



ROLLS-ROYCE PROTECTION PLAN

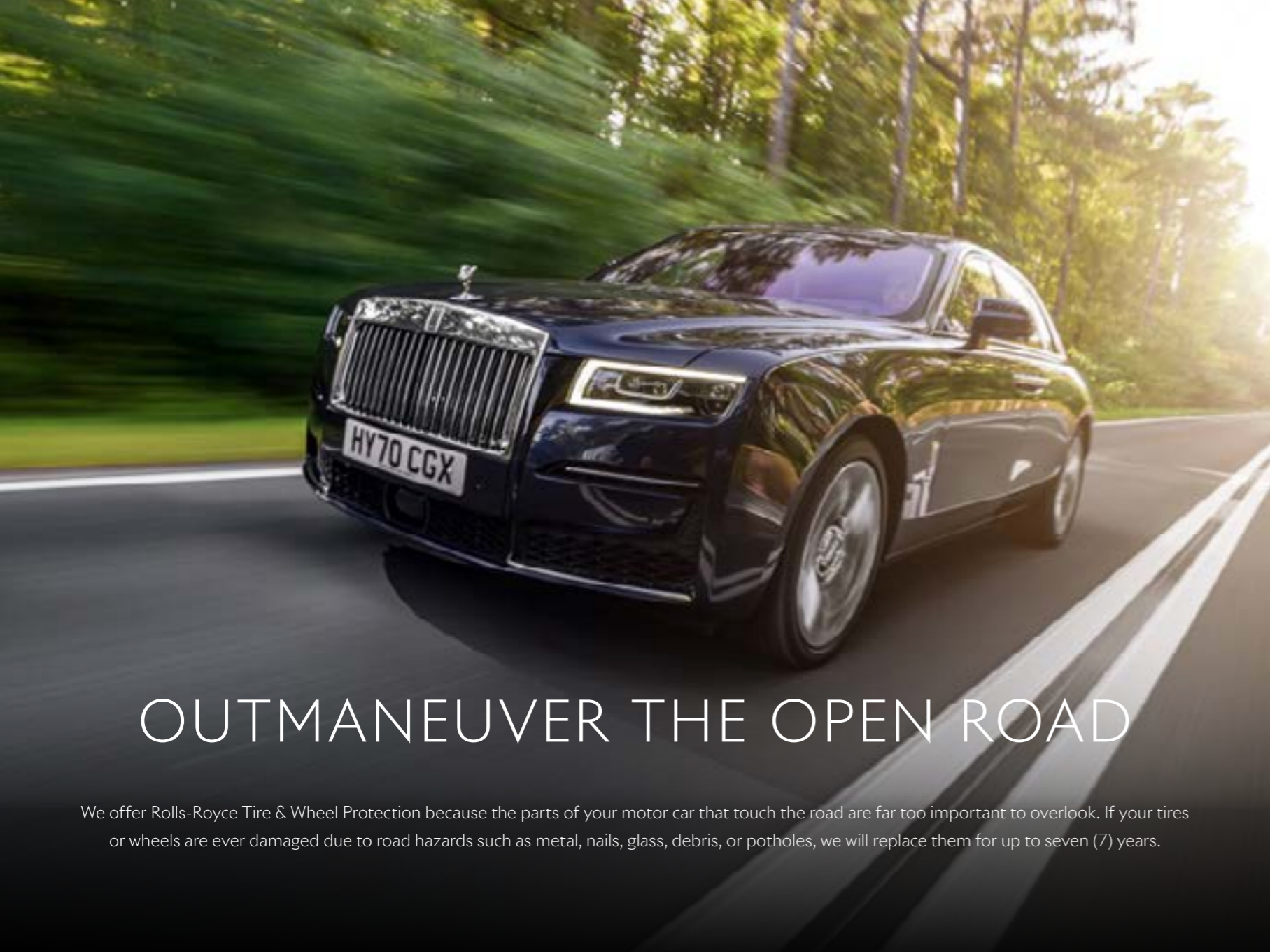


PROTECTION BEFITTING PERFECTION

ROLLS-ROYCE PROTECTION PLAN

A motor car that leaves one speechless should not be left unprotected. To help preserve the world-class performance and appearance of yours, we proudly offer the Rolls-Royce Protection Plan. A diverse suite of optional protection products brought to you by Rolls-Royce Motor Cars Financial Services. Speak with your authorized Rolls-Royce dealer regarding the best way to manage the ongoing care of your Rolls-Royce motor car.





