One Partner. A Total Solution.

From Vehicle Service Contracts, GAP coverage and a complete suite of ancillary protection products, AUL is your premier full service provider.

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Dedicated to helping our partners succeed and getting our contract holders back on the road faster.

AUL Corp pioneered the used car service contract industry with the introduction of our still-famous Any Year-Any Mileage® vehicle service contract in 1990. Now, over thirty years later, we've grown to offer a full-suite of industry-leading F&I products designed to help our partners and customers enjoy even more peace of mind every day.

Our mission is simple — to be the premier F&I provider in America by every quantifiable measurement of business activity. AUL maintains a longstanding relationship with our underwriters, who hold an A.M. Best rating of "A" Excellent and, according to third-party research, AUL also enjoys the longest-term relationships in the industry with our agents and dealer clients.

To find out more, please visit **aulcorp.com**.

Facts

- **3 Million Contracts Administrated**
- **$1 Billion Paid in Claims**

Awards

Service Contracts. It’s what we do.®

With over 30,000 different parts that can break or fail, the only thing sure about owning a car is that at some point you’ll need emergency repairs. But you don’t have to be caught unprepared. AUL offers a variety of terms and coverage levels to help owners get the peace of mind they need, while offering convenient claims and underwriting to help our agents and dealers enjoy the best Finance Department product offerings to help them continue to work expeditiously.

One team dedicated to going the extra mile.

At AUL, good enough isn't good enough. Our team is always ready to go above and beyond. Like our dedicated Sales Support Team that provides immediate support (800.826.3207 ext. 450). Because we believe our success can only be measured by yours.

Tom Rollins
Business Development Manager

Henry Paoli
Business Development Manager

Matt Brady
Business Development Manager

Mandy Cahill
Sales Manager

Paul Leary
National Accounts Manager

Rebecca Silvia
Profit Participation Manager

Zac Bushnell
Claims Manager

Jeff Hemmerlin
Operations Manager

Gina Eagerton
Compliance Manager

Derek Tercovich
IT Services and Facilities Manager

Helen Van Deren
Human Resources Manager

Jacqueline Swank
Director of Marketing

Elizabeth Gutierrez
Controller

Bryan Nieves
Vice President of National Accounts

Paul McCarthy
SVP - Agency and Dealer Sales

Jason Garner
SVP - Strategic Product Development

Matt Russell
SVP - Risk Management and Compliance

Glenn Schreuder
SVP - Finance and Accounting

Dennis Mara
Chief Financial Officer

Jose Fleites
COO and CIO

Jimmy Atkinson
CEO and President

Suite of Absolute Product Solutions for Franchise Dealers

Enjoy added flexibility, added profits and increased customer satisfaction.

