



**Lincoln Protect<sup>®</sup>**  
Continued Service Plan

# Auto Repair Savings Guide

Choosing the right continued coverage  
solution for your vehicle.



[GoLincolnCSP.com](https://GoLincolnCSP.com)





## **Lincoln Protect®** Continued Service Plan

Today, more people are opting to keep their vehicles longer as a smart way to protect their finances. However, the longer you own a vehicle, the more likely a breakdown can occur.

If you find yourself with an expired or soon-to-expire manufacturer's vehicle warranty, you might be worried that a major mechanical breakdown could break the bank. While paying a monthly amount that fits your financial situation might be a great way to go, extending your vehicle's coverage comes with many questions.

When it comes to understanding your vehicle repair plan, we've got your back with Lincoln Protect® Continued Service Plan (CSP). So, what are your choices and how do they work? We're here to provide you with information before making a purchase decision so you can adventure on with peace of mind!

# Choose a reputable company.



It is important to do your due diligence. Are you looking at extended coverage from the manufacturer that assembled your vehicle? Many original manufacturers offer extended coverage on a vehicle that they built. If you are considering a third-party product make sure to verify that they are well-funded.

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**PRO TIP:** Consider an online experience so you can get all the details in writing.

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## Read the fine print.

We suggest getting quotes from more than one company and comparing prices, plan options, terms, and deductibles. The easier the information is to find, the more transparent the company.

A company that gives information upfront and has approachable customer support when buying is more likely to offer the best vehicle repair plan. You don't want to try calling a company during a crisis that was hard to reach when you were trying to make a purchase.

In your search, get an itemized cost for coverage revealing the length of the term your rate lasts. This way you avoid limited-time quoted rates and surprise cost increases. It

also makes it easy to establish the particulars of the coverage in a dollar-for-dollar fashion. Do they charge extra fees for processing or payment options? Some companies will nickel and dime you to a higher payment.

Watch out for unnecessary add-ons that are often added to mechanical breakdown coverage costs to avoid paying for redundant services. For example, most people already have roadside assistance through their auto insurance policy and it could be duplicative to have it in their vehicle repair plan.

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**PRO TIP:** Make sure you know what you're buying. You're the one driving so don't get taken for a ride.

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# Consider your deductible, plan term, and payment options.

Some companies will let you decide your limit for out-of-pocket expenses by choosing the deductible that best fits your wallet. The higher the deductible, the less overall cost for the warranty. Some vehicle repair plan providers charge a deductible for every “repair item” instead of every “repair visit.”



## Repair Item

Means you pay the deductible on every repair item. If you have a \$100 deductible and have 3 covered repair items fixed, you will pay \$300 to get your car serviced.



## Repair Visit

Means you only pay the deductible one time and any covered repair items found are repaired during your visit. If you have a \$100 deductible and have 3 covered repair items fixed, you will only pay \$100 to get your car serviced.

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**PRO TIP:** To help save money each month, choose a higher deductible. Then set \$500 aside in the bank, earning interest while having it ready to pay your deductible, if and when needed.

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## Choose a repair network

An important item to note is the coverage area and, if traveling, where you can take your vehicle for repairs. Most companies offer coverage across the U.S., Canada and Mexico.

When a repair is needed you will want to have the company that assembled your vehicle, service your vehicle. Preferably with Ford and Lincoln authorized parts, when available and by factory-trained and certified technicians.

Unlike collision insurance that typically reimburses you for the repair costs, with most vehicle repair plans you are only responsible for your deductible and non-covered items. This means you directly pay the approved auto shop your deductible and cost of non-covered parts and the auto shop works with the coverage provider for the remaining bill.

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**Pro Tip:** If possible, consider entrusting the company that assembled your vehicle to provide extended coverage. In most cases, they will use your brand's certified service technicians, genuine parts, and service at a dealership near you.

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# Watch out for waiting periods and pre-inspections.

Many vehicle repair plans have a 30 day or 1,000 mile waiting period, or require a vehicle inspection to check for any pre-existing conditions. It may seem reasonable, but if something happens during that time you will not be covered, so be sure to look for plans that will provide coverage as soon as possible.

A good vehicle repair plan provider will treat you fairly and expects to be treated fairly and honestly by their customers in return. Companies that don't require a waiting period or inspection work closely with repair facilities to ensure an early claim is not a pre-existing condition.

