



REGISTRATION NUMBER 2043875

PERSONAL INFORMATION

234 234

First Name | Middle Name | Last Name

1236 Kingsway, Vancouver, BC V5V 3E1

Address

COVERAGE INFORMATION

***Please note that your coverage expires on:**

15 Aug 2025

***Or when your vehicle's odometer reaches:**

100000 KMs

* Whichever occurs first.

MECHANICAL BREAKDOWN PROTECTION



Thank you for your recent purchase of Volkswagen Protection Plus Mechanical Breakdown Protection. We recommend that you carefully review the contract terms and conditions to ensure you have a clear understanding of your coverage, the steps required to file a claim and the requirements to receive any eligible benefits, such as the claim-free reward (if applicable).


Similar to the original warranty for your vehicle, it is your responsibility to have your vehicle checked and serviced by a licensed repair facility in accordance with the manufacturer's recommendations, as outlined in your Owner's Manual. Failure to follow our servicing recommendations for your vehicle may result in the denial of coverage.

If you have purchased this product through the No Interest Deferred Payment Plan, please be advised that as we have appointed LGM Financial Services Inc. to administer the payment plan on our behalf, your down payment and monthly installments will show as LGM Financial Services Inc. on your bank or credit card statement.

Should you have any questions regarding your coverage, you may reach us by phone at 1-866-689-0840 or by email at customerservice@lgm.ca during our regular office hours.

Thank you,
Volkswagen Group Canada Inc.

	
Volkswagen Protection Plus® 	
234	234
First Name	Last Name
5 Star	15 Aug 2025
Coverage	Expiry Date
\$100.00	100000 KMs
Deductible	Mileage Expiry
2043875	Abbotsford Volkswagen
Contract Number	Issuing Dealer

Volkswagen Protection Plus® 

FOR CLAIMS AND CUSTOMER ASSISTANCE PLEASE CALL:

1-866-689-0840

Approved repairs will be paid by credit card if repair facility prefers.

For your convenience, please retain the wallet card above which has the contact details for claims, roadside and customer assistance. In the event of a claim please present this card to your Volkswagen Canada dealer for assistance.

MECHANICAL BREAKDOWN PROTECTION

Vehicle Service Contract Registration Page

Volkswagen Protection Plus®



REGISTRATION NUMBER 2043875

VEHICLE INFORMATION

WVGFR9BP2HD467103	2017	Volkswagen	Touareg	99 KMs
Vehicle Identification Number	Model Year	Manufacturer	Model	Current Odometer Reading
15 Aug 2018	Financed	\$12,322.00	15 Aug 2018	
Original In-Service Date	Vehicle Purchase Type	Vehicle Purchase Price	Vehicle Purchase Date	
<input type="checkbox"/> Certified Pre-Owned	n/a	n/a	<input type="checkbox"/> Light Commercial Use	
	CPO Expiration Date	CPO Expiration Mileage		

CUSTOMER INFORMATION

234 234	778-863-6413
First Name Middle Name Last Name	Primary Phone Number
1236 Kingsway, Vancouver, BC V5V 3E1	<input type="checkbox"/> Native Status
Address	<input type="checkbox"/> Out of Province Delivery
Secondary Customer Information: First Name Middle Name Last Name	

COVERAGE INFORMATION

5 Star	New
Coverage Plan Purchased	Vehicle Plan Type
15 Aug 2018	84 Months / 100000 KMs
Contract Purchase Date	Term
15 Aug 2025	100000 KMs
Contract Expiration Date*	Contract Expiration Mileage*
\$100.00	<input type="checkbox"/> Multimedia Software Package
Deductible	

* Whichever occurs first.

CONTRACT PREMIUM INFORMATION

\$3,260.00	\$163.00	n/a	\$3,423.00
Contract Premium	GST / HST	PST / QST	Total Price Paid (inc. Taxes)

NO INTEREST DEFERRED PAYMENT PLAN – PAYMENT SCHEDULE†

n/a	n/a	n/a	n/a
Down Payment	Deferred Payment Value	Number of Payments	Monthly Payment
n/a	n/a	n/a	
First Payment Date	Last Payment Date	Type of Use	
n/a		n/a	
Payment Method	Bank Account / Credit Card Number		

† Only applicable if NIDPP is selected.

SELLING DEALER INFORMATION

Abbotsford Volkswagen	n/a
Dealership Name	Name
August Braun	604-853-2812
Dealership Contact Person	Phone Number
30150 Automall Drive, Abbotsford, BC V2T 5M1	Address
Address	Phone Number

LIENHOLDER INFORMATION

n/a
Name
Address
Phone Number

ADMINISTRATOR INFORMATION

LGM Financial Services Inc	
Administrator Name	
Suite 400-1021 West Hastings Street, Vancouver, BC V6E 0C3	
Address	
1-866-287-6218	1-866-287-6201
Phone Number	Fax Number

PLEASE READ CAREFULLY BEFORE SIGNING

THIS CONTRACT COMMENCES ON THE CONTRACT PURCHASE DATE AS SHOWN BELOW SUBJECT TO AUTHORIZATION BY THE SELLING DEALER AND PAYMENT OF THE CONTRACT PRICE. CERTAIN COVERAGE WITHIN THIS CONTRACT MAY NOT TAKE EFFECT IMMEDIATELY. PLEASE READ THIS CONTRACT FOR FULL DETAILS. THE ADMINISTRATOR RESERVES THE RIGHT TO CANCEL THIS CONTRACT ON OUR BEHALF AT ANY TIME FOR A REFUND (UNDER TERMS OUTLINED WITHIN THIS CONTRACT) IF ANY INFORMATION LISTED ON THE CONTRACT REGISTRATION PAGE IS FOUND TO BE INACCURATE OR FALSIFIED, IF THERE IS MISREPRESENTATION IN OBTAINING THIS CONTRACT, IF THERE IS MISREPRESENTATION OF A CLAIM BY YOU OR YOUR AUTHORIZED DESIGNATE, OR IF THE LISTED VEHICLE (OR ITS USE) IS INELIGIBLE FOR COVERAGE.