AUL Absolute Solutions

Customer Retention Solutions Available on All Products

VSC Product	What's Covered	Terms	Added Coverage & Options/Surcharges	Deductible	Eligibility & Aggregates
Absolute Reserve Care Plus (ARC)	**Reserve Care Plus Exclusionary Coverage:** Engine Group, Electrical Group, Cooling Group, Basic Electrical Groups, Air Conditioning Group, Seals and Gaskets, Power Steering Group, Transmission Transaxle & Transfer Case (4x4/AWD), Drive Axle Group (Front or Rear), Brake Group, Front Rear Suspension Group **Hybrid Electric Vehicle:** High Voltage Hybrid Battery, Power Inverter Assembly, Drive Motor Assembly, Generator Assembly, Hybrid Cooling System Blower, Motors and Pumps, Hybrid System Stator And Rotor, All Hybrid System Control Units and Sensors, Charging Station	Terms up to 120 months and up to 150,000 miles Several flexible options to choose from	**Added Coverage:** Towing, Flat Tire Change, Emergency Fuel Delivery Service, Battery Jump Service, Key Lock Out Service, Day One Coverage, Wear & Tear Covered, Rental Reimbursement, and Trip Interruption **Options/Surcharges:** Diesel and Gasoline Turbo/ Supercharger, Business Use, and Lift Kit	$100 Standard Deductible, with several additional deductible options available. $0 to $250 and even Disappearing Deductible	**Eligibility:** Qualifying vehicles with model years up to 12 years, and less than 84,000 miles **Aggregate:** Vehicle Purchase Price as shown on the VSC or the NADA retail value of the covered vehicle at the time of the repair
Absolute Lifetime Powertrain (ALW) & Lifetime Exclusionary Wrap (ALP)	**Powertrain Coverage:** Drive Axle Group, Turbocharger/ Supercharger, Engine Group, Transmission Transaxle & Transfer Case (4x4/AWD) (Automatic, Standard & 4X4/AWD) **Exclusionary Coverage:** An exclusionary policy covering all components on your vehicle except for a short list of items not covered, mostly items considered normal maintenance by the manufacturer. See vehicle service contracts for details	**Powertrain Coverage:** Lifetime **Exclusionary Coverage:** 36 months/75 miles to Lifetime	**Added Coverage:** Towing, Flat Tire Change, Emergency Fuel Delivery Service, Battery Jump Service, Key Lock Out Service, Day One Coverage, Wear & Tear Covered, Rental Reimbursement, and Trip Interruption **Options/Surcharges:** Diesel and Gasoline Turbo/ Supercharger *Diesel Surcharge for Cars and Suvs (Trucks Excluded)*	$100 Standard Deductible, with several additional deductible options available. $0 to $250 and even Disappearing Deductible	**Eligibility:** Qualifying vehicles with model years +6 with less than 84,000 miles **Aggregate:** Vehicle Purchase Price as shown on the VSC or the NADA retail value of the covered vehicle at the time of the repair
Absolute Certified Powertrain (ACW) & Certified Exclusionary Wrap (ACP)	**Powertrain Coverage:** Drive Axle Group, Turbocharger/ Supercharger, Engine Group, Transmission Transaxle & Transfer Case (4x4/AWD) (Automatic, Standard & 4X4/AWD) **Exclusionary Coverage:** An exclusionary policy covering all components on your vehicle except for a short list of items not covered, mostly items considered normal maintenance by the manufacturer. See vehicle service contracts for details	**Powertrain Coverage:** • 36 months/60 miles – 84 months/150 miles • 24, 36, and 48 month terms start at sale date • 60, 72, and 84 month terms start at in-service date • 3 months/3,000 miles, 6 months/6,000 miles, 12 months/12,000 miles Reserve Care Certified Coverage only, without Roadside options **Exclusionary Coverage:** • 36 months/75,000 miles to 72 months/150,000 miles • 24, 36, and 48 months terms start at sale date • 60 and 72 month terms start at in-service date	**Added Coverage:** Towing, Flat Tire Change, Emergency Fuel Delivery Service, Battery Jump Service, Key Lock Out Service, Day One Coverage, Wear & Tear Covered, Rental Reimbursement, and Trip Interruption **Options/Surcharges:** Diesel and Gasoline Turbo/ Supercharger *Diesel Surcharge for Cars and Suvs (Trucks Excluded)*	$100 Standard Deductible, with several additional deductible options available. $0 to $250 and even Disappearing Deductible	**Eligibility:** Qualifying vehicles with model years +6 with less than 84,000 miles **Aggregate:** Vehicle Purchase Price as shown on the VSC or the NADA retail value of the covered vehicle at the time of the repair

