

Owner Responsibilities in a Vehicle Protection Plan

By Mike Jones, President & CEO of autopom! Insurance Services, LLC.

Who loves taking their car in to be serviced? I'm guessing that's a "no" from most of you. *But* regular maintenance on your vehicle is critical to its overall performance and longevity. It's even more important if you already have or decide to buy an extended car warranty or vehicle protection plan.

But doesn't an [extended vehicle warranty](#) or vehicle protection plan pay for repairs on your vehicle when something goes wrong? Well, yes, per the terms of the contract. The coverage does not extend to mechanical or electrical issues that are due to a lack of maintenance or neglect. If that's the case, your claim will likely be denied. If you have an extended coverage plan or plan to buy one, you need to be familiar with your obligations as defined in the contract. You can avoid having a claim denied by carefully reading the sections in your [agreement](#) that describe your vehicle owner's responsibilities, what to do in case of a breakdown, or how to file a claim. The titles of these sections may vary from contract to contract, but they will be clearly labeled.

What are Your Vehicle Owner's Responsibilities?

Although your responsibilities may change based on your extended coverage contract and your vehicle's owner's manual, there are several key points regarding the maintenance and repair of your car. We've outlined them below. They'll help you understand your responsibilities as an owner under an extended vehicle warranty or vehicle protection plan. However, please refer to your contract and vehicle owner's manual to determine specific requirements for your situation.

Do Not Modify Your Vehicle

[Modifying your vehicle](#) can be fun. But if you want to ensure you get the extended protection coverage you paid for, keep your vehicle stock during your contract term.

Modifications such as these can cause claim denial or may even void your contract:

- Oversized tires and rims
- Exhaust modifications
- Performance tuning
- Lift kits and such

Maintain Your Vehicle

Do NOT skip a scheduled service! How often do you check your vehicle owner's manual to see what service is due at what time? Each car and contract have specific guidelines for when maintenance items need to be performed.

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- Oil and other fluid changes are essential in scheduled maintenance, as running out of or low on oil or fluids can cause severe mechanical or engine failure.
- Both oil and fluid changes should be done according to the required time and mileage intervals. Neither limit must be exceeded, or it may result in the denial of a claim.
- Following the manufacturer's recommendations for oil and fluid changes can significantly improve the performance and longevity of your vehicle.
- We recommend using one of our RepairPal partner repair facilities for your vehicle maintenance. RepairPal shops are certified, trusted, and highly rated. You can locate a participating shop near you with this link: RepairPal.com/autopom.

Keep Records

Saving your maintenance records, repair orders, invoices, etc., is important for many reasons, especially for extended car warranties or vehicle protection plans. These records could be the [difference in having your claim paid or denied](#) in the case of a significant repair.

Take Immediate Action

Once your car breaks down – any unusual noise, fluid leak, check engine light, equipment malfunction, or mechanical issue of any nature, you must take immediate action. Do not delay! Your claim will almost certainly be denied if you cause further damage to your vehicle after a breakdown or mechanical/electrical issue occurs.

- To protect your vehicle (and wallet), it is vital to use all reasonable means to protect your vehicle from further damage. This might mean you must call roadside assistance and tow your car.
- Specific issues – like a blown or flat tire, vehicle stalling, etc., give you no choice but to pull over and call for emergency roadside service.
- A check engine light indicating overheating is a no-brainer. It's essential in this situation not to take chances. Pull over to the first available safe area and arrange a tow truck. Continuing to operate your vehicle could cause catastrophic damage. Further, your claim will undoubtedly be denied because you did not take immediate action to prevent further damage.
- It is better to err on the side of caution when deciding if you can continue driving your vehicle or if you should have it towed. [Towing is included](#) in many vehicle protection plans, so use it!

Follow The Claims Procedure In Your Policy Booklet

When something goes wrong with your vehicle:

- Immediately take the car, or have it towed, to the repair facility of your choice. Do not delay.

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- Be sure to provide your contract booklet to the service advisor and ask them to call the claims number in the booklet before any repair work is performed.
- Do not authorize any repairs until the service advisor has filed a claim with the Administrator of your plan and has received approval to proceed with the requested repairs. Check the details of your extended protection contract for how to file a claim.
- Do not remove your vehicle from the repair facility (without the Administrator's permission) until the repairs are complete. Many vehicle protection plans include vehicle rental assistance, so take advantage of it.