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Subject: Transcript of your chat with Philo from CARCHEX (on the warranty sales queue)

From: no-reply@carchex.com
Date: Tue, Jan 17, 2017 3:38 pm

To: <jmharris@grovedcelectric.com>

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Welcome to CARCHEX, Philo will be right with you.

Philo:

Hello This is Philo, how can I assist you today?

Jennessa Fikejs:

looking for extended quote options on 2010 audi a8l with 66810 miles

Jennessa Fikejs:

feel free to email if easier. jmharris@grovedcelectric.com

Philo

Do you have the VIN #? It will ensure I have the most accurate coverage and alot of times it will qualify you for some additional benefiits!

Jennessa Fikejs:

yes WAURVAFA4AN007744

Philo

The Titanium level (commonly referred to as Bumper-to-Bumper) is a full exclusionary program and the closest to your factory warranty. It will cover all mechanical and electrical parts minus a small list of exclusions consisting of Regular Maintenance (oil changes, tune-ups), Cosmetic items (carpet, paint) and Physical Damage.

Philo:

how many miles do you drive per year? how long are you looking for coverage?

Jennessa Fikejs:

I would say avg 10-12,000

Jennessa Fikejs:

I'd like to way the cost options but thinking 3 years

Philo:

3 Years and 30K miles of coverage for 24 months of interest free payments of only \$162.13

Jennessa Fikejs:

so I would pay that amount for the 24 months but then the coverage would be for 3 years or 30k miles, whichever came first?

Jennessa Fikejs:

is your extended warranty accepted everywhere?

Philo:

That correct your paying for 2 years and the 3rd year you wouldnt have any payments. And it is whichever comes first.

Philo:

Our plans can be taken to any licensed repair facility including; dealerships, national chains (Firestone, Pep Boys) and your independent shop. The repair facility will diagnose the failure and call for authorization. Once approval is given the repairs are completed and the parts, labor, taxes, and diagnostics are picked up by the policy. You would be responsible for a \$100 deductible. It's that simple!

Jennessa Fikejs:

and it covers everything like a bumper to bumper?

Philo:

Thats correct

Jennessa Fikejs:

so how does it work? do you email me quote and I sign up from there or? this sounds exactly like im looking for. one more thing tho, can you quote for the next mileage up plan like what would the cost look like for more miles/years or is that the best? just curious so I know im making the best choice for me. my loan is for 4 years unless I pay off sooner which i may.

Philo:

One second.

Philo:

We would activate the coverage from here.

Philo:

If I do a 4 year per month is going to cost 335.30 per month for the first 24 months.

Philo:

We do not require a huge deposit or credit check to start your program. Just make your first monthly payment to start your policy. What is the street address where we can send the welcome package?

Jennessa Fikejs:

hmm ok, that jumps up quite a bit..maybe I will stick to the 3yr..

Jennessa Fikejs:

how long does approval process take once shop submits repairs needed? sorry, Im a thorough shopper;)

Philo

Approval are done right over the phone with the service advisor.

Jennessa Fikejs:

also, what would the payment be if I would want 3yr/36,000miles

Jennessa Fikejs:

oh ok so it doesn't take days then.

Jennessa Fikejs:

so is this the best policy you sell? just reading your reviews online. was I quoted platinum or titanium

Philo

3 Years and 36K miles of coverage for 24 months of interest free payments of only \$179.67

Philo:

And this is the titanium.

Jennessa Fikeis:

so its not the best?

Philo:

The titanium is the best policy that we have to offer.

Jennessa Fikejs:

ok cool. give me a minute. talking it over with the hubby

Philo:

Take your time.

Jennessa Fikejs:

ok just give me one sec, I take all my audis to one place so making sure they take your extended warranty, just say carchex?

Philo:

Correct you would get a claims department number in the booklet.

