



Frequently Asked Questions

Are All Repairs to My Vehicle Covered?

Coverage depends on the plan you selected. To find out what your policy covers and what it doesn't, please review the Schedule of Coverages section and the Exclusions section of your policy. If you have any questions about what's covered, call us at **800-262-6458** from 9am – 5pm CT, and a Customer Care Specialist will be happy to help answer your questions.

Why is There a Waiting Period?

The 60-day waiting period is in place to help assure us that your car is in working order before coverage takes effect. Toco plans do not cover pre-existing conditions (conditions that arise prior to contract purchase or during the waiting period).

Are Seals and Gaskets Covered?

Seals and gaskets are only covered in conjunction with covered repairs. Leaking seals or gaskets aren't covered by themselves. Seepage from seals and gaskets is considered normal wear and tear and isn't covered under the Toco plans.

Are Aftermarket Components Covered?

No. Only factory-installed components are eligible for coverage. Aftermarket components such as oversized tires, engine chips, or aftermarket exhaust systems aren't covered. Also, modifications to factory-installed components may mean they are not covered by the plan.

What Are the Limits of Liability?

Limits of liability refer to the maximum amount of money (\$5,000) that the Toco will pay in total over the course of a year.

Is Routine Vehicle Maintenance Required?

Yes. In order for claims to be considered, you'll need to follow the vehicle's manufacturer's recommended maintenance schedule. It is also recommended you keep a copy of all maintenance receipts. See your vehicle service contract for a full description of maintenance requirements. Failure to follow routine maintenance procedures may result in your claim being denied.



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How Do I File a Claim?

Simply take your vehicle to your favorite licensed mechanic, repair shop or dealership, provide them with your customer contract number and ask them to call in the repair to: **800-262-6458** from 9am – 5pm CT. Once you've paid your deductible to Toco, the plan will pay the repair facility directly for any listed covered repairs.

What if I Need Roadside Assistance?

If your vehicle breaks down and requires a tow or other roadside assistance, call **800-262-6458** any time day or night and press 1. You'll be connected to a representative who can help.

Can I Use My Toco Coverage with Any Mechanic?

Yes! You can use any mechanic, including your dealership, as long as they're a state-licensed repair facility.

What is the Rental Car/Rideshare Benefit?

If you have a covered breakdown, our plan will pay or reimburse you for car rental (or other transportation) expenses up to \$120 for each repair.

What is the Openbay+ Benefit?

OpenBay+ is an additional benefit that provides discounts on car repair, maintenance, parts, auto body work, car washes, and much more. Please refer to your Welcome Email for information on how to access Openbay+