OUTMANEUVER THE OPEN ROAD

We offer Rolls-Royce Tire & Wheel Protection because the parts of your motor car that touch the road are far too important to overlook. If your tires or wheels are ever damaged due to road hazards such as metal, nails, glass, debris, or potholes, we will replace them for up to seven (7) years.

TIRE & WHEEL PROTECTION

Coverage includes:

- Replacement of a tire if structurally damaged due to a covered road hazard.
- Replacement of a wheel if road hazard damage prevents the wheel from sealing to the tire or maintaining the tire manufacturer's air pressure specifications.
- A \$100 deductible will be applied per replacement claim, regardless of how many tires and/or wheels are being replaced at that time.
- Approved costs associated with tires and/or the replacement of wheels, including labor charges, mounting, balancing, valve stems, and taxes.¹

- Replacement original equipment manufacturer (OEM) or aftermarket tires and wheels are covered for the remainder of your product agreement term, if they meet the manufacturer's size specifications.
- Reimbursement of towing expenses in the event of covered road hazard damage, up to \$350 per occurrence.

Additional benefits:

- No mileage limitations.
- No limit to the number of structural damage claims.

Coverage exclusions may apply:²

- Damage to tires with less than 3/32" tread depth at the lowest point on the tire at the time of damage.
- Cosmetic damage to tires and wheels.
- Damage caused by vandalism.
- Repairs/replacements made without prior authorization.
- Damage caused by road conditions (such as uneven lanes or metal plates) found in construction zones or construction sites.
- Failures due to normal wear and tear, improper wear, or dry rot.

Tire & Wheel Protection is available as part of a Multi-Coverage Protection option or as a stand-alone product. Tire & Wheel Protection is available on new, pre-owned, and Certified Pre-Owned Rolls-Royce motor cars at the time of motor car purchase or lease only.

¹ Tires and wheels will be replaced using original equipment manufacturer (OEM) or OEM-approved parts.

² Additional exclusions may apply. Please see your product agreement for specific coverage details, including limitations and a complete list of exclusions.



PERFECTION, PRESERVED

Unnoticed dents and dings can greatly reduce the resale or trade-in value of your motor car. Maintaining the value and beauty of your Rolls-Royce is easy with Dent Protection, a convenient way to remove door dings and minor dents without repainting. Our paintless dent repair process seamlessly removes door dings and minor dents, without harming your motor car's exterior finish.

DENT PROTECTION

Coverage includes:

- Permanent removal of door dings and minor dents without harming the motor car's factory finish.
- Repair of dents and dings, no larger than four (4) inches in diameter, that are located within an accessible area on a body panel of your motor car.
- Hail damage covered up to the amount of your comprehensive damage deductible (if you file a claim with your primary insurer) or \$1,000 per incident, whichever is less.¹

Additional benefits:

- Repairs can be performed conveniently at your home, office, or an authorized Rolls-Royce dealer.
- No limit on occurrences.
- No limit on the number of service calls.
- No mileage limitations.
- No deductible.

Coverage exclusions may apply:²

- Dents or dings that are larger than four (4) inches in diameter.
- Dents or dings that cannot be repaired by the paintless dent repair process.
- Dents or dings not located within an accessible area.
- Damage caused by vandalism.
- Repairs that will affect or damage the motor car's paint or finish.
- Motor cars without steel or aluminum body panels.

Dent Protection is available as part of a Multi-Coverage Protection option or as a stand-alone product. Dent Protection is available on new, pre-owned, and Certified Pre-Owned Rolls-Royce motor cars at the time of motor car purchase or lease only.

