

StarRV Motor Home Mechanical Breakdown Insurance Policy

Terms and Conditions

Definitions

- Administrator** refers to INDS Canada Corp.
- Coverage** refers to the component protection **You** have chosen, as shown on the **Declaration Page**.
- Declaration Page** refers to the page that becomes part of this **Policy**. It gives information about **You, Your Vehicle, Coverage** and other significant data.
- Deductible** refers to the **Deductible** type and amount **You** will need to pay, as shown on the **Declaration Page**, for each covered **Failure** repair visit.
- Failure** refers to a **Failure** of a defective part or faulty workmanship as supplied by the Manufacturer or Dealer, but does not include gradual reduction in operating performance due to wear and tear, unless the Wear and Tear Option has been purchased (available on New/Extended Eligibility **Unit Policies** only). Wear and Tear **Coverage** is standard on New/Extended Eligibility **Unit** Platinum Plus & Diamond level **Coverage**. Wear and Tear **Failure** will be deemed to have occurred when a covered part has worn beyond the Manufacturer's tolerances allowed for the particular part at the mileage when the problem occurs. Damage resulting from **Failure** of non-covered parts is not covered.
- Policy or MBI Policy** refers to this **Mechanical Breakdown Insurance (MBI) Policy**.
- Unit** refers to the recreational vehicle which is described on the **Declaration Page**, which cannot be used for emergency, for hire or rental unless Commercial Use option (New/Extended Eligibility **Units** only) is purchased and is so indicated on the **Administrator** copy of the Application.
- We, Us, Our** refers to the entity who is obligated to perform under this **Policy**, as indicated on the **Declaration Page**.
- You, Your** refers to the **Policy** holder named on the **Declaration Page** or the person to whom this **Policy** was properly transferred.

Terms and Conditions

The following Terms and Conditions together with **Your Declaration Page** constitute **Your MBI Policy**.

- POLICY PERIOD:** **Coverage** under this **Policy** begins immediately and will expire according to the time and/or mileage of the **Policy** selected, whichever occurs first, as shown on the **Declaration Page**.
 - A New/Extended Eligibility **Policy** expiration is measured in time from the Original Factory Warranty In-Service Date and zero (0) kilometres.
 - A Used **Policy** expiration is measured from the **Policy** purchase date and the odometer mileage at **Policy** purchase date.
- FAILURE OF COVERED PARTS:** **We** will pay or reimburse **You** for reasonable costs to repair or replace any **Failure** of a part included in **Your Coverage**. Replacement parts may be new, remanufactured or replacement parts of like kind and quality. Sales tax will be authorized for covered **Failures** only when required by the applicable Province where repair is taking place.
- TERRITORY:** This **Policy** is limited to **Failures** which occur, and repairs that are made, within Canada and the United States of America.
- LIMIT OF LIABILITY**
 - Per Repair Visit - **Our** liability for any one (1) repair visit will not exceed the actual cash value of **Your Unit** at the time the repair is performed.
 - Aggregate - The total of all benefits payable under this **Policy** will not exceed the lesser of the price **You** paid for **Your Unit** or ninety thousand dollars (\$90,000).
- OUR RIGHT TO RECOVERY:** If **We** pay anything under this **Policy** and **You** have a right to recover from another party, **Your** rights will become **Our** rights up to the amount **We** paid. **You** will do whatever is necessary to enable **Us** to enforce these rights.
- TRANSFER RIGHTS:** This **Policy** is for the benefit of the original **Policy** holder and is transferable subject to a transfer fee and inspection providing:
 - Proof of transfer of the remaining manufacturer's warranty is provided, if applicable.
 - Policy** is being transferred to a subsequent private purchaser of **Your Unit**. (Transfer rights are voided when **Unit** is either traded, sold or put on consignment to an individual or entity engaged in the wholesale or retail sale, leasing or rental of **Units**.)
You must submit the following:
 - Transfer application (Available from **Administrator**).
 - Bill of sale showing sale date and mileage at time of sale.
 - \$60.00 Transfer fee made payable to the **Administrator** within thirty (30) days of the transfer of **Unit** ownership.
- MAINTENANCE REQUIREMENTS:** **You** must maintain **Your Unit** according to the manufacturer's recommendations as outlined in the owner's manual. **Your** owner's manual has separate required maintenance schedules for "normal" and "more severe" operating conditions. **You** are required to follow the maintenance schedule that applies to **Your** conditions. **You** must be sure only the proper grade of lubricants and coolants, as recommended by the manufacturer, is used in **Your**

Unit. It is necessary for **You** to retain verifiable receipts for all parts and materials necessary to perform the required maintenance. If necessary, this documentation will be verified by the **Administrator**.