**For example:** If you had your car towed to a shop, purchased a plan after the tow, and then turned in the claim, you will likely be denied the claim.



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**PRO TIP:** Know your waiting period and remember, pre-existing conditions are not covered, so it's best to secure coverage early when it is less expensive.

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# Ensure there aren't annual mileage restrictions.

Many vehicle repair plans have a yearly limit on the miles you can drive and still be covered. Many standard packages only cover 10,000 miles/year with providers offering more expensive packages to cover more mileage.

The average person drives around 13,500 miles/year so If you drive the average amount or more, look for plans priced on total odometer mileage coverage vs. annual mileage restrictions.

Take note: One road trip could put you over annual mileage limits, so look for a plan that gives you freedom to enjoy life knowing your vehicle is covered.

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**PRO TIP:** Make sure you understand how many miles you can drive a year, for how many years, and the total mileage allowance for the contract. We always recommend reading sample Terms and Conditions so you know the ins and outs of each plan.





# Choose Lincoln Protect<sup>®</sup> Continued Service Plan.

Your vehicle is important to you, so weigh your options and choose what is right for you. Do your due diligence and you should find the perfect fit for you.

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We strive to earn your business every month with excellent customer service and peace of mind. Here's what you should know about Lincoln Protect<sup>®</sup> Continued Service Plan:

## **Choose a reputable company**

Your insurance covers repairs due to accidents and a Lincoln Protect Continued Service Plan (CSP) covers you from auto repair bills due to mechanical breakdowns\*. Secure this coverage to help leave unexpected auto repair bills in the dust and get back on the road with peace of mind.

## **Read the fine print**

Purchase a Lincoln Protect Continued Service Plan and gain piece of mind knowing that repairs, parts, and labor at participating Ford and Lincoln dealerships are all factory-backed by the company that made your vehicle.

## **Consider your deductible and other plan options**

You pay your deductible and any non-covered items; we pay the balance. We offer 2 different transferable coverage plans to keep you moving by paying for unexpected mechanical breakdown repairs all with a fixed monthly payment to suit your budget. Lincoln Protect Continued Service Plan coverage is fully transferable to a new buyer offering continuous coverage.



### **Choose a repair network**

Drive as much as you want each year with Lincoln Protect<sup>®</sup> Continued Service Plan (CSP) coverage. Coverage eligibility begins up to 12 model years and up to 140,000 miles. Our plans cover vehicles up to 14-model years old and 160,000 miles into your vehicle's life. Best yet, when repairs are needed simply take the vehicle to an authorized Ford or Lincoln Dealership for repairs.

### **No waiting period or inspection required**

Experience nearly instant, frictionless coverage; that's part of what makes Lincoln Protect Continued Service Plan coverage so unique. Your coverage becomes active the day after you sign up when your current OEM warranty or Lincoln Protect plan expires.

### **Nationwide coverage**

We provide nationwide coverage in the U.S., Canada and Mexico. Begin your claims process online or take your vehicle to an authorized Ford or Lincoln Dealership repair shop of your choice, provide your coverage number and we'll handle the rest.

**Secure coverage you can trust!**  
**[quote.golincolncsp.com](https://quote.golincolncsp.com)**

# Secure coverage you can trust!

[quote.golincolncsp.com](https://quote.golincolncsp.com)

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Our Lincoln Protect® Continued Service Plan (CSP)  
Coverage Experts are standing by if you have any  
questions! Give us a call at 833-781-7353  
Monday-Friday 8am - 7pm CT.

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\*Plan availability, benefits, coverage and provider may vary by state. Please refer to your plan's service contract for the actual terms and conditions, including a list of covered repairs.

Lincoln Continued Service Plan (CSP) has been created to provide coverage after the expiration of your Lincoln Protect Plan. Lincoln CSP offers similar coverage to your existing Lincoln Protect but is not a duplication of your Lincoln Protect coverage. In Florida, CSP on Ford, Lincoln, and Mercury vehicles is a Service Contract from FMSC (License #42722). In North Dakota, Nebraska, and Washington, CSP is a Service Contract from Ford Motor Service Company. In Texas, CSP is a Service Contract from Ford Motor Service Company (License #SCP-165). Lincoln Protect CSP is not available for sale in California.