



Gold Terms and Conditions Extended Service Plan

Terms & Conditions of the Master Policy of Insurance Issued to the Good Sam Club for Motorhomes

COVERAGE SECTION

These Terms and Conditions of the Master Policy issued to the Good Sam Club and **Your** Evidence of Insurance (hereinafter referred to as **Coverage**) are between the Good Sam Club (hereinafter referred to as **WE, US** and **OUR**), our insurance company, and the Purchaser (hereinafter referred to as **You** and **Your**), and provides **Coverage** recorded for the time and mileage, whichever occurs first, as stated in the Evidence of Insurance. This **Coverage** constitutes **Your** entire agreement and supersedes any and all previous agreements whether written or oral and any other representations made by anyone in any form.

The limits, terms, and conditions of **Your Coverage** are important. You should read and understand the terms and conditions below.

MECHANICAL BREAKDOWN COVERAGE

We will provide payment to **Your** Repair Facility or reimburse **You** for reasonable costs of labor and materials (approved and receipted) to repair or replace any of the covered parts under this **Coverage** if required due to **Mechanical Breakdown**. A "**Mechanical Breakdown or Breakdown**" is defined as failure of a defective covered part or faulty workmanship of a covered part as originally supplied by the manufacturer and under normal service. A covered part has failed when it can no longer perform the function for which it was designed solely because of its condition and not because of the action or inaction of any non-covered parts. **Replacement will be made with like kind and quality to include rebuilt or remanufactured parts. Parts may be upgraded to "new" at owner's expense.** **Coverage** includes manufacturer recommended fluids and filters (**excludes fuels**) when required as part of a covered repair. Coverage includes manufacturers' deductible when paid by the contract holder for a covered repair.

You must maintain **Your Vehicle** in accordance with the service requirements set forth in these Terms and Conditions to keep this **Coverage** in force. Evidence of proper service will be required in the event of a claim. (See "**Your Responsibilities**" section.)

In the event of a **Breakdown**, **You** must pay the deductible as stated in the Evidence of Insurance for each visit and pay any non-covered expenses. Freight and shop supplies are covered in conjunction with a covered repair to a combined maximum of \$50.00.

YOUR RESPONSIBILITIES

To receive the full benefits of this **Coverage**, You must at **Your expense**:

1. Have the vehicle serviced as recommended by the manufacturer. **Failure to perform the aforementioned maintenance will result in claim denial.**
2. Keep a record of maintenance validated (signed and stamped) by the licensed repair facility, and keep receipts and work orders showing date, mileage and service performed. For services done by **You**, keep a personal maintenance record with date, mileage and service performed including any receipts for products purchased to carry out that aforementioned maintenance. **Failure to retain receipts and supply them to the claims office, when requested, will result in claim denial.**

TRANSFERRING / CANCELLATION OF COVERAGE

Transfers: In the event this **Coverage** is not canceled, it may be transferred to an individual for non-commercial use to whom **You** sell the vehicle while this **Coverage** is in force. Prior to the transfer of coverage the following information must be received by Extended Service Plan: New owners name, address, phone number and Good Sam Club membership number within 30 days of the change in ownership. **You** must provide the new owner with all maintenance and repair records and the policy must be paid to date or paid in full for the transfer to occur. After the transfer if any portion of the premium remains unpaid, the new Purchaser will assume the responsibility for payment of the balance of the premium.

Cancellation: This **Coverage** applies only to **You** and the unit described in the Evidence of Insurance. In the event of cancellation of this **Coverage** within 30 days of the purchase of the **Coverage**, We agree to refund the full purchase price to **You**, less any claims paid or approved. If this **Coverage** is canceled beyond 30 days from the date of purchase of the **Coverage**, We will calculate and make a pro rata refund based on time, less an administrative fee of \$50.00. Requests for cancellations may be received by phone or in writing. **We** may cancel this **Coverage** for: 1) Non-payment of the premium or 2) Intentional misrepresentation or fraud in obtaining this **Coverage** or in the submission of a claim.

TRIP INTERRUPTION

You will be reimbursed for up to ten (10) days of (receipted) expenses for meals, lodging and car rental incurred by **You** and **Your** family while staying at a hotel/motel or campground in case a **Mechanical Breakdown** causes a delay en route. To qualify for this benefit, **You** must not be able to utilize **Your** Motorhome due to a **Mechanical Breakdown** covered under this **Coverage** and **You** must be more than one hundred (100) miles from home, unless **Your** motorhome is **Your** sole domicile.

