




HOW TO USE A RATE CARD

3.4: Cost Sheets Overview

Below is an example of a cost sheet for new vehicle terms under the Standard VSC. The cost amounts included in this rate card are not necessarily representative of current costs for the Standard VSC. Terms, classifications, costs, form codes, and eligibility are subject to change. Not every cost sheet will look the same or be organized in the same manner as this example. Each section is marked with red letters that correspond to the descriptions listed on page 8.



These rates must be used in conjunction with form code:

BNV-[...]

\$100 Deductible Vehicle Eligibility Is Up To 4 Years Old

STANDARD VSC - NEW

PRESENTATION ONLY - NOT FOR INSTALLATION

TERMS

- ↑ 24 / 48k
- 24 / 75k
- 24 / 100k
- 24 / 125k
- ↑ 36 / 45k
- 36 / 50k
- ↑ 36 / 54k
- ↑ 36 / 72k
- 36 / 75k
- 36 / 100k
- 36 / 125k
- ↑ 39 / 39k
- ↑ 39 / 48k
- ↑ 39 / 60k
- ↑ 39 / 78k
- ↑ 42 / 42k
- ↑ 42 / 52k
- ↑ 42 / 63k
- ↑ 42 / 84k
- ↑ 45 / 45k
- ↑ 45 / 56k
- ↑ 45 / 67k

VEHICLE CLASSIFICATIONS																	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1543	1573	1583	1615	1629	1660	1712	1737	1793	1829	1872	1990	2079	2206	2322	2533	2757	3207
1583	1629	1645	1684	1707	1752	1828	1866	1948	1977	2024	2129	2303	2443	2552	2748	3340	3988
1622	1685	1706	1760	1790	1851	1954	2005	2122	2219	2309	2554	2739	3008	3245	3600	4047	4948
1660	1739	1764	1847	1885	1965	2099	2165	2310	2406	2518	2825	3056	3392	3688	4239	4821	5993
1550	1567	1585	1618	1650	1672	1722	1746	1811	1865	1916	2047	2142	2279	2402	2633	2865	3340
1562	1599	1612	1643	1680	1705	1765	1793	1851	1876	1970	2089	2202	2335	2456	2702	3010	3548
1564	1602	1615	1648	1684	1712	1773	1802	1879	1894	2028	2128	2275	2430	2573	2856	3144	3714
1594	1632	1661	1704	1754	1789	1868	1906	1966	2019	2070	2188	2370	2521	2648	2989	3574	4335
1599	1651	1669	1714	1766	1802	1885	1924	2007	2042	2095	2213	2408	2565	2687	3031	3651	4413
1643	1703	1739	1800	1870	1918	2031	2084	2227	2349	2462	2763	2964	3267	3541	3955	4451	5466
1686	1776	1806	1882	1970	2030	2171	2238	2416	2568	2710	3086	3337	3716	4059	4701	5345	6664
1539	1565	1572	1601	1627	1643	1686	1707	1749	1777	1805	1935	2032	2174	2274	2465	2675	3099
1554	1579	1596	1639	1669	1688	1741	1763	1842	1874	1968	2084	2198	2331	2450	2678	2983	3477
1575	1606	1627	1667	1706	1736	1802	1834	1902	1929	2047	2178	2305	2463	2596	2872	3228	3843
1607	1660	1674	1731	1783	1816	1902	1943	2028	2083	2139	2399	2593	2878	3078	3459	3879	4727
1551	1577	1590	1629	1659	1681	1736	1751	1824	1871	1953	2052	2173	2304	2412	2668	2973	3443
1566	1604	1616	1653	1686	1714	1781	1810	1881	1909	2036	2141	2280	2437	2582	2866	3193	3807
1590	1618	1643	1709	1754	1790	1871	1907	1999	2042	2113	2237	2432	2593	2726	3079	3582	4467
1630	1673	1701	1788	1848	1896	2005	2052	2137	2301	2455	2603	2836	3338	3633	4065	4541	5616
1561	1586	1601	1645	1683	1711	1772	1798	1846	1899	2021	2109	2257	2364	2559	2804	3102	3708
1573	1604	1621	1658	1692	1720	1785	1816	1882	1919	2037	2147	2291	2457	2591	2869	3210	3820
1605	1637	1664	1726	1774	1813	1900	1944	2029	2062	2119	2246	2448	2609	2743	3109	3649	4518

*These terms are available only on vehicles with 6,000 miles or less at the time of sale. These terms were designed to be used on Lease vehicles; however, they can also be sold on Non-Lease vehicles.

