

MBI FAQs

MBI is mechanical breakdown insurance, providing valuable protection for many of the major mechanical and electrical components and systems of your vehicle in the event of a covered breakdown. With MBI, your member will pay their chosen deductible per visit for any covered repairs. When they sign up for the plan, they have the choice of selecting a \$0, \$50, \$100, \$150, or \$200 deductible.

How Does The Plan Work?

As you may already have personally discovered, most mechanical breakdowns seem to occur after the vehicle reaches three years of age – and after the typical manufacturer's warranty has expired. MBI helps protect your members against unexpected repair bills long after your manufacturer's warranty has run out. Best of all, because your member pays just the deductible they have selected per visit – no matter how expensive the job – your members know exactly what they will pay for covered repairs. That means **your member could save hundreds, even thousands, of dollars on repairs in the future!**

The coverage is added to the years and miles your member already has on the new or pre-owned car. For example, if the member's vehicle has 15,000 miles, and they choose our 5 Year/60,000 mile coverage, they will be covered for up to an additional 5 years or up to 75,000 miles on the vehicle's odometer, whichever comes first.

How To Start A Claim?

If the member is touring or has moved, they can visit any dealer or licensed repair facility in the United States or Canada for repair service. If the vehicle is still under manufacturer warranty, return the vehicle to a manufacturer authorized dealer. Please instruct the dealership or repair facility to call the Insurance Company before any repair or teardown is done at 1-888-547-9802.

Which Repair Facilities Can A Member Take Their Vehicle To?

The Insurance Company encourages your members to return to their selling dealership for all of their service needs. However, should they need to use an alternative repair facility; they may take the vehicle to any licensed repair facility. All repair facilities must call the Insurance Company for authorization prior to any tear-down or repair.

How Will Claims Get Paid?

All claims must be pre-authorized. The Insurance Company can pay the repair facility by check or credit card.

Check payment usually takes less than 7 working days from the time the Insurance Company receives the repair order. Credit card payment can usually be made within a few hours of repair order receipt.

How Do Your Members Transfer Their MBI When They Sell Their Vehicle?

Your member must send a photocopy of the original MBI Certificate, a photocopy of the state-issued vehicle title, photocopies of all maintenance records and a completed transfer application signed by them and the purchaser of your vehicle. Your member's completed transfer request must be received within 30 days of the sale of the vehicle.

Send a check for the amount listed on the member's MBI Certificate (transfer fee \$50.00) made out to "Dimension Service Corporation" along with your completed transfer application, photocopied title, photocopied MBI Certificate and photocopied maintenance records to:

Dimension Service Corporation
400 Metro Place N., Suite 300
Dublin, OH 43017

NOTE: Any manufacturer's warranty must also be transferred at the same time as vehicle ownership transfer. The term and/or coverage's under some vehicle manufacturer's warranties are reduced upon transfer to a subsequent vehicle owner. Breakdowns to components covered by the manufacturer during the term of the original manufacturer's warranty are not covered under this MBI Certificate regardless of transfer.

Can the Member Cancel MBI?

Yes, MBI may be cancelled. To cancel coverage the Member must fill-out a cancellation form and fax it to the Insurance Company at (480) 551-0193. The member will receive a pro-rated refund and if cancelled 60 days after the effective date, the Insurance Company will deduct a \$25 cancellation fee from the pro-rated refund. All refunds will be sent to the Credit Union for proper disbursement.

As an MBI certificate MBI holder what are the Member's responsibilities?

A. Maintenance Requirements and Service History

Members must have their Vehicle checked and serviced in accordance with the manufacturer's recommendations, as outlined in the Owner's Manual for their Vehicle.

NOTE: The Owner's Manual lists different servicing recommendations based on member's individual driving habits and climate conditions. Your Members are required to follow the normal or severe maintenance schedule that applies to their conditions. Failure to follow the manufacturer's recommendations that apply to your Members specific conditions may result in the denial of Coverage.

It is required that Your member retain "Proof" of maintenance for the service and/or repair work performed on their Vehicle regardless if work was performed by Your Member or a Licensed Repair Facility. "Proof" means repair orders from a Licensed Repair Facility and/or a self-maintained maintenance log that has corresponding "purchase receipts" for oil and filter, coolant and brake system flush, etc. A self-maintained log without corresponding "purchase receipts" is not acceptable "Proof" of maintenance.

Repair orders from a Licensed Repair Facility must be readable and understandable, with member's complaint and repair diagnosis, parts, labor hours, vehicle identification number, date, vehicle mileage, Your Members name and signature, Licensed Repair Facility name, address and phone number, repair totals, Deductible (if applicable), and method of payment to satisfy the repair order. "Proof" of maintenance and/or your Member's self-maintained log with corresponding original receipts, may be requested by the Administrator for related repairs.

B. Filing a Claim

If Your Member's Vehicle requires Road Service or Lockout Service, They must contact the Road Service processing center for prior approval and assistance at 1-800-528-9413 (24 hours a day, 7 days a week).

If the Vehicle incurs a Breakdown, Your Member must take the following steps to file a claim;

1. **Prevent Further Damage** – Take immediate action to prevent further damage. This Certificate will not cover the damage caused by not securing a prompt repair of the failed component.
2. **Take the Vehicle to a Licensed Repair Facility** – If the Vehicle breaks down, return to any Licensed Repair Facility.
3. **Provide Licensed Repair Facility with a Copy of the MBI Certificate and/or the Certificate number.**
4. **Obtain Authorization from the Administrator** – Prior to any repair being made, instruct the Service Manager at the Licensed Repair Facility to contact the Administrator to obtain an authorization for the claim. Any claim for repairs without prior authorization will not be covered. We can be contacted Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Standard Time at 1-888-547-9802. We can also be contacted Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Standard Time via FAX at 1-614-726-3160. The amount authorized by the Administrator is the maximum amount that will be paid for repairs covered under the terms of this Certificate. Any additional amount must receive prior approval.
5. **Authorize Tear-Down and/or inspection** – In some cases, Your Member may need to authorize the Licensed Repair Facility to inspect and/or tear-down the Vehicle in order to determine the cause and cost of the repair. Your member will be responsible for these charges if the failure is not covered under this Certificate. We reserve the right to require an inspection of the Vehicle prior to any repair being made.
6. **Review Coverage** – After the Administrator has been contacted, review with the Service Manager what will be covered by this Certificate.
7. **Pay Any Applicable Deductible** - We will reimburse the Licensed Repair Facility for the cost of the work performed on Your Member's Vehicle that is covered by this Certificate and previously authorized, less any Deductible. Once the authorization is obtained, and the repair is completed, all repair orders and documentation must be submitted to the Administrator within thirty (30) days to be eligible for payment.
8. **Proof of Service and/or Repair** - To obtain payment for a covered repair Your Member, or the Licensed Repair Facility must submit a legible copy or original repair order to the Administrator. Repair orders must be readable and understandable, with Member's complaint and repair diagnosis, parts, labor hours, vehicle identification number, date, and vehicle mileage. Your Member's name and signature Licensed Repair Facility name, address and phone number, repair totals, Deductible (if applicable), and method of payment to satisfy the repair order. "Proof" of maintenance and/or your Member's self-maintained log with corresponding receipts, may be requested by the Administrator for related repairs. In addition (if applicable), all related invoices (i.e., towing, rental, sublets, etc.) must accompany the repair order for consideration of claim payment.