AUL Absolute Solutions

Customer Retention Solutions Available on All Products

VSC Product	What's Covered	Terms	Added Coverage & Options/Surcharges	Deductible	Eligibility & Aggregates
Absolute Reserve Care Lease Maintenance (ACL)	Brake Pad, Battery, Headlamp/ Taillamp, Belts and Hoses, Windshield Wiper Blades, Electrical, Wheel Alignment, Fluid, Green Vehicle	Several flexible options to match your lease term	**Added Coverage:** Towing, Flat Tire Change, Emergency Fuel Delivery Service, Battery Jump Service, Key Lock Out Service, Day One Coverage, Wear & Tear Covered, Rental Reimbursement, and Trip Interruption **Options/Surcharges:** Diesel and Gasoline Turbo/ Supercharger and Business Use	$100 Standard Deductible	**Eligibility:** Qualifying vehicles with model years are current +1 year, and less than 12,000 miles **Aggregate:** Original MSRP (Original Manufacturer's Suggested Retail Price)
Absolute Unlimited Time (AUN)	**Reserve Care Plus Exclusionary Coverage:** Engine Group, Electrical Group Cooling Group, Basic Electrical Groups, Air Conditioning Group, Seals and Gaskets, Power Steering Group, Transmission Transaxle & Transfer Case (4x4/AWD), Drive Axle Group (Front or Rear), Brake Group, Front Rear Suspension Group **Hybrid Electric Vehicle:** High Voltage Hybrid Battery, Power Inverter Assembly, Drive Motor Assembly, Generator Assembly, Hybrid Cooling System Blower Motors And Pumps, Hybrid System Stator and Rotor, All Hybrid System Control Units and Sensors, Charging Station	Unlimited/75,000 miles Unlimited/100,000 miles Unlimited/125,000 miles Unlimited/150,000 miles	**Added Coverage:** Towing, Flat Tire Change, Emergency Fuel Delivery Service, Battery Jump Service, Key Lock Out Service, Day One Coverage, Wear & Tear Covered, Rental Reimbursement, and Trip Interruption **Options/Surcharges:** Four/All Wheel Drive Vehicles, One-Ton Vehicles, and Hybrid/Electric Vehicles	$100 Standard Deductible, with several additional deductible options available. $0 to $250 and even Disappearing Deductible	**Eligibility:** Qualifying vehicles with model years current up to 10 years, and less than 100,000 miles **Aggregate:** Vehicle Purchase Price as shown on the VSC or the NADA retail value of the covered vehicle at the time of the repair
Absolute AUL-Tech (TCH)	**Systems Coverage:** Touch/Display Screens Navigation, Factory Installed OEM Audio, Bluetooth, Home Link, Blind-Spot Detection, Lane Departure Warning, Intelligent Cruise Control, Adaptive Lighting Control, DVD Player, Parking Assist, WiFi Data Connection, Video and Gaming, Forward/ Backup and 360 Degree Camera, Accessory Power Point Connection, Keyless Access and Remote Start, Tire Pressure Monitoring TPMS	Terms up to 84 months with unlimited miles	**Added Coverage:** Towing, Flat Tire Change, Emergency Fuel Delivery Service, Battery Jump Service, Key Lock Out Service, Day One Coverage, and Rental Reimbursement **Options/Surcharges:** Disappearing Deductible and Business Use	$100 Standard Deductible, with an option for Disappearing Deductible	**Eligibility:** Qualifying vehicles with model years current up to 5 years, and less than 60,000 miles **Aggregate:** Vehicle Purchase Price

AUL Used Car Warranty and Vehicle Service Contract Solutions for All Dealers

Provide the coverage your customers need to get back on the road faster and for less. Including our famous Any Year-Any Mileage® terms.

