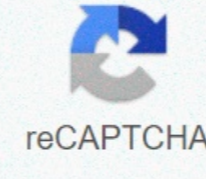




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Compass protection plan

Headquartered just outside Chicago, Illinois, AGWS is an innovative provider of administration services for agents and dealers offering vehicle service contracts, limited guarantees, and a variety of environmental and aftermarket products across the United States. Since its inception in 1998, AGWS has been designed to offer excellent demand processing, exceptional customer service and unparalleled profitability opportunities. The products are provided by A or A- (Excellent) certified carriers. AGWS is a member of the American Guardian Group of Companies and enjoys an A+ rating from the Better Business Bureau. © Copyright American Guardian Warranty Services, Inc. 2021 All Rights Reserved.AGWS is part of the American Guardian Group of Companies. Privacy policy compass protection plan vehicle service contracts include protection of mechanical repairs, parts, and labor authorized vehicles up to the current calendar year, as well as 20 or 200,000 miles. Features & Advantages Three available plans: – Bronze (defined component plan) covers: engine, gearbox, driven axle, air conditioning, electric, and transmitters & liquids. Improved technology is only available for 100,000 miles on vehicles. - Silver (established component plan) includes: Bronze coverage, engine cooling, engine fuel, front suspension, steering, brakes, extended drivetrain, extended air conditioning, extended electrical, and seals & seals (includes up to 100,000 miles). Improved technology and enhanced safety and comfort are only available on 100,000-mile vehicles. Hybrid/alternative battery available as an add on surcharge (silver and bronze). – Platinum/Platinum II/Platinum wrap (foreclosure plan) includes: the cost of any mechanical repair of the vehicle covered, except for the listed exclusions – We do not cover. Lighting package and snow ply are available as an add-on at an additional cost. Emergency Road Assistance includes: towing, jump start, puncture, lock-out service, and emergency gas and fluid transport. He pays \$100 per occurrence. Car rental refund for actual costs: \$35/day for 5 days, not to exceed \$175. The rental car refund is included in all plans. Refunds for actual costs of \$35/day, for 5 days, should not exceed \$175. Travel interruption assistance (not available for bronze-level coverage): refund of actual costs: \$75/day for 3 days, not exceed \$225. Optional coverage: commercial use, modified vehicle, mobility coverage, and hybrid drive battery. Headquartered just outside Chicago, Illinois, AGWS is an innovative provider of administration services for agents and dealers offering vehicle service contracts, limited warranties, and various and aftermarket products across the United States. Since its inception in 1998, AGWS aims to offer excellent demand processing, exceptional customer service and unparalleled profitability The products are provided by A or A- (Excellent) certified carriers. AGWS is a member of the American Guardian Group of Companies and enjoys an A+ rating from the Better Business Bureau. © Copyright American Guardian Warranty Services, Inc. 2021 All Rights Reserved.AGWS is part of the American Guardian Group of Companies. Privacy Policy is based outside Chicago, Illinois. Compass (AGWS) is an innovative provider of administration services for dealers and marketers offering vehicle service contracts, limited guarantees, and a variety of environmental and aftermarket products across the United States.Since its inception in 1998, the goals of AGWS have been to provide excellent claim processing, exceptional customer service, and unparalleled profitability opportunities. The products are provided by A (Excellent) certified carriers. AGWS is part of the American Guardian Group of Companies and enjoys an A+ rating from the Better Business Bureau.Click to go to Compass Protection's website How do I know I can trust these reviews of American Guardian Guarantee Services Inc.? How do I know if I can trust these reviews from American Guardian Warranty Services, Inc.? 2,734,223 reviews of ConsumerAffairs verified. We need our contact information so that our reviewers are real. We use intelligent software to help maintain the integrity of reviews. Our moderators read all reviews to check quality and helpfulness. For more information on ConsumerAffairs.com please visit the FAQ. Claude of Duluth, GA verified review of original review: December 14, 2020If you buy a vehicle and offer GAP coverage for U.S. Guardian warranty services RUN for Your Life!!!! Hands on the worst company I've ever dealt with. When my new car needed repairs, they denied my claim, and then when I had an accident and the car was paid for by my insurance company, they claimed progressive didn't give them enough money and refused to cover the rest. I paid \$900 for this gap coverage just to be denied twice and they weren't paying for the GAP. The customer service staff are rude as hell and used this inaccurate pricing website called **overVALUE for my car so that there is a reason not to pay the remaining \$1700.00 for my vehicle. They said it wasn't their problem and that I had to call Progressive to give them more money. Then I asked you to email me a letter.... It took me four calls and a month to get a rejection letter. Before I bought the GAP coverage, I read your reviews and they were horrible and I still bought the plans. The biggest mistake ever! I warn you not to make my mistake and use this company. I have learned that most online reviews are quite accurate and I am sure that many dissatisfied he read next to mine. Save your money and pay out of pocket or find another GAP company. This company only Like hell. Probably scrolled down and saw a bunch of 1 star reviews. I bet the 5-star reviews are all fake. Take my word for it, and please don't use this company. Before you go to a car dealership, ask them what company they use for extended warranty and GAP insurance. If you claim to have American Guardian guarantee services, you can ask them