

Marine & Personal Watercraft Mechanical Breakdown Insurance Policy Application

POLICY NUMBER:

A. APPLICANT / POLICYHOLDER (Registered Owner)

MR/MS/MISS	SURNAME	FIRST NAME	INITIAL	TELEPHONE
APT./TOWNHOUSE NO./ADDRESS		CITY	PROVINCE	POSTAL CODE
<input type="checkbox"/> TAX EXEMPT - ATTACH PROOF OF STATUS & DELIVERY TO RESERVE <input type="checkbox"/> STATUS CARD #.:				

B. UNIT INFORMATION

WATERCRAFT	YEAR	MAKE	MODEL	HULL IDENTIFICATION NUMBER	LENGTH (MAX: 65 FEET)	
ENGINE #1	YEAR	MAKE	MODEL	SERIAL NUMBER	CC / HORSEPOWER	HOURS
ENGINE #2	YEAR	MAKE	MODEL	SERIAL NUMBER (IF APPLICABLE)	CC / HORSEPOWER	HOURS
TRAILER*	YEAR	MAKE	MODEL	SERIAL NUMBER	*TRAILER INFORMATION REQUIRED IF PURCHASING TRAILER PACKAGE FOR TRAILER PURCHASED, AT SAME TIME AS WATERCRAFT.	
MANUFACTURER'S ORIGINAL FULL WARRANTY START DATE		MANUFACTURER'S ORIGINAL FULL WARRANTY		UNIT PURCHASE DATE		PURCHASE PRICE OF UNIT (BEFORE TAXES)
M M D D Y Y Y Y		MONTHS		M M D D Y Y Y Y		\$

C. COVERAGE and TERM (Applicant to initial to the right of all coverage options chosen)

	PERSONAL WATERCRAFT (A1-A8)	OUTBOARD ENGINE (B1-B9)	STAND-ALONE OUTBOARD ENGINE (B1-B7)	INBOARD ENGINE, STERN DRIVE, JET BOAT (C1-C13)	STAND-ALONE CABINPLUS (D1-D9)
NEW	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PRE-OWNED	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OPTIONS	<input type="checkbox"/> SPORTS PLUS PACKAGE <input type="checkbox"/> TRAILER PACKAGE	<input type="checkbox"/> CRUISER PLUS PACKAGE <input type="checkbox"/> GENERATOR PACKAGE	<input type="checkbox"/> CABIN PLUS PACKAGE <input type="checkbox"/> SEALS AND GASKETS (N/A ON STAND-ALONE CABIN PLUS)	<input type="checkbox"/> GUARANTEED PRICE REFUND (GPR) (MIN TERM = 60 MONTHS, N/A ON STAND-ALONE CABIN PLUS)	
SURCHARGE	<input type="checkbox"/> TWIN ENGINES <input type="checkbox"/> US IMPORT	<input type="checkbox"/> TURBOCHARGER/SUPERCHARGER <input type="checkbox"/> AFTERSALE	<input type="checkbox"/> PERSONAL WATERCRAFT (FOR UNITS THAT ARE 4-8 MODEL YRS OLD) IF AFTERSALE IS SELECTED, CLAIMS WILL NOT BE ACCEPTED IN THE 30 DAYS IMMEDIATELY FOLLOWING THE POLICY PURCHASE DATE.		
YOUR MAXIMUM COVERAGE TERM			YOUR POLICY EXPIRY DATE		
MONTHS FROM MANUFACTURER'S ORIGINAL WARRANTY START DATE (IF NEW) MONTHS FROM POLICY PURCHASE DATE (IF PRE-OWNED)			M M D D Y Y Y Y		
			DEDUCTIBLE <input type="checkbox"/> \$50 <input type="checkbox"/> \$100 <input type="checkbox"/> \$500 (FOR ALL DIESEL MODELS ONLY)		
			DEDUCTIBLE WILL BE REDUCED BY \$50 WHEN REPAIRS ARE MADE AT THE SELLING DEALERSHIP.		

D. PREMIUM

BASE FEE	OPTIONS	SURCHARGES	SUBTOTAL	GST / HST	PST	TOTAL PREMIUM
\$	\$	\$	\$	\$	\$	\$

E. LIENHOLDER INFORMATION (If Policy has been financed, Lienholder will be entitled to refund due to cancellation)

NAME	TELEPHONE		
ADDRESS	CITY	PROVINCE	POSTAL CODE

F. OBLIGOR AND ADMINISTRATOR – INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION

The obligor under this Policy is **Industrial Alliance Pacific General Insurance Corporation**, (hereinafter called the **Insurer**). This **Application** does not bind the **Insurer** to issue a policy, but shall be the basis of the **Policy** upon approval by the **Insurer**. **Coverage** under this **Policy** is subject to this **Application** being received from the **Selling Dealership**, verified and accepted by the **Administrator**.

G. SIGNATURES

DEALER NUMBER	SELLING DEALERSHIP NAME	TELEPHONE
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As the authorized representative of the **Selling Dealership**, I certify that this **Unit** is eligible for this **Policy**, the information provided is correct, the **Unit** is in proper operating condition, that no representations have been made outside this **Policy**, that the **Policyholder** has been given a copy of this **Policy** and that said **Unit** meets all the required eligibilities supplied by the **Administrator** to the **Selling Dealership**.

Selling Dealership's Signature

Date Signed (Policy Purchase Date)

PRIVACY NOTICE: We will collect and retain all personal information concerning your **Policy** and claims. The information will be used for purposes of underwriting, marketing, administration and cancellation of your **Policy** and investigation of claims. We will only access your file on a need to know basis and it will be kept at 2165 West Broadway, Vancouver, BC. It can be reviewed and/or rectified by written request.

AUTHORIZATION MUST BE OBTAINED FROM THE CLAIMS ADMINISTRATOR PRIOR TO COMMENCEMENT OF ANY REPAIRS. HAVE YOUR REPAIR FACILITY CALL THE CLAIMS ADMINISTRATOR. ANY CLAIM FOR REPAIRS WITHOUT PRIOR AUTHORIZATION WILL NOT BE ELIGIBLE. IN SOME CASES, YOU MAY NEED TO AUTHORIZE YOUR REPAIR FACILITY TO INSPECT/OR DISASSEMBLE THE FAILED PARTS IN ORDER TO DETERMINE THE CAUSE AND COST OF THE REPAIR. YOU WILL BE RESPONSIBLE FOR THESE CHARGES IF THE FAILURE IS NOT ELIGIBLE UNDER THIS POLICY. WE RESERVE THE RIGHT TO REQUIRE AN INSPECTION OF YOUR UNIT PRIOR TO ANY DISASSEMBLY OR REPAIR BEING MADE.

PURCHASE OF THIS POLICY IS NOT REQUIRED IN ORDER TO PURCHASE A VEHICLE OR OBTAIN VEHICLE FINANCING. ANY ALTERATIONS MADE TO THE INFORMATION FILLED IN BY SELLING DEALERSHIP AND/OR REGISTRANT ON THIS POLICY REGISTRATION MUST BE INITIALED BY BOTH PARTIES. I UNDERSTAND THAT THE DEALERSHIP IS CONTRACTED WITH THE INSURER AND WILL RECEIVE AN EXPENSE ALLOWANCE IN RESPECT OF THIS TRANSACTION. THERE IS NO OBLIGATION FOR ME TO PURCHASE THIS INSURANCE.