THE CUSTOMER AGREES TO PURCHASE THIS VEHICLE SERVICE CONTRACT AND CONSENTS TO THE USE AND DISCLOSURE OF HIS/HER PERSONAL INFORMATION BY VOLKSWAGEN GROUP CANADA INC. AND THE ADMINISTRATOR FOR THE PURPOSE SET OUT IN THE 'PRIVACY OF INFORMATION' SECTION OF THIS CONTRACT. THE CUSTOMER ALSO UNDERSTANDS THAT CERTAIN COMMERCIAL USES ARE EXCLUDED UNDER THIS CONTRACT AND AS SUCH THE CUSTOMER HAS REVIEWED SUCH EXCLUSIONS TO ENSURE THE VEHICLE IS ELIGIBLE.

THE CUSTOMER ACKNOWLEDGES THAT HE/SHE HAS READ AND AGREES TO THE TERMS OF THIS CONTRACT, INCLUDING THE SCHEDULE OF COVERAGES AND CONTRACT EXCLUSIONS. THE CUSTOMER ACKNOWLEDGES THAT HE/SHE MAY ONLY CANCEL THIS CONTRACT WITHIN THE LIMITED NUMBER OF DAYS FROM THE CONTRACT PURCHASE DATE SET OUT IN THE TERMS OF THE CONTRACT.

X
Authorized by Selling Dealer on behalf of Volkswagen Group Canada Inc.

X
Customer Signature

15 Aug 2018
Contract Purchase Date

MECHANICAL BREAKDOWN PROTECTION

Vehicle Service Contract Registration Page

Volkswagen Protection Plus®



REGISTRATION NUMBER 2043875

VEHICLE INFORMATION

WVGFR9BP2HD467103	2017	Volkswagen	Touareg	99 KMs
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15 Aug 2018	Financed	\$12,322.00	15 Aug 2018	
Original In-Service Date	Vehicle Purchase Type	Vehicle Purchase Price	Vehicle Purchase Date	
<input type="checkbox"/> Certified Pre-Owned	n/a	n/a	<input type="checkbox"/> Light Commercial Use	
	CPO Expiration Date	CPO Expiration Mileage		

CUSTOMER INFORMATION

234 234	778-863-6413
First Name Middle Name Last Name	Primary Phone Number
1236 Kingsway, Vancouver, BC V5V 3E1	<input type="checkbox"/> Native Status
Address	<input type="checkbox"/> Out of Province Delivery
Secondary Customer Information: First Name Middle Name Last Name	

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5 Star	New
Coverage Plan Purchased	Vehicle Plan Type
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Contract Purchase Date	Term
15 Aug 2025	100000 KMs
Contract Expiration Date*	Contract Expiration Mileage*
\$100.00	<input type="checkbox"/> Multimedia Software Package
Deductible	

* Whichever occurs first.

CONTRACT PREMIUM INFORMATION

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Contract Premium	GST / HST	PST / QST	Total Price Paid (inc. Taxes)

NO INTEREST DEFERRED PAYMENT PLAN – PAYMENT SCHEDULE†

n/a	n/a	n/a	n/a
Down Payment	Deferred Payment Value	Number of Payments	Monthly Payment
n/a	n/a	n/a	
First Payment Date	Last Payment Date	Type of Use	
n/a		n/a	
Payment Method	Bank Account / Credit Card Number		

† Only applicable if NIDPP is selected.

SELLING DEALER INFORMATION

Abbotsford Volkswagen	n/a
Dealership Name	Name
August Braun	604-853-2812
Dealership Contact Person	Phone Number
30150 Automall Drive, Abbotsford, BC V2T 5M1	Address
Address	Phone Number

LIENHOLDER INFORMATION

n/a
Name
Address
Phone Number

ADMINISTRATOR INFORMATION

LGM Financial Services Inc	
Administrator Name	
Suite 400-1021 West Hastings Street, Vancouver, BC V6E 0C3	
Address	
1-866-287-6218	1-866-287-6201
Phone Number	Fax Number

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X

Authorized by Selling Dealer on behalf of Volkswagen Group Canada Inc.

X

Customer Signature

15 Aug 2018

Contract Purchase Date

VEHICLE SERVICE CONTRACT

This Vehicle Service Contract together with the completed Registration Page and Schedule of Coverages constitute this Contract. The sections and paragraph headings used in this Contract are used for convenience only, and do not in any way affect the meaning of the language of the paragraphs.

DEFINITIONS

The following definitions apply to words used frequently in this Vehicle Service Contract:

Administrator - Means LGM Financial Services Inc. who is to administer this Contract.

Breakdown - Means the failure of a covered part under normal service. A covered 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-covered parts. A gradual reduction in a part's operating performance will not be considered a Breakdown, including but not limited to: vibrations; noises including squeaks, rattles, whines or groans.

Certified Vehicle - Means a pre-owned vehicle that We have warranted an additional coverage term and/or services in extension of and/or addition to the Manufacturer's Warranty.

Certified Vehicle Expiry - Means the expiry date or mileage, whichever is the first to occur, set forth in a Volkswagen Assurance Premium vehicle plan pursuant to which a pre-owned vehicle has been additionally warranted by Us.

Contract - Means this Vehicle Service Contract entered into between You and Volkswagen Group Canada Inc. which provides the Coverage selected by You for Your Vehicle for the term and kilometres as indicated on the Registration Page.

Contract End Date - Means the earlier of the Contract Expiration Date and Contract Expiration Mileage, each as shown on the Registration Page.

Contract Purchase Date - Means the date You purchased this Contract, as shown on the Registration Page.

Coverage - Means the protection/coverage plan, vehicle plan type, term and deductible options You have selected for Your Vehicle, as shown on the Registration Page, and more fully described within the Schedule of Coverages.