Jennessa Fikejs:

hmm they said they never heard of you before? im sorry not trying to be skeptical but Ive gotten bad deals before. can I ask you this..he said his rate is \$187/hour. it's an audi dealer. would you cover that or only a portionn

Jennessa Fikejs:

he also asked me to ask you if you pay them with a credit card over the phone?

Philo:

Correct we pay them with a credit card over the phone.

Jennessa Fikejs:

what about the labor question? and do you only allow junkyard parts?

Philo

We pay the shops posted labor rate.

Philo:

We do not use junkyard parts.

Jennessa Fikejs:

just reading what you cover and what is excluded, do you know why catalitic converter isnt covered? my husband asking he said thats not a maint item, just curious

Philo:

there is no warranty company that covers that component ...it is typically covered by the manufacturer for 7 yrs or 80k miles

Jennessa Fikejs:

oh ok I will let him know. so after reading your exclusions and optional coverages..the only stuff thats not covered in the plan you quoted me would be the "hi tech package" optional package?

Philo:

Yes do you have any the hi tech things in your car?Hi-Tech Package: In the event that YOU purchased the Hi-Tech Package option as shown on the DECLARATION PAGE of this AGREEMENT.

the electronic components of the following factory installed systems will be covered: Adaptive Lighting, Ambient Lighting, Auto Dimmers,

Autonomous Cruise Control Systems, Blind Spot Monitors, Bluetooth Systems, Collision Avoidance Systems, Driver Information Center,

Driver Recognition Systems, Entertainment Technology, Eye Detection Systems, Hands Free Systems, Heads Up Display Systems, Humidity Sensors, Infrared Systems, Lane Departure Systems, Multimedia Interface Systems, Proximity Sensors, Rear Monitoring Cameras, Rest Recommendation Systems, Self-Parking Systems, SOS Systems (such as OnStar®

), Tire Pressure Monitoring System,

Touch Screen Technology, Vibration Sensors, Voice Recognition/Command Systems

Philo:

If we add the hi tech the cost per month would be 182.96 and the 3rd year would be payment free.

Jennessa Fikejs:

so technically, if I purchase that bringing me to the 182.96, then except for maintenance type items and abuse, I should have everything covered?

Philo

Correct everything would be covered except Regular Maintenance (oil changes, tune-ups), Cosmetic items (carpet, paint) and Physical Damage.

Jennessa Fikejs:

ok and I would just pay you immediately today and coverage starts when? do I also need to schedule a visit to the dealer for checkup before coverage begins? do you pay for that or do I?

Philo:

Since we do not come out to inspect the vehicle, you must wait 30 days AND drive 1000 additional miles before your plan is active. This is your way of showing the vehicle is in good working condition.

Jennessa Fikejs

oh ok that makes sense. so my husband wants to have me get one more quote to compare. can you hold or should I just call when ready?

Philo:

No problem, knowing the industry please make sure you are asking for an exclusionary policy. We are the only company that are able to offer you a true bumper to bumper coverage over 60k on the odometer.

Jennessa Fikejs:

ok I will just a few more minuytes

Philo:

No problem take your time.

Jennessa Fikejs:

are you also referred to as "fidelity automotive services"?

Philo:

Correct we own and operate the web site.

Jennessa Fikejs:

is chat secure for a credit card payment?

Philo:

The chat is secure.

Jennessa Fikejs:

can I pay off at anytime plus cancel at anytime or am I committed to the 24 months of payments after signing up?

Philo:

You are never locked into our plans. They can be cancelled anytime within 30 days for a full refund, and outside 30 days for a refund of the unused portion.

Philo:

This program is 100% transferable if you decide to sell the vehicle to a private party.

Jennessa Fikejs:

ok. lets do it.

Philo:

what is the street address

Jennessa Fikejs:

1801 Vivian Way Ct, McHenry, IL 60051. Do you give discount if I set up autopay?

Philo

No youdont I am sorry, and we are doing the 3 year 30 with the hi tech for the 182.96 correct

Jennessa Fikejs:

oh one more question..warranty starts 30 days AND 1000 miles or 30 days OR 1000 miles. again just confirming how things work before I sign up. Ive always purchased thru a dealer in the past.