- 8. DEDUCTIBLE:** In the event of a **Failure** covered by this **Policy**, **You** may be required to pay a **Deductible**. No **Deductible** payment is required with respect to **Coverage** listed in the Benefits section of this **Policy**. The **Deductible** type and amount **You** have to pay is shown on the **Declaration Page**, for covered **Failures** on a per repair visit basis. Should a covered **Failure** require more than one visit to repair, only one **Deductible** will apply to that **Failure**. If no **Deductible** is checked on the **Administrator** copy of the **Declaration Page** the \$100 **Deductible** (new/extended eligibility units) or \$200 **Deductible** (used units) will apply.
- 9. ARBITRATION:** If **We** and **You** do not agree on the settlement of any claim, either party may make a written request for arbitration. In this event, each party shall select an arbitrator. The two arbitrators shall select a third. If they cannot agree on a third within thirty (30) days, either may request that the selection be made by a judge of a court having jurisdiction. Each party shall pay the expenses they incur, and bear the expenses of the third party arbitrator equally. A decision agreed to by any two of the arbitrators shall be binding on both parties.

Coverage

Your Coverage corresponds to the Coverage checked on the Administrator copy of the Declaration Page. If no box is checked, Platinum Coverage will apply. Except for Diamond, components not listed are not covered.

Platinum Coverage

Coverage applies only to parts listed below

Chassis

ENGINE: All internally lubricated engine parts including: pistons, piston rings, piston pins, crankshaft and main bearings, connecting rods and bearings, camshaft and bearings, timing chain or belt, timing gears, tensioners/guides, intake and exhaust valves, valve springs, valve guides, oil pump and oil pump housing, push rods, rocker arms, rocker arm shafts, hydraulic and solid lifters; intake & exhaust manifold; distributor shaft and housing; harmonic balancer; metal valve covers; timing gear cover; air filter and housing; water pump; fuel pump; vacuum pump; thermostatically controlled air intake; oil pan; engine block and heads*.

TRANSMISSION: All internal parts; torque converter; vacuum modulator; mounts; covers, pans and cases*.

DRIVE AXLE: All internal parts; "U" joints; propeller shafts; C/V/Tripod joints; differential case*.

SUSPENSION (FRONT AND REAR): MacPherson struts (excluding replaceable cartridge); strut bar and bushing; upper and lower control arms, shafts and bushings; upper and lower ball joints; steering knuckles; wheel bearings; stabilizer shaft, linkage and bushings; kingpin and bushing; torsion bars; spindle and spindle supports; coil and leaf springs; shackles and shackle bushings; height sensor; compressor; lines and bags; rubber suspension systems; air dryer.

STEERING: All internally lubricated parts of the steering gear box; rack and pinion gear; power steering pump; main and intermediate steering column shafts and couplings; cooler and cooler lines; power cylinder; Pitman arm; idler arm; tie rod and tie rod ends; steering damper; center link; drag link; control valve and cylinder; tilt/telescoping steering assembly; gear housing*.

AIR CONDITIONING: Compressor; compressor mounting brackets; clutch; clutch pulley; clutch coils; condenser; evaporator; POA valve; expansion valve; suction valve; accumulator; orifice tube; temperature control programmer; power module; idler pulley and bearing; receiver-dryer; blower motor; blower motor fan; high/low cut off switches; pressure cycling switch; ducts and outlet hoses.

BRAKES: Master cylinder; power assist booster; wheel cylinders; combination valves; equalizer valve; hydraulic control unit; brake pedal assembly; hydraulic lines and fittings; disc calipers; power brake cylinder; backing plates; clips, springs and retainers; self-adjusters; parking brake linkage and cables; rear actuators.

ELECTRICAL: Starter; alternator; voltage regulator; distributor; wiring harness; solenoid; relays; coils; manually operated switches; front and rear wiper motors; gauges; window motors and controls; power antenna and motors; seat motors; power door locks; cruise control transducers, engagement switch and servo; turn signal switch; horn; horn switches; remote control mirror motors; remote control spotlight system; dashboard clock; dual battery paralleling switch; back-up alarm; window defrosters.

ELECTRONICS: Fuel injection sensors, control module and injectors; electronic ignition module; electronic anti-detonation sensors and controller; electronic driver information display and module; electronic mixture control unit and sensors; electronic anti-lock brake system (ABS); relays.

HEATING/COOLING: Water pump including impeller shaft, bearings and bushings; radiator; radiator brackets; engine thermostat; heater core; fan; fan clutch; fan motor and controller module; coolant recovery unit; fan shroud; electric block heater; heater ducts and cabins.

FUEL DELIVERY: Fuel pump; fuel tanks; metal fuel lines; metal fittings; fuel pressure regulator; fuel distributor; fuel injection pump; fuel injectors (except for wear and tear or contamination); vacuum assist booster pump; auxiliary tank switch.

