



3000 INSURANCE GROUP

AutoGard FAQ

What is the difference between an extended warranty and a manufacturer's warranty?

A manufacturer's warranty is free and comes with the vehicle. An extended warranty expands and enhances the manufacturer's warranty. AutoGard is an exclusionary extended warranty, which means it covers the most components possible.

I bought an extended warranty from my dealer. How can I tell which is a better deal?

AutoGard offers the same or better coverage than any dealer with an average savings of \$1,000.00. Claims are handled by the same professional adjudicators used by hundreds of dealers nationwide, so your customer experience is just as good as if you'd bought an extended warranty (also known as a VSC) from a dealer.

How do I pay for an AutoGard extended warranty?

AutoGard accepts all major credit and debit cards via a secure SSL process, and monthly payment options make AutoGard easy to afford if you don't want to pay all at once.

How does the AutoGard extended warranty work?

What sets AutoGard apart from other extended warranties (also known as VSCs) is that it is 'exclusionary coverage'. This means that it is the best possible coverage available anywhere. The AutoGard contract lists consumables (like tires, wiper blades, etc) as part of a list of things that are not covered if they break. That's why it's called exclusionary coverage, because only the items NOT covered are listed in the contract. Everything else that is not listed is covered! This is a big deal. Most extended warranties from dealers are the opposite of this; they only list the items that ARE covered.

What does the AutoGard extended warranty (VSC) cover?

Since the AutoGard vehicle service contract (VSC) is an exclusionary contract, it covers everything on your vehicle except the short list of items that are specifically excluded. In short, AutoGard covers as much or more than anyone else's extended warranty.

Are an extended warranty and VSC (vehicle service contract) different?

No, the proper name is vehicle service contract (VSC), but the commonly-used term is extended warranty. They are exactly the same thing. (On the other hand, a manufacturer's warranty is included in the price of the vehicle, and IS different.)

What determines the cost of my coverage?

The make of the vehicle, the mileage, and the term of the contract.

How do I file a claim?

Take your vehicle to any ASE (Automotive Service Excellence) certified mechanic and call 866-217-5309, the rest will be handled by AutoGard. AutoGard pays out claims promptly, so auto mechanics love them.

Do I have to get my vehicle inspected or certified for coverage?

Not if you are within the time and mileage limits of your vehicle's manufacturer/factory warranty. If your vehicle's factory/manufacturer warranty has expired, then you will need to get an inspection.

My vehicle's factory warranty has expired, so I need to get an inspection before I buy an AutoGard extended warranty. How do I do this?

Take your vehicle to any ASE certified technician—they can perform the certification/inspection for you.

How does the claim handling work?

Claims are handled by our professional, certified adjudication specialists from 7 AM to 5 PM Central Time, Monday through Friday. The average hold time is less than one minute. Roadside Assistance is baked into every AutoGard vehicle service contract, and is available 24/7, 365 days a year. To file a claim or get roadside assistance, call 866-217-5309.

Is my extended warranty transferable?

Yes, you can transfer your AutoGard extended warranty. A fee and inspection may be required.

What if I decide to cancel my AutoGard vehicle service contract down the road?

You can cancel your AutoGard VSC at any time. To do so, just call us at 833-GET-A-VSC (833-438-2872). The balance of the unused portion will be refunded 100%.

If I already have coverage through my dealer but want to switch, how does that work?

The steps to cancel your existing extended warranty are required by law to be listed in the contract itself—let us know if you have questions on this. If it's been less than 30 days since you purchased the other extended warranty, then you will receive a full refund. If it's been more than 30 days, then the refund is pro-rated accordingly. Refunds are issued by check if you bought the vehicle outright; if you took out a loan to purchase the vehicle, then the refund will be applied to your loan balance. Either way, it is money back in your pocket.

For a quote, Contact us with the year, make, model, mileage, and VIN of your vehicle(s).

3000iG.com | 405.521.1600 | info@3000iG.com