The covered period will begin on the date of the **Mechanical Breakdown** and one (1) day of travel benefits will be paid for each eight (8) hours, or portion thereof, of authorized labor time required to complete the repairs. Up to two (2) days will be included in the event an inspection by an outside source is required to determine if repairs are covered under this policy. No travel benefits will be paid for delays beyond the control of the repair facility, such as waiting for parts shipments. Expenses will be reimbursed up to \$100.00 per day for meals and lodging and up to \$60.00 per day for car rental.

CHASSIS COVERAGE

Coverage applies only to the component groups listed herein.

1. **ENGINE ASSEMBLY** - Covers all parts of the engine assembly, except for the following: **Carburetor, distributor cap, distributor rotor, drive belts, all hoses, EGR valve, exhaust pipes, emission items (air tubes, valves and pumps), catalytic converter, muffler, resonators, glow plugs, spark plugs, spark plug wires, engine exhaust brake, thermostat, any parts not originally supplied by the engine manufacturer.**
2. **TRANSMISSION ASSEMBLY** - Covers all parts of the transmission assembly, except for the following: **All hoses, any after-market overdrive or under drive units, manual clutch assembly (includes any linkage), manual clutch hydraulics, any parts not originally supplied by the transmission manufacturer.**
3. **DRIVE AXLE ASSEMBLY** - (Front and Rear) Covers all parts of the drive axle assembly, except for the following: **Any parts not originally supplied by the chassis manufacturer.**
4. **SUSPENSION ASSEMBLY** - Covers all parts of the chassis suspension assembly, except for the following: **Rubber springs, worn or sagging coil and leaf springs, shock absorbers, air dryer, any parts not originally supplied by the chassis manufacturer.**
5. **STEERING ASSEMBLY** - Covers all parts of the steering assembly, except for the following: **All hoses, belts and lines.**
6. **DASH AIR CONDITIONING ASSEMBLY** - Covers all parts, except for the following: **All hoses, belts and lines.**
7. **BRAKING ASSEMBLY** - Covers all parts of the chassis braking assembly, except for the following: **Brake pads, brake linings, brake rotors and drums, trailer brake components, air dryer, overheated components due to excessive braking.**
8. **ELECTRICAL ASSEMBLY** - Covers all electrical parts as originally supplied by the chassis manufacturer, except for the following: **All wiring or fiber optics, light bulbs, sealed beams, lenses.**
9. **HEATING/COOLING ASSEMBLY** - Covers all parts of the chassis heating and cooling system, except for the following: **All hoses, radiator, thermostat, any parts not originally supplied by the chassis manufacturer.**
10. **FUEL DELIVERY ASSEMBLY** - Covers all parts of the chassis fuel delivery system, except for the following: **All rubber and metal-braided rubber fuel lines, fuel filters, and fuel.**

SEALS AND GASKETS are covered for all of the Chassis Coverage components listed above for units with less than **70,000 miles (odometer reading) AND are 7 model years old or less** when the claim is filed.

OPTIONAL COVERAGE

11. **Extended Seals and Gaskets** - Extends seals and gaskets coverage to units with less than **150,000 miles (odometer reading) AND 16 model years old or less** when the claim is filed (if option is purchased).

COACH COVERAGE

Coverage applies only to the component groups listed herein.