if you have another company and if you don't, look for another car dealership. Trust me, the reviews you see are accurate. Read the full review of Tina of Crestview, FL Verified Review Original review: August 13, 2020This company does not pay diagnostic fees, although the customer is required to make a diagnosis to diagnose the problem(s) requiring repair. This company denies covering the manufacturer's defects if unrelated maintenance [such as the proposed number of hours of oil change] does not take place - although there is no evidence that the manufacturer's fault may be directly related to regular maintenance. The point is that this company provides policies that obviously don't fully respect it, and we came too late to realize that this is a waste of money and not consumer-friendly. It is not recommended to purchase the policy with this company for any reason. Sara of Bellingham, WA Verified Reviewer Original review: August 7, 2020Do not go here. Why-No new parts are offered as replacements. You just want to replace the transfer of a junkyard part. LITERALLY •Somehow it is justified not to pay any labor costs. Also, the limit is a pitiful \$100 per hour, and then it will be hard to push you to find a legitimate shop that was that low rate. ONE WAY OR THE OTHER, YOU'RE GOING TO PAY FOR THE JOB. • They send an inspector and take out their sweet time, so you won't be in there for days. I'LL HAVE TO SEE YOU IN PERSON. Scam scam scam. Don't end up like me, go somewhere else. Read the full review by Aaron at West Portsmouth, OH verified reviewer Original review: February 25, 2020A engine for my Hyundai Tucson needed to be replaced. After 4 weeks, they argued with a Hyundai service provider, finally approving the repair. ... But, they just approve the repair based on aftermarket prices, knowing that hyundai repair shop wont order aftermarket parts when the entire engine needs to be replaced. In the end, I was forced to pay almost \$2,000 out of pocket (and my plan wasn't deductible). Stay away from this bastard. Robert of Grantsville, UT Verified Reviewer Original review: 2019. They covered up the turbo with me paying for some of it. Then they rebuilt the turbo. What no one who cares about his reputation does. But they found someone in the East who rebuilt them, and two months later, it's worse than the first one they replaced, and now the company they bought won't stand up for their shit. The guaranteeing company said they weren't responsible for the shit that my So now it's going to cost me a lot of money to fix their mess. Darrian of Bethlehem, PA Verified Recens Original review: Nov. 21, 2019They will never pay any claim, regardless of the level of contract you enter into. Please stay away. No matter what part you have ... does not extend to it. My dealer service department explained to them why it should be covered. They're disrespectful thieves. Maria of Mountain View, CA Verified Review Original review: May 28, 2019, was new to RV and decided to buy it. What a costly mistake!!! I have a generator problem with the carburetor and my claim was rejected for the reason that it doesn't make sense. We maintain and take care of our caravan, but the expectations are ridiculous. Save your money when you need it. Denise of Snelville, GA Verified Review Original rating: May 13, 2019Do not expect the total loss to be paid to cover the total loss. Interest accruing on payment to the wrong address of the financial corporation. This will be your responsibility even though you pay the premiums and insurance after payment. TOTALLY BAD CUSTOMER SERVICE even Manager NOT HELPFUL!!! Richard of Ocala, FL Verified Reviewer Original review: April 2, 2019What we experienced was a power outage in our camper van while traveling and we had to get emergency repairs to continue our journey. All this happened one weekend, so it was not possible to get prior approval from AGWS. I wrote them a letter explaining this and sent them a copy of the account for repair/replacement. Since then, I've had nothing but trouble getting it back. First of all, the invoice was rejected because the model number, year and mileage were not visible, so I manually wrote this data into the original account, signed and returned it. Then they refused a second time, saying I had to give you the VIN number, so I added the VIN number and sent it back a second time. Now today I received a letter from them (almost 3 weeks later) asking for exactly the same information again! Needless to say, I called their customer service department and they said the invoice was not legible because it was handwritten and they completely denied that they had received a second copy with the SUBVAZ number clearly printed on it. I just had to go back to the RV repair shop owner and ask him to completely re-issue the bill in full detail for error, parts numbers, labor costs, etc. etc. This company doesn't want to part with his money and treats clients patting him down. We paid a significant amount for this Platinum coverage, and now I regret that we ever had anything to do with these people. If a dealer tries to sell this package, if you buy a new vehicle/RV, tell them you want to go elsewhere. Read the full review of Diego's Station, TN verified review Original review: October 19, 2018Bought the best extended warranty from Finance Finance when buying my car. I thought it would calm me down, but I was wrong. Compressor and some other AC related issues came to 3000. Warranty does not cover OEM parts or labor costs because they think they are getting ripped off by the price. Are you serious? If you can only cover list prices after market components and labor cost agree to that. I'm always paranoid that something like this can happen and I can't remember every little detail of the contract I signed 4 years ago, so I called before I went to make repairs and they said I could take it anywhere I wanted. I wasn't told to shop around and choose the cheapest mechanic I could find. If you've ever offered insurance on your AGWS or compass don't do it. Next next

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