¹ Hail damage coverage is not available in all states.
² Additional exclusions may apply. Please consult your product agreement for specific coverage details, including limitations and exclusions.



KEEP PERFECTION WITHIN SIGHT

Minor chips and cracks can detract from your motor car's elegant appearance and obstruct your view of the road. Preserve the most visible aspect of your Rolls-Royce with convenient Windshield Protection.¹

WINDSHIELD PROTECTION

Coverage includes:

- Repair of chips and cracks in the front windshield caused by propelled rocks or other road hazard debris.
- Unlimited repairs and one (1) replacement² of the front windshield during the coverage period.³

Additional benefits:

- Repairs can be performed conveniently at your home, office, or an authorized Rolls-Royce dealer.
- No mileage limitations.
- No deductible.

Coverage exclusions may apply:³

- Damage to areas other than the front windshield.
- Stress cracks or cracks over six (6) inches.
- Damage caused by hail, vandalism, or neglect.
- Repairs that will result in an obstruction of the driver's line of sight.
- More than one (1) replacement of the front windshield.

Windshield Protection is available as part of a Multi-Coverage Protection option or as a stand-alone product. Windshield Protection is available on new, pre-owned, and Certified Pre-Owned Rolls-Royce motor cars at the time of motor car purchase or lease only.

¹ Windshield Protection is not available for purchase in Florida.

² Windshield replacement coverage is not available in all states.

³ Additional exclusions may apply. Please see your product agreement for specific coverage details, including limitations and a complete list of exclusions.

REMEDY A LOST KEY WITH EASE

Your Rolls-Royce motor car key has advanced technology that makes it costly to replace. Key Protection provides security and peace of mind whether your keys are lost, damaged, or stolen.¹



KEY PROTECTION

Coverage includes:

- Replacement of the motor car key/remote if your Rolls-Royce motor car keys are lost, damaged, or stolen,¹ up to \$800 per occurrence.
- Lock-out assistance to unlock the covered motor car if your motor car keys are lost, damaged, or locked inside your motor car, up to \$100 per occurrence.
- Towing assistance to the nearest registered service facility or other facility of your choice, up to \$350 per occurrence.
- Taxi/rental vehicle/public transportation reimbursement, up to \$75 per occurrence.

Additional benefits:²

- Home Lock-Out Assistance benefit includes:
 - Locksmith services, up to \$100 per occurrence.
 - Coverage for up to three (3) replacement house keys during the membership term, up to \$75 per replacement key.
- Replacement benefit for additional non-programmable keys on the key ring, such as RV/trailer keys and office keys, up to \$250 per occurrence.
- Emergency message relay for up to three (3) emergency contacts.
- No mileage limitations.
- No deductible.

Coverage exclusions may apply:³

- Replacement keys, if you did not receive two (2) master keys at the time of purchase/lease of the motor car.
- Replacement keys, if the damaged keys are covered by the manufacturer, repairer, or supplier's warranty or recall.
- Any replacement keys made without prior authorization from the Protection Plan Administrator.

Key Protection is available as part of a Multi-Coverage Protection option or as a stand-alone product. Key Protection is available on new, pre-owned, and Certified Pre-Owned Rolls-Royce motor cars at the time of motor car purchase or lease only.

¹ Coverage for stolen motor car keys not available in all states; please see your product agreement for details.

² Key Protection Additional Benefits may not be available in all states. Please see your Rolls-Royce dealer for more information.

³ Additional exclusions may apply. Please see your product agreement for specific coverage details, including limitations and a complete list of exclusions.

THE EPITOME OF ASSURANCE

In the event your Rolls-Royce is ever declared a total loss due to an accident, theft, or natural disaster, your insurance company might reimburse you only an amount equal to their assessed market value of your motor car. As a result, there could be a significant “gap” between what your primary insurer pays and the balance you owe on your vehicle finance agreement.