CHASSIS FRAME: Metal only

INTERIOR AND EXTERIOR: Hood hinges; hood latches; hood gas cylinders; hood springs; door handles; door hinges; seat tracks; courtesy map light assembly; glove box door and hinges; glove box lock; shift lever.

SEALS AND GASKETS – NEW/EXTENDED ELIGIBILITY UNITS ONLY: Seals and gaskets for all components are covered.

**If damaged by the failure of an internally lubricated moving part.*

Coach

WATER HEATER: Burner assembly tank; thermostat; thermocoupler; gas valve; heating elements; fittings; connections; electronic ignition assembly; wiring harness; control panel; switches; PC board.

WASTE SYSTEM: Shower; toilet; sink(s); holding tanks; gate valves; fittings; connections.

FRESH WATER SYSTEM: Water pump; compressor; water tank; water lines; traps; fittings; connections; faucets.

AIR CONDITIONING (Roof mounted 110V or central): Compressor; condenser; evaporator; accumulator; expansion valve; capacitors; relays; thermostat; heat strips; heat pump; control panel; switches; receiver-dryer; blower motor fans; fan motor; fans; bathroom vent motor; high/low cut off switch; pressure cycling switch; electronic module; ducts; ductwork.

RANGE AND OVEN: Burner assembly; thermostat; thermocoupler; burner valves; microwave oven; convection oven; power hood; fittings; connections; ignition assembly; PC board.

L.P. GAS/PROPANE SYSTEM: Regulators; gas bottles (except valves and gauges); mounting brackets; pigtails; gas lines; fittings; connections; automatic shut-off system.

HEATING SYSTEM: Furnace ignitor; burner assembly; thermocoupler; gas valve; thermostat; blower motor; heat pump; heat strips; fan motor; fans; fittings; connections; ducts; ductwork; PC board.

REFRIGERATOR: Thermostat; thermocoupler; 2 or 3-way cooling unit; burner assembly; ignitor; control panel; switches; fittings; connections; PC board.

AUXILIARY POWERPLANT/GENERATOR - *Factory Installed, or Factory Approved Dealer Installed:* All internally lubricated parts of the powerplant engine; starter; switches; hour meter; voltage regulator; power converter; inverter; PC boards; interior monitor/control panel; generator assembly; cylinder block and head if damaged by the Failure of an internally lubricated part.

POWER STEP COVERAGE: Power step motor and power step control module; interior monitor/control panel.

AUDIO SYSTEM - *Factory Installed, or Factory Approved Dealer Installed:* The following non-in dash components: stereo receiver; compact disc player; cassette player (excluding speakers).

AWNING MOTOR - *Factory Installed, or Factory Approved Dealer Installed.*

Fluids, lubricants and freon will be covered when required in conjunction with a covered repair. Sales tax will be paid whenever applicable.

Platinum Plus Coverage

Includes Platinum Coverage and the following:

DELUXE/HI-TECH COMPONENT COVERAGE: Rear monitor system; ice maker; trash compactor; central vacuum cleaner system; washer/dryer (excluding belts & hoses); dishwasher; in-sink disposal; freezer; external barbecue; kitchen center, if factory installed, or if dealer installed and meets all manufacturer's specifications; electronic entrance system; remote electronic entrance system; factory installed thermometer; factory installed compass; computer dash printed circuit boards; central locking system; factory installed anti-theft system; power seat computer.

DIESEL ENGINE PACKAGE – Front or Rear:

Engine: All covered engine parts shown under "Engine" component plus fuel injectors (except for wear and tear and contamination); fuel injection pump; fuel heater.

Turbocharger: All internally lubricated parts contained within the turbocharger housing, waste gate and intercooler. Turbocharger housing is covered if damaged due to the Failure of an internally lubricated moving part.

Air Brakes: Compressor; diaphragm; treadle; disc caliper; compensating valve; slack adjusters.

AIR BRAKES – Gasoline Powered Units Only

Compressor; diaphragm; treadle; disc caliper; compensating valve; slack adjusters.

ENTERTAINMENT PACKAGE – *Factory Installed, or Factory Approved Dealer Installed:* Television set(s) (32" or less, excluding plasma screen); TV antenna motors; VCR/VCP/DVD player; Satellite System (receiver and dish only).

LEVELING SYSTEM (HYDRAULIC/ELECTRIC) – *Factory Installed, or Factory Approved Dealer Installed:* Motor; hydraulic/electric pump; actuators; jack assembly; lines; fittings; cylinders; electric motor; worm gear; gears; electric switch; wiring harness.

SEALS AND GASKETS – *Used Units:* Less than ninety thousand (90,000) kilometres and current model year plus 8 years back at time of Unit sale qualify for seals and gaskets Coverage for all components.

SLIDE-OUT ROOM(S) – *Factory Installed, or Factory Approved Dealer Installed:* Motor; hydraulic/electric pump; actuators; lines; fittings; cylinders; electric motor; worm gear; gears; electric switch; wiring harness.