12. **WATER HEATER/BOILER ASSEMBLY** - Covers all parts as originally supplied by the coach manufacturer.
13. **WASTE SYSTEM ASSEMBLY** - Covers all parts as originally supplied by the coach manufacturer, except for the following: **Whirlpool, jetted, or spa type bath systems and related accessories.**
14. **FRESH WATER SYSTEM ASSEMBLY** - Covers all parts as originally supplied by the coach manufacturer, except for the following: **Water filters.**
15. **ROOF OR BASEMENT AIR CONDITIONING ASSEMBLY** - Covers all parts as originally supplied by the coach manufacturer, except for the following: **Duct works.**
16. **RANGE AND OVEN ASSEMBLY** - (Gas, Electric, Convection, Microwave) Covers all parts as originally supplied by the coach manufacturer, except for the following: **Doors, handles, racks and cabinets.**
17. **L.P. GAS SYSTEM ASSEMBLY** - Covers all parts as originally supplied by the coach manufacturer, except for the following: **LP gas.**
18. **COACH HEATING SYSTEM ASSEMBLY** - Covers all parts as originally supplied by the coach manufacturer, except for the following: **Duct works.**
19. **REFRIGERATOR ASSEMBLY** - Covers all parts as originally supplied by the coach manufacturer, includes the refrigerator icemaker, except for the following: **Doors, door seals, handles, shelves and cabinets.**
20. **AUXILIARY POWERPLANT/GENERATOR ASSEMBLY** - Covers all parts as originally supplied by the coach manufacturer, except for the following: **Spark plugs, spark plug wires, distributor cap, ignition rotor, injectors, exhaust systems, radiators, belts, hoses and all wiring.**
21. **ELECTRICAL ASSEMBLY** - Covers all parts originally supplied by the coach manufacturer, except for the following: **All wiring or fiber optics, light bulbs, lenses, cable systems, telephone systems, and any after-market navigational systems.**
22. **DELUXE APPLIANCE COVERAGE** - Covers all parts of stand-alone freezer, dishwasher, washer/dryer, stand-alone icemaker, electric fireplace, electrical component of a central vacuum system, electrical and mechanical awning components, and trash compactor, except for the following: **Doors, door seals, handles, shelves, cabinets, and all wiring.**
23. **FACTORY INSTALLED, OR FACTORY-APPROVED DEALER-INSTALLED, STATIONARY LEVELING JACK SYSTEM** - Covers all parts.
24. **SLIDE OUT ROOM UNIT(S)** - Covers all parts, except for the following: **Wooden or metal structure, slide-out room(s) weather seals, sealing boots, and awning fabric.**
25. **POWERSTEP SYSTEM** - Covers all parts.
26. **ENTERTAINMENT PACKAGE** - Covers all built-in electronic audio/visual devices, except for the following: **Personal computers, flat panel display televisions larger than 42 inches, and any part or component not originally supplied by the coach manufacturer. Repairs will be made in accordance with the manufacturers' guidelines.**

SEALS AND GASKETS are covered for all of the Coach Coverage components listed above.

GENERAL EXCUSIONS

- Any pre-existing problems that are present prior to the purchase of this **Coverage** whether known or unknown. The condition of the covered part(s) in question will be assessed to determine time of initial breakdown.
- **Mechanical Breakdowns** outside the United States and Canada.
- Any loss resulting from inadequate amounts of coolant, lubricant, or fluids.
- Any breakdown on a vehicle used for racing, off-road use, rental use, or delivery purposes, or by pulling a trailer weighing more than the manufacturer's recommend limits.
- **Mechanical Breakdowns** covered by manufacturer's warranty, manufacturer's recall, or factory bulletins, (regardless of whether or not the manufacturer is doing business as an ongoing enterprise), any other Service Agreement, repairer's warranty, written warranty, or any valid and collectable insurance policy.
- Damage to a non-covered part by a covered part(s) or to a covered part by a non-covered part(s) failure.
- Any covered part which is not broken down but which a repair facility recommends or requires be repaired or replaced. Suggested or necessary upgrades or replacements are not covered.
- Any loss or damage to the overall structure both internal and external, including but not limited to Frames, Bumpers, Walls, Floor, Roof, Siding, Doors, Remote or manually actuated panels or covers, Windows, Glass, Weather stripping and moldings, Cabinets, Counter Tops and Integrated Sinks, Carpet, Beds, Awning fabric, Batteries, Fuses, Tires, Wheels. (Structure materials can be either wood, metal, rubber, fiberglass, glass or any other structural product).
- Any loss caused by improper or contaminated fuel or other fluids.
- Any loss due to continued operation in a failed condition.
- Any loss caused by negligence, misuse, abuse, impact or collision damage or from any other cause whatsoever, except as provided under this **Coverage**.
- Any loss or expense if the odometer has been tampered with, altered, or is inoperative.
- Any repair for the purpose of correcting the engine compression or correcting oil consumption when a **Mechanical Breakdown** has not occurred. Valve grinding and/or worn rings are not covered. De-carbonization is not covered.
- Any replacement costs of filters, fluids, sealing boots, and seals or gaskets, except as provided under this **Coverage**.
- Any loss caused by **any** alterations not meeting manufacturer's specifications.
- Any unit with a "branded" title including but not limited to, salvage, rebuilt, refurbished, totaled and any units previously owned by FEMA (Federal Emergency Management Agency).
- The replacement of an entire system due to obsolescence or unavailability of the failed covered part(s).
- Alignments, adjustments, tune-ups, fuels and any Hybrid drive components.
- Any damage or failure resulting from **rust, corrosion or freezing**.
- Any damage or failure resulting from Acts of God, power surges, collision, upset, or any damage from a non-covered source.

