



INELIGIBLE PRODUCT LIST

As of 7-28-23

Products are ineligible for financing using the ZERO Plan for the following reasons:

Legend	Ineligible Reason
CL	Cancellation refunds are reduced by paid or pending claims
NC	The policy is non cancellable with no refund available
CT	Cancellation refunds are calculated using the dealer cost and not the retail price.
NI	The policy is not insured or Dealer Obligor
LH	No Protection for Lien Holder
GP	This policy is a GAP like policy.

Some of the below listed policies can be approved for ZERO Plan financing on an **EXCEPTION BASIS**. Exceptions will be granted to franchised new retailers who sign an Exception Acknowledgement form. Exceptions can also be made if state specific language addresses deficiency

SERVICE CONTRACTS-VEHICLES

<u>Type</u>	<u>Administrator/Insurer</u>	<u>Marketing Name</u>	<u>Form #</u>	<u>Legend</u>	<u>Comments</u>
VSC	Aegis Extended Service	Aegis Powersports	AESLLCVSC201611	CL CT	
VSC	Aftercare	Aftercare VSC	CS01XMSA 7-17-19	CL	
VSC	Alpha Warranty	All VSC		CL	No coverage until VSC pd for
VSC	American Assurance Corporation	Premier Vehicle Service contract	AACAO_PPA 2016.12	CL CT	
VSC	American Assurance Corporation	Value Program MBI	AACAO_MPP2016.12	CL CT	
VSC	Allstate	VSC	FP1487 LZX 90980	CL	
VSC	American Assurance Corporation	Value Program MBI	AACAO-F_MPP_2016.6	CT,CL	
VSC	ASC Warranty	Vehicle Protection Plan	All	CL CT	
VSC	Auto Knight Motor Club	Sentry Auto Care VSC	Sentry-NEW-IO 4-20	CL	See State Specific
VSC	Auto Knight Motor Club	Gold Standard	GSN.DAC.LSA.M.T.REV2/GSAN-AKMC-Powertrain	CL	Claims in first 60 days only
VSC	Auto Services Co	Vehicle Protection Plan	Form B-6	CL CT	
VSC	Autrella Assurance	LUX VSC	AACVSC-P-CD 04/20	CL	
VSC	Axiom Product Administration	Platinum Wrap	VSC-WRAP 7-19	CL	See State Specific
VSC	Axiom Product Administration	Vehicle Service Contract	VSSD16A, REVTECA,VSLA17A,VSSB16A00133315	CL	See State Specific
VSC	Central Administrative Service Corp	Veritas Guard VSC	VGP_GUARD FT PROGRAM GS WIC	CT	
VSC	Central Administrative Service Corp	Veritas Simplicity Service Contract	91-1001GS ARC.207001ORI GF US	CL CT	
VSC	Century Automotive Service Corp	Rider's Advantage Service Agreement	VSRA-RA 092514	CL	
VSC	Continental Warranty	VSC	72111 022008	CL CT	
VSC	Consumer Program Administrators	Passport & Passport Premier Marine	PAGNBK0118GNUS PPGNBK0118GNUS	CL	90% Pro Rated
VSC	Consumer Program Administrators	AfterCare Mech Repair Agreement	WG 02-14	CL	
VSC	Dimension Service Corp(Auto Guard	ALL VSC		CL CT	
VSC	Diversified Insurance Facilities	eXtreme Fleet protection		CL	
VSC	Encore	Encore VSC	APHM 8-20	CL	See State Specific
VSC	Enterprise Financial Group	EFG Motorcycle Protection	PSMP 72017	CL	See State Specific
VSC	Ethos Group Inc	Selct 3 Vehicle Service	S3-FD-WI-20171017	CL NI	
VSC	Ethos Group Inc	EG Assurance	VSC-1811-WI	NI	
VSC	Freedom Warranty of America	Freedom Complete	FWCP2620,FWDR71021	CL, NI	
VSC	GS Administrators	SecureNet Essentials	VSC-RSAHMNF 09-21	CL	Must check state specific cancellation language in policy
VSC	GS Administrators	VSC	VSCGSARSA0316	CL	Must check state specific cancellation language in policy
VSC	Integrity Warranty LLC	Integrity Gold	GOLD-PCIC-MO	CL	
VSC	Integrity Warranty LLC	Integrity Silver		CL	
VSC	Interstate National Dealer Services	Northstar	NST-TC DAC5/19.NSM-TC DAC5/19.NSP-TC DAC5/19	CT	
VSC	Interstate National Dealer Services	Triumph	TBM-904 NSC (11-12)	CT	
VSC	Interstate National Dealer Services	Star Marine	B5-904OB DAC 7/11	CT	
VSC	Interstate National Dealer Services	Star RV Motor Home	MH-904N FA 6/12	CT	
VSC	Interstate National Dealer Services	Star Auto	VQ-904 DAC 2/16	CT	
VSC	Interstate National Dealer Services	Engine For LiFe Diamond Wrap	VQE-904 DAC 2/16	CT	
VSC	Interstate National Dealer Services	RPM One	BM-904 NSC (8-12)	CL, CT,NI	
VSC	Kawasaki	Kawasaki Protection Plus	OR201401, WA201401,	CL NI	
VSC	Mapfre Warranty Corporation of Florida	VSC	ACV	CL	
VSC	Marathon Administrative Co	Assured Vehicle Protection	AVP-SEL 3/06 AVP48/07	NI	
VSC	NWAN	Preferred Protection Program	NAE HMP UC1067-0310	CL	
VSC	NWAN	VSC	NI V3000 (11-12)	CL	
VSC	ORIAS	WiseMVP	MVP-VSC (04/16)	CT	