WEAR AND TEAR – For Chassis, on New/Extended Eligibility Units Only

Fluids, lubricants and freon will be covered when required in conjunction with a covered repair. Sales tax will be paid whenever applicable.

Diamond Coverage

Includes all of above Platinum Plus. In addition, this comprehensive coverage is an exclusionary plan under which virtually every factory installed, or factory approved dealer installed component of the Unit is covered except those components and conditions listed in the Exclusions section of this Policy.

Some examples of covered components are:

Chassis

- ENGINE
- DIESEL ENGINE (Front or Rear)
- TRANSMISSION
- DRIVE AXLE
- SUSPENSION (Front and Rear)
- STEERING
- AIR CONDITIONING
- BRAKES
- ELECTRICAL
- ELECTRONICS
- HEATING/COOLING
- FUEL DELIVERY
- CHASSIS FRAME
- DELUXE/HI-TECH COMPONENT COVERAGE
- INTERIOR AND EXTERIOR

Coach

- WATER HEATER
- WASTE SYSTEM
- FRESH WATER SYSTEM
- AIR CONDITIONING (Roof mounted 110V or central)
- RANGE AND OVEN
- L.P. GAS/PROPANE SYSTEM
- HEATING SYSTEM
- REFRIGERATOR
- AUXILIARY POWER PLANT/GENERATOR
- POWER STEP COVERAGE
- AUDIO SYSTEM
- AWNING MOTOR
- ENTERTAINMENT PACKAGE
- HYDRAULIC/ELECTRIC LEVELING SYSTEM
- SLIDE-OUT ROOM(S)

Additional components:

- JAKE BRAKE
- SLIDE-OUT BOOT
- PLASMA/LCD TV

Fluids, lubricants and freon will be covered when required in conjunction with a covered repair. Sales tax will be paid whenever applicable.

Emergency Roadside Assistance -

Towing / Road Service / Lockout: 1-800-492-6762 – Producer Code: 28244 – Plan: “N”

In the event **Your Unit** is disabled, **We** will dispatch a service vehicle to **Your** location to assist **You**. In the event **Your Unit** is unable to continue under its own power **Your Unit** may be towed to a location of **Your** choosing. **We** will pay the first \$60.00 of any roadside assistance requested. Additional costs exceeding the first \$60.00 are **Your** responsibility and payment will be expected at the time service is rendered. When calling for towing or road service **You** must call toll-free **1-800-492-6762**. **You** will be required to give the representative assisting **You** the following information: Producer Code – **28244**, **Your** Vehicle Service **Contract** Number (located on the front right hand corner of this application) and **Your** Plan Letter which is **N**.

Coverage: **You** are entitled to one (1) service per 72-hours. **We** will pay the first \$60.00 for any of the following requested services: towing; battery jumpstart; flat tire change; essential fluid delivery (**You** are responsible for the actual cost of the delivered fluids i.e. gas, oil, water, etc.); locksmith (cost of replacement keys is not included).

Reimbursement: In the event **Your Unit** is disabled and **You** contracted for any of the above covered services on **Your** own, **You** will be able to submit **Your** original receipted road service expenses for reimbursement consideration. Reimbursement will only be considered when properly licensed and insured providers provide a covered service; private citizen services are not reimbursable. **Your** reimbursement for towing is \$60. Reimbursement for any other roadside

service including locksmith services is \$60. **You** must send your original receipted roadside bills along with a completed claim form to **Administrator**. Claim forms may be obtained from **Administrator**.

Options

Optional Coverage applies only if selected on the Administrator copy of the Declaration Page.