LIMIT OF LIABILITY

The total of benefits payable to You and the liability of Our insurance company under the Terms and Conditions of the Master Policy of Insurance issued to The Good Sam Club shall in no event exceed the average retail value listed in the most recent edition of the NADA Recreation Vehicle Appraisal Guide for Your vehicle.

OUR LIABILITY TO YOU AND THE LIABILITY OF OUR INSURANCE COMPANY FOR INCIDENTAL AND CONSEQUENTIAL DAMAGES INCLUDING, BUT NOT LIMITED TO, PROPERTY DAMAGE, DAMAGE TO A NON-COVERED PART(S), LOSS OF USE TO DESCRIBED VEHICLE, LOSS OF TIME, INCONVENIENCE, AND COMMERCIAL LOSS RESULTING FROM THE OPERATION, MAINTENANCE, OR USE OF THE DESCRIBED VEHICLE OR FROM THE BREACH OF ANY IMPLIED WARRANTIES ARISING BY OPERATION OF LAW, IS EXPRESSLY EXCLUDED.

IN THE EVENT OF BREAKDOWN

Follow These Claim Procedures:

1. Call **Us** for instructions prior to proceeding with repairs. **(We reserve the right to inspect all repairs to determine coverage).**
2. Present the Evidence of Insurance, Terms and Conditions, and required Maintenance Records to the Repairing Dealer.
3. Prior to proceeding with repairs, ensure the Repairing Dealer calls **Us** with an estimate of repairs and receives an authorization number from **Us**.

NOTE: In the event of a **Breakdown** occurring when **Our** office is closed, **You** may follow the claim procedures in these Terms and Conditions without prior authorization, and reimbursement will be made to **You** or the repair facility in accordance with policy provisions. **You** must call the Administrator's office within five (5) business days from the date of repair to determine if such repair will be covered by this **Coverage**.

NATIONAL CLAIMS NUMBER: (888) 861-8697 - Hours: 8:00 AM to 5:00 PM Mountain Time Monday – Friday

IMPORTANT!

- **You** assume all liability for payment of unauthorized repairs and benefits.
- Liability for teardown rests with **You** on non-covered parts.
- **You** must submit each claim, with supporting documentation and proper maintenance records to the repairing facility and the Administrator, within ninety (90) days after the failure date of each claim in order for a claim to be eligible for coverage consideration pursuant to this Coverage.

NOTICE:

- 1. THE INSURANCE POLICY THAT YOU HAVE PURCHASED IS BEING ISSUED BY AN INSURER THAT IS NOT LICENSED BY THE STATE OF CALIFORNIA. THESE COMPANIES ARE CALLED “NONADMITTED” OR “SURPLUS LINES” INSURERS.**
- 2. THE INSURER IS NOT SUBJECT TO THE FINANCIAL SOLVENCY REGULATION AND ENFORCEMENT WHICH APPLIES TO CALIFORNIA LICENSED INSURERS.**
- 3. THE INSURER DOES NOT PARTICIPATE IN ANY OF THE INSURANCE GUARANTEE FUNDS CREATED BY CALIFORNIA LAW. THEREFORE, THESE FUNDS WILL NOT PAY YOUR CLAIMS OR PROTECT YOUR ASSETS IF THE INSURER BECOMES INSOLVENT AND IS UNABLE TO MAKE PAYMENTS AS PROMISED.**
- 4. CALIFORNIA MAINTAINS A LIST OF ELIGIBLE SURPLUS LINES INSURERS APPROVED BY THE INSURANCE COMMISSIONER. ASK YOUR AGENT OR BROKER IF THE INSURER IS ON THAT LIST.**
- 5. FOR ADDITIONAL INFORMATION ABOUT THE INSURER YOU SHOULD ASK QUESTIONS OF YOUR INSURANCE AGENT, BROKER, OR “SURPLUS LINE” BROKER OR BY CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE AT TOLL FREE 1-800-927-4357.**

DATE _____

INSURED _____

(Signature)