Deductible - Means the amount You are required to pay, as shown on the Registration Page, per repair visit. Once a part is repaired or replaced under the terms of this Contract, there will be no Deductible for future repairs to that specific part. Should a covered Breakdown take more than one visit to repair, only one Deductible will apply for that Breakdown.

Lienholder - Means the person or company that has advanced the money for the purchase of this Contract.

Manufacturer's Warranty - Means Our original manufacturer's warranty covering Your Vehicle for certain repairs and a certain period of time.

Original-In-Service Date - Means the date Your Vehicle was made available for sale, as shown on the Registration Page.

Registration Page - Means the numbered document which is the cover page and must be attached to and forms part of this Contract. It lists information regarding You, Your Vehicle, Coverage selected, and other relevant information.

Schedule of Coverages - Means the document that must be attached to and forms part of this Contract. If not attached, immediately call the Administrator at 1-866-689-0840.

We, Us, Our - Means Volkswagen Group Canada Inc., who is obligated to perform under this Contract. You can reach Us at 777 Bayly Street West, Ajax, Ontario, L1S 7G7.

You, Your - Means the Customer shown on the Registration Page (the purchaser or lessee of the described vehicle) or the person to whom this Contract was transferred under the transfer provisions of this Contract.

Your Vehicle - Means the vehicle which is described on the attached Registration Page.

TERMS AND CONDITIONS

This Contract is between Us and You, and is subject to all the Terms and Conditions contained herein. This Contract commences on the Contract Purchase Date and expires on the Contract End Date.

1. UNDERSTANDING YOUR COVERAGE

- a. **General:** We have provided the following information to help You understand how the term of Your Coverage is calculated.
- b. **New Vehicles:** If You purchased a new vehicle plan, the Contract End Date will be calculated by measuring the time and distance, as listed under the heading "Term" on the Registration Page, from the Original-In-Service Date and zero (0) kilometres.
- c. **Certified Vehicles Under Manufacturer's Warranty:** If You purchased a Certified Vehicle plan while the Manufacturer's Warranty was still in effect, the Contract End Date will be calculated by measuring the time and distance, as listed under the heading "Term" on the Registration Page, from the Original-In-Service-Date and zero (0) kilometers.
- d. **Certified Vehicles Not Under Manufacturer's Warranty:** If You purchased a Certified Vehicle plan after the Manufacturer's Warranty had expired: (a) with the plan type being a Volkswagen Assurance Premium Plan, the Contract End Date will be calculated by measuring the time and distance, as listed under the heading "Term" on the Registration Page, from the Certified Vehicle Warranty Expiry; or (b) with the plan type being a Volkswagen Assurance Plan, the Contract End Date will be calculated by measuring the time and distance, as listed under the heading "Term" on the Registration Page, from the Contract Purchase Date and current odometer reading at the Contract Purchase Date.
- e. **Used Vehicles:** If You purchased a used vehicle plan, the Contract End Date will be calculated by measuring the time and distance, as listed under the heading "Term" on the Registration Page, from the Contract Purchase Date and current odometer reading at the Contract Purchase Date.
- f. **Leased Vehicles:** If You purchased a leased vehicle plan, the Contract End Date will be calculated by measuring the time, as listed under the heading "Term" on the Registration Page, from the Original-In-Service Date.
- g. **Additional Benefits:** For any vehicle plan type You have purchased, You will be eligible for additional benefits described in the Schedule of Coverages commencing on the Contract Purchase Date and expiring on the Contract End Date.

2. LIMITS OF LIABILITY

- a. **Per Repair Visit** - Our liability for all benefits paid or payable for any one (1) repair visit shall in no event exceed the lesser of the (i) actual wholesale cash value (excluding tax, title, license fees, or any other accessories, products or service fees) of Your Vehicle, as determined by the current edition of Canadian Black Book™ or its similar equivalent at the discretion of the Administrator at the time of such repair visit or (ii) any maximum benefit limit expressly indicated in the Schedule of Coverages.
- b. **Aggregate** - The total of all benefits paid or payable while this Contract is in force shall not exceed the Vehicle Purchase Price You paid for Your Vehicle (excluding tax, vehicle registration, license fees or any ancillary products, modifications, or custom add-ons) as shown on the Registration Page.

3. DEDUCTIBLE

In the event of a Breakdown covered by this Contract, You may be required to pay a Deductible(s). To determine if a Deductible(s) applies, and if so, the amount, please refer to the Deductible entry in the Coverage Information section shown on the Registration Page. A Deductible payment is only required for mechanical breakdown coverages that are listed in the Schedule of Coverages, and does not apply to additional benefits including Roadside Assistance, Rental or Trip Interruption.

4. TERRITORY

This Contract applies to Breakdowns that occur, and repairs made within Canada and the United States (excluding Hawaii).

5. CONTRACT EXCLUSIONS

This Contract does not provide coverage:

- a. For repairs to Your Vehicle when the Breakdown or condition existed prior to the Contract purchase date.
- b. For any part not specifically listed in the Schedule of Coverages, including but not limited to any of the following parts: non-factory audio equipment, shock absorbers and MacPherson struts and mounting plates, standard transmission clutch assembly, friction clutch disc and pressure plate, throw out bearing, door and trunk handles, software updates unrelated to the multimedia system (unless a "malfunction indicator" light is on, or the vehicle does not operate properly), safety restraint systems except air bag components due to mechanical failure, glass, lenses, sealed beams, light bulbs, LEDs, fuses, cellular phones, keyless entry transmitters, tire pressure sensors, brake rotors and drums, exhaust and emission systems, batteries, weather strips, trim items, moldings, bright metal, chrome, upholstery and carpet, paint, outside ornamentation, bumpers, body sheet metal and panels, frame and structural body parts.
- c. For maintenance services and parts described in Your Vehicle's Owner's Manual as supplied by Us and other normal maintenance services and parts which include, but are not limited to: alignments, wheel balancing, tune-ups, Environmental Levy and Disposal Fees, spark plugs, spark plug wires, hoses (except steering and air conditioning), belts (except timing belt, unless Our recommended maintenance has been neglected), brake pads, brake linings/shoes, and wiper blades. Filters, lubricants, coolants, fluids and refrigerants will be covered only if replacement is required in connection with a covered Breakdown.
- d. For any Breakdown caused by collision, fire, theft, vandalism, riot, explosion, lightning, earthquake, freezing, rust or corrosion, windstorm, hail, water or floods, salt, environmental damage, contamination of fluids, coolants or lubricants.
- e. For any Breakdown caused by misuse, abuse, negligence, lack of normal maintenance required by Our maintenance schedule for Your Vehicle, or improper servicing by You or any other repairer. For any Breakdown caused by the failure to maintain proper levels of lubricants and/or coolants, or failure to protect Your Vehicle from further damage when a Breakdown has occurred. To keep this Contract in force, You must maintain Your Vehicle to the standards set forth in Your Owner's Manual.
- f. For any Breakdown if Your Vehicle has been used for racing or other forms of competitive driving, or for towing a trailer or another vehicle or object, unless Your Vehicle is equipped with a factory installed or factory authorized tow package, and You do not exceed the maximum approved towing capacity as recommended by Us for Your Vehicle.
- g. For any repair or replacement of any covered part if a Breakdown has not occurred, or if the wear on that part has not exceeded the field tolerances as outlined in Our service specifications. For the repair or replacement of cylinder head valves or piston rings for the purpose of raising the engine's compression when a Breakdown or failure has not occurred. For the replacement of aged or weeping seals and gaskets, as this is considered to be normal wear and tear, and is not covered. For damage caused to Your Vehicle as a result of overheating due to the failure of a non-covered component. Additionally, if the overheating is caused by the Breakdown or failure of a covered component, this Contract does not cover damage You could have prevented.
- h. If any alterations have been made to Your Vehicle or You are using or have used Your Vehicle in a manner not recommended by Us, including but not limited to, the failure of any custom or add-on part, all frame or suspension modifications, oversized or undersized tires, emissions and/or exhaust systems modifications, or engine modifications.
- i. If Your odometer has ceased to operate and odometer repairs have not been made immediately, or the odometer has been altered in any way since You have had possession of Your Vehicle. Please notify Us immediately in the event of an odometer failure. You will be required to have repairs to the odometer completed within seven (7) days of failure. Documentation of the repair date and odometer reading, before and after the repair must be sent and accepted by Us.
- j. 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 Vehicle described in this Contract, whether or not related to the parts covered. For loss of use, time, profit, inconvenience, or any other consequential loss. We are not liable for delays in performance or failure to perform in whole or in part under the terms of this Contract due to labour dispute, strike, shortages, acts of war, civil commotion, accident, flood, or other causes beyond Our control.
- k. When the responsibility for the repair is covered under the Manufacturer's Warranty or any other insurance policy or parts warranty, such as extended drivetrain, major component or full coverage warranties (regardless of Our remaining Manufacturer's Warranty when You purchased this Contract), or a repairer's guarantee/warranty. Further, coverage under this Contract is similarly limited in the event of a Breakdown if We have announced Our responsibility through any means, including public recalls and factory service bulletins.

- l. If Your Vehicle is used for commercial purposes which include: rental, police or emergency use, road repair operations, hauling, driving school, route work, vehicles used primarily off road, taxi or public hire, job site activity, courier or delivery, snow removal, construction, limousine or shuttle.
- m. For any Breakdown that is not reported within seven (7) days of its occurrence, or if the information provided by You, or the repair facility, cannot be verified as accurate.
- n. For any Breakdown when the Vehicle Purchase Date differs from the Contract purchase date. This exclusion is waived when a) Your Vehicle has passed an official vehicle inspection conducted by Your Selling Dealer and submitted to the Administrator at the time of Contract purchase or b) if You selected and qualified for a New Vehicle Plan or Certified Vehicle Plan.
- o. For any Breakdown that occurs during Our Certified Vehicle period of coverage.
- p. If Your Vehicle is not insured by a chartered insurance company in Canada at the time in which Your Vehicle incurs a Breakdown or if You are not a Canadian resident or Your Vehicle is being used more than one hundred eighty (180) days a year outside of Canada.
- q. Multi-media Software Package: (i) for any Software Update that was available prior to the Contract Purchase Date, or (ii) for any hardware, system or other updates or upgrades that may be required as part of the Software Update, or (iii) for any software not used exclusively in either the entertainment or navigational systems in Your Vehicle, or (iv) for any software in an entertainment or navigational system in Your Vehicle that was not installed by Us or that was installed by Us but subsequently modified or otherwise altered by a person other than Us.

6. LIGHT COMMERCIAL USE

If You are using Your Vehicle for Light Commercial Use purposes You must pay the applicable surcharge in order to be eligible for Coverage under this Contract. Your Vehicle will be considered Light Commercial Use if You are using Your Vehicle for any commercial purpose that requires alterations to Your Vehicle in any manner including, but not limited to: attached equipment, removed equipment, or modifications to originally equipped parts. Your Vehicle does not qualify for Coverage if You are using Your Vehicle for any commercial purpose described in Section 5(l).

7. TRANSFER OF YOUR CONTRACT

You may transfer Your Contract to someone to whom You sell or otherwise transfer Your Vehicle while this Contract is still in force. This can be done only if the transfer request is made within thirty (30) days of the sale or transfer of Your Vehicle and the Transfer Fee is paid (except where prohibited by law). This Contract cannot be transferred if the title transfer of Your Vehicle passes through an entity other than the subsequent buyer, or Your Vehicle is sold or traded to a dealership, leasing agency or entity/individual in the business of selling vehicles. This Contract can only be transferred by You if You originally purchased this Contract.

The following must be submitted to the Administrator within thirty (30) days of the change of ownership to a subsequent individual purchaser:

- A copy of the official Transfer of Ownership document signed between the parties; and
- Name and address of new owner, date of sale to new owner, current odometer reading at time of transfer; and
- \$100 Transfer Fee (plus applicable tax) made payable to LGM Financial Services Inc. (except where prohibited by law).