	PLATINUM	PLATINUM PLUS	DIAMOND
\$360 TOWING OPTION – Increases Towing & Road Service Benefit to \$360 (see Benefits section).	OPTION	Included	Included
\$600 TOWING OPTION – Increases Towing & Road Service Benefit to \$600 (see Benefits section).	OPTION	OPTION	Included
4 X 4 (MUST PURCHASE IF SO EQUIPPED) Transfer Unit: All internally lubricated parts contained within the transmission case, including, but not limited to: bearings, bushings, sprockets, chains, sleeves and gears, viscous coupler, shift forks. Drive Axles: All internal parts including, but not limited to: ring and pinion gears, spider gears, side gears, bushings, bearings, spacers, yokes, axle shafts, lock rings, retainers, axle bearings and hubs. The differential housing is also covered if damage is caused by a Failure of an internally lubricated moving part. Drive Shaft, Center Support & Universal Joints including constant velocity joints and tripod joints.	OPTION	OPTION	OPTION
AIR BRAKES – Gasoline Powered Units Only (Must purchase if so equipped): Compressor; diaphragm; treadle; disc caliper; compensating valve; slack adjusters.	OPTION	Included	Included
COMMERCIAL USE – New/Extended Eligibility Only: Commercial use coverage <i>only</i> means daily, weekly or monthly rentals; short term (12 months or less) lease; or primarily used for business purposes by a <i>single</i> driver; e.g. a traveling salesperson. Coverage does not include taxi, shuttle, delivery services, principally used off-road or hauling.	OPTION	OPTION	N/A
DELUXE/HI TECH COMPONENT COVERAGE: Rear monitor system; ice maker; trash compactor; central vacuum cleaner system; washer/dryer (excluding belts & hoses); dishwasher; insink disposal; freezer; external barbecue; kitchen center, if factory installed, or if dealer installed and meets all manufacturer's specifications; electronic entrance system; remote electronic entrance system; factory installed thermometer; factory installed compass; computer dash printed circuit boards; central locking system; factory installed antitheft system; power seat computer.	OPTION	Included	Included
DIESEL ENGINE PACKAGE – Front or Rear (Must purchase if so equipped) Engine: All covered engine parts shown under "Engine" component plus fuel injectors (except for wear and tear and contamination); fuel injection pump; fuel heater. Turbocharger: All internally lubricated parts contained within the turbocharger housing, waste gate and intercooler. Turbocharger housing is covered if damaged due to the Failure of an internally lubricated moving part. Air Brakes: Compressor; diaphragm; treadle; disc caliper; compensating valve; slack adjusters.	OPTION	Included	Included
ENTERTAINMENT PACKAGE – Factory Installed or Factory Approved Dealer Installed: Television set(s) (27" or less excluding plasma screen); TV antenna motors; VCR/VCP/DVD player; Satellite System (receiver and dish only).	OPTION	Included	Included
LEVELING SYSTEM (HYDRAULIC/ELECTRIC) - Factory Installed, or Factory Approved Dealer Installed: Motor; hydraulic/electric pump; actuators; jack assembly; lines; fittings; cylinders; electric motor; worm gear; gears; electric switch; wiring harness.	OPTION	Included	Included
PLASMA/LCD TV COVERAGE (New/Extended Eligibility Only) – Factory Installed or Factory Approved Dealer Installed: Television set(s) up to 32" (maximum 2 sets).	OPTION	OPTION	Included
LUXURY ELECTRONICS COVERAGE (New/Extended Eligibility Only) – Factory Installed or Factory Approved Dealer Installed: Television set(s) up to 42" (maximum 4 sets); GPS; perimeter warning system.	N/A	N/A	OPTION
SLIDE-OUT ROOM(S)- Factory Installed, or Factory Approved Dealer Installed: Motor; hydraulic/electric pump; actuators; lines; fittings; cylinders; electric motor; worm gear; gears; electric switch; wiring harness.	OPTION	Included	Included
SEALS AND GASKETS – Used Units: Less than 100,000 kilometres and current model year plus 8 years back at time of Unit sale qualify for seals and gaskets Coverage for all components.	OPTION	Included	Included
WEAR AND TEAR FOR CHASSIS – New/Extended Eligibility Units Only: Wear and Tear Failure will be deemed to have occurred when a covered part has worn beyond the Manufacturer's tolerances allowed for the particular part at the mileage when the problem occurs. Damage resulting from Failure of non-covered parts is not covered.	OPTION	Included	Included

**Benefits – Apply to ALL Coverages
Deductible Does Not Apply**

RENTAL EXPENSE: In the case of a covered **Failure**, **We** will reimburse **You** for substitute transportation. Such reimbursement will be limited to the amounts listed below for every eight (8) hours, or portion thereof, of applicable labour time required to complete the covered repair (based on applicable national repair manual), up to the maximums listed below (except where prohibited by law).

ADDITIONAL RENTAL EXPENSE: Rental benefit will be increased up to five (5) additional days in cases of covered major component (Engine, Transmission, Drive Axle) **Failure** and/or a parts delay for any covered **Failure** or **Administrator** requested **Unit** inspection provided additional authorization is obtained from **Administrator** (except where prohibited by law). In all cases no rental expense reimbursement will be provided if the repair is not covered by this **Policy**.

TOWING AND ROAD SERVICE: In the event of a **Failure** of a covered part **We** will reimburse **You** up to the amounts listed below for towing and/or emergency road service labour (except where prohibited by law):

TRAVEL EXPENSES: **Policy** Holder will be reimbursed up to the amounts listed below per day for a maximum of three (3) days for expenses for meals (restaurants only) and lodging (hotel/motel only) (except where prohibited by law) incurred if:

- 1– **Policy** holder cannot utilize **Unit** due to a mechanical **Failure**, covered under this **Policy** and is more than one hundred fifty (150) kilometres from home; and
- 2– Meals and lodging are required because the mechanical **Failure**, as defined, causes a delay en route. The date of the mechanical **Failure** shall be considered the first day of the three (3) day maximum period. The expense must be incurred between the time of the **Failure** and the time when repairs are completed, or by the end of the third calendar day subsequent to the mechanical **Failure** if the repairs are not completed, whichever occurs first.

