towing
- Jump starts – due to a dead battery.
- Flat tire changes – using your inflated spare.
- Lockout Assistance – help you access your vehicle when you accidentally lock your keys inside.
- Concierge Services – courtesy help and emergency phone call support to relatives, police, etc.

**\*\* Please note the roadside assistance benefits are extended to cover your driving age enrolled student regardless of the vehicle they are in, up to the stated limit per occurrence.**

#### **12. What if I already have an extended service contract?**

We may be able to save you money. Please contact our enrollment specialists at 888-594-1543 to discuss your options. We can assist you in getting a refund by cancelling your existing coverage and enroll you in healthCAR at a substantial savings.

**\*\*\* A complete detail of terms, conditions and benefits are included in the consumer contract, which will be provided upon enrollment. \*\*\***

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Vehicle contract.](#)

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EV contract](#)