Service Contracts. It's what we do.®

VSC Product	What's Covered	Terms	Added Coverage & Options/Surcharges	Deductible	Eligibility & Aggregates
Used Car Coverage for Independent Dealer (SNI) — Including Any Year-Any Mileage®	**Powertrain:** Engine Group, Turbocharger/ Supercharger, Transmission Transaxle & Transfer Case (4x4/AWD), Drive Axle Group (Front or Rear), Hybrid/Electric Group **Vintage:** Powertrain, plus: Power steering Group, Air Conditioning Group, Electrical Group **Domain:** Vintage and Powertrain, plus: Brake Group **Estate:** Domain, Vintage and Powertrain, plus: Enhanced Electrical Group, Front/Rear Suspension Group, Cooling Group, Hybrid/Electric Group, Hybrid/Electric Vehicle Battery, Seals & Gaskets **Reserve:** An exclusionary policy covering all components on your vehicle except for a short list of items not covered, mostly items considered normal maintenance by the manufacturer — see vehicle service contracts for details	**Traditional Terms:** 12 months/12,000 miles 24 months/24,000 miles 36 months/36,000 miles 48 months/48,000 miles 60 months/50,000 miles **Unlimited Time Terms:** UNL/10,000 miles UNL/20,000 miles UNL/30,000 miles UNL/40,000 miles UNL/50,000 miles UNL/60,000 miles UNL/70,000 miles UNL/80,000 miles UNL/90,000 miles UNL/100,000 miles	**Added Coverage:** Towing, Flat Tire Change, Emergency Fuel Delivery Service, Battery Jump Service, Key Lock Out Service, Rental Reimbursement, and Day One Coverage **Options/Surcharges:** Business Use, Seals & Gaskets, Suspension/Tire/Wheel Modifications and Warranty Remaining	$100 Standard Deductible, with several additional deductible options available. $0 and $250 deductible options and even Disappearing Deductible	**Eligibility:** Any Year-Any Mileage® — on qualified vehicles. Vehicle years greater than 20 years are not eligible for Estate and Reserve coverage plans **Aggregate:** Powertrain Coverage: $4,000, Vintage Coverage: $5,000, Domain, Estate, and Reserve Coverage's: NADA retail value of the covered vehicle at the time of the repair, or $5,000, whichever is greater
Used Car Coverage for Franchise Dealer (SNL) — Including Any Year-Any Mileage®	**Powertrain:** Engine Group, Turbocharger/ Supercharger, Transmission Transaxle & Transfer Case (4x4/AWD), Drive Axle Group (Front or Rear), Hybrid/Electric Group, Seals & Gaskets **Sterling:** Powertrain, plus: Brake Group, Power Steering Group, Air Conditioning Group, Electrical Group, and Cooling Group **Estate:** Sterling and Powertrain, plus: Front/Rear Suspension Group, Enhanced Electrical Group, Hybrid/ Electric Vehicle Group, and Hybrid/ Electric Vehicle Battery **Reserve:** An exclusionary policy covering all components on your vehicle except for a short list of items not covered, mostly items considered normal maintenance by the manufacturer — see vehicle service contracts for detailss	Terms up to 60 months and 75,000 miles **Unlimited Time Terms:** UNL/10,000 miles UNL/20,000 miles UNL/30,000 miles UNL/40,000 miles UNL/50,000 miles UNL/60,000 miles UNL/70,000 miles UNL/80,000 miles UNL/90,000 miles UNL/100,000 miles	**Added Coverage:** Towing, Flat Tire Change, Emergency Fuel Delivery Service, Battery Jump Service, Key Lock Out Service, Rental Reimbursement, and Day One Coverage **Options/Surcharges:** Business Use, Suspension/Tire/ Wheel Modifications and Warranty Remaining	$100 Standard Deductible, with several additional deductible options available. $0 and $250 deductible options and even Disappearing Deductible	**Eligibility:** Any Year-Any Mileage® — on qualified vehicles. Vehicle years greater than 20 years are not eligible for Estate and Reserve coverage plans **Aggregate:** Shall not exceed the greater of the following aggregate amounts: the NADA retail value of the covered vehicle immediately prior to the failure or the actual cash value (ACV) of the covered vehicle immediately prior to the failur