Rolls-Royce Guaranteed Auto Protection (GAP) may help protect you by waiving some or all of the difference.¹

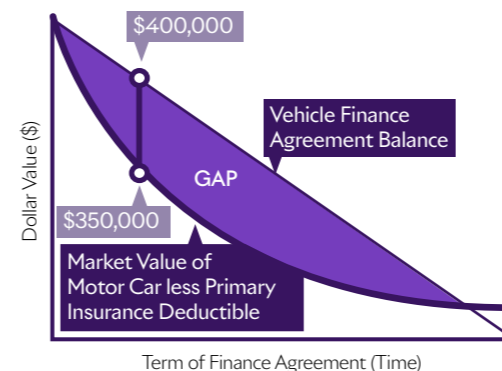


¹ Available only on vehicle finance agreements with BMW Financial Services NA, LLC.
² Please see your GAP waiver addendum for details. GAP programs vary by dealer/lender/state. Maximum limits, coverage limits, and exclusions apply. Note that you remain responsible for past due payments, late fees, other charges on your vehicle finance agreement, and any other amounts that are not covered by the GAP product.
³ Primary insurance deductible coverage is not available in all states. See state-specific provisions in your GAP waiver addendum for complete details.
⁴ This is a limitation on the ratio of the vehicle finance agreement amount compared to the vehicle value. No coverage will be provided for the portion of the outstanding vehicle finance agreement balance resulting from the amount financed being greater than 150% of the MSRP/NADA value of the vehicle. In the event of a total loss, the outstanding vehicle finance agreement balance will be re-amortized as if the amount financed were 150% of the MSRP/NADA value (unless state law provides otherwise).
⁵ This is a limitation on the vehicle finance agreement term. No coverage will be provided for the portion of the outstanding vehicle finance agreement balance resulting from the vehicle finance agreement term being greater than 84 months. In the event of a total loss, the outstanding vehicle finance agreement balance will be re-amortized as if the vehicle finance agreement term were 84 months (unless state law provides otherwise).
⁶ Additional exclusions may apply. Please see your GAP waiver addendum for specific coverage details, including limitations and a complete list of exclusions.

GUARANTEED AUTO PROTECTION

GAP coverage includes:²

- Waives up to \$50,000 of the “gap” due to a covered total loss.
- Includes coverage for your insurance deductible, up to \$1,000.³
- Covers amount financed up to 150% of the motor car’s MSRP/NADA value.⁴
- Covers vehicle finance agreement terms up to 84 months.⁵



How GAP helps protect your investment:

Here’s an example of how a GAP product may help cover a motor car declared a total loss:¹

Primary insurance assessment of motor car market value at time of total loss.	\$351,000
Primary insurance deductible.	- \$1,000

Market Value of Motor Car less Primary Insurance Deductible. \$350,000

Outstanding finance agreement balance at time of total loss, assuming all payments were made on time. \$400,000