Any remaining Manufacturer's Warranty must be transferred at the same time as vehicle ownership transfer. Copies of all maintenance records showing actual oil changes and Manufacturer's Warranty must be given to the new owner. These maintenance records must be retained along with similar documentation for future maintenance work which the owner has performed in accordance with the maintenance requirements of this Contract. If necessary, these documents will be verified by the Administrator at the time a claim occurs. To initiate a transfer of Your Contract please contact the Administrator within thirty (30) days and they will issue You a Transfer Request form.

8. CANCELLATION OF YOUR CONTRACT

- a. You may cancel this Contract within sixty (60) days from the Contract Purchase Date. To cancel this Contract You must contact Your Issuing Dealer to obtain a cancellation request form which You must complete, sign, and submit to the Administrator within sixty (60) days from the Contract Purchase Date. We will refund You the amount paid for Your Contract less the amount of any claims We have authorized or paid under Your Contract. **YOU MAY NOT CANCEL THIS CONTRACT AFTER SIXTY (60) DAYS FOLLOWING THE CONTRACT PURCHASE DATE.**
- b. We may cancel this Contract for non-payment of the Contract Price, or for intentional misrepresentation in obtaining this Contract. We may cancel this Contract for intentional misrepresentation in the submission of a claim by You or Your authorized designate. If We cancel this Contract within 60 days from the Contract Purchase Date, We will refund to You the amount paid for Your Contract less the amount of any claims We have authorized or paid under Your Contract. If We cancel this Contract after 60 days from the Contract Purchase Date, We shall refund to You an amount of the Contract Price You paid according to the pro-rata method. The pro-rata refund will be calculated based on the expired portion of Your Contract by time or kilometres, whichever is greater, based upon the Term selected and the date Coverage begins, less a two hundred dollar (\$200) cancellation fee (plus applicable taxes) and less the amount of any claims We have authorized or paid under Your Contract."
- c. The Lienholder may cancel Your Contract at any time due to Your Vehicle being declared a total loss or due to repossession. In the event the Lienholder cancels Your Contract, We will refund to the Lienholder an amount of the Contract Price paid according to the pro-rata method. A pro-rata refund will be calculated based on the expired portion of Your Contract by time or kilometres, whichever is greater, based upon the Term selected and the date Coverage begins. The Lienholder shall only have the right to cancel this Contract in the event that at time of request for cancellation they can confirm that they still have an outstanding loan balance for Your Vehicle financing.

- d. Your Contract with Us will be cancelled automatically and no refund amount will be paid to You if You sell or otherwise transfer Your Vehicle and Your Contract is not transferred in accordance with the terms of this Contract.

9. CONTRACT HOLDER'S MAINTENANCE RESPONSIBILITIES

- a. You must have Your Vehicle checked and serviced in accordance with Our recommendations as outlined in Your Owner's Manual. Your Owner's Manual lists different servicing recommendations based on Your individual driving habits and climate conditions. You are required to follow Our maintenance schedule that applies to Your driving habits and climate conditions. Failure to follow Our recommendations that apply to Your specific driving habits and climate conditions will result in the denial of Coverage.
- b. It is required that verifiable receipts be retained for the service work. You may not conduct Your own service work including, but not limited to, oil change and timing belt replacement work.

10. PRIVACY OF INFORMATION

We and the Administrator only collect personal information from You that is necessary to determine Your eligibility for Coverage, process Your business, handle Your claims, deal with third party dealers, repairers or Roadside providers and to insure Our Coverage with Our underwriters. If You exercise Your right and refuse to provide the required information at the time of registering Your Contract, We and the Administrator will not be able to provide Coverage under the terms of this Contract. Once We and the Administrator have provided confirmation of Coverage to You, You may not withdraw your consent to provide Your personal information since We and the Administrator may be required to use Your personal information in the normal course of handling Your business, such as contacting You in the event of a claim. For more information regarding the privacy of Your information please visit www.vw.ca or www.lgm.ca/privacy.

11. CURRENCY

All amounts referred to in this Contract are all stated in Canadian currency.

FILING A CLAIM

If Your Vehicle incurs a Breakdown, take the following steps to file a claim:

1. Prevent further damage - Take immediate action to prevent further damage. This Contract will not cover any damage caused by not securing a timely repair of the failed component.
2. Take Your Vehicle to an authorized Volkswagen Dealer. If this is not possible due to proximity or the location of the Breakdown, please contact the Administrator at 1-866-689-0840 for assistance in locating an authorized repair facility.
3. Provide repair facility with a copy of Your Contract and/or Your Contract number.
4. Obtain authorization from the Administrator prior to any repair being made. Advise the repair facility that they must first determine cause of the failure or Breakdown, and advise the Administrator of required repairs prior to the commencement of the repair being made. Failure to receive prior authorization for any Breakdown will void Coverage for such repairs under this Contract.
5. Authorize Teardown and/or Inspection - In some cases, You may need to authorize the repair facility to inspect and/or teardown Your Vehicle in order to determine the cause and cost of the repair. You will be responsible for these charges if the failure is not covered under this Contract. We reserve the right to require an inspection of Your Vehicle prior to any repair being made. Labour charges for diagnosis are the responsibility of the Contract holder, unless specifically listed within Our factory labour guide.
6. Pay any applicable Deductible(s) - We will reimburse the repair facility or You for the cost of the work performed on Your Vehicle that is covered by the Contract and previously authorized, less the Deductible(s) (if any). Once authorization is obtained, and the repair is completed, all repair orders, documentation and receipts must be submitted to the Administrator within thirty (30) days to be eligible for payment.
7. Emergency Repairs - Should an emergency Breakdown occur which requires a repair be made at a time when the Administrator's office is closed, You must contact the Administrator's office within the next available business day of the date of repair to determine if such repair will be covered by this Contract. If covered, We will pay for the repair less any applicable Deductible(s).

For claims assistance, please contact the Administrator toll-free at 1-866-689-0840.