Philo:

30 days and 1000 miles

Jennessa Fikejs:

oh and is that 30days included in your 30 months of coverage?

Jennessa Fikejs:

or it starts when you hit those?

Philo:

its added to the end of the policy. So you are not losing out on the 30 days and 1000 miles.

Jennessa Fikejs:

oh ok that makes sense

Philo:

for the 182.96 are you going to use a Visa Master Card AMEX or discover card?

Jennessa Fikejs:

i think im going to take the extra 6000 in miles instead of the technology package for the money.

Jennessa Fikejs:

179.67 3yr/36k

Jennessa Fikejs:

titanium like we discussed

Philo:

Okay so the 3yr/36 for the 179.67

Jennessa Fikejs:

yes please

Philo:

Correct the bumper to bumper coverage.

Jennessa Fikejs:

ok good

Jennessa Fikejs:

mastercard Jennessa M Fikejs. same billing. 5289 7030 0000 7591. exp 06/18

Philo

the three digits on the back?

Jennessa Fikejs:

569

Philo:

Thank you for your time today, Jennessa. I just want to remind you that all of our chat is recorded for quality control purposes. I want to take a moment and summarize your purchase.

You are purchasing for your 2010 Audi A8 the CARCHEX Care Used Titanium plan, administered by Royal Administration Services with a start date of 1/17/2017 and a starting mileage of 66,810.

Your contract is 36 months and 36,000 miles, expiring on 1/17/2020 or 102,810 on the odometer, whichever occurs first. There is a \$100.00 deductible per claim and the waiting period before any claims may be submitted is 30 days and 1,000 additional miles.

You have agreed to make 24 payments of \$179.67, the first being charged today. Your next payment is estimated to be taken on Friday, February 17, 2017 from the card you provided ending in 7591, with an expiration date of 06/18. The finance company for your transaction is PayLink.

We are pleased to offer you a 30 Day Money Back Guarantee. Any cancellation beyond that time, is subject to the terms and cancellation fees listed in your service contract.

Please note that no pre-existing conditions, modifications to the vehicle, or salvage titles are covered.

You should receive an e-mail confirmation of your purchase within 24 hours which will include a copy of your contract, and a packet including your official contract will be mailed to 1801 VIVIAN WAY CT, MCHENRY, IL 60051 in 10-14 business days. Please read your contract including the coverage, exclusions and maintenance requirements to confirm it meets your needs. I can be contacted at 877-CARCHEX ext. 1175 with any questions.

Do you agree to terms of this purchase? (Need a typed Yes)

Jennessa Fikejs:

I thought policy would expire 2/17/2020 or 103,810 miles? otherwise I lose 30 days plus 1000miles

Philo

Correct that time is added back into the policy

Jennessa Fikejs:

I'm confused. after the 30 days or 1000 miles the contract changes? why wouldn't it just say that to begin with otherwise I wait and its someone else's word, no offense. like if something happens 1/18/2020, who will be there to say there is still coverage?

Philo

This is a explanation that is in the contract that I am going to send you in the email confirmation in 5 mins. : The expiration date is determined by adding the months of the term as shown on the DECLARATION PAGE to the AGREEMENT purchase date, plus thirty (30)

days and the expiration mileage is determined by adding the mileage of the term as shown on the DECLARATION PAGE to the odometer reading of the VEHI

CLE on the AGREEMENT purchase date, plus one thousand (1,000) miles.

Philo:

Did that clarify everything?

Jennessa Fikejs:

ok I agree.

Jennessa Fikejs:

sorry lol

Jennessa Fikejs:

thanks for your help, we are all through then?

Philo:

Yes I will send the e-mail confirmation over to you right now.

Philo: Thank you for your time.

Jennessa Fikejs: thanks

Visitor Jennessa Fikejs has ended the chat.

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