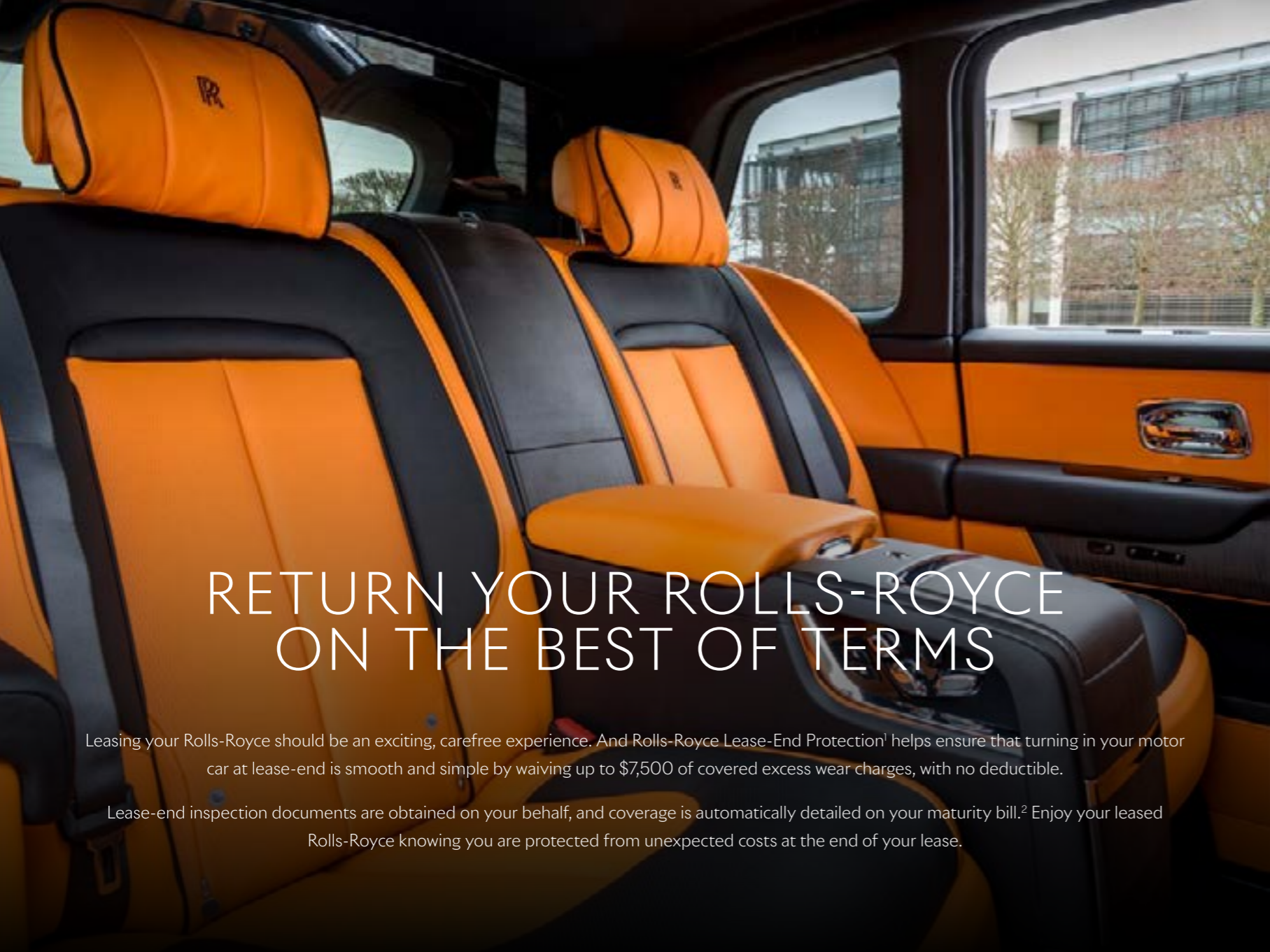
Potential amount you owe.	= \$50,000
Waived by GAP.	- \$50,000

Out-of-pocket expenses with GAP \$0

This example is for illustrative purposes only. Actual GAP waiver benefit calculations will vary based on specific circumstances and may not result in a GAP waiver benefit. Primary insurance deductible coverage is available up to \$1,000 and may not be available in all states.

Coverage exclusions may apply:⁶

- Any amounts or terms exceeding the program maximum limits listed under “GAP coverage includes” or in your GAP waiver addendum.
- Any amounts owed on your vehicle retail contract resulting from late fees, due date changes, or from missed, delinquent, deferred, or skipped payments.
- Total losses resulting from dishonest, fraudulent, or illegal acts (such as DUI) by customer, customer’s family member, or other person acting under customer’s authority.
- Motor cars used for competitive racing or for a prohibited commercial purpose, including, but not limited to, ride share services.
- If the customer has refinanced the original vehicle retail contract or the original covered motor car.
- Deductions taken by the primary insurer for prior damage, salvage, missing items, excess towing, custom equipment, and storage.



RETURN YOUR ROLLS-ROYCE ON THE BEST OF TERMS

Leasing your Rolls-Royce should be an exciting, carefree experience. And Rolls-Royce Lease-End Protection¹ helps ensure that turning in your motor car at lease-end is smooth and simple by waiving up to \$7,500 of covered excess wear charges, with no deductible.