VSC	Ownerguard	Pre Owned VSC	332-20-1011	CL
VSC	Polaris Warranty Group	Polaris Protection Plan	US_STD_NAT (1-19)	CL NI
VSC	Premier Dealer Services	Preserve Extended Protection	AVSC-RVMBKL(9-13)	CL
VSC	Prime reserve Plus	Pre-Owned+Plus	VSC8-2019	CL,CT
VSC	RED Auto Administration	Shield Protection Plan	RAA-30-1001	CT
VSC	Royal Administration	Sentinel	NWS-RAS-RP-VSC	CL CT
VSC	Safe Guard Products	Power Protect VSC	PPVSC 5/16	CL
VSC	Scioto Administrators(Allegiance)	Performance First	ABIC-PF-TOS-01 1/21, ABIC-PF-ULTIMATE-02(02-22)	CL, CT
VSC	Strategic Administration Group	Extended Elite RV	SAGI-RV-DO-MD-VT SAGI-AO-RV_NEW 5-18	NI CT
VSC	Service Guard Systems	Servicegard RV	servicegard/RV/8-11	CL
VSC	Sidecars	Truwarranty	SC-SMP 04/19, 0121-V01	CL
VSC	Vehicle Service Administrator	WiseCare VSC	FT1050	CL
VSC	United Service Protection Corp	Major Manufacturer VSC	USP-RAS-MM-VSC Shield 3-15,USP-RAS--VSC Royal Protect	CT
VSC	United Service Protection Corp	Preferred RV - Motor Home	EPTM0005S-03/16	CL
VSC	United Service Protection Corp	Preferred RV - Travel Trailer	EPTM0006S-03/16	CL
VSC	Universal Warranty Corporation	Ally Premier Protection	VSC-REG-AGR-UWC-TX (10-17)	CL
VSC	Veterans Auto Warranty	VSC	V2	NI,NC
VSC	Warrantech Automotive	B.E.S.T. Extended Service	TAG-BRPPWRSPT 11/21	CL
VSC	Warrantech Automotive	Custom Edge Plus	10CEP1015	CT
VSC	Warrantech Automotive	30/30 Affordable	Unavailable	
VSC	Wesco Insurance Company	Rider's Advantage - Total Advantage	DLRPVSCAAFL01-1015, DLROHVSCAAFL01-1015	CL, CT
VSC	Zurich	VSC	V3627OAH 7-08 V3616OAH 1/08 V3617OAH 1-18 V39910AL(02/11)	CT

Tire & Wheel Policies

<u>Type</u>	<u>Administrator/Insurer</u>	<u>Marketing Name</u>	<u>Form #</u>	<u>Legend</u>	<u>Comments</u>
T&W	Allstate	T&W Protection	FP1592 LZX 93619, FP1916 10/16	CL	
T&W	Auto Knight Motor Club	Classictrak T&W	AKTWID	CL	
T&W	GS Administrators	Secure Net T & W	09SCTW	CL	
T&W	Independent Dealer Group	Absolute Tire & Rim	ASIAA VSC-7L 5-13	CL	
T&W	National Auto Care	T&W Protection	FL T&W-001 7-15	CL	
T&W	Ownershield	Tire & Rim Protection	SMART-TIRE-RIM-NA "5-15" & "(A-S) 8-16"	NC	
T&W	Road Vantage	Preferred Plus Tire & Wheel	PPTWRFLRD_081817	CL	
T&W	Road Vantage	Premium Alloy Wheel	AWRD 111312	CL	
T&W	Road Vantage	Superior Tire & Wheel	TWS7RD 121113	CL	
T&W	Safe Guard	Motorcycle Tire & Wheel	SGMTWSAVSC 9-08	NC	
T&W	Safe Guard	Premier	SGPWSAVSC	CL	Subject to State Specific
T&W	Safe Guard	Premier	SGPWABVSC,	CL NC	
T&W	Ownershield	Smart Auto Care Tire & Rim Protection	SMART-TIRE-RIM-VSC (P&D) 5-15	CL	
T&W	Ownershield	Smart Auto Care Tire & Rim Protection	SMART-TIRE-RIM-NA 5-15) 5-15	NC	
T&W	Tire Shield	Road Hazard Agreement	TSC-TSM 11/1/03	NI	
T&W	AutoXcel Corporation	Dynamic Wheel Max	DWMAX T-W Chrome 11-14	CL	
T&W	Vehicle Service Administrator	TireWise	FT3000 12-15	CL	
T&W	Axiom Product Administration	Tire & Wheel Program-Cosmetic Incl	TWPP17A	CL	See State Specific
T&W	Enterprise Financial Group	EFG Tire & Wheel	MFS-TWP 5-13	CL	See State Specific
T&W	Siskin enterprises	Tire & Wheel Protection	SCTW	CL	
T&W	Comprehensive Auto Resources	CarCo T&W	CARTW_L(08/17)	CL	
T&W	United Service Protection Corp	Protectus Tire & Wheel	PTWA0003S-0318	CL	

