

everyday protection

Extra protection from the unexpected.

Although nothing beats the feeling of driving your vehicle for the first time, there is a way to extend your excitement for years to come. Vroom features a select suite of optional protection products that help preserve your vehicle's appearance and performance, while minimizing your worry and out-of-pocket costs.

Select the product options that works best for you.



Tire & Wheel Protection

Covers structural damage to tires and wheels as a result of road hazards such as potholes, glass and debris. Multi-Coverage Protection options also include Cosmetic Wheel Repair.

Tires cause more than **50% of roadside breakdowns.**

Source: WABCO, 2020



Dent Protection

Helps restore your vehicle's exterior appearance if damaged due to everyday dents and dings.

The average cost to repair a minor dent is **\$100 to \$320.**

HowMuchIsIt.org, 2018



Windshield Protection

Covers repairs to the front windshield if chipped or cracked by propelled rocks or other road debris, to help keep your perspective clear.

The windshield **provides up to 45% of the structural integrity** of your vehicle's cabin in a front-end collision.

Source: Auto Glass Safety Council (AGSC)



Key Protection

Provides added coverage and assistance if your keys are ever lost, damaged, or locked inside your vehicle, helping to eliminate the hassles of an already stressful situation.

Potential cost of **replacing & programming** an electronic key could be **\$500+.**

Source: Edmunds.com, 2019

Everyday Protection products are available for purchase as stand-alone or as part of a Multi-Coverage Protection option.

Tire and Wheel Protection

Repair or replacement of tires and wheels

- Repair or replacement¹ of tires due to structural damage caused by a covered road hazard
- Repair or replacement¹ of a wheel if tire fails to seal to wheel or maintain air pressure specifications
- Covers associated repair costs, such as mounting & balancing
- Covers replacement of aftermarket tires and wheels during your agreement term, if they meet the manufacturer's size specifications

Cosmetic Coverage adds:

- Cosmetic wheel repair for damage such as nicks and scrapes.²
 - Two (2) individual cosmetic wheel repairs for each year of the Agreement term.³
 - No deductible for cosmetic repairs.
- Cosmetic wheel repair is available as part of the Multi-Coverage Protection option only.

Additional benefits

- No deductible
- Covers towing up to \$100 per occurrence
- No limit to the number of covered structural claims
- No mileage limitations

Exclusions:³

Damage to tires with less than 3/32" tread depth when damage occurs, normal wear and tear, vandalism, collisions or road conditions found in construction sites/zones. Per occurrence or per claim limits may apply. Cosmetic damage to tires. Repairs/replacements made without prior authorization.

Dent Protection

Removes minor door dents and dings

- Covers permanent removal of door dings and minor dents, up to four (4) inches in diameter, without harming your vehicle's factory finish
- Includes hail damage coverage up to the lesser of your primary insurance deductible (if a claim was filed) or \$1,000 per incident⁴

Additional benefits

- Repairs can be performed conveniently at your home, office, or an authorized service facility
- No limit on the number of occurrences
- No mileage limitations or deductible

Exclusions:³

Dents or dings that are larger than four (4) inches in diameter, not located within an accessible area or body panels which utilize plastic, fiberglass, carbon fiber or other non-metal composite body panels. Also excludes repairs that will affect or damage the vehicle's paint or finish, or damage caused by vandalism.

Windshield Protection⁵

Repairs the windshield due to chips and cracks

- Covers unlimited repairs to the front windshield if damaged by propelled rocks or other road hazard debris while driving on public roads, streets, and highways

Additional benefits

- Repairs can be performed conveniently at your home, office, or an authorized service facility
- No mileage limitations or deductible

Exclusions:³

Damage to areas other than the front windshield. Cracks or stress cracks over six (6) inches, or if repairs will result in an obstruction of the driver's line of sight. Damage caused by hail, vandalism, or neglect. Replacement of the front windshield.

Key Protection

Replacement of vehicle key/remote

If your keys are lost, damaged, or locked inside your vehicle:

- Replaces covered vehicle key/remote, up to \$800 per occurrence
- Provides lock-out assistance for the covered vehicle up to \$100 per occurrence
- Covers towing to the nearest registered service facility up to \$100 per occurrence
- Reimburses taxi/rental vehicle/public transportation up to \$75 per occurrence

Additional benefits⁶

If keys are lost, damaged, or locked inside your vehicle:

- Home Lock-Out Assistance benefit:
 - Covers locksmith services for your home up to \$100 per occurrence
 - Includes up to three (3) replacement house keys up to \$75 each
- Covers additional non-programmable keys on the same key ring as the vehicle key up to \$250 per occurrence
- Provides emergency message relay for up to three (3) emergency contacts
- No mileage limitations or deductible

Exclusions:³

Replacement keys for more master keys than you received with the covered vehicle at the time of product purchase. Replacement keys, if your keys are covered by the manufacturer, repairer, or supplier's warranty or recall. Replacement keys made without prior authorization.

1. Repair of the structurally damaged tire or wheel will be attempted first. If the structurally damaged tire or wheel cannot be repaired, it will be replaced. **2.** Cosmetic wheel repair is limited to sanding, painting, or refinishing the wheel without the need to apply additional material or bend/straighten the wheel. **3.** Additional exclusions may apply. Please refer to the applicable product agreement for specific coverage details, including limitations and exclusions. **4.** Hail damage coverage is not available in all states. **5.** Windshield Protection is not available for purchase in some states. **6.** Key Protection Additional Benefits may not be available in all states.

The VroomProtect Multi-Coverage products are optional and are not insurance. All transactions related to optional VroomProtect are governed solely by the provisions of the applicable VroomProtect product agreement. This document provides general information about VroomProtect and should not be solely relied upon when purchasing coverage. Please refer to the applicable product agreement for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage and product availability may vary by lender/state. Not all vehicle models may be eligible for coverage.

The Administrator/Obligor of Tire & Wheel Protection, Dent Protection, and Windshield Protection is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, 833-951-0118, except in Oklahoma where the Obligor is Safe-Guard Warranty Corporation, and in Washington where the Obligor is National Product Care Company, 175 W. Jackson Blvd., Chicago, IL 60604. In Florida the Administrator/Obligor of Tire & Wheel Protection and Dent Protection is Safe-Guard Warranty Corporation, Florida License Number 60126, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, 833-951-0118.

Key Protection is provided through either a service contract agreement or a motor club membership agreement. If provided through a service contract agreement, the Administrator/Obligor is Safe-Guard Products International, LLC, except in Florida where the Administrator/Obligor is Safe-Guard Warranty Corporation, Florida License Number 60126, in Oklahoma where the Obligor is Safe-Guard Warranty Corporation, and in Washington where the Obligor is National Product Care Company. If Key Protection is provided through a motor club membership agreement, the Provider is SafeRide Motor Club, Inc., 13901 Midway Road, Suite 102-429, Dallas, TX 75244-4388.