SERVICE CALLS (for Slide Out and Leveling Systems only): In the event of a **Failure** of a covered part, **We will reimburse You** up to the amounts listed below for service call charges in addition to normal parts and labour charges:

FOOD SPOILAGE: **We** will reimburse **You** up to the amounts listed below if **Your** refrigerator breaks down due to **Failure** of a covered part where service is not available for 24 hours or longer, and food spoilage occurs. **You** must provide a receipt.

	Platinum	Platinum Plus	Diamond
Rental Expense (for every 8 hours)	\$60	\$90	\$90
Maximum reimbursement	\$420	\$600	\$600
Standard Towing and Road Service	\$180	\$360	\$600
\$360 Towing Option	Optional	Included	Included
\$600 Towing Option	Optional	Optional	Included
Travel Expenses	\$150	\$180	\$240
Service Calls	\$120	\$180	\$240
Food Spoilage	\$60	\$120	\$180

What to do in the Event of a Failure

1. Prevent Further Damage - **You** should use all reasonable means and precautions to protect **Your Unit** from further damage. This **Policy** will not cover damage caused by not securing a timely repair of the failed component.
2. If **Your Unit** breaks down, return to the Issuing Dealer during normal service department hours. If this is not possible, take **Your Unit** to the licensed repair facility of **Your** choice (**You** may contact **Administrator** for assistance in locating a repair facility).
3. Instruct the repair facility that they must obtain an authorization number from **Administrator** prior to proceeding with repairs. The amount authorized is the maximum that will be paid. Any additional amounts need prior approval.
4. In some cases, **You** may be required to authorize the repair facility to inspect or tear down **Your Unit** to determine the cause and cost of the repair. **You** will be responsible for these charges if the **Failure** is not covered by this **Policy**. **Administrator** reserves the right to require an inspection of **Your Unit** prior to any repair being performed. We reserve the right to move Your covered Unit to another repair facility.
5. After **Administrator** has been contacted, review with the repair facility components that will be covered by this **Policy**.
6. **We** will reimburse the repair facility or **You** for the cost of authorized repairs performed on **Your Unit**, less any applicable **Deductible**. All repair orders and necessary documentation must be submitted to **Us** within thirty (30) days by **You** or repair facility to qualify for payment.

NOTE: If a breakdown occurs when **Administrator's** office is closed, emergency repairs can be performed. **Policy Holder** may proceed, without prior authorization, and reimbursement, up to \$300, will be made to **Policy Holder** in accordance with **Policy** provisions, providing **Administrator** is contacted within five (5) business days from date of repair.

Repair Facility Guidelines for Claims Handling

Follow these steps when handling a claim:

1. Advise **Policy** holder that evaluation of a **Failure** does not mean that the repair is covered under this **Policy**. All covered repairs must receive prior authorization from **Administrator**.
2. Have **Policy** holder authorize inspection/tear down of the Unit to determine **Failure**'s cause and cost to repair. Save all components, including fluids and filters, should **Administrator** require outside inspection. Notify **Policy** holder that cost of tear down will not be paid if it is determined that the **Failure** is not covered under this **Policy**.
3. Determine the cause of **Failure**, correction required and cost of the repair(s).
4. Contact **Administrator**'s Claims Department at **800-995-0290** to get authorization to proceed with the claim. Be prepared with the following information when placing the call:
 - a. Customer's Name and **Policy** Number.
 - b. Cause of **Failure** and recommended correction.
 - c. Cost of repair(s).
5. A Claims Advisor will verify **Coverage** and do one of the following:
 - a. Approve Claim - If approved, the authorization number must be recorded on the repair order. The authorized amount is the maximum that will be paid. Additional amounts must receive prior approval.
 - b. Require Additional Evaluation, Inspection or Tear Down - **Administrator** may require an inspection prior to repair being completed. If a tear down is required to determine cause of **Failure**, **Policy** holder must authorize same. Notify **Policy** holder that if the repair is not covered, then **Policy** holder will be responsible for cost of the tear down. Repair facility should save all components requiring inspection, including fluids and filters. The Claims Advisor will arrange for the inspection. If inspection is not made within forty eight (48) hours, contact the Claims Advisor.
 - c. Deny the claim and provide the reason for the denial.
6. Review **Administrator**'s findings with **Policy** holder as well as what will be covered by **Policy** and what portion of the repairs, if any, will not be covered.
7. Obtain **Policy** holder's authorization to complete repairs. All repair orders must have customer's signature to qualify for payment.
8. Submit the repair order(s) that must include the **Policy** number, authorization number and authorized amount to **Administrator** within thirty (30) days to the following address:

INDS Canada Corp.

