

The logo consists of the letters 'JA' in white, bold, sans-serif font, positioned to the left of a vertical white bar that is part of an orange square background.

JAMES ALLEN
INSURANCE



CHOICE
AUTO PROTECTION

CHOICE ECONOMY PLUS SUBSCRIPTION

Protection for Engine Transmission Drivetrain

A. Engine

✔ Covered:

Cylinder block & heads

Internally lubricated parts: pistons, piston pins, piston rings, connecting rods & bearings, crankshaft & main bearings, camshaft & lifters/followers (excluding those that only need cleaning), intake & exhaust valves, push rods, rocker arm shafts & arms, timing drive components (chains/belts/gears)

Additional components: valve train covers, intake manifolds, flywheel, oil pump, oil pan, internal engine sensors

Damage caused by a failed covered part (to engine block, cylinder heads, or turbo/supercharger housing)

B. Automatic Transmission

✔ Covered:

Case & all internally lubricated parts: planetary gear systems, clutch & steel packs, clutch drums, bands, internal seals, pump, valve body, internal sensors & solenoids, overrunning/one-way clutch assemblies

Torque converter & torque converter housing

C. Standard (Manual) Transmission

✔ Covered:

Case & all internally lubricated parts: input shaft, output shaft, idler shafts, main shaft, internal gears, shift forks, synchronizer assemblies

Additional coverages on back

D. Transfer Case

✔ Covered:

Applies to all 4WD vehicles

Covered: transfer case housing & all internally lubricated parts

E. Differential

✔ Covered:

front/rear differential housing & all internally lubricated parts, driveshaft universal joints

Exclusions: CV joints, wheel bearings

F. Air Conditioning

✔ Covered:

AC compressor, AC clutch, clutch coil, evaporator, and condenser on vehicles originally equipped with factory-installed air conditioning.

G. Seals and Gaskets

✔ Covered:

Covered only if replaced as part of a covered repair

Excluded: fluid leakage, seepage, or failures not directly tied to a covered mechanical repair

H. Labor

✔ Covered:

Reimbursement based on All Data or Mitchell flat-rate labor time

Lesser of:

1. Posted labor rate of repair facility, or \$150/hour

I. Limit of Liability

Per Component:

Engine & water pump: \$4,000

Transmission/Transaxle: \$3,000

Transfer Case: \$1,500

Aggregate: Total claims cannot exceed lesser of:

Actual Cash Value (ACV) of the vehicle at the time of repair (per Kelly Blue Book

Wholesale Used Car Guide) \$7,000

This plan mainly protects major internal components of the engine, transmission, transfer case, and differentials, with coverage for associated labor and related seals/gaskets only if part of a covered repair. Routine maintenance items, external components, and damage due to neglect or abuse are excluded. Maximum payout is capped per component and in total.

GET IN TOUCH

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