SCHEDULE OF COVERAGES

We will pay for parts and labour costs to repair any Breakdown of a part listed in the following component groups, provided such component group was selected as shown on the Registration Page, less any Deductible(s), subject to the Terms and Conditions contained in this Contract. Replacement parts may include newly manufactured by Us or Our original parts remanufactured by Us at the discretion of the Administrator. We reserve the right to select, or have the Administrator select, the method of repair and the Volkswagen repair facility for each claim.

3 STAR PLAN

Maximum benefit of \$4,000.00 per repair visit.

The following components are covered under the Volkswagen Protection Plus 3 Star Plan:

- a. **Engine:** Cylinder Block, Cylinder Head(s) and all internally lubricated parts contained within the engine including: Pistons and Wrist Pins; Piston Rings unless solely for the purpose of raising engine compression or reducing oil consumption; Connecting Rod Bearings; Crankshaft Main Bearings; Camshaft; Camshaft Bearings; Cam Followers; Timing Gears, Guides, Tensioners; Rocker Arms; Rocker Shafts; Rocker Bearings; Cylinder Head Valves, Guides, Lifters, Springs, Seals, Retainers, and Seats; Push Rods; Water Pump; Oil Pump and Oil Pump Housing; Harmonic Balancer; Timing Chain Cover; Intake Manifold; Valve Covers; Engine Mounts; Seals and Gaskets.
- b. **Turbocharger:** Turbocharger housing and all internal parts; Seals and Gaskets.
- c. **Transmission:** (Automatic or Standard) Transmission Case and all internal parts plus: Torque Converter; Flywheel/Flex Plate; Vacuum Modulator; Electronic Shift Control Unit; Transmission Mounts; Oil Pan; Seals and Gaskets.
- d. **Transfer Case:** Transfer Case and all internal parts; Seals and Gaskets.
- e. **Drive Axle:** (Front and Rear) Drive Axle Cases; all internal parts contained within the Drive Axle case; Locking Hubs; Axle Shafts; Drive Shafts and Yokes; Universal Joints; Centre Support Bearing; Constant Velocity Joints; Wheel Bearings/Hub Assemblies; Axle Bearings; Four-Wheel Drive Actuator; Differential Cover; Seals and Gaskets.
- f. **Steering:** All internal parts of the Rack and Pinion Steering Gear; Power Steering Pump; Steering Knuckles; Steering Column Assembly; Seals and Gaskets.
- g. **Brakes:** Master Cylinder; Vacuum Assist Booster; Disc Brake Caliper; Wheel Cylinders; Proportioning Valve; ABS Hydraulic Control Unit, Accumulator and Pump; ABS Electronic Control Module; Seals and Gaskets.
- h. **Electrical:** Alternator; Voltage Regulator; Starter Motor, Solenoid and Drive; Engine Compartment Wiring Harness; Electronic Powertrain Control Module; Electronic Ignition Module; Ignition Switch; Front and Rear Window Wiper Motor; Washer Pump and Switch; Stop Lamp Switch; Headlamp Switch; Turn Signal Switch; Multi-function Switch; Heater/A.C. Blower Speed Switch; Manual Heater; A.C. Control Assembly; Horns.
- i. **Air Conditioner:** Condenser; Compressor; Clutch and Pulley; Air Conditioning Lines and Hoses; Evaporator; Idler Pulley and Idler Pulley Bearing; High/Low Compressor Cut-Off Switch; Expansion Valve; Seals and Gaskets. Oil, Refrigerant and the Accumulator/Receiver Drier are covered if required in connection with a covered repair.
- j. **Fuel Delivery:** Fuel Pump; Fuel Distributor and Injectors; Vacuum Pump; Metal Fuel Delivery Lines.
- k. **Electric/Hybrid Vehicle Coverage:** Electric Motor, High Voltage Cables, Power Converter/Inverter, Battery Charger, Generators.

4 STAR PLAN

The following components are covered under the Volkswagen Protection Plus 4 Star Plan:

- a. **Engine:** Cylinder Block, Frost Plugs, Cylinder Head(s) and all internally lubricated parts contained within the engine including: Pistons and Wrist Pins, Piston Rings, Connecting Rods and Connecting Rod Bearings; Crankshaft and Main Bearings; Camshaft, Bearings, Case and Followers, Cam Plug; Timing Chain or Belt, Timing Gears, Guides, Tensioner, Timing Cover and Housing; Rocker Arms, Shafts, Bearings, and Bushings; Cylinder Head Valves, Valve Guides, Valve Lifters, Valve Followers, Valve Springs, Valve Seals, Valve Retainers, Valve Seats; Push Rods; Oil Pump and Oil Pump Housing; Engine Oil Cooler; Harmonic Balancer, Crankshaft Pulley; Intake and Exhaust Manifolds; Valve Covers; Engine Mounts, Water Pump; Seals and Gaskets.
- b. **Turbocharger:** Turbocharger housing and all internal parts; Seals and Gaskets.
- c. **Transmission:** (Automatic or Standard) Transmission Case and all internal lubricated parts plus: Torque Converter; Flywheel/Flex Plate, Ring Gear; Vacuum Modulator; Servo and Governor Covers; Hydraulic Clutch Master and Clutch Slave Cylinders; Electronic Shift Control Unit; Factory Installed Transmission Cooler and Lines; Transmission Mounts; Hydraulic Lines and Fittings; Seals and Gaskets.
- d. **Transfer Case:** Transfer Case Housing and all internal part, plus; Mounts; Vacuum or Electric Control Motors; Seals and Gaskets.
- e. **Drive Axle:** (Front and Rear) Drive Axle Cases; all internal parts contained within the Drive Axle case; Locking Hubs; Axle Shafts; Drive Shafts and Yokes; Universal Joints; Centre Support Bearing; Constant Velocity Joints; Wheel Bearings/Hub Assemblies; Axle Bearings; Four-Wheel Drive Actuator; Differential Cover; Seals and Gaskets.
- f. **Steering:** All internal parts of the Rack and Pinion Steering Gear; Control Valve; Power Steering Pump and Pulley; Steering Knuckle; Cooler; High Pressure and Return Hoses, Lines and Fittings; Steering Column Assembly and Couplings; Tie Rod Ends and Boots; Steering Speed Sensors; Seals and Gaskets.
- g. **Brakes:** Master Cylinder and Reservoir; Vacuum/Hydraulic Assist Booster; Disc Brake Calipers; Wheel Cylinders; Proportioning Valve; Backing Plates, Self Adjusters and Return Springs; Brake Hydraulic Lines and Fittings; ABS Hydraulic Control Unit, Accumulator and Pump; ABS Electronic Control Module; Wheel Speed Sensors; Seals and Gaskets.