203-20 York Mills Rd., Toronto, Ontario M2P 2C2

Voice: 800-995-0290 Fax: 800-995-0292

Cancellation of Policy

1. **You** may cancel this **Policy** by notifying **Administrator**. A cancellation form indicating the date of cancellation and the odometer reading at the date of request will be required.
2. **We** may cancel this **Policy** for nonpayment of the **Policy** charge, or for intentional misrepresentation in obtaining this **Policy** or in submitting a claim.
3. If **Your Unit** and this **Policy** have been financed, the lienholder may cancel this **Policy** for nonpayment, or if **Your Unit** has been declared a total loss or has been repossessed.
4. A. New and Extended Eligibility **Policy** type:
If this **Policy** is canceled within the first sixty (60) days and no claim has been filed, the entire **Policy** charge paid will be refunded. After sixty (60) days or if a claim has been filed, an amount of the unearned **Policy** charge will be refunded according to the pro-rata method reflecting the greater of the days in force or the mileage elapsed based on the term of the **Policy**. Elapsed time and mileage shall be measured from the Manufacturer Warranty In-Service date and zero (0) kilometres.
B. Used **Policy** type:
If this **Policy** is canceled within the first thirty (30) days and no claim has been filed, the entire **Policy** charge paid will be refunded. After thirty (30) days or if a claim has been filed, an amount of the unearned **Policy** charge will be refunded according to the pro-rata method reflecting the greater of the days in force or the mileage elapsed based on the term of the **Policy**. Elapsed time and mileage shall be measured from **Policy** sale date and **Policy** sale mileage.
5. A sixty dollar (\$60) service charge will be deducted from all refunds after sixty (60) days for New/Extended Eligibility, thirty (30) days for used **Policies** or if a claim has been filed.
6. In the event of cancellation, the lienholder, if any, will be named on the cancellation refund check.

EXCLUSIONS

FOR ALL COVERAGE LEVELS EXCEPT DIAMOND, PARTS NOT LISTED ARE NOT COVERED.

FOR ALL COVERAGE LEVELS, THIS POLICY PROVIDES NO COVERAGE OR BENEFITS FOR THE FOLLOWING:

- A. CARBURETOR; BATTERY; BATTERY/BATTERY PACK ON HYBRID VEHICLES; SHOCK ABSORBERS; MANUAL TRANSMISSION CLUTCH ASSEMBLY; FRICTION CLUTCH DISC AND PRESSURE PLATE; THROWOUT BEARING; MANUAL AND HYDRAULIC LINKAGES; DISTRIBUTOR CAP AND ROTOR; SAFETY RESTRAINT SYSTEMS (INCLUDING AIR BAGS); GLASS; LENSES; SEALED BEAMS; LIGHT BULBS; BRAKE HARDWARE; JAKE BRAKE (EXCEPT DIAMOND COVERAGE); ALL EXHAUST AND EMISSION COMPONENTS EXCEPT THOSE SPECIFIED AS COVERED; WEATHER STRIPS; ALL TRIM, MOLDINGS, HANDLES, KNOBS OR DIALS; BRIGHT METAL; CHROME; UPHOLSTERY AND CARPET; PAINT; BUMPERS; BODY SHEET METAL AND PANELS; TIRES AND WHEELS/RIMS.
- B. GPS NAVIGATION SYSTEMS (UNLESS OPTIONAL LUXURY ELECTRONICS OPTION IS PURCHASED AND SO INDICATED ON ADMINISTRATOR COPY OF THE APPLICATION PAGE AND YOUR ID CARD); PHONE SYSTEMS; PERSONAL COMPUTERS AND PRINTERS; INTERNET ACCESS SYSTEMS; CABLE, SATELLITE AND TELEPHONE WIRING; TELEVISIONS IN EXCESS OF 32", PLASMA TVS AND LCD TVS (UNLESS OPTIONAL COVERAGE IS PURCHASED AND SO INDICATED ON ADMINISTRATOR COPY OF THE APPLICATION PAGE AND YOUR ID CARD); PERIMETER WARNING SYSTEMS; EXTERNAL SPEAKERS; AUDIO & VIDEO INTERCOM SYSTEMS; ROOFING MATERIALS, SKYLIGHT ASSEMBLY AND ITS PARTS; SEALANTS; SHEET METAL AND FIBERGLASS; SIDING(S); ALL FLOORS AND FLOOR COVERINGS; VANITIES; VENTS; WALLS, WINDOW SHADES, BLINDS, TREATMENTS AND DRAPERIES; ALL WINDOWS; ALL WOOD FRAMING; ALL WOODWORK AND MILLWORK; METAL, WOOD, RUBBER AND PLASTIC MOLDINGS; INTERIOR AND EXTERIOR WEATHER STRIPS INCLUDING: SLIDE OUT BOOT (EXCEPT DIAMOND COVERAGE); METAL OR PLASTIC TRIM; ALL METAL, ALUMINUM, WOOD, PLASTIC AND FIBERGLASS HARDWARE; LOOSE FASTENERS OR CONNECTIONS; LOUVERS; GRAY & BLACK WATER DRAIN HOSE/LINE AND ITS FITTINGS AND CONNECTIONS; MICROWAVE OR OVEN MEAT PROBES OR ROTISSERIES; RACKS, SHELVES, BASKETS OR BUCKETS; SHORE PLUG AND LINE; MECHANICAL SWIVEL JACKS; ORNAMENTATION; CAUSE OF RATTLES; BEDDING; BOWED WALLS OR CEILINGS; ALL CABINETS; CAULKING OR GROUTING; CEILINGS; COSMETIC DAMAGE; PEELING OF FORMICA AND ALL LAMINATED MATERIALS; COUNTER TOPS; TEARS, CUTS, DISCOLORATION OR FADING OF ANY MATERIAL; ALL DOORS; ALL FURNITURE; TRAILER FRAME OR STRUCTURAL SEPARATION; METAL SUPPORTS; ANY REPOSITIONING, REFITTING OR REALIGNING.
- C. MAINTENANCE SERVICES AND PARTS DESCRIBED IN YOUR UNIT'S OWNER'S MANUAL AS SUPPLIED BY THE MANUFACTURER AND OTHER NORMAL MAINTENANCE SERVICES AND PARTS INCLUDING, BUT NOT LIMITED TO: PAINT AND COSMETIC REPAIRS; ALIGNMENTS; WHEEL BALANCING; TUNEUPS; SPARK PLUGS AND SPARK PLUG WIRES; GLOW PLUGS; HOSES; DRIVE BELTS; WIPER BLADES. SHOP SUPPLY CHARGES, EPA DISPOSAL FEES; PARTS SHIPPING COSTS; PARTS RESEARCH FEE; DIAGNOSTIC FEES; STORAGE FEES; WATER LEAKS (OTHER THAN PLUMBING); REPAIRS AND ADJUSTMENTS TO CORRECT WIND NOISE CONDITIONS. NOTE: FILTERS, LUBRICANTS, COOLANTS, FLUIDS AND REFRIGERANTS WILL BE COVERED ONLY IF REPLACEMENT IS REQUIRED DUE TO A COVERED FAILURE.
- D. ANY FAILURE RESULTING FROM COLLISION; INTERNAL OR EXTERNAL FIRE; THEFT; VANDALISM; RIOT; EXPLOSION; LIGHTNING; EARTHQUAKE; FREEZING; RUST OR CORROSION; SMOKE OR SOOT; WINDSTORM; PESTS; HAIL; WATER OR FLOOD; FREEZING OR ICE DAMAGE; REVERSE POLARITY; ACTS OF GOD; CHEMICALS; SALT, SAP, SAND, DIRT OR OTHER OBSTACLES; COSMETIC OR PAINT CHANGES; ELECTROLYSIS; ENVIRONMENTAL DAMAGE; DETERIORATION, CONDENSATION, CONTAMINATION OR LOSS OF FLUIDS, FUELS, COOLANTS OR LUBRICANTS.
- E. ANY FAILURE CAUSED BY MISUSE; ABUSE; NEGLIGENCE; LACK OF NORMAL MAINTENANCE REQUIRED BY THE MANUFACTURER'S MAINTENANCE SCHEDULE FOR YOUR UNIT; IMPROPER SERVICING BY YOU AFTER THE EFFECTIVE DATE OF THIS POLICY; CARBON OR SLUDGE BUILD-UP OR NOT MAINTAINING PROPER LEVELS OF LUBRICANTS AND/OR COOLANTS; PREDETONATION/PREIGNITION; OR NOT PROTECTING THE UNIT FROM FURTHER DAMAGE WHEN A FAILURE HAS OCCURRED.
- F. ANY REPAIR OR REPLACEMENT OF A COVERED PART IF A FAILURE HAS NOT OCCURRED; ANY UNAUTHORIZED REPAIR. IF THE WEAR & TEAR OPTION IS PURCHASED OR IS INCLUDED, THE WEAR ON THAT PART HAS NOT EXCEEDED THE FIELD TOLERANCES PERMITTED BY THE MANUFACTURER.
- G. IF ANY ALTERATIONS HAVE BEEN MADE TO YOUR UNIT OR YOU ARE USING, OR HAVE USED, YOUR UNIT IN A MANNER NOT RECOMMENDED BY THE MANUFACTURER. THIS WILL INCLUDE, BUT NOT BE LIMITED TO, THE FAILURE OF ANY CUSTOM OR ADD-ON PART; ANY FRAME OR SUSPENSION MODIFICATIONS; LIFT KITS; OVERSIZED/UNDERSIZED TIRES OR WHEELS; TRAILER HITCHