

SnoopDrive FAQ items

Does SnoopDrive offer an interest-free payment plan?

Yes. If you decide to use an available payment plan, there are no fees or interest charges.

Do I have to pay a deductible before I receive repairs and/or a replacement?

No. Your claim will be paid, less the amount of your deductible.

What are the different types of warranties?

A **manufacturer's warranty** comes with a new car. It covers you for a certain number of years and has a mileage limit.

A **vehicle service contract**, or VSC — also called an extended warranty or breakdown protection — takes over when your manufacturer warranty expires. It may or may not cover everything your manufacturer warranty covers.

Mechanical breakdown insurance works like a VSC but is only applicable in certain states, such as California.

Is a SnoopDrive extended warranty (breakdown protection) transferable?

Yes, it can be transferred to another individual who assumes ownership of your vehicle.

Is there a deductible?

Yes, SnoopDrive breakdown coverage has a \$100 deductible which is applied for each repair facility visit. For example, if you have three items repaired during one visit, your deductible will be \$100.

Can I purchase breakdown protection without setting up an account?

For your security, you must set up an account to receive your contract and plan. You will have access to the plan at any time once your plan is in force.

How do I receive my contract for my plan?

Once we have confirmation of your purchase, you will be directed to set up an account where you can access your documents.

Will I receive confirmation of my enrollment?

You will receive confirmation of your enrollment once the request has been processed.

Where can I locate my invitation code?

If your employer is enrolled in our program, you should have received an email with an invitation code. If you need help, navigate to the Help function on the SnoopDrive.com website and contact us, and we'll resend your invite email.

What if I never received my invitation code email?

Customer service, which is accessible via the Help function on the SnoopDrive.com website, can help get the email sent to you again.

How do I receive my benefit?

Your invitation code is linked to your VIP discount. Once you receive your quote, your discount will display and will apply to your plan.

How do I access my customer portal?

You can access the customer portal using the Sign In function found at the top of the SnoopDrive.com home page. You'll need the email address you used when you signed up and your password.

How do I reset my password?

The "forgot password" functionality on our Sign In page will guide you through the reset process.

How do I access roadside assistance?

Once your plan is active, sign in to your account. The contact information needed to contact roadside assistance can be found there.

How do I change my coverage or deductible?

Once you purchase a plan, the terms are not adjustable. If you need to extend or adjust the terms of your policy, please contact customer service for assistance in canceling your existing plan and switching to a new plan better suited to your needs.

Where can I find my VIN?

Your VIN (Vehicle Identification Number), which is the unique identifier for your vehicle, can be found in several places. You can find your VIN:

- On the vehicle's registration card
 - On a sticker inside the driver-side door
 - On the driver's side dashboard of your car
 - On the title of your vehicle
 - On your insurance card
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How do I transfer my SnoopDrive breakdown coverage (extended warranty or VSC) to another owner?

The various SnoopDrive providers have different policies regarding transfer. Please refer to your contract for transfer details. Your contract can be found in your customer portal.

How are claims paid?

All claims are paid directly to the repair shop.

How do I file a claim?

Once your plan is active, sign in to your account. The contact information needed to file or follow up on a claim can be found there.

How do I access or view my plan?

Once you have established your account in the customer portal, you will be able to access your plan online at any time.

How can I verify the details of my auto protection coverage post-purchase?

You can access your policy at any time by logging in to your account and clicking “View Policy” in your customer portal. The details of your coverage are outlined in your policy.

Where can I get my car repaired?

You can take your vehicle to any licensed repair facility, including franchised dealers.

Can I switch to SnoopDrive if I already have an extended warranty?

Yes, you can switch your existing extended warranty (vehicle service contract) at any time, for any reason. To start the refund process, you'll need to contact the original dealer or seller.

Can I purchase a warranty to cover a pre-existing defect?

No. There are no plans that will cover a pre-existing condition. If your car has a current defect, it must be repaired before purchasing a SnoopDrive plan.

Does this plan impact the existing manufacturer warranty on the vehicle?

Not at all. Our plans are designed to pick up where your manufacturer warranty leaves off. Your existing warranty remains unchanged. Your SnoopDrive plan extends coverage beyond the existing manufacturer warranty.

Does SnoopDrive cover electric vehicles and hybrids?

Yes. Most of our plans also cover EVs and hybrids.

How is SnoopDrive different?

For one thing, we haven't called you. We don't do that. Our company was founded on five principles:

- **Transparency.** We provide honest information and protection you can trust.
 - **Simplicity.** We'll lay out your choices in terms that make sense.
 - **Respect.** Our process is 100% online. No sales pressure. No calls. No kidding.
 - **Quality.** We offer top-rated auto warranties and other auto protection products. When you need us, we're here for you. Our claims are approved 98% of the time.
 - **Price.** Our customer-centric model makes top-quality coverage affordable at a fraction of the price you'd pay at a dealership.
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What is a vehicle service contract (VSC)?

A vehicle service contract is a promise to perform (or pay for) certain repairs or services. Sometimes called an extended warranty or breakdown protection, a service contract is not a warranty as defined by federal law. A service contract may be arranged at any time and always costs extra; a warranty comes with a new car and is included in the purchase price. Used cars also may come with some type of warranty coverage. Learn more by watching the video below.
<https://vimeo.com/451937603>

What is SnoopDrive's vehicle mishap protection product?