VEHICLE SURCHARGES

SURCHARGE	VEHICLE CLASSIFICATIONS				SURCHARGE	VEHICLE CLASSIFICATIONS			
	1 - 3	4 - 9	10 - 15	16 - 18		1 - 3	4 - 9	10 - 15	16 - 18
1-Ton Vehicle	\$75	\$150	\$250	\$400	Diesel Engine	\$100	\$150	\$250	\$450
10-Cylinder Engine	\$75	\$150	\$250	\$400	Dual Rear Wheel (1-Ton Max)	\$50	\$100	\$200	\$400
12-Cylinder Engine	\$125	\$200	\$300	\$600	Supercharger	\$150	\$150	\$225	\$550
4WD / AWD	\$80	\$125	\$150	\$375	Turbocharger	\$150	\$150	\$225	\$550
Cadillac NorthStar Engine	\$100	\$250	\$350	\$600	Hybrid Vehicle	\$75	\$100	\$125	\$200

VEHICLE OPTIONS

OPTION	VEHICLE CLASSIFICATIONS				OPTION	VEHICLE CLASSIFICATIONS			
	1 - 3	4 - 9	10 - 15	16 - 18		1 - 3	4 - 9	10 - 15	16 - 18
Commercial Use	\$175	\$250	\$400	\$750	Lifted / Lowered	\$150	\$250	\$400	\$600
Snow Plow	\$350	\$400	\$600	\$1,000	Rental Upgrade (\$50/Day, 6-Day Max)	\$45	\$60	\$75	\$105

DEDUCTIBLE OPTIONS

OPTION	VEHICLE CLASSIFICATIONS				OPTION	VEHICLE CLASSIFICATIONS			
	1 - 3	4 - 9	10 - 15	16 - 18		1 - 3	4 - 9	10 - 15	16 - 18
\$0 Per Visit	\$125	\$175	\$225	\$400	\$100 D.D. Per Visit	\$50	\$100	\$150	\$250
\$50 Per Visit	\$30	\$50	\$75	\$125	\$200 Per Visit	-\$50	-\$60	-\$75	-\$125

MILEAGE SURCHARGES

MILEAGE	VEHICLE CLASSIFICATIONS				MILEAGE	VEHICLE CLASSIFICATIONS			
	1 - 3	4 - 9	10 - 15	16 - 18		1 - 3	4 - 9	10 - 15	16 - 18
6,001 - 12k	\$75	\$100	\$225	\$450	36,001 - 50k	\$175	\$225	\$675	\$1,125
12,001 - 24k	\$100	\$125	\$400	\$600	50,001 - 60k	\$225	\$300	\$875	N/A
24,001 - 36k	\$125	\$175	\$475	\$825					

*72/125k, 84/125k, 95/100k and 96/125k terms can only be written on vehicles with equal to or less than 50k miles on the Odometer at the time of sale (year eligibility still applies).

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D.

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A. Contract Form Code

This area shows which contract form code corresponds to the rate card. The form code listed in this section must match the form code on the selling dealer's preprinted contracts.

B. Vehicle Eligibility by Year

This is the maximum age a vehicle can be to still be eligible for the level of coverage shown, not including the current year (e.g. for new coverage under the Standard VSC, a vehicle must be 4 years old or newer. If it is currently 2014, eligible model years are 2010-2014). If a vehicle is older than what is stated here, it is NOT eligible for that specific coverage.

C. Default Deductible

This is the default deductible for the pricing shown on the cost sheet. If the customer selects a different deductible, the contract cost will change (see **K. Deductible Options** below for more information).

D. Contract Name and Term Type

This heading shows the contract name (Standard VSC) and the term type (New). The contract name shown here must match the contract, and the term type shown here must match the selected type of term on the contract, or the pricing will be inaccurate. Not every cost sheet will display the term type in this location, and not all contracts have term types.

In the example rate card, the corresponding VSC has separate sections to capture both "new" and "used" vehicle terms, which correspond to the "new" and "used" sections of the cost sheets. "New" terms are not exclusive to brand new vehicles. Some vehicles will qualify for "new" vehicle terms even if they are pre-owned, so long as they do not exceed mileage limits and age limits stated on the rate card. Each term type also displays its own coverage options.