I hereby certify that I have read, understand and agree to all terms and conditions of this seven page Policy, including the **Maintenance Requirements, Limits of Liability and Exclusions** contained herein, and have selected the **Coverage and Term** as indicated by my initials above in **Section C**. I understand that this **Policy** has a **Maximum Limit of Liability** per repair visit. I have read the Privacy Notice and consent to the use and disclosure of my personal information.

Applicant's Signature

Date Signed (Policy Purchase Date)

INSURING AGREEMENT

In CONSIDERATION of the payment of the **Total Premium** including all applicable options and surcharges to the **Insurer**, and in reliance upon the statements and selections made by the **Policyholder** and **Selling Dealership** in the **Application Page** of this **Policy**, and subject to the following terms, conditions, exclusions and limitation of this **Mechanical Breakdown Insurance Policy**, available **Insurance Coverage** may be summarized as follows:

TERRITORIAL LIMITS

This **Mechanical Breakdown Insurance** shall cover the **Unit** only when it is in **Canada** or in the **Continental United States**, or the territorial waters of each country.

DEFINITIONS

The following definitions apply to certain fields on the **Application Page** and the words frequently used in this **Policy** that appear in **Bold Face Type**.

After-sale means the **Policy** was purchased on a date later than **Your Unit Purchase Date**. In which case, the **After-sale** checkbox must be selected on the **Application Page**.

Application Page means the uniquely numbered document titled **Marine & Personal Watercraft Mechanical Breakdown Insurance Policy Application** which must be attached to and forms part of this **Policy**. It lists information regarding **You**, **Your Unit**, **Coverage** selected and other vital information.

Cost means fair and reasonable charges for the parts, diagnostics and labour (labour based on a maximum of an approved labour guide) authorized to perform eligible repairs under this **Policy**.

Deductible means the amount **You** are required to pay, as shown on the **Application Page**, per repair visit, for eligible **Mechanical Breakdowns**. If a claim for **Coverage** is made in the United States the **Deductible** will be in US dollars.

Lienholder means the person or company that has advanced the money for the purchase of this **Policy**.

Mechanical Breakdown means the failure of an eligible part under normal service. An eligible part has failed when it can no longer perform the function for which it was designed solely because of its condition and not because of the action or inaction of any non-eligible parts.

New Unit means any watercraft with at least one (1) month remaining on the **Manufacturer's Original Full Warranty**.

Original Warranty Start Date means the date the **Manufacturer's Original Full Warranty** started on **Your New Unit**.

Policy means the **Application Page** and the **Marine & Personal Watercraft Mechanical Breakdown Insurance Policy Application** herein.

Policyholder means the **Applicant** as defined on the **Application Page**.

Policy Purchase Date means the date the **Policy** was purchased as stated on the **Application Page**.

Pre-owned Unit means any pre-owned watercraft manufactured in the current model year or eight (8) model years previous, which meets the inspection and reconditioning requirements of the **Selling Dealership** as specified by **Us**.

Repair Facility means the **Selling Dealership** **You** purchased **Your Unit** from or a fully licensed and approved repair facility.

Schedule of Coverages means the list of **Coverages** provided to **You** for **Your Unit** under this **Policy**.

Insurance Coverage means the **Term and Coverage** **You** have purchased for **Your Unit** as shown in the **Coverage and Term** section of the **Application Page** and is more fully described in the **Schedule of Coverages**.

We, Us and Our means the **Administrator** named on this **Policy**.

You and Your means the person named as the **Applicant/Policyholder** on the **Application Page**, or if the **Policy** has been transferred, the person to whom this **Policy** was properly transferred to.

Your Unit means the **New** or **Pre-owned Unit** described in the **Application Page**.

SCHEDULE OF COVERAGES

Replacement parts may be new, remanufactured or parts of like kind and quality.

We will pay for reasonable **Costs** to repair or replace any **Mechanical Breakdown** of a part listed below for **Your Coverage**, provided that the **Repair Facility** or **You** contact the **Claims Administrator** for authorization prior to any such repair or replacement being made to **Your Unit**. Payment will be paid in Canadian dollars if the event occurs in Canada and in US dollars if the event occurs in the United States.

A. PERSONAL WATERCRAFT COVERAGE

NEW AND PRE-OWNED UNITS (CLAUSES A1 TO A8)

1. **Engine:** All internal lubricated parts contained within the engine including: Pistons, Piston Rings and Pins, Connecting Rods, Connecting Rod Bearings, Crankshaft, Crankshaft Main Bearings, Camshaft, Camshaft Bearings, Cam Followers, Timing Chain or Belt, Timing Chain Cover, Timing Gears, Timing Guides and Tensioners, Rocker Arms, Rocker Shafts, Cylinder Head Valves, Valve Guides, Valve Lifters, Valve Springs, Valve Retainers, Valve Seals, Valve Covers, Oil Pump and Housing, Oil Pan (excluding Drain Plug Threads), Intake and Exhaust Manifolds, Engine Mounts, Flywheel / Flexplate (excluding Teeth), Reeds Valves, Reed Blocks and Cage, Seals and Gaskets in conjunction with a failure of a listed component only.

NOTE: Cylinder Head(s), Engine Block / Crankcase and Cylinder Barrels are covered only if damaged by the failure of an internally lubricated part.

2. **Jet Drive:** All internal lubricated parts contained within the Pump Housing, Seals and Gaskets in conjunction with a failure of a listed component only.

NOTE: Pump Housing is covered only if damaged by the failure of an internally lubricated part.

3. **Lubricating System:** Complete Oil Injection System including: Oil Injection Check Valve, Injection Pump, Pump Drive Gear, Pump Drive Shaft, Low Oil Level Sensor, Oil Flow Warning Sensors and Control Modules, Oil Tank Reservoir, Tank (Oil) Cap, Tank Pickup Tube, Oil Level Warning Horn and/or Light, Oil Lines, Complete Metering System. Warning Module, Remote Injection Tank, Seals and Gaskets in conjunction with a failure of a listed component only.

4. **Fuel System:** Fuel Delivery Pump, Fuel Injection Pump, Fuel Injector(s), Fuel Distributors, Flame Arrestor, Rails, Fuel Tank, Metal Fuel Lines and Fittings, Fuel Pressure Regulator, Wiring Harness, Seals and Gaskets in conjunction with a failure of a listed component only.

5. **Electrical:** Alternator, Rectifier, Voltage Regulator, Starter Motor, Starter Solenoid, Starter Drive, Engine Mounted Wiring Harness and Connectors, Windshield Wiper Motor, Power Pack / Switch Box, Distributor, Ignition Coil and Switch, Engine Control Module, Electronic Ignition Module / CDI, ECU/Electronic Fuel Injection Control Modules / Sensors, Limit and Control Switches, Trigger Coil and Stator, Stereo (Factory or Dealer Installed Audio System – Speakers are Excluded).