- h. **Electrical:** Alternator; Voltage Regulator; Starter Motor, Solenoid, Drive and Relay; Wiring Harnesses; Electronic Powertrain Control Module; Electronic Ignition Module, Ignition Coil, Ignition Switch; Crank Angle Sensor; Front and Rear Window Wiper Motor(s) and Switch; Washer Pump and Switch; Stop Lamp Switch; Headlamp Switch; Turn Signal Switch; Multifunction Switch, Heater/A.C. Blower Speed Switch; Manual Heater/A.C. Control Assembly; Horns; Gauges; Cruise Control System; Power Window Motor(s); Power Window Switch; Rear Defroster Switch; Power Door Lock Actuator and Switch; Navigation System.
- i. **Air Conditioner:** Condenser; Compressor; Clutch and Pulley; Air Conditioning Lines and Hoses; Evaporator; Receiver/ Dryer; Idler Pulley and Idler Pulley Bearing; High/Low Compressor Cut-Off Switch; Expansion Valve; Refrigerant in conjunction with the repair or replacement of an above-listed component; Seals and Gaskets.
- j. **Fuel Delivery:** Fuel Pump and Relay; Fuel Pressure Regulator; Injectors; Vacuum Pump; Fuel Injection Sensors and Control Units (except Oxygen Sensor); Fuel Delivery Lines; Seals and Gaskets.
- k. **Front and Rear Suspension:** Upper and Lower Control Arms; Control Arm Shafts, Bearings or Bushings; Upper and Lower Ball Joints; Radius Arm and Bushings; Torsion Bars and Mounts or Bushings; Stabilizer Bar, Links and Bushings; Spindle and Spindle Support.
- l. **Cooling:** Engine Cooling Fan, Motor and Relay; Water Pump and Pulley; Fan Clutch; Serpentine Belt Tensioner; Radiator; Heater Core; Thermostat; Blower Motor; Hot Water Control Valve; Seals and Gaskets.
- m. **Electric/Hybrid Vehicle Coverage:** Electric Motor, High Voltage Cables, Power Converter/Inverter, Battery Charger, Generators.

5 STAR PLAN

In addition to the components covered under the Volkswagen Protection Plus 4 Star Plan, the Volkswagen Protection Plus 5 Star Plan will also pay for parts and labour costs to repair any Breakdown of all other parts to Your Vehicle, less any Deductible(s), with exception of those listed under Section 5 (CONTRACT EXCLUSIONS) of this Contract.

LEASE PLAN

In addition to the components covered under the Volkswagen Protection Plus 4 Star Plan, the Volkswagen Protection Plus Lease Plan will also pay for parts and labour costs to repair any Breakdown of all other parts to Your Vehicle, less any Deductible(s), with the exception of those listed under Section 5 (CONTRACT EXCLUSIONS) of this Contract.

Multi-media Software Package (optional upgrade):

If You have purchased the Multi-media Software Package upgrade the following benefits shall be provided:

During the Term of Your Contract, We shall pay for software updates (Software Updates) for Your Vehicle's entertainment or navigational systems that were originally installed by Us and that are recommended and provided as new software updates by Us after the Contract Purchase Date (as indicated on the Registration Page). Benefit Limit: For the Term of Your Contract, the maximum aggregate benefit limit for the multi-media software package benefit described herein is five hundred dollars (\$500), including tax.

ADDITIONAL BENEFITS

Rental Benefit (included with all plans) - In the event of a Breakdown covered by this Contract, We will pay or reimburse You for receipted expenses to rent a replacement vehicle (from a licensed rental agency) while Your Vehicle is being repaired. Coverage will be provided to You up to a maximum of fifty dollars (\$50), including tax, per day, for each 8 labour hours or portion thereof, as determined by Our labour guide, or any nationally recognized labour guide if repairs are being conducted by a repair facility other than an authorized Volkswagen dealership, to a maximum of two hundred dollars (\$200), including tax, for each repair visit. In addition, a maximum of three (3) days rental Coverage will be provided for an engine or transmission parts delay and two (2) days for vehicle inspection requested by the Administrator.

Trip Interruption (included with all plans) - In the event of a Breakdown covered by this Contract which occurs more than one hundred sixty (160) kilometres from Your home and results in a repair facility keeping Your Vehicle overnight, We will pay or reimburse You for receipted motel and restaurant expenses, up to one hundred dollars (\$100), including tax, per day for a maximum of five (5) days. The total benefit per Breakdown shall not exceed five hundred dollars (\$500), including tax.

Roadside Assistance (included with all plans) - If Your Vehicle is in need of non -accident related roadside assistance, You must call 1-866-689-0840 to receive eligible benefits. Roadside assistance coverage includes:

Towing - In the event that Your vehicle breaks down, We will arrange to have Your Vehicle towed to the nearest authorized Volkswagen Dealer or authorized repair facility.

Winching - We will dispatch a service provider to assist You in the event that Your Vehicle needs to be winched from any ditch, mud, sand or snow, provided that Your Vehicle has become disabled in an area immediately adjacent to a regularly traveled road.

Battery Boost - In the event that Your Vehicle will not start due to battery failure, We will dispatch a service provider to boost Your Vehicle's battery. If Your Vehicle fails to start with a boost, the service provider will arrange to have Your Vehicle towed to the nearest Volkswagen Dealer or authorized Volkswagen repair facility (maximum one claim per calendar year).

