toco

RoadHero Terms & Conditions

Bundle designed to offer practical, clearly outlined value for everyday drivers.

1. Definitions

Key terms and their meanings used throughout this document

Member
The individual enrolled in the Roadhero Program

Vehicle
The personally owned automobile registered under the Member's name and covered under the Program

Program
The Roadhero membership plan providing vehicle-related benefits as described herein

Benefit Period
The time during which the Member is eligible to receive benefits under an active membership

Reimbursement
Monetary repayment for eligible out-of-pocket expenses, subject to submission of valid receipts and proof of repair

Third-Party Provider
Any vendor, platform, or partner providing benefits or services through the Program

Effective Date
The date the Member's enrollment becomes active

Waiting Period
The 30-day period following the Effective Date before certain Reimbursement benefits become available

2. Program Overview

What RoadHero provides to members

RoadHero is a membership-based program offering vehicle support services, travel reimbursements, and member-exclusive perks. RoadHero is not an insurance policy and does not replace or modify any existing vehicle service contract.

Member Benefits

CarGenius Access
Complimentary access to CarGenius, a virtual auto expert platform

Openbay Plus Access
Discounts through participating shops, one complimentary report annually

Oil Change Discounts
Exclusive savings through participating providers

Digital Glovebox
Digital access to maintenance records and vehicle data

Member Perks

- Toco Rewards - Exclusive discounts on travel, dining, shopping
- Referral Bonus - (50 Reward Points per qualifying referral (90-day active requirement)
- White Glove Concierge Service - Support during repair events

3. Eligibility

Who can participate in the Roadhero program

General Eligibility Requirements

Membership is available to U.S. and Canadian residents aged 18 or older (excluding lease). Coverage applies only to personal use vehicles. Commercial, salvage, or gray-market vehicles are excluded.

Specific Criteria

Age & Residency
U.S. and Canadian residents aged 18 or older (excluding lease)

Vehicle Type
Coverage applies only to personal use vehicles. Commercial, salvage, or gray-market vehicles are excluded

Valid License
Must maintain a valid driver's license and vehicle registration

Enrollment
Must be an active member with paid membership fees

4. Covered Services and Limitations

What is covered under your Roadhero membership

4.1 Vehicle Support Benefits

CarGenius Access
Complimentary access to CarGenius, a virtual auto expert platform with disclosure included

Openbay Plus Access
Discounts through participating shops, one complimentary report annually

Oil Change Discounts
Exclusive savings through participating providers

Digital Glovebox
Digital access to maintenance records and vehicle data

4.2 Reimbursement Benefits (30-day waiting period applies)

- Autopass Deductible Reimbursement
  Up to $100 annually
- Roadside Rescue Reimbursement
  Up to $125 per occurrence, $250 annual limit
- Lockout Reimbursement
  Up to $100 (max two days) per occurrence, $240 annual limit
- Trip interruption Reimbursement
  Up to $100/day, max $300 per event, $300 annual limit

4.3 Member Perks

- Toco Rewards - Exclusive discounts on travel, dining, shopping
- Referral Bonus - (50 Reward Points per qualifying referral (90-day active requirement)
- White Glove Concierge Service - Support during repair events

5. Limitations & Exclusions

Important restrictions and conditions

Coverage Limitations

Waiting Period
All reimbursement benefits subject to a 30-day waiting period following Effective Date

Claim Submission
Claims must be submitted within 30 days of service date

Processing
Claims processing takes 4-6 weeks from complete submission

Benefits Coverage
Applies only to personal use vehicles and eligible services as defined

Excluded Services & Conditions

- Pre-existing conditions or issues present before enrollment
- Commercial or fleet vehicles
- Salvage or rebuilt title vehicles
- Gray-market vehicles
- Claims filed after 30 days of service date
- Services performed by non-approved providers
- Routine maintenance beyond standard intervals

6. Claim Submission Requirements

How to submit and process claims

1. **Report the Claim**
   Submit claim within 30 days of service. Provide itemized receipt and member details.
2. **Provide Documentation**
   Include proof of repair, itemized receipts, and member information with claim.
3. **Submit for Review**
   Send complete claim package to Roadhero claims processing team.
4. **Claim Assessment**
   Our team reviews and verifies claim eligibility and coverage limits.
5. **Reimbursement**
   Approved claims reimbursed within processing timeline (4-6 weeks from submission).

Processing Time
Claims are processed within 4-6 weeks from the date of complete submission.

Required Documents
Itemized receipts, proof of repair completion, and member details required for approval.

Submission Deadline
Submit claims within 30 days of service date. Late submissions may be denied.

7. Refunds and Termination

Your cancellation rights and refund policies

Cancellation Overview

Members can cancel their Roadhero membership at any time. Benefits end immediately upon cancellation. Prorated refunds are issued where required by law, within 45 days of the cancellation request.