6. **Steering:** Steering Control Helm Assembly, Steering Bracket and Bushing, Swivel Bracket and Bearing, Control Rack and Yoke Assembly, Power Steering Pump, Power Cylinder Assembly, Steering Wheel and Coupling, Hub and Steering Cables, Seals and Gaskets in conjunction with a failure of a listed component only.

7. **Cooling System:** (Closed System Only), Engine Circulating Water Pump, Coolant Circulating Pump, Heat Exchangers, Oil Cooler, Seals and Gaskets in conjunction with a failure of a listed component only.

8. **Controls:** Throttle Assembly, Remote Control Starter/Choke Primer Switch, Starter/Stop Switch, Trim/Tilt Switch and Ignition Switch, Shift & Throttle Cables, Shift Control Box, Shift Interrupter Switch.

Turbocharger / Supercharger (factory installed only):

If you have selected and paid for the Turbocharger/Supercharger Surcharge: Turbocharger / Supercharger Housing (when damaged from within) and all internal lubricated parts including Turbine(s), Shaft, Bushings and Waste Gate Actuator, Seals and Gaskets in conjunction with a failure of a listed component only.

B. OUTBOARD ENGINE COVERAGES

NEW AND PRE-OWNED UNITS (CLAUSES B1 TO B9)

1. **Engine:** All internal lubricated parts contained within the engine including: Pistons, Piston Rings and Pins, Connecting Rods, Connecting Rod Bearings, Crankshaft, Crankshaft Main Bearings, Camshaft, Camshaft Bearings, Cam Followers, Timing Chain or Belt, Timing Chain Cover, Timing Gears, Timing Guides and Tensioners, Rocker Arms, Rocker Shafts, Cylinder Head Valves, Valve Guides, Valve Lifters, Valve Springs, Valve Retainers, Valve Seals, Valve Covers, Oil Pump and Housing, Oil Pan (excluding Drain Plug Threads), Intake and Exhaust Manifolds, Engine Mounts, Flywheel / Flexplate (excluding Teeth), Reeds Valves and Reed Blocks Cage, Seals and Gaskets in conjunction with a failure of a listed component only.

NOTE: Cylinder Head(s), Engine Block / Crankcase and Cylinder Barrels are covered only if damaged by the failure of an internally lubricated part.

2. **Lower Unit:** All internal lubricated parts contained within the Lower Unit Case including: Gearcase Head, Bearing and Oil Retainer, Driveshaft and Upper Bearing, Shift Rod and/or Cover Assembly, Pinion Gear and Bearing, Forward and Reverse Gears, Carrier Bearings, Shims, Thrust Washers and Propeller Shaft, Seals and Gaskets in conjunction with a failure of a listed component only.

NOTE: Lower Unit Housing is covered only if damaged by the failure of an internally lubricated part.

3. **Lubricating System:** Complete Oil Injection System including: Oil Injection Check Valve, Injection Pump, Pump Drive Gear, Pump Drive Shaft, Low Oil Level Sensor, Oil Flow Warning Sensors and Control Modules, Oil Tank Reservoir, Tank (Oil) Cap, Tank Pickup Tube, Oil Level Warning Horn and/or Light, Oil Lines, Complete Metering System. Warning Module, Remote Injection Tank, Seals and Gaskets in conjunction with a failure of a listed component only.

4. **Jet Drive:** All internal lubricated parts contained within the Pump Housing, Seals and Gaskets in conjunction with a failure of a listed component only.
NOTE: Pump Housing is covered only if damaged by the failure of an internally lubricated part.
5. **Power Trim and Tilt:** Spring, Sending Unit, Oil Pump, Pump Relief Valve, O-Ring, Trim Cylinder, Tilt Cylinder, Hydraulic Pump, Manual Release Valve, Reverse Lock Valve, Solenoids, Power Tilt Motor and Power Trim Motor, Seals and Gaskets in conjunction with a failure of a listed component only.
6. **Fuel System:** Fuel Delivery Pump, Fuel Injection Pump, Fuel Injector(s), Fuel Distributors, Flame Arrester, Rails, Fuel Tank, Metal Fuel Lines and Fittings, Fuel Pressure Regulator, Wiring Harness, Seals and Gaskets in conjunction with a failure of a listed component only.
7. **Electrical:** Alternator, Rectifier, Voltage Regulator, Starter Motor, Starter Solenoid, Starter Drive, Engine Mounted Wiring Harness and Connectors, Windshield Wiper Motor, Power Pack / Switch Box, Distributor, Ignition Coil and Switch, Engine Control Module, Electronic Ignition Module / CDI, ECU/Electronic Fuel Injection Control Modules / Sensors, Limit and Control Switches, Trigger Coil and Stator, Stereo (Factory or Dealer Installed Audio System — Speakers are Excluded).
NOTE: Stereo and Windshield Wiper Motor coverage NOT AVAILABLE on Stand-Alone Outboard Engine Coverage.
8. **Steering:** Steering Control Helm Assembly, Steering Bracket and Bushing, Swivel Bracket and Bearing, Control Rack and Yoke Assembly, Power Steering Pump, Power Cylinder Assembly, Steering Wheel and Coupling, Hub and Steering Cables, Seals and Gaskets in conjunction with a failure of a listed component only.
NOTE: NOT AVAILABLE on Stand-Alone Outboard Engine Coverage.
9. **Controls:** Throttle Assembly, Remote Control Starter/Choke Primer Switch, Starter/Stop Switch, Trim/Tilt Switch and Ignition Switch, Shift & Throttle Cables, Shift Control Box, Shift Interrupter Switch.
NOTE: NOT AVAILABLE on Stand-Alone Outboard Engine Coverage.

Turbocharger / Supercharger (factory installed only):

If you have selected and paid for the Turbocharger/Supercharger Surcharge: Turbocharger / Supercharger Housing (when damaged from within) and all internal lubricated parts including Turbine(s), Shaft, Bushings and Waste Gate Actuator, Seals and Gaskets in conjunction with a failure of a listed component only.

