



Terms and Conditions

Auto Wrap

Updated On: January 1, 2026

Welcome to Auto Wrap. These Terms and Conditions (“Terms”) govern your use of our services, website, products, vehicle protection plans, and any related communications provided by Auto Wrap. By purchasing a service contract, using our website, or interacting with our services, you agree to comply with these Terms.

1. Definitions

- **Company** refers to Auto Wrap.
 - **Customer, You, or Your** refers to the purchaser or authorized user of a vehicle protection plan.
 - **Vehicle Protection Plan** refers to any service contract, extended warranty, or related coverage product offered through Auto Wrap.
 - **Administrator** refers to the third-party company responsible for claims administration and policy underwriting where applicable.
 - **Covered Repair** refers to repairs specifically included within the terms of the purchased protection plan.
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2. Eligibility

Coverage is available only for vehicles that meet the eligibility requirements outlined in the selected protection plan, including but not limited to:

- Vehicle age
- Mileage limitations
- Vehicle condition
- Maintenance history
- Commercial or personal use restrictions
- Title Status
- Modifications

Auto Wrap reserves the right to deny coverage for vehicles that do not meet eligibility requirements.

3. Coverage Terms

Coverage details vary depending on the selected plan and contract terms. Customers should review their individual service contract for complete information regarding:

- Covered components
- Exclusions
- Deductibles
- Claim procedures
- Waiting periods
- Coverage limits
- Term length

Coverage begins only after all applicable requirements have been met, including payment verification and expiration of a thirty-day AND 1,000 mile waiting period. This waiting period may vary depending on which state the policy holder resides in.

4. Exclusions

The following items are generally excluded unless specifically stated otherwise in the service contract:

- Cosmetic damage
- Pre-existing conditions

- Damage caused by neglect or abuse
- Modifications or aftermarket alterations
- Environmental damage
- Collision or accident-related repairs
- Damage caused by lack of maintenance
- Wear-and-tear items unless specifically covered

Additional exclusions may apply as outlined in the customer's service agreement.

5. Customer Responsibilities

Customers agree to:

- Maintain the vehicle according to manufacturer recommendations
- Keep records of all maintenance and repairs
- Immediately report mechanical failures
- Prevent additional damage after a breakdown occurs
- Authorize teardown or inspection if required for claims processing
- Provide accurate and truthful information during the application and claims process

Failure to comply with these responsibilities may result in denial of coverage.

6. Claims Process

In the event of a mechanical breakdown:

1. The repair facility must contact the claims administrator before repairs begin.
2. Authorization must be obtained prior to covered repairs.
3. Auto Wrap or the administrator may request inspections, diagnostic reports, or maintenance records.
4. Unauthorized repairs may not be eligible for reimbursement.

Claims are subject to the terms, conditions, limitations, and exclusions of the service contract.

7. Payments and Billing

Customers agree to make all scheduled payments on time. Failure to make payments may result in:

- Suspension of coverage
- Cancellation of the contract
- Denial of future claims

If financing is used, additional terms from the financing provider may apply.

Returned payments, chargebacks, or declined transactions may be subject to additional fees where permitted by law.

8. Cancellation Policy

Customers may cancel their vehicle protection plan according to the cancellation provisions outlined in their service contract and applicable state laws.

Refunds, if applicable, may be prorated and subject to:

- Administrative fees
- Claims paid
- Time elapsed
- Mileage used

Most plans include a thirty (30) day “look” period. During this time, the initial deposit is held fully refundable.

9. Transferability

Some protection plans may be transferable to a subsequent private owner, subject to:

- Approval requirements
- Transfer fees
- Submission deadlines

Transfer eligibility will be outlined in the specific contract.

10. Limitation of Liability

Auto Wrap shall not be liable for:

- Incidental or consequential damages
- Loss of income
- Rental expenses unless specifically covered
- Loss of vehicle use
- Towing or roadside costs unless included in the selected plan
- Delays caused by parts availability, repair facilities, or claim investigations

Liability is limited to the obligations expressly stated within the service contract.

11. No Guarantee of Coverage

Purchasing a protection plan does not guarantee approval of every repair claim. All claims are reviewed according to the terms and conditions of the applicable service contract.

12. Communication Consent

By providing your contact information, you consent to receive communications from Auto Wrap, including:

- Phone calls
- Emails
- SMS/text messages
- Account notifications
- Service updates
- Marketing communications

Message and data rates may apply. Customers may opt out of marketing communications at any time.

13. Privacy

Customer information is handled according to the company's Privacy Policy. Information may be shared with administrators, lenders, repair facilities, and service providers as necessary to provide services and process claims.

14. Dispute Resolution

Any disputes arising from these Terms or the service contract may be subject to:

- Arbitration provisions
- Venue restrictions
- Applicable state and federal laws

Customers agree to attempt to resolve disputes informally before pursuing legal action where permitted by law.

15. Changes to Terms

Auto Wrap reserves the right to modify these Terms and Conditions at any time. Updated versions will be posted on the company website with the revised effective date.

16. Governing Law

These Terms shall be governed by and interpreted in accordance with the laws of the applicable state in which the contract was issued, without regard to conflict of law principles.

17. Contact Information

For questions regarding these Terms and Conditions or your coverage plan, please contact:

Auto Wrap

Customer Support Department

Email: info@nhmgapp.com

Website: www.autowrapcoverage.com

Phone: 808-437-8498