Service Contracts. It's what we do.®

VSC Product	What's Covered	Terms	Added Coverage & Options/Surcharges	Deductible	Eligibility & Aggregates
Nearly New Vehicle Protection (NSE)	**Exclusionary Coverage:** An exclusionary policy covering all components on your vehicle except for a short list of items not covered, mostly items considered normal maintenance by the manufacturer — see vehicle service contracts for details	Terms up to 72 months and 125,000 miles	**Added Coverage:** Towing, Flat Tire Change, Emergency Fuel Delivery Service, Battery Jump Service, Key Lock Out Service, Rental Car, and Day One Coverage **Options/Surcharges:** Business Use, Turbo/ Supercharged Vehicles (over 36k miles), Diesel Vehicles (over 36k miles, Lift Kit/Tire/Wheel Modifications	$100 Standard Deductible, with several additional deductible options available. $0 and $50 deductible options and even Disappearing Deductible	**Eligibility:** Qualifying vehicles with model years current +5 with less than 60,000 odometer miles **Aggregate:** NADA retail value of the covered vehicle at the time of the repair, or $5,000, whichever is greater
Powertrain Plus (PTP)	Engine Group, Turbo/Supercharger, Drive Axle Group (Front or Rear), Transmission, Transaxle & Transfer Case (4x4/AWD), Air Conditioning, Electrical	36 months/50,000 miles 60 months/100,000 miles	**Added Coverage:** Towing, Flat Tire Change, Emergency Fuel Delivery Service, Battery Jump Service, Key Lock Out Service, Day One Coverage, and Rental Car **Options/Surcharges:** Seals and Gaskets up to 150,000 miles, Business Use, 4x4/All Wheel Drive, One Ton Vehicles, Surcharge Eligible Vehicles, Turbo/ Supercharger, Vehicles over 125,000 miles	$100 Standard Deductible, with options for $0 deductible and Disappearing Deductible	**Eligibility:** Any Year – Up to 150,000 miles (Most makes and models, trucks & vans under one ton) **Aggregate:** Engine Group: $5,000, Transmission & Transaxle Group: $3,000, Drive Axle Group: $2,500, Transfer Case: $2,000, Electrical Group: $1,500, and Air Conditioning Group: $1,000 The total aggregate of all claims paid collectively shall be no more than the actual cash value or ACV of your covered vehicle at the time of loss
Essential Consumer Protection (ES2)	**Essential Coverage:** Engine Group, Turbocharger Supercharger, Transmission Transaxle & Transfer Case (4x4/AWD), Drive Axle Group (Front or Rear), Seals & Gaskets, Power Steering Group, Basic Electrical Group **Basic Coverage:** Essential Coverage, plus: Air Conditioning, Electrical Group **Comprehensive Coverage:** Basic and Essential Coverage, plus: Brake Group, Front/Rear Suspension Group, Cooling Group, Seals & Gaskets	3 months/3,000 miles 6 months/6,000 miles 12 months/12,000 miles 18 months/18,000 miles	**Added Coverage:** Day One Coverage, Towing, Flat Tire Change, Emergency Fuel Delivery Service, Battery Jump Service, Key Lock Out Service, and Rental Car **Options/Surcharges:** Seals & Gaskets (for vehicles with less than 125,000 miles), Warranty Remaining Option, 4x4/All Wheel Drive, Business Use, Surcharged Eligible Vehicles, Lift Kit/Tire/ Wheel Modifications, and Turbo/ Supercharged Vehicles	$100 Standard Deductible, with several additional deductible options available. $0 and $250 deductible options and even Disappearing Deductible	**Eligibility:** Any Year-Any Mileage® Most makes and models, trucks & vans under one-ton **Aggregate:** 3 month/3,000 mile plans: $1,500, 6 month/6,000 mile plans: $2000, 12 month/12,000 mile plans: $2,500, and 18 month/18,000 mile plans: $3,000 Benefits paid or payable while this Vehicle Service Contract is in force shall not exceed the Vehicle Purchase Price as shown on this Vehicle Service Contract
Powertrain Coverage (FI2)	Engine Group, Turbo/Supercharger, Transmission Transaxle & Transfer Case (4x4/AWD), Drive Axle Group (Front or Rear)	36 months/50,000 miles (Waiting period of 30 days and 500 miles) 48 months/85,000 miles (Waiting period of 90 days and 1,000 miles) 60 months/100,000 miles (Waiting period of 90 days and 1,000 miles)	**Added Coverage:** Towing, Flat Tire Change, Emergency Fuel Delivery Service, Battery Jump Service, Key Lock Out Service, and Rental Car **Options/Surcharges:** Seals and Gaskets, Business Use, 4x4/All Wheel Drive, One Ton Vehicles, Surcharge Eligible Vehicles, Turbo/Supercharger, Vehicles over 125,000 miles	$100 Standard Deductible, with options for $0 deductible and Disappearing Deductible	**Eligibility:** Any Year – Up to 150,000 miles (Most makes and models, trucks & vans under one ton) **Aggregate:** Engine Group and Turbocharger/ Supercharger: $3,000, Transmission, Transaxle & Transfer Case Group: $2,000, and Drive Axle Group: $1,500 The total aggregate of all claims paid collectively shall be no more than the actual cash value or ACV of your covered vehicle at the time of loss

GAP Coverage

When insurance isn't enough — AUL GAP Coverage is there.