E. Coverage Level

This subheading shows the name of the coverage level. Customers select the level of coverage they desire based on what components they want covered, depending on vehicle eligibility. The selling company must match coverage selected on the contract with the coverage level heading on the rate card, or the pricing will be inaccurate.

F. Terms Column

This column shows the available terms for the level of coverage listed in the subheading above it. Many terms have special notations (e.g. the 24/48K term on this rate card). Be sure to read the notations about the selected term, as it will show important information. In some instances, some levels of coverage have more terms than can fit on one page. To make certain that no terms are overlooked, check each page of the rate card for additional terms or special notations.

G. Vehicle Classifications Row

This row shows the vehicle classes for the listed level of coverage. Vehicle classes are often written as numbers or letters (in this case, numbers). See **Section 3.0** for more information on classification charts and vehicle classification.

H. Base Dealer Cost

This table shows the base dealer cost for each term and vehicle classification combination for the selected level of coverage. These costs do not include vehicle surcharges, optional coverage, deductible options, or mileage surcharges.

I. Vehicle Surcharges

This table shows all of the vehicle surcharges and their costs for the listed level of coverage. All vehicle surcharges are mandatory; if a surcharge is not selected and the surcharge applies to the vehicle (e.g. if a vehicle has a 10-cylinder engine), the contract may be rejected by the Administrator.

J. Vehicle Options

This table shows all optional coverage for the listed level of coverage, along with the associated costs. Each option cost may be separated by vehicle class or option type. Vehicle options are not mandatory, but if they are not selected and paid at the time the contract is sold, then the coverage will not be available to the customer.

K. Deductible Options

This table shows all available deductibles for the listed level of coverage and their costs. By default, these rates have deductible of \$100 at no additional charge as shown on the previous page.

L. Mileage Surcharges

This table shows surcharges for extended mileage eligibility. The cost of each numerical range of miles (i.e. “mileage band”) may be separated by vehicle class, mileage range, or both. If a vehicle has an odometer reading higher than the highest mileage band maximum (in this case, 60,000 miles), then the vehicle is NOT eligible for that level of coverage.

The following sections (Sections 3.5-3.9) use the information in Sections 3.4:D-L to calculate the cost of a contract.

3.5: Cost Sheets—Coverage and Term Section

The coverage and term section of the cost sheet provides the base dealer cost for a contract derived from the coverage selected, term selected, and the classification of the vehicle (see Section 2.0 for more information on vehicle class). To determine the base dealer cost of a contract, follow the steps below. The numbers in red boxes correspond to the steps below. In the example below, we will use the 2012 Nissan Altima with 18,700 miles.