Lease-end inspection documents are obtained on your behalf, and coverage is automatically detailed on your maturity bill.² Enjoy your leased Rolls-Royce knowing you are protected from unexpected costs at the end of your lease.

LEASE-END PROTECTION

Benefits include:²

- Waives covered excess wear and use charges, up to \$7,500.
- Covers charges for missing parts, up to \$250 in total.
- Tire-related excess wear charges waived, up to \$1,000 total.
- No deductible.
- Front and rear door, hatch, and tailgate rubber seals.
- Head lamps, tail lamps, and light bulbs.
- Bumpers, bumper covers, and surrounding bumper trim.
- Convertible tops, including trim and moldings.

Coverage includes items such as:

- Paint wear and exterior surface dents, scratches, chips, pits or cracks, and discoloration.
- Interior upholstery surface rips, tears, stains, burns, and spotting.
- Front and rear windshield and side glass chips.
- Carpet rips, tears, stains, and spotting.
- Side and rear view mirrors (glass, surface, and mechanical/electrical).
- Audio equipment, speakers, and systems.
- Navigation/display and entertainment screens.
- Hood ornaments, badges, and body insignia.
- Tire wear.

Coverage exclusions may apply:³

- Any itemized excess wear and use charge that exceeds \$1,500.
- Charges for missing parts that exceed \$250 total.
- Excess mileage charges.
- Missed scheduled maintenance charges.
- Charges for repairs performed prior to lease agreement termination.
- Charges for alterations or modifications to the motor car.
- If the motor car is used for competitive driving, racing, or a prohibited commercial purpose.
- Any charges caused by the customer's wrongful or intentional acts.

¹ Lease-End Protection is not available for purchase in New York. Lease-End Protection is available only at the time of lease on Rolls-Royce vehicles leased through Financial Services Vehicle Trust or BMW Financial Services NA, LLC.

² The Maturity Bill is a summary of charges for excess wear, use, and mileage presented at the end of a lease term.

³ Additional exclusions may apply. Please see your Lease-End Protection waiver addendum for specific coverage details, including limitations and a complete list of exclusions.

The products included in the Rolls-Royce Protection Plan are optional and are not insurance. All transactions related to the Rolls-Royce Protection Plan are governed solely by the provisions of the applicable product agreement. This document and its contents provide general information about the Rolls-Royce Protection Plan and should not be solely relied upon when purchasing coverage. Please refer to the applicable Rolls-Royce Protection Plan product agreement for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage may vary by state. Not all vehicle models may be eligible for coverage. Please see your Rolls-Royce dealer for more information.

The Administrator/Obligor of Rolls-Royce Protection Plan Tire & Wheel Protection, Dent Protection, and Windshield Protection is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, +1 844 670 1876, except in Oklahoma where the Obligor is Safe-Guard Warranty Corporation, and in Washington where the Obligor is National Product Care Company, 175 W. Jackson Blvd., Chicago, IL 60604. In Florida, the Administrator/Obligor of Tire & Wheel Protection and Dent Protection is **Safe-Guard Warranty Corporation, Florida License Number 60126, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, +1 844 670 1876.** Key Protection is provided through either a service contract agreement or a motor club membership agreement. If Key Protection is provided through a service contract agreement, the Administrator/Obligor of Key Protection is Safe-Guard Products International, LLC, except in Florida where the Administrator/Obligor is **Safe-Guard Warranty Corporation, Florida License Number 60126,** in Oklahoma where the Obligor is Safe-Guard Warranty Corporation, and in Washington where the Obligor is National Product Care Company. If Key Protection is provided through a motor club membership agreement, the Provider of Key Protection is SafeRide Motor Club, Inc., 13901 Midway Road, Suite 102-429, Dallas, TX 75244-4388.

The Administrator of Rolls-Royce Protection Plan Guaranteed Auto Protection (GAP) is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, +1 844 670 1876.

The Administrator of Rolls-Royce Protection Plan Lease-End Protection is Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, +1 844 670 1876.

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