Maintenance Policies

<u>Type</u>	<u>Administrator/Insurer</u>	<u>Marketing Name</u>	<u>Form #</u>	<u>Legend</u>	<u>Comments</u>
MP	Auto Knight	Riders Advantage Maint Program	RAPM 01/18 rev 5/18		
MP	BMW	Program Upgrade Agreement		LH	
MP	Dealer Maintenance LLC	Maintenance Plus	MTCC1/11	NI CL	
MP	Drivers Plus+	Maintenance Agreement	AWS 442 DO 6-13	NI	
MP	Total Warranty Services	First Mile Maintenance	TWS TFO 3/20	NI	
MP	United States Warranty Corp	First Mile Maintenance	TWS FTT 03/12	NI	
MP	Axiom Product Administration	PrePaid maintenance Program	PPMG16A	CL	See State Specific
MP	Global Administrator	CareFree Maintenance		NI	

Theft Deterrent Policies

<u>Type</u>	<u>Administrator/Insurer</u>	<u>Marketing Name</u>	<u>Form #</u>	<u>Legend</u>	<u>Comments</u>
TD	Allstate	Theft Deterrent Limited Warranty	FP1344 LZX 75690	CL	1st 60 days only
TD	Independent Dealer Group	Anti Theft Protection	SMART-ANTI THEFT-NA_C 9-15	CL GP	GAP like Product No Exceptions
TD	NWAN	Theft Protect	NI A1086 8-15, NI A1112 8-15, NI A1116 8-15	NC	
TD	Safe-Guard	Theft protection Program	SGTP50	NC	
TD	Safe-Guard	Powersports Theft Protection Program	SGMTP25-FL	NC	
TD	AMT Warranty corp	Axiom Theft protection Guarantee	TPSC16A	CL,NC	Not Cancellable by Consumer

Bundled Product Policies

<u>Type</u>	<u>Administrator/Insurer</u>	<u>Marketing Name</u>	<u>Form #</u>	<u>Legend</u>	<u>Comments</u>
BP	NIU of Florida/Nation Motor Club	Autoguard Vehicle Shield	AAGI OPT 3-15	CL	
BP	NIU of Florida/Nation Motor Club	Complete Protection Agreement	FA0118	CL	
BP	All State	Complete Protection Agreement	FP1920 10-16	CL	1st 60 days only
BP	Independent Dealer Group	LeaseCare Platinum	LC Platinum VSC 5-13	CL	
BP	Independent Dealer Group	CompleteCare Platinum Plus	CC-Platinum PLUS VSC 5-13	CL	
BP	RoadVantage	Vantage Ultimate	VUARD_110912	CL	
BP	Vehicle Service Administrator	WiseCare VSC	FT1050	CL	
BP	Express Systems	Express Five	W-E5 9-16	CL	
BP	Safe-Guard	Premier Ultimate Protection Plus	SGVPDWKSA,SGVPDSKSA7	NC CL	See State Specific
BP	Auto Knight Motor Club	ClassicTrak All-In-One	AKCTP 10/10	CL	
BP	Independent Dealer Group	Complete Care Platinum Plus	CC-Platinumplus VSC 75L5-12	CL	
BP	Mercedes Benz (Safe Guard)	1st Class Premium Protection	MBPDWKSAT1	CL	
BP	Axiom	Revolution Bundle Protection	RBPB16A	CL	
BP	Vantage Warranty	RoadVantage VantageCare PreferredPlus	VASBH1CMELW71RD_122414	CL,NI	
BP	Vantage Warranty	RoadVantage Total Preferred Plus	PPC3AQWRD_082818,PPC3AFQ_090517WRD	CL,NI	
BP	Vantage Warranty	Warranty Solutions Ultimate	LZX15644,LZX15596	CL	
BP	Vantage Warranty	RoadVantage Total Preferred Plus	PP3AFJRD_090817	CL	
BP	Vantage Warranty	RoadVantage Preferred Service	PP3ARD_101617	CL	
BP	Nation Motor Club	Equi-Pro Ultimate Titanium Plus	UOA0117	CL	
BP	Safe-Guard Products international	Ultimate Vehicle Protection Plus	SGVPDSA7-FMC	CL	
BP	Safe-Guard Products international	Ultimate Vehicle Protection Plus	SGVPDSA7	NC	
BP	United Service Protection Corp	NAC Complete protection Agreement	CMP-001 CO 01-2019	CL	
BP	Siskin Enterprises	Enhanced Vehicle Protection	SCEVPCRE	CL	
BP	Lyndon Southern Insurance	Dynamic Wheel Max	DWMAX T-W FL 01-1-20 ftg	CL	

Key-Remote Policies

<u>Type</u>	<u>Administrator/Insurer</u>	<u>Marketing Name</u>	<u>Form #</u>	<u>Legend</u>	<u>Comments</u>
KR	Auto Knight Motor Club	Classtrak Key-Remote Protection	CLK/R 8/10	CL	
KR	Safe Ride	Pass Key	5430065(001) 12/12 US	NI	
KR	Axiom Product Administration	Revolution Key Program	RKPC16A	CL	
KR	Axiom Product Administration	Key Fob Program	FOBB16A	CL	
KR	Global Administrators	Global Key Replacement	GALKEY	CL	
KR	CNA National	First Preferred Key Replacement		3704 NI	
KR	Vantage Warranty	Road Vantage Key Replacement	KYVSWRD_022317	NI,CL	
KR	Guaranteed Provider Services	DOWC Key Protection	kKEY_NP_FCNC 12/20	NI,CL	

Chemical Policies

<u>Type</u>	<u>Administrator/Insurer</u>	<u>Marketing Name</u>	<u>Form #</u>	<u>Legend</u>	<u>Comments</u>
CH	Pablo Creek Services	Allstate Paint & Fabric Defense	FP4038	NC	
CH	Cal-Tex Protective Coatings	ResistAll NG2	REV.140720 N2LR	NC	
CH	Simoniz Specialty markets	Glass Coat		NC	
CH	Ownershield	Smart Auto Care Tire & Rim Protection		NC	
CH	RoadVantage	Preferred Interior/Exterior	PE-X-RD_6/26/19	NC	

Paintless Dent Repair

<u>Type</u>	<u>Administrator/insurer</u>	<u>Marketing Name</u>	<u>Form #</u>	<u>Legend</u>	<u>Comments</u>
PD	Ownershield	Paintless dent Repair	SACPDAS	CL	
PD	Axiom Product Administration	Paintless dent Repair	PDRB17A	CL	See State specific
PD	Global Administration	Global Dent Repair	GAPDRADR	CL	
PD	CNA National	First preferred Paintless Dent Repair	3703 9-19	NI	

Other Policies

<u>Type</u>	<u>Administrator/Insurer</u>	<u>Marketing Name</u>	<u>Form #</u>	<u>Legend</u>	<u>Comments</u>
OT	Great Lakes Companies	Loyalty & Safety membership	CVSCM 11/12	NI LH GP	GAP like Product No Exceptions
OT	IAS	Trade Assurance Plus		GP	GAP like Product No Exceptions
OT	NWAN	Shortfall Loyalty & Safety	NI S1000 9-14	NI GP CT	GAP like Product No Exceptions
OT	SafeGuard Products International	Safe Lease	SGLS 4/10	GP	GAP like Product No Exceptions
OT	AAGI	AutoGuard Excessive Wear & Tear	AAGI-EWP-ENH-AB 4-12	GP	GAP like Product No Exceptions
OT	NSD	Windshield Repair/Replacement	WA0117	CL	
OT	NAC	PowerBuy Depreciation Program		GP NI	
OT	Safe Guard	Dent & Ding Protection-Florida	SGPD-FL	CL	First 60 Days
OT	Axiom	Excess Wear & Tear Protection	WTPB10/16		GAP like Product No Exceptions
OT	CoachNet protect	Loyalty & Safety membership	DLR_CNCL_1115	CL	
OT	CNA National	First preferred Windshield Repair	3707 9/19	NI,	
OT	Coach Net RV Motorclub	Hazard Protect Ultimate Agreement	CNHPUP-19	NC,NI	