Not all GAP Coverage is the same.

When a car is totaled or stolen, the last thing your customers want to deal with is an unexpected bill. But if they owe more on their car than insurance is willing to cover, they may end up having to pay the difference out of their own pocket. AUL GAP coverage provides peace of mind with:

- Coverage up to 84 months for automobiles, light trucks and vans
- Backed by an A.M. Best A-Rated carrier
- Coverage up to 125% or up to 150% of the MSRP/NADA value
- Coverage plans for Franchise and Independent Dealers, BHPH, Commercial, Powersports and RV
- Convenient online claims portal for opening new claims, checking on status and quicker claims processing

Suite of Ancillary Protection Products

Added features to help keep customers safer and happier.

Suite of Ancillary Protection Products

Enjoy additional features when you choose AUL Ancillary Protection such as hotel discounts, rental car discounts and custom trip routing services.

Emergency Roadside Assistance

Sign & drive - 24/7/365 service nationwide.

- Towing
- Jump starts
- Tire changes (with your inflated spare)
- Vehicle fluid delivery
- Lockout assistance
- Concierge service

Key Replacement

This benefit provides replacement of a lost, stolen or destroyed key or key FOB.

- Up to $800 in benefits
- Embedded computer chips
- Benefit includes programming fees

Tire & Wheel Protection

Road hazard repairs include mounting, balancing, valve stems and taxes with no deductible.

- Protects vehicle tires & wheels against potholes and road debris including glass, nails, rocks and tree limbs

Scratch Repair

Don't let scratches ruin the appeal of your vehicle!

Paintless Dent Repair (PDR)

Repair of most small dents and dings on exterior vertical, painted sheet metal body panels.

- Sign & drive roadside included
- No deductible

Front Windshield Repair

This benefit provides for the repair of chips and/or cracks caused by propelled rocks or road hazard debris. Includes stress cracks or breakage caused by extreme temperature, potholes or road hazards.

Vehicle Theft Protection

Reimburse you for car rental up to $500 and up to $5,000 toward your purchase or lease.

Pre-Paid Maintenance, Vehicle Maintenance Package

Customizable pre-paid maintenance plans including oil & filter changes and tire rotations.

Advance Appearance Protection

Painted surfaces, fabric, leather, vinyl and even alloy and chrome wheels. Review your policy for complete terms and provisions.

Enjoy more ways to boost your profits.

Profit Participation Programs

The best and most innovative participation programs in the industry – making money after the sale.

- **NCFC (Non-Controlled Foreign Corporation)**
- **CFC (Controlled Foreign Corporation)**
- **DOWC (Dealer Owned Warranty Company)**
- **Hybrid Program**
- **Retro**
- **AUL Visa Rewards**

24/7 Online Claims for Your Service Department

Our eClaims system is a fast, secure and convenient way to submit claims. This system keeps you off the phones and servicing your most important people: your customers.

- **Fast, secure and convenient way of filing AUL claims**
- **Available online 24/7, no need to get on the phone**
- **Smart phone or tablet capabilities**
- **Easy access to view, edit or print claims submitted**
- **Upload supporting pictures or files**
- **Ability to create eClaims accounts for employees, giving you the opportunity to view all your AUL claims in one place**

Marketing Tools and Resources

Free marketing materials – both printed and digital resources available.

- **Branding, customization and marketing support**
- **Access to videos and printable flyers and brochures**
- **Online supply ordering**
- **Orders submitted by 9 AM Pacific Time will ship same day UPS Ground from California**

Menu & DMS Integrations

Not only are you eliminating redundant data entry efforts, you are creating a more time-efficient process for both your staff and customers alike. Your resources are appropriately utilized and customers are satisfied when the process is quick and error free.

Complimentary Online On Demand F&I Training

Our Online On-Demand F&I Training is available again. The training can be done on your own time. The curriculum includes training on compliance, selling techniques, the interview process, and much more. The training takes just a few hours to complete. Register for this complimentary training by emailing aulmarketing@aulcorp.com.

To learn more about AUL and our full suite of F&I products and services,
visit aulcorp.com or call 800.826.3207.

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