Fuel Delivery - In the event that Your Vehicle runs out of fuel, We will dispatch a service provider to deliver up to 10 litres of fuel, allowing You to proceed to the nearest fueling station (maximum one claim per calendar year). You will be responsible for the cost of fuel.

Tire Change - If Your Vehicle experiences a flat or failed tire, We will dispatch a service provider to install Your spare tire. It is Your responsibility to ensure that the vehicle's spare is inflated and in good operating condition.

Lockout Service - In the event that You lock the vehicle's key(s) in the vehicle, We will dispatch a service provider to gain entry into Your Vehicle to retrieve Your keys (maximum one claim per calendar year). Keycutting and replacement not included.

The roadside assistance coverage provided by this Contract will begin on the expiration of any similar roadside assistance coverage for your Vehicle that is provided by the manufacturer of Your Vehicle.

A maximum of one hundred dollars (\$100), including tax, per occurrence shall apply to all Roadside Assistance Coverage.

VOLKSWAGEN PROTECTION PLUS CLAIM-FREE REWARD (AVAILABLE ON SELECT 4 STAR, 5 STAR, AND LEASE PLANS ONLY):

To be eligible for the Claim-free reward, all of the following criteria must be met:

- a. The Contract Expiration Date on Your Contract has passed (and for greater certainty, the Claim-free reward is only available if Your Contract has expired as a result of reaching the end of the Contract Expiration Date and not as a result of exceeding the Contract Expiration Mileage, each as shown on the Registration Page); and
- b. You provide evidence (as deemed sufficient by the Administrator) that You are the original Registrant (as shown on the Registration Page) and that Your Vehicle has not changed ownership during the Term of Your Contract. This benefit is not available if You have provided custody, management or temporary ownership to Your Issuing Dealer, or any other person or entity whatsoever during the Term of Your Contract for any commercial purpose (example: rental); and
- c. For 4 Star and 5 Star Plans only, the time between the Contract Purchase Date and the Contract Expiration Date, as shown on the Registration Page, must be a minimum of three (3) years; and
- d. For 4 Star and 5 Star Plans only, the mileage difference between the Current Odometer Reading (the original odometer reading on the Contract Purchase Date) and the Contract Expiration Mileage, as shown on the Registration Page, must be a minimum of 40,000 kilometres; and
- e. You purchased a Volkswagen Protection Plus Mechanical Breakdown Protection 4 Star or 5 Star Plan; and
- f. You are not one of the following: a retail dealership, vehicle distributor, Contract administrator/marketer or an agent, employee, officer, or staff member thereof; and
- g. You are not entitled to any other third party benefits as a result of You (or any person authorized by You to act on Your behalf) having no claims as at the Contract Expiration Date under Your Contract; and
- h. Your Contract was not purchased as part of a previous Claim-free refund as contemplated below; and
- i. You submit Your notarized statement of claim within thirty (30) days from the Contract Expiration Date of Your Contract to the Administrator.

As it relates to 4 Star and 5 Star Plans, provided you meet the criteria set out above (including submitting your Claim-free reward claim within the prescribed 30 day time limit) and provided You (or any person authorized by You to act on Your behalf) have not filed any claims (or received any benefits) as at the Contract Expiration Date, You will be entitled to select one of the following refund options:

- a. A coupon issued by the Administrator for the amount You paid for this Contract (inclusive of taxes) that can be applied toward any qualifying Volkswagen Protection Plus Mechanical Breakdown Protection vehicle service contract which You must purchase from the Issuing Dealer as shown on the Registration Page. A coupon issued to You must be applied toward any Volkswagen Protection Plus Mechanical Breakdown Protection product purchases within three (3) months of the Contract Expiration Date of Your Contract. A coupon that is not applied toward any qualifying Volkswagen Protection Plus Mechanical Breakdown Protection vehicle service contract within three (3) months of the Contract Expiration Date of Your Contract shall be null and void. You shall be responsible for any incremental premium price that exceeds the coupon value for the Volkswagen Protection Plus Mechanical Breakdown Protection product You have selected to apply Your coupon towards. After being applied towards a purchase as contemplated hereunder, any remaining outstanding balance on the coupon will be forfeited. The coupon has no cash value; or
- b. An Issuing Dealer store credit in an aggregate amount equal to the lesser (i) the amount You paid for this Contract (inclusive of taxes) or (ii) two thousand dollars (\$2,000.00). You must provide sufficient evidence (as deemed sufficient by the Administrator) of Your receipted purchases within three (3) months of the Contract Expiration Date of Your Contract in order to receive a refund cheque for the amount paid by You for the Issuing Dealer store credit for which You are eligible as contemplated above; or
- c. A refund cheque in an aggregate amount equal to the lesser of (i) the amount You paid for this Contract (inclusive of taxes) or (ii) one thousand dollars (\$1,000.00).

As it relates to the Lease Plan, provided you meet the criteria set out above (including submitting your Claim-free reward claim within the prescribed 30 day time limit) and provided You (or any person authorized by You to act on Your behalf) have not filed any claims (or received any benefits) as at the Contract Expiration Date, You will be entitled to an Issuing Dealer store credit in an aggregate amount equal to the lesser (i) the amount You paid for this Contract (inclusive of taxes) or (ii) one thousand dollars (\$1,000.00). The Issuing Dealer store credit must be applied towards either (i) any qualifying Volkswagen Protection Plus Mechanical Breakdown Protection vehicle service contract, or (ii) the purchase or lease of a new Volkswagen vehicle. **The store credit cannot be used towards a lease buyout.** You must provide sufficient evidence (as deemed sufficient by the Administrator) of Your receipted purchases within three (3) months of the Contract Expiration Date of Your Contract in order to receive a refund cheque for the amount paid by You for the Issuing Dealer store credit for which You are eligible as contemplated above.

Please contact the National Claim Centre at 1-866-689-0840 for assistance in initiating Your claim for Claim-free reward.