**C. INBOARD ENGINE, STERN DRIVE BOAT, JET BOAT COVERAGES
NEW AND PRE-OWNED UNITS (CLAUSES C1 TO C13)**

1. **Engine:** All internal lubricated parts contained within the engine including: Pistons, Piston Rings and Pins, Connecting Rods, Connecting Rod Bearings, Crankshaft, Crankshaft Main Bearings, Camshaft, Camshaft Bearings, Cam Followers, Timing Chain or Belt, Timing Chain Cover, Timing Gears, Timing Guides and Tensioners, Rocker Arms, Rocker Shafts, Cylinder Head Valves, Valve Guides, Valve Lifters, Valve Springs, Valve Retainers, Valve Seals, Valve Covers, Oil Pump and Housing, Harmonic Balancer, Oil Pan (excluding Drain Plug Threads), Intake and Exhaust Manifolds, Engine Mounts, Flywheel / Flexplate (excluding Teeth), Distributor Housing, Shafts and Bearings, Seals and Gaskets in conjunction with a failure of a listed component only.
NOTE: Cylinder Head(s), Engine Block / Crankcase and Cylinder Barrels are covered only if damaged by the failure of an internally lubricated part.
2. **Lower Unit:** All internal lubricated parts contained within the Lower Unit Case including: Gearcase Head, Bearing and Oil Retainer, Driveshaft and Upper Bearing, Shift Rod and/or Cover Assembly, Pinion Gear and Bearing, Forward and Reverse Gears, Carrier Bearings, Shims, Thrust Washers and Propeller Shaft, Seals and Gaskets in conjunction with a failure of a listed component only.
NOTE: Lower Unit Housing is covered only if damaged by the failure of an internally lubricated part.
3. **Transmission:** Transmission Housing (when damaged from within) and all internal lubricated parts, Seals and Gaskets in conjunction with a failure of a listed component only.
4. **Lubricating System:** Complete Oil Injection System including: Oil Injection Check Valve, Injection Pump, Pump Drive Gear, Pump Drive Shaft, Low Oil Level Sensor, Oil Flow Warning Sensors and Control Modules, Oil Tank Reservoir, Tank (Oil) Cap, Tank Pickup Tube, Oil Level Warning Horn and/or Light, Oil Lines, Complete Metering System. Warning Module, Remote Injection Tank, Seals and Gaskets in conjunction with a failure of a listed component only.
5. **Jet Drive:** All internal lubricated parts contained within the Pump Housing. Seals and Gaskets in conjunction with a failure of a listed component only.
NOTE: Pump Housing is covered only if damaged by the failure of an internally lubricated part.
6. **V-Drive:** All internal lubricated parts contained within the V-Drive Case / Pump Housing including: Gears, Carrier Bearings, Shims, Thrust Bearings and Shaft, Seals and Gaskets in conjunction with a failure of a listed component only.
NOTE: V-Drive Case / Pump Housing is covered only if damaged by the failure of an internally lubricated part.
7. **Power Trim and Tilt:** Spring, Sending Unit, Oil Pump, Pump Relief Valve, O-Ring, Trim Cylinder, Tilt Cylinder, Hydraulic Pump, Manual Release Valve, Reverse Lock Valve, Solenoids, Power Tilt Motor and Power Trim Motor, Seals and Gaskets in conjunction with a failure of a listed component only.
8. **Intermediate Housing:** Intermediate Shaft, Bearings, Universal Joints, Centre Yoke, Drive Yoke, Gimble Bearings, Steering Yoke, Engine Coupler, Seals and Gaskets in conjunction with a failure of a listed component only.

NOTE: Intermediate Housing is covered only if damaged by the failure of an internally lubricated part.

9. **Fuel System:** Fuel Delivery Pump, Fuel Injection Pump, Fuel Injector(s), Fuel Distributors, Flame Arrester, Rails, Fuel Tank, Metal Fuel Lines and Fittings, Fuel Pressure Regulator, Wiring Harness, Seals and Gaskets in conjunction with a failure of a listed component only.
10. **Electrical:** Alternator, Rectifier, Voltage Regulator, Starter Motor, Starter Solenoid, Starter Drive, Engine Mounted Wiring Harness and Connectors, Windshield Wiper Motor, Power Pack / Switch Box, Distributor, Ignition Coil and Switch, Engine Control Module, Electronic Ignition Module / CDI, ECU/Electronic Fuel Injection Control Modules / Sensors, Limit and Control Switches, Trigger Coil and Stator, Stereo (Factory or Dealer Installed Audio System — Speakers are Excluded).
11. **Steering:** Steering Control Helm Assembly, Steering Bracket and Bushing, Swivel Bracket and Bearing, Control Rack and Yoke Assembly, Power Steering Pump, Power Cylinder Assembly, Steering Wheel and Coupling, Hub and Steering Cables, Seals and Gaskets in conjunction with a failure of a listed component only.
12. **Cooling System:** (Closed System Only), Engine Circulating Water Pump, Water Pump Pulley, Coolant Circulating Pump, Heat Exchangers, Oil Cooler, Seals and Gaskets in conjunction with a failure of a listed component only.
13. **Controls:** Throttle Assembly, Remote Control Starter/Choke Primer Switch, Starter/Stop Switch, Trim/Tilt Switch and Ignition Switch, Shift & Throttle Cables, Shift Control Box, Shift Interrupter Switch.

Turbocharger / Supercharger (factory installed only):

If you have selected and paid for the Turbocharger/Supercharger Surcharge: Turbocharger / Supercharger Housing (when damaged from within) and all internal lubricated parts including Turbine(s), Shaft, Bushings and Waste Gate Actuator, Seals and Gaskets in conjunction with a failure of a listed component only.

**D. STAND-ALONE CABINPLUS COVERAGES
NEW AND PRE-OWNED UNITS (CLAUSES D1 TO D9)**

1. **Air Conditioning / Heating Exchange System:** Compressor, Compressor Drive Motor, Condenser, Evaporator, Receiver Dryer, Expansion Valve, Blower Motor, Fan, Heating Element, Capacitors, Relays, Control Panel, Thermostat, Temperature Control Programmer, Seals and Gaskets in conjunction with a failure of a listed component only.
2. **Furnace:** Ignitor, Burner Assembly, Thermostat, Thermocouple, Blower Motor.
3. **Fresh Water Assembly:** Water Pump, Compressor, Water Tank, Accumulator, Lines and Fittings, Faucets. Traps, Seals and Gaskets in conjunction with a failure of a listed component only.
4. **Hot Water System:** Thermostat, Relays, Water Heater Unit, Seals and Gaskets in conjunction with a failure of a listed component only.
5. **Waste System:** Shower, Toilet, and Sink(s), Holding Tanks, Gate Valves and Fittings, Connections, Trash Compactor. Central Vacuum System, Seals and Gaskets in conjunction with a failure of a listed component only.
6. **Range and Oven Assembly:** Burner Assembly, Thermostat, Thermocouple, Microwave, Power Hood. Range/Cook Top, Oven.
7. **Refrigerator Assembly:** Thermostat, Thermocouple, Three Way Cooling Unit, Burner Assembly and Ignitor, Icemaker, Refrigerator.
8. **Accessories:** Anchor Winch, Electric Windlass/Winch, Light Fixtures, Light Switches, Shore Power Main Switch, Circuit Breakers, Circuit Panel, Junction Box, Battery Charger and Converter / Inverter, including Voltage Regulators.
9. **Dual Station / Tower Control Set:** all Steering and Controls clause components for a second station if applicable.

OPTIONAL COVERAGE: Optional package coverage only applies if **You** have paid the **Administrator** an optional package surcharge and the coverage is selected on the **Application Page**.

1. SEALS and GASKETS OPTIONAL PACKAGE:

All Seals and Gaskets are eligible for components listed within the coverage **You** have selected on the **Application Page**.