Any claims that were submitted before cancellation will be processed and paid according to the terms of the membership agreement that was in effect at the time the service was rendered.

Cancellation Terms

Cancel Anytime
Benefits end immediately upon cancellation. No long-term contracts required

Prorated Refunds
Prorated refunds issued where required by law, within 45 days of cancellation.

Pending Claims
Claims submitted before cancellation will be processed according to policy terms.

Legal Rights
Refund rights and termination policies governed by applicable state and federal law.

8. Additional Terms

Important general terms and conditions

Key Terms

Privacy & Data Use
Participation authorizes Toco and partners to use and share information for benefit administration

Third-Party Policies
Third-party platforms are governed by their own privacy policies. Review before using.

Program Modifications
Toco may modify or terminate benefits with 30 days written notice to active Members

Legal Compliance
All benefits governed by applicable state and federal law and regulations

Limitation of Liability

Toco's total liability shall not exceed the total membership fees paid in the twelve months preceding the claim event. Toco is not liable for indirect, incidental, consequential, special, or punitive damages.

Privacy and Data Use

Participation in the Roadhero Program authorizes Toco and its partner organizations to use and share information necessary for benefit administration. Third-party platforms are governed by their respective privacy policies.

Program Modifications

Toco may modify or terminate benefits with thirty (30) days written notice to active Members. Changes will be communicated via email to the address on file.

Force Majeure

Toco shall not be liable for any delays or failures in performance arising from events beyond reasonable control, including but not limited to natural disasters, pandemics, wars, or governmental actions.

Non-Insurance Disclaimer

The Roadhero Program provides membership benefits and reimbursements only. This is NOT an insurance policy or vehicle service contract and does not replace or modify any existing insurance or service agreements.

9. Dispute Resolution / Arbitration

How disputes between Members and Toco are resolved

Binding Arbitration

Any and all disputes arising out of or relating to this Agreement, including but not limited to claims for breach of contract, tort, fraud, or any other legal theory, shall be resolved by binding arbitration administered by JAMS under its Comprehensive Arbitration Rules & Procedures, except as specifically provided otherwise in this Section.

Arbitration Location

The arbitration shall be conducted in Harris County, Texas and shall be governed by the substantive law of the State of Texas and the Federal Arbitration Act. The arbitrator shall apply applicable substantive law and may award any relief that would be available in court.

Waiver of Jury Trial

BY AGREEING TO ARBITRATION, YOU ARE WAIVING YOUR RIGHT TO A JURY TRIAL. Both parties hereby expressly waive their right to trial by jury in any action or proceeding related to this Agreement.

Waiver of Class Action

Both parties further waive their right to participate in any class action or class arbitration. All disputes shall be resolved on an individual basis only.

Small Claims Exception

Notwithstanding the above, either party may bring an individual action in Small Claims Court instead of arbitration, provided that the action satisfies the monetary and jurisdictional requirements for Small Claims Court.

10. Governing Law

When state's laws govern these terms

Texas Law

These Terms and Conditions and the Roadhero Program agreement shall be governed by and construed in accordance with the laws of the State of Texas, without regard to its conflict of law principles. The validity, interpretation, construction, performance, and enforcement of this Agreement shall be governed by the laws of the State of Texas.

However, any disputes shall be subject to the arbitration provisions outlined in Section 9 above, with arbitration conducted in Harris County, Texas.

11. State Disclosures

Important state-specific information about the program

Provider Information

Benefits under the Roadhero Program are provided by Toco Warranty Corporation, a Delaware corporation. Toco Warranty Corporation is a licensed warranty service provider in applicable states.

Availability Limitations

Benefits are not available in all states and territories. Specifically, the Roadhero Program is not available to residents of Iowa. Certain benefits may vary by state in accordance with state law requirements and regulations.

Regulatory Compliance

The Roadhero Program and all benefits are offered in compliance with applicable state and federal laws, regulations, and consumer protection statutes. Where state laws provide greater consumer protections than the terms herein, those state law protections shall apply.

State-Specific Modifications

Certain benefits or coverage terms may be modified or limited to comply with specific state insurance or consumer protection laws. Members will be notified of any state-specific modifications that apply to their membership.

12. Contact Information

How to reach Toco Warranty Corporation

Mailing Address
Toco Warranty Corporation
7024 DR Freeway, Suite 1600
Houston, TX 77074
USA

Phone
Toll-Free: 1-855-298-8626
Available Monday-Friday, 8am-6pm CDT

Email
Email: info@tocowarranty.com
We respond within 1-2 business days

Online Support
Visit our website for FAQs, knowledge base, and to manage your account online.

Claims Submission

To submit a claim or for claims-related inquiries, contact our claims department:

Phone: 1-855-298-8626
Claims Email: claims@tocowarranty.com
Please include your Member ID and service date with all submissions