SnoopDrive's vehicle mishap protection product provides coverage for incidents that can cause unexpected expenses through external damage. The plan covers the windshield, key fob, dents, and dings, tires, and wheels, giving you multi-level coverage for one low price. Get more information from the videos below:

Tire and Wheel Coverage

<https://vimeo.com/451937560>

Dents & Dings Coverage

<https://vimeo.com/451937536>

Key Fob Replacement

<https://vimeo.com/451937517>

Windshield Repair

<https://vimeo.com/451937498>

Does the service contract duplicate manufacturer warranty coverage?

New cars come with a manufacturer's warranty, which usually offers coverage for at least three years or 36,000 miles, whichever comes first. A service contract will provide benefits when the manufacturer's warranty expires and will extend your coverage.

When do I need breakdown coverage (an extended warranty or vehicle service contract)?

When your auto manufacturer's warranty runs out, you're responsible for any mechanical breakdowns your vehicle incurs. That can lead to thousands of dollars in auto repairs. A vehicle service contract can shield you from those high costs with a vehicle protection plan that will pay the mechanic directly for parts and labor.

How does SnoopDrive select the best plan for me?

SnoopDrive leverages a proprietary "recommendations engine," which searches across our providers to find the best coverage at the lowest price based on your request.

How do you sell so far below the market price?

It's a combination of lower costs and passion for our customers. For example, we don't have the expensive facilities or commissioned salespeople you'll find at a traditional auto dealer. And, to deliver unparalleled value, we simply choose to have lower margins than our competitors.

Is this product of the same quality as those offered by auto dealers?

Yes, we get our products from some of the same sources auto dealers use.

How do I know if my plan is active?

Just sign in to your account. All the information about your plan is there in your customer portal, including status, expiration date, and mileage.

Do you have recommended repair facilities that I can use?

In many cases, your servicer will have options for you. Contact your servicer directly for recommendations. Contact information can be found in your customer portal.

How can I share my contract or plan with a repair facility or mechanic?

Your customer portal allows you to view, print, and share your contract or plan.

How do I get help with a claim or repair facility payment?

Your customer portal contains the contact information needed to start or inquire about a repair claim.

How does the deductible work?

You pay one deductible per visit to the repair facility regardless of how many individual items are covered for repair by the plan.

Can I use my new plan to fix a pre-existing issue with my car — one that was present before I purchased your plan?

Unfortunately, service providers will not cover a pre-existing condition. It would be like getting auto insurance after your car was stolen.

How is SnoopDrive able to offer such affordable rates?

SnoopDrive has removed most of the overhead found in traditional points of sale. We deliver a 100% digital process that allows our members to self-serve. This means no salesperson will ever call to hound you during the process. If you need help, just let us know.

How can I see what's covered before I purchase an auto protection plan?

There are two ways to see what's covered by our auto protection plans. First, you can go to the SnoopDrive.com quote page and select the "Coverage Details" link to see a listing of everything that is and is not covered under the plan that's offered. In addition, the "Sample Contract" link on the quote page lets you view the actual contract for that plan.

What additional benefits do I get for enrolling in auto protection benefits?

As part of your SnoopDrive auto protection benefit, you get a bonus plan at no extra cost: an auto maintenance plan with free or heavily discounted perks to keep your car healthy.

Can I cancel my payroll deduction?

Yes. You can cancel your auto protection benefit at any time, for any reason.

How soon after enrollment can I use my auto-protection benefits?

Your auto protection benefit takes effect at the time of your first payroll deduction.

If I have a problem with my coverage, should I talk to my employer or to SnoopDrive?

If you have questions or concerns about your coverage, you can contact SnoopDrive directly by visiting the help center found at SnoopDrive.com. Just select the floating "Help" button found at the bottom of the page.

How can I validate my coverage to a repair shop in the event of a claim?

Once your plan is active, you can log in to your portal to view your policy. If you want to provide a copy of your policy to a repair shop, select the "Share Policy" button and enter the email address for the repair shop.

What if the information my employer provided about me is incorrect?

If your address is incorrect or needs to be updated, this can be changed at the time of enrollment. For all other updates to your information, such as name changes or spelling corrections, you'll need to contact your employer and have them update their records.

If my employer transfers me to a different state, will that change my coverage?

Moving or changing states has no impact on your plan. Your coverage will remain in place.

Can I add other types of auto-protection coverage later on?

Yes, you can. After enrollment, you can obtain other auto-protection products by logging in to your account. Once you're in your customer portal, use the Add function to add another vehicle.

I'm buying a new car in a few months. Can I use my auto protection benefit for that car once I have it?

Your auto protection benefit is specific to your vehicle, which requires a VIN that's associated with a registered driver. However, SnoopDrive doesn't restrict you from purchasing auto protection products throughout the year, although your employer may.

If I don't enroll for my auto protection benefit now, will I be able to sign up later?

Your auto protection benefits are provided to you by your employer and are heavily discounted during your company's enrollment period. SnoopDrive doesn't restrict you from purchasing auto protection products throughout the year, but your employer may.

Can I use my auto protection benefit to cover a friend's vehicle instead of my own?

Your auto protection benefit is specific to your vehicle and can't be used to cover another vehicle.

Can I use my auto protection benefit to cover a family member's vehicle instead of my own?

Your auto protection benefit is specific to your vehicle. To extend coverage to a family member and still receive your employee discount, you can add another vehicle to your plan.

How do I add more than one vehicle to my benefits?

After enrollment, you can obtain other auto-protection products by logging in to your customer portal. Once you're in the portal, use the Add function to add another vehicle.

If I change my job, can I keep my coverage?

Yes. Although you'll no longer be eligible for payroll deduction, you can still set up monthly payments for your plan via credit card, debit card, or ACH withdrawal. For more information or assistance, please visit our help center at [SnoopDrive.com](https://www.snoopdrive.com).