COMPREHENSIVE COVERAGE																		
TERMS	VEHICLE CLASSIFICATIONS																	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
↑ 24 / 48k	1543	1573	1615	1629	1660	1712	1737	1793	1829	1872	1990	2079	2208	2322	2533	2757	3207	
24 / 75k	1583	1629	1645	1684	1707	1752	1828	1866	1948	1977	2024	2129	2303	2443	2552	2748	3340	3988
24 / 100k	1622	1685	1706	1760	1790	1851	1954	2005	2122	2219	2309	2554	2739	3008	3245	3600	4047	4948
24 / 125k	1660	1739	1764	1847	1885	1965	2099	2165	2310	2406	2518	2825	3056	3392	3688	4239	4821	5993
↑ 36 / 45k	1550	1567	1585	1618	1650	1672	1722	1746	1811	1865	1916	2047	2142	2279	2402	2633	2865	3340
36 / 50k	1562	1599	1612	1643	1680	1705	1765	1793	1851	1876	1970	2088	2202	2335	2456	2702	3010	3548
↑ 36 / 54k	1564	1602	1615	1648	1684	1712	1773	1802	1879	1894	2028	2128	2275	2430	2573	2856	3144	3714
↑ 36 / 72k	1594	1632	1661	1704	1754	1789	1868	1906	1986	2019	2070	2188	2370	2521	2648	2989	3574	4335
36 / 75k	1599	1651	1669	1714	1766	1802	1885	1924	2007	2042	2095	2213	2408	2565	2687	3031	3651	4413
36 / 100k	1643	1703	1739	1800	1870	1918	2031	2084	2227	2349	2462	2763	2964	3267	3541	3955	4451	5466
36 / 125k	1686	1776	1808	1882	1970	2030	2171	2238	2416	2568	2710	3086	3337	3716	4059	4701	5345	6664
↑ 39 / 39k	1539	1565	1572	1601	1627	1643	1686	1707	1749	1777	1805	1935	2032	2174	2274	2465	2675	3099
↑ 39 / 48k	1554	1579	1596	1639	1669	1688	1741	1763	1842	1874	1968	2084	2198	2331	2450	2678	2983	3477
↑ 39 / 60k	1575	1606	1627	1667	1706	1736	1802	1834	1902	1929	2047	2178	2305	2463	2595	2872	3228	3843
↑ 39 / 78k	1607	1660	1674	1731	1783	1816	1902	1943	2028	2083	2139	2399	2593	2878	3078	3459	3879	4727
↑ 42 / 42k	1551	1577	1590	1629	1659	1681	1736	1751	1824	1871	1953	2052	2173	2304	2412	2668	2973	3443
↑ 42 / 52k	1566	1604	1616	1653	1686	1714	1781	1810	1881	1909	2036	2141	2280	2437	2582	2866	3193	3807
↑ 42 / 63k	1590	1618	1643	1709	1754	1790	1871	1907	1999	2042	2113	2237	2432	2593	2726	3079	3582	4467
↑ 42 / 84k	1630	1673	1701	1788	1848	1896	2005	2052	2137	2301	2455	2603	2936	3338	3633	4065	4541	5616
↑ 45 / 45k	1561	1586	1601	1645	1683	1711	1772	1798	1846	1899	2021	2109	2257	2364	2559	2804	3102	3708
↑ 45 / 56k	1573	1604	1621	1658	1692	1720	1785	1816	1862	1919	2037	2147	2291	2457	2591	2869	3210	3820
↑ 45 / 67k	1605	1637	1664	1726	1774	1813	1900	1944	2029	2062	2119	2246	2448	2609	2743	3109	3649	4518

†These terms are available only on vehicles with 6,000 miles or less at the time of sale. These terms were designed to be used on Lease vehicles; however, they can also be sold on Non-Lease vehicles.

1. Make sure the coverage level listed matches the level of coverage that the customer selected on the contract.
2. Find the rate class of the vehicle in the “Vehicle Classifications” row. In this example, the class of a Nissan Altima is 3. See Section 2.3 for more information on determining vehicle classification.
3. Find the term the customer selected in the “Terms” column. Pay attention to any special notations and check below the coverage and term section for their meanings (in this example, there is no special notation for the selected term).
4. Find the space where the vehicle classification and selected term meet. The number here is the base dealer cost of the contract (including agent commission and admin fees found on the RCS page of the rate card). In this example, the base dealer cost is \$1739.

3.6: Cost Sheets—Vehicle Surcharges Section

Vehicle surcharges are mandatory when item(s) listed in the “Vehicle Surcharges” section of the cost sheet apply to the vehicle (e.g. if the vehicle has a 12-cylinder engine, the “12-Cylinder Engine” surcharge must be selected and paid for the contract to be valid). If any surcharges apply to the vehicle are not selected and paid, coverage may be denied. To determine the costs for surcharges, follow the steps on page 8. The numbers in red boxes correspond to the steps below. Since the original example vehicle (2012 Nissan Altima with 18,700 miles) does not need any surcharges, we will apply any class 3 vehicle with a 12-cylinder engine to the chart below. This example surcharge will not be used in the calculations shown in Section 3.10.

VEHICLE SURCHARGES									
SURCHARGE	VEHICLE CLASSIFICATIONS				SURCHARGE	VEHICLE CLASSIFICATIONS			
	1 - 3	4 - 9	10 - 15	16 - 18		1 - 3	4 - 9	10 - 15	16 - 18
1-Ton Vehicle	\$150	\$250	\$400		Diesel Engine	\$100	\$150	\$250	\$450
10-Cylinder Engine	\$25	\$150	\$250	\$400	Dual Rear Wheel (1-Ton Max)	\$50	\$100	\$200	\$400
12-Cylinder Engine	\$125	\$200	\$300	\$600	Supercharger	\$150	\$150	\$225	\$550
4WD / AWD	\$50	\$125	\$150	\$375	Turbocharger	\$150	\$150	\$225	\$550
Cadillac NorthStar Engine	\$100	\$250	\$350	\$600	Hybrid Vehicle	\$75	\$100	\$125	\$200