2. TRAILER OPTIONAL PACKAGE:

Master Cylinder, Hydraulic Brake Actuator, Backing Plates, Trailer Frame Welds, Suspension Springs, Spring Hanger Brackets and U-Bolts, Axles, Spindles, Wheel Bearings, Hubs, Roller Cradles (excluding Rollers), Manual Winch and Stand, Seals and Gaskets in conjunction with a failure of a listed component only.

3. CABINPLUS OPTIONAL PACKAGE:

- a) **Air Conditioning / Heating Exchange System:** Compressor, Compressor Drive Motor, Condenser, Evaporator, Receiver Dryer, Expansion Valve, Blower Motor, Fan, Heating Element, Capacitors, Relays, Control Panel, Thermostat, Temperature Control Programmer, Seals and Gaskets in conjunction with a failure of a listed component only.
- b) **Furnace:** Ignitor, Burner Assembly, Thermostat, Thermocouple, Blower Motor.
- c) **Fresh Water Assembly:** Water Pump, Compressor, Water Tank, Accumulator, Lines and Fittings, Faucets. Traps, Seals and Gaskets in conjunction with a failure of a listed component only.
- d) **Hot Water System:** Thermostat, Relays, and Water Heater Unit, Seals and Gaskets in conjunction with a failure of a listed component only.

- e) **Waste System:** Shower, Toilet, and Sink(s), Holding Tanks, Gate Valves and Fittings, Connections, Trash Compactor. Central Vacuum System, Seals and Gaskets in conjunction with a failure of a listed component only.
 - f) **Range and Oven Assembly:** Burner Assembly, Thermostat, Thermocouple, Microwave, Power Hood. Range/Cook Top, Oven.
 - g) **Refrigerator Assembly:** Thermostat, Thermocouple, Three Way Cooling Unit, Burner Assembly and Ignitor, Icemaker, Refrigerator.
 - h) **Accessories:** Anchor Winch, Electric Windlass/Winch, Light Fixtures, Light Switches, Shore Power Main Switch, Circuit Breakers, Circuit Panel, Junction Box, Battery Charger and Converter / Inverter, including Voltage Regulators.
 - i) **Dual Station / Tower Control Set:** all Steering and Controls clause components for a second station if applicable.
4. **CRUISERPLUS OPTIONAL PACKAGE:**
Satellite System, Auto Pilot, VHF Radio, GPS, Radar, Chart Plotter, Compass, Depth Sounder, All Electronic and Manual Gauges, Dual Throttle Synchronizer, Halon Fire System, Bow Thruster System (except Propeller), Electric Furling System, TV (up to 32"), VCR / CD / DVD Player.
5. **GENERATOR OPTIONAL PACKAGE:**
A/C Power Generator Assembly (factory installed or factory approved dealer installed) including its Engine and all internal components, starter, switches, Seals and Gaskets in conjunction with a failure of a listed component only.
6. **SPORTSPLUS OPTIONAL PACKAGE:**
- a) **Electric Trolling Motor:** All internal parts contained within the Motor Housing, Wiring Harness, Foot/Hand Speed Control, Steering Cable and Gears, Bow Arm Bracket, Seals and Gaskets in conjunction with a failure of a listed component only.
 - b) **Depth Finder/Fish Finder:** Unit, Wire Harness, Control Cable, Transducer.
 - c) **Electrical Accessories:** Bilge Pump, Bilge Blower, Live Well Pump, Aerifier, Sea/Lake Water Temperature Gauge including Sensor and Control Cable, PH Meter, Battery Main Switch and Selector Switch, Isolator Switch, Tach Head, Voltage and All Pressure Gauges, Fuel Gauge, Speedometer and Tilt/Trim Gauge, Remote Spotlight (manual control panel, horizontal/vertical control motors, light housing), Bow and Marker Lights, Running Lights, Cockpit Lights, Electric Horn.
 - d) **Power Transom:** Motor, Motor Bracket, Motor Slides, Jack Screws and Cylinder, Control Switches and Wiring Harness.
 - e) **Anchor / Control System:** Winch, Electric Windlass Motor, Bow Pulpit Guide, and Switches.
 - f) **System Monitors:** Fume detector Carbon Monoxide (CO), Fuel Vapour, and High Bilge Level Sensor.

OPTIONAL COVERAGE: GUARANTEED PRICE REFUND (GPR)

Unit eligibility requirements for the Optional GPR Coverage are as follows:

- a) **New Units** only

- b) The minimum plan term is sixty (60) months

If **You** have selected and paid for the **Optional GPR Coverage** and if no **Mechanical Breakdown** has occurred, no claim has been filed and no **Other Benefits** have been paid during the entire term (based on time) of **Your Policy**, **You** are eligible for a refund for the amount of the **Total Premium**, (exclusive of any taxes paid), less the **GPR** fee, up to a maximum of one thousand dollars (\$1,000) including any applicable taxes, providing the following conditions are met:

- a) **You** have personally requested a refund in writing to the **Claims Administrator** within thirty (30) days after **Your Policy Expiry Date**. This request may not be made by **Your** agent, employee, attorney-in-fact, spouse, heir or personal representative.
- b) **You** still own **Your Unit** and can provide proof of ownership upon request.
- c) **Your Policy** has been in force for its full term by time and must not have been transferred.
- d) **Optional GPR Coverage** was purchased on the same day **Your Policy** was purchased.
- e) No more than three policies issued through the **Administrator** or affiliate are registered with the **GPR** option per household or family at the time of claim.
- f) If **Your GPR** claim is made after thirty (30) days but no longer than six (6) months after **Your Policy Expiry Date**, **We** may at **Our** sole discretion, provide a credit, applicable up to (6) six months after Your Policy Expiry Date, toward the purchase of a new SAL Protection Plan policy on **Your** eligible unit. This credit will be equal to the lesser of one thousand dollars (\$1,000) or the **Total Premium** (exclusive of any taxes paid), less the **GPR** fee. After six (6) months past the **Policy Expiry Date**, **We** will have no obligation to provide a benefit under this coverage.
- g) Retail dealers, distributors, agents, employees, officers and staff, along with others who are directly or indirectly associated with the sale or processing of the SAL Protection Plan policies are ineligible to purchase the **Optional GPR Coverage**.

To claim **Your GPR**, contact the **Claims Administrator** in writing upon the expiration of **Your Policy** within the allowable time frame and include the following documentation:

The following documentation:

- a) Customer copy of this **Policy**.
- b) Copy of **Your** current **Unit** registration

OTHER BENEFITS INCLUDED IN YOUR COVERAGE:

(These benefits apply on all units when applicable)

No **Deductible** will apply to these benefits.

- a) **Water / Land Coverage: This benefit is limited to five (5) payable benefits per Policy.** Benefits of up to one hundred (\$100) dollars per occurrence will be paid for **Coverages** below (valid receipts required).
 - I) **Mechanical First Aid:** Any service requiring a minor adjustment (exclusive of parts) to enable **Your Unit** to proceed under its own power.
 - II) **Battery Coverage:** Attempting to start **Your Unit** with a booster battery.
 - III) **Delivery Coverage:** The delivery of emergency supplies of gas, oil, or coolant as may be required and available. The responsibility of the cost of materials being delivered will be **Yours**.
 - IV) **Towing Coverage:** In the event of an eligible **Mechanical Breakdown**, reimbursement of towing expenses for **Your Unit** (limit one (1) tow per disablement).
 - V) **Lift / Haul-Out Coverage:** In the event of an eligible **Mechanical Breakdown**, reimbursement of lift / haul-out expenses to remove **Your Unit** from the water to perform necessary repairs.
- b) **Towing for Tow Vehicle: This benefit is limited to one (1) payable benefit per Policy.** In the event the vehicle **You** are towing **Your Unit** with becomes disabled, **We** will pay for the towing expenses up to one hundred (\$100) dollars including all applicable taxes (valid receipts required).
- c) **Trip Interruption:** In the event of an eligible **Mechanical Breakdown** which occurs more than one hundred and fifty (150) kilometres from **Your** home and results in a **Repair Facility** keeping **Your Unit** overnight, **We** will pay for lodging and restaurant expenses up to one hundred (\$100) dollars per day, for a maximum of four (4) days and four hundred (\$400) dollars per occurrence including all applicable taxes (valid receipts required).

TERMS AND CONDITIONS

This POLICY is between You and Us, and is subject to all the Terms and Conditions contained herein.

1. POLICY PERIOD

- a) **New Unit: Coverage** begins from the **Manufacturer's Original Full Warranty Start Date**. The **Policy** ends upon **Your Policy Expiry Date**.
- b) **Pre-owned Unit: Coverage** begins from the **Policy Purchase Date**. The **Policy** ends upon **Your Policy Expiry Date**.

2. COVERAGE

The **Coverage** provided to **You** are determined by **Your** selections under **Section C Coverage and Term** shown on the **Application Page** and more fully described in the **Schedule of Coverages**. No **Coverage** is provided for **Mechanical Breakdowns** occurring prior to the **Policy Purchase Date** as shown on the **Application Page**.

3. DEDUCTIBLE

You will be responsible to pay for a portion of the eligible repair **Cost(s)**; the amount **You** pay is specified on the **Application Page**. The **Deductible** is subject to all applicable taxes. Should a **Mechanical Breakdown** take more than one visit to repair, only one **Deductible** will apply for that **Mechanical Breakdown**. The **Deductible** does not apply to items under **Other Benefits** in the **Schedule of Coverages**. **Your Deductible** will be reduced by fifty dollars (\$50) if **You** have the repair made at the **Selling Dealership**.

4. LIMITS OF LIABILITY

- a) **Per Repair Visit – Our** liability for any one (1) repair visit shall in no event exceed the Canadian Dealers Blue Book Wholesale Value of **Your Unit** at the time of said repair visit.
- b) **Aggregate –** The total of all benefits paid or payable while this **Policy** is in force shall not exceed the **Purchase Price You** paid for **Your Unit** (excluding tax, title, and license fees). If **Your Policy** is purchased on a date that is different than **Your Unit Purchase Date**, the total of all benefits paid or payable while this **Policy** is in force shall not exceed the Canadian Dealers Blue Book Wholesale Value at time of **Policy Purchase Date**. In the event this **Policy** is transferred, the **Aggregate** limit of liability will not change.

5. EXCLUSIONS: This Policy will not provide coverage:

- a) For any part not specifically listed in the **Schedule of Coverages**
- b) For any of the following parts including but not limited to: Carburetor, Batteries, Manual Linkages, Distributor Cap and Rotor, Safety Restraint Systems, Glass, Lenses, Sealed Beams, Light Bulbs, Fuses, Circuit Breakers, Seat Frames, Frame and Structural Body Parts, Exhaust and Emission Control Systems, Weather Strips, Trim, Moldings, Bright Metal, Chrome, Upholstery, Carpet, Paint, Outside Ornamentation, Decals, Bumpers, Hull Assembly and Panels.
- c) For repairs or replacement of parts or components to correct conditions existing or which may be reasonably assumed to have existed at the time **Your Unit** was sold.
- d) For maintenance services and parts described in **Your Unit** owner's manual as supplied by the manufacturer and other normal maintenance services and parts which include, but are not limited to: Adjustments, Reprogramming, Tune-ups, Spark Plugs, Spark Plug Wires, Glow Plugs, Hoses, Rubber lines, Cables, Belts (except Timing Belt), Wiper Blades, Pump Impeller and Wear Ring, Impeller lines, Miscellaneous Shop Supplies, Cleaning Products, Environmental Fees, Fuel Cost, Bearing Grease and Repacking Wheel Bearings for Trailers.
- e) For the following parts unless replacement is required in connection with a **Mechanical Breakdown**: Filters, Lubricants, Coolants, Fluids, Refrigerants, Bolts, Nuts and Fasteners.
- f) For any **Mechanical Breakdown** resulting from Collision, Fire, Smoke, Soot, Theft, Vandalism, Riot, Civil Commotion, Windstorm, Explosion, Lightning, Earthquake, Freezing or Ice damage, Condensation, Deterioration, Rust or Corrosion (failure of an eligible component due to Corrosion of Electrical Wiring or Connectors is also not covered), Electrolysis, Hail, Water or Flood, Acts of God, Missiles/Falling Objects, Terrorism, War, Nuclear Contamination, Glass Breakage, Salt, Environmental Damage, Chemicals, Pitting, Impact or Stress Cracks, Lubricant Blockage, Contamination of Fluids, Fuels, Coolants or Lubricants.
- g) For any **Mechanical Breakdown** caused by Misuse, Abuse, Negligence, Reverse Polarity, Lack of Normal Maintenance required by the manufacturer's maintenance schedule for **Your Unit**, or Improper Servicing. For any **Mechanical Breakdown** caused by Sludge, Carbonized or Burnt Valves and/or Seized Piston Rings, Carbon Build-up, Failure to maintain proper levels of Lubricants and/or Coolants, or for Water entering the Engine via the Intake or the Exhaust Systems.
- h) For any **Mechanical Breakdown** due to failure to protect **Your Unit** from further damage when a **Mechanical Breakdown** has occurred.
- i) For any **Mechanical Breakdown** due to failure to protect **Your Unit** from further damage when the warning indicator lights or gauges indicate non-normal levels.
- j) For any repair or replacement due to Squeaks, Rattles and Water Leaks, Loosening of Fasteners and Connections.

- k) For any repair or modification to engines for the sole purpose of raising engine compression.
- l) For any repair or replacement of any eligible part if a **Mechanical Breakdown** has not occurred or if the wear on that part has not exceeded the field tolerances allowed by the manufacturer.
- m) If any alternations or alterations have been made to **Your Unit** or if it is being or has been used in a manner not recommended by the manufacturer, including but not limited to: the failure of any Custom or Add-on Parts, Engine Modifications, Hull /Frame Modifications, Emission System and/or Exhaust Systems Modifications.
- n) For any liability for property damage, or for injury to or death of any person arising out of the operation, maintenance or use of **Your Unit** described in this **Policy**, whether or not related to the eligible parts. For loss of use, time, profit, inconvenience or any other loss (except as may otherwise be provided under the Schedule of Services) that results from a Mechanical Breakdown the **Mechanical Breakdown** of the odometer and of its repair or replacement. **You** must supply the **Administrator** justifying documentation showing the date of the repair, odometer reading before and after the repair and those must be accepted by the **Administrator**.
- n) For any liability for property damage, or for injury to or death of any person arising out of the operation, maintenance or use of **Your Unit** described in this **Policy**, whether or not related to the eligible parts. For loss of use, time, profit, inconvenience or any other loss (except as may otherwise be provided under the **Schedule of Coverages**) that results from a **Mechanical Breakdown**.
- o) When the responsibility for the repair is covered by another service contract, any warranty from the manufacturer (regardless of the subsequent bankruptcy, or insolvency of the manufacturer), any warranty imposed by law, or a repairer's guarantee/warranty. Further coverage under this **Policy** are similarly limited in the event of a **Mechanical Breakdown** if the manufacturer has announced its responsibility through any means including public recalls and factory service bulletins or any other bulletins, update, conversions recommended by the manufacturer. This includes situations where the manufacturer has declared the condition is normal and not detrimental to the operation of **Your Unit** through Technical Service Bulletins (TSBs).
- p) For diagnostic charges and for repairs done without receiving prior approval from the **Claims Administrator** or for repairs done by private parties (including the **Policy Holder**), repair facilities not authorized by the **Claims Administrator** or by unlicensed repair facilities or if the information provided by **You** or the repair facilities cannot be verified as accurate or is found to be deceptively inaccurate.
- q) For **Mechanical Breakdowns** that occur and/or repairs made outside of Canada and the Continental United States of America or the territorial waters of each country.
- r) For any cost associated with converting **Your Unit** to meet government requirements (eg emissions).
- s) For any **Mechanical Breakdown** caused by improper storage.
- t) For any storage, transport and / or freight charges.
- u) For any **Mechanical Breakdown** that is not reported within 15 days of occurrence or for information that cannot be verified as accurate.
- v) If **You** are not a Canadian resident or if **Your Unit** is being used more than 180 days per year outside of Canada.
- w) For any damage to a non-eligible component by either an eligible or a non-eligible component's failure.
- x) For any damage to an eligible component caused by a non-eligible component's failure.
- y) For seepage of any seals and gaskets.

6. INELIGIBLE UNITS

The following units are not eligible for coverage:

- a) Hybrid/Electric/Alternate Fuel models.
- b) Units used for racing or competition purposes.
- c) If **Your Unit** was ever deemed a total loss or write-off or if it was not manufactured for distribution in Canada/USA or is a salvage unit.
- d) If your manufacturer's warranty has been voided unless the reason for the void is that **Your Unit** is imported from the United States. In which case, **Your Unit** is eligible for coverage if the appropriate cost is remitted and received by the **Administrator** and the **US Import** checkbox is selected on the **Application Page**.
- e) If **Your Unit** does not have a serial number or hull identification number.
- f) For **Your Unit** if it is not insured.
- g) For **Your Unit** if the **Unit Purchase Date** differs from the **Policy Purchase Date** unless the coverage is purchased for a **New Unit** or the **AfterSale** checkbox is selected on the **Application Page**.

- h) Units used for commercial activity, including but not limited to: daily rental, shuttle, livery, courier, delivery of parcels or goods, route work, service or repair work, taxi, boating/sailing school, public hire, police or other emergency use unit, hauling, towing, or for job site activities.

i) Any watercraft unit that exceeds sixty-five (65) feet in length.

7. MAINTENANCE REQUIREMENTS

Read this section carefully. Failure to maintain Your Unit by a licensed Repair Facility and according to the service and maintenance schedule as outlined below may result in coverage being restricted or voided under this Policy.

NEW/PRE-OWNED UNITS – To keep this **Policy** in force, the maximum term of **Your Unit** manufacturer's warranty must be kept in force and **Your Unit** must be serviced regularly. **Your** responsibility is to properly operate, care for and maintain **Your Unit** as prescribed in **Your** manufacturer's owner's manual including but not limited to oil changes in accordance with the owner's manual. **You** must perform at **Your** expense, and prove that **You** have performed the maintenance recommended by the manufacturer and/or by a licensed **Repair Facility**. Failure to perform required maintenance will result in a loss of **Your** coverage and benefits. **You** must retain all maintenance and invoices/work orders (indicating dates, unit identification number, **Your** signature and services performed) to avoid any misunderstanding as to or not the maintenance services were performed as required. Do-it-yourself maintenance and repairs are not permitted. **You** are responsible to ensure that all warning indicator lights or gauges are working properly.

8. TRANSFER OF YOUR POLICY

- a) **You** may transfer **Your Policy** to someone to whom **You** sell or otherwise transfer **Your Unit** while this **Policy** is still in force. This **Policy** cannot be transferred if the title of **Your Unit** passes through an entity other than the subsequent owner or if **Your Unit** is sold or traded to a dealership, leasing agency or entity/individual in the business of selling units. This **Policy** can only be transferred once and this transfer must be initiated by the original **Policyholder**.
- b) Each of the following must be submitted to the **Administrator** within thirty (30) days of the change in ownership to the subsequent individual purchaser:
- Original **Policy** and **Application Page**.
 - Written request for transfer stating name and address of new owner, date of sale.
- c) Any remaining manufacturer's warranty must also be transferred at the same time as **Unit** ownership transfer. Copies of all maintenance records showing actual oil changes and manufacturer's recommended maintenance records must be transferred to the new owner. These maintenance records must be maintained along with similar documentation for future maintenance work that will have to be performed in accordance with the **Maintenance Requirements** of this **Policy**. If requested, these documents must be provided to the **Claims Administrator** at the time a claim occurs.
- d) The **Guaranteed Price Refund (GPR) Option** is not transferable.

9. CANCELLATION OF YOUR POLICY

- a) Cancellation of this **Policy** may occur in the following ways:
- I) **You** may only cancel this **Policy** within the first thirty (30) days following the **Policy Purchase Date**, by making a request to the **Selling Dealership**.
- II) **We** may cancel this **Policy** for non-payment of the **Total Premium**, for material misrepresentation or fraud in obtaining this **Policy**, if **You** have violated any of the **Terms and Conditions** set forth in this **Policy**, or for misrepresentation in the submission of a claim.

III) If this **Policy** has been financed and the loan is still in place, the **Lienholder** may cancel this **Policy** for non-payment, or if **Your Unit** is declared a total loss or is repossessed. Any refund will be payable to the **Lienholder** only.

b) Refunds due to cancellation of this **Policy** will be made as follows:

- I) If this **Policy** is cancelled by **You** or the **Lienholder** within the first thirty (30) days following the **Policy Purchase Date** and no claim has been authorized, the refund will be the **Total Premium** paid.
- II) If this **Policy** is cancelled by **You** or the **Lienholder** within the first thirty (30) days following the **Policy Purchase Date** and a claim has been authorized, the refund will be the **Total Premium** paid less a cancellation fee of one hundred (\$100) dollars plus applicable taxes, and less any claim paid.

III) If this **Policy** is cancelled by the **Lienholder** after the first thirty (30) days following the **Policy Purchase Date** the **Lienholder** will be reimbursed a portion of the **Total Premium** paid, in consideration of the **Coverage and Term** selected and the **Policy Purchase Date**.

The refund will be prorated based on the lesser of:

- i) the remaining days in force

Minus:

- ii) any claims paid; and

- iii) a cancellation fee of one-hundred (\$100) dollars plus applicable taxes.

IV) If **Your Unit** loan is still outstanding with the **Lienholder** at time of cancellation, the **Lienholder** will be named on the cancellation refund cheque.

V) The **GPR** option fee is non-refundable after the first 30 days following the **Policy Purchase Date**.

VI) **Policies** issued using a **GPR** credit are not eligible for refund.

10. OUR RIGHT TO RECOVER PAYMENT

If **We** make any payments under this **Policy**, **You** agree that **We** hold all rights of recovery for those payments against anyone, due to, but not limited to, a manufacturer's repair campaign, or any repair required by any court, regulatory agency, decree or settlement. **You** will do nothing to harm those rights. If **You** have a right to recover against another party, **Your** rights shall become **Our** rights. **You** shall do whatever is necessary to enable **Us** to enforce these rights. If **We** pay for repairs under this **Policy** and **You** are also repaid for the same repairs by someone else; **Your** payment will become **Our** property up to the amount that **We** paid for the repair.

11. OTHER INSURANCE

This **Policy** provides coverage only in excess of other applicable and valid policies of insurance (including all warranties and service contracts) which the **Policyholder** has, or upon which the **Policyholder** can recover from third parties.

12. CHANGES

No changes may be made to the **Policy** unless approved by **Us** in writing. None of **Our** representatives has the authority to change or waive any provision of this **Policy**.

13. CONFORMITY TO STATUTE

If the law in **Your** province is inconsistent with any of the conditions of this **Policy**, **We** will comply with the requirements of **Your** province by endorsement.

14. REPRESENTATIONS

By acceptance of this **Policy**, **You** agree that the statements on the **Application Page** are **Your** agreements and representations and that this **Policy** is issued in reliance upon the truth of those statements.

POLICYHOLDER'S GUIDE TO FILING A CLAIM

IF YOUR UNIT INCURS A MECHANICAL BREAKDOWN, TAKE THE FOLLOWING STEPS TO FILE A CLAIM:

Replacement parts may be new, remanufactured or parts of like kind and quality.

- 1. PREVENT FURTHER DAMAGE:** In the event of a **Mechanical Breakdown**, do not continue to operate **Your Unit** if doing so can cause additional damage. Any operation of the **Unit** that results in further damage, related to the original **Mechanical Breakdown**, shall be considered **Your** failure to protect **Your Unit** and shall not be eligible under this **Policy**.
- 2. TAKE YOUR UNIT TO A LICENSED REPAIR FACILITY:** If **Your Unit** experiences a **Mechanical Breakdown**, take it to a **Repair Facility**. If **You** return **Your Unit** to **Your Selling Dealership**, **Your Deductible** will be reduced by fifty (\$50) dollars.
- 3. PROVIDE THE REPAIR FACILITY WITH A COPY OF YOUR POLICY AND/OR YOUR POLICY NUMBER.**
- 4. OBTAIN AUTHORIZATION FROM THE CLAIMS ADMINISTRATOR:** Prior to any repair being made, instruct the service department at the **Repair Facility** to contact the **Claims Administrator** to obtain an authorization number for the eligible repairs. Any claim for repairs without prior authorization will not be eligible except as provided under Point 8 **Emergency Repairs**. The amount authorized by the **Claims Administrator** is the maximum amount that will be paid for repairs eligible under the terms of the **Policy**. Any additional amount must receive prior authorization. Thirty (30) days is the maximum time period allowed to re-submit a previously reported but unconfirmed failure.
- 5. AUTHORIZE DISASSEMBLY AND/OR INSPECTION:** In some cases, **You** may need to authorize the **Repair Facility** to inspect and/or disassemble the failed parts in order to determine the cause and cost of the repair. **You** will be responsible for these charges if the failure is not eligible under this **Policy**. **We** reserve the right to require an inspection of **Your Unit** prior to any disassembly or repair being made.
- 6. REVIEW COVERAGE:** After the **Claims Administrator** has been contacted, review with the service department what will be eligible under this **Policy**.
- 7. DEDUCTIBLE:** **We** will pay the **Repair Facility** for the **Cost** of the eligible repairs performed on **Your Unit** as previously authorized, less the **Deductible** plus any applicable taxes if **Deductible** applies. Once authorization is obtained and the repair is completed, all repair orders and documentation must be submitted to the **Claims Administrator** within sixty (60) days to be eligible for payment.
- 8. EMERGENCY REPAIRS:** Should a **Mechanical Breakdown** occur rendering **Your Unit** unsafe or inoperable at a time when the **Claims Administrator's** office is closed and which requires an immediate repair, **You** may have the repair performed up to a maximum of five hundred (\$500) dollars per occurrence. **You** must contact the **Claims Administrator's** office within five (5) business days after such repair has been completed to confirm if the **Mechanical Breakdown** was eligible under this **Policy**. Any reimbursement for **Emergency Repairs** will be subject to investigation and reimbursement will be limited to the amount **We** would have paid if the repair had not been an **Emergency Repair**.

OTHER TERMS AND CONDITIONS

- The sections and paragraph headings used in this **Policy** are used for convenience only and do not in any way affect the meaning of the language of the paragraphs.
- This **Policy** is the entire understanding between **You** and **Us** and there are no warranties, representations or agreements that are not expressly set forth herein.
- The repair or replacement of eligible components is **Your** sole and exclusive remedy under this **Policy** or in the event of its breach.
- If any provision of this **Policy** is found to be invalid by a court or governmental authority, the remainder of this **Policy** shall survive as if the invalid provision never existed.
- This **Policy** and the legal relations among the parties hereto shall be governed by and construed in accordance with the laws of **Your** Province of domicile, and any litigation by either party involving the same shall be commenced in the Provincial Court of said Province or in a Court of competent jurisdiction in the Province, which forum is agreed upon and accepted by all parties.

Any claim, controversy or dispute arising out of the terms and/or conditions of this **Policy** or the performance, or alleged non-performance or defective performance of any of the terms thereof, shall be submitted to arbitration under the Arbitration Act currently in force within **Your** Province of domicile, such arbitration to be conducted before a single arbitrator within said Province.

You are requested to read this document and if incorrect, return it immediately for alteration. In the event of an occurrence likely to result in a claim under this **Policy**, immediate notice should be given to:

Administered and Underwritten by:

Industrial Alliance Pacific General Insurance Corporation
2165 West Broadway P.O. Box 5900
Vancouver BC V6B 5H6
Tel: **1 888 444-9989**
Fax: **1 888 444-0697**

Claims Administrator:

Industrial Alliance Pacific General Insurance Corporation
4255 Boul. Lapinière Suite 220
Brossard QC J4Z 0C7
Tel: **1 888 444-0301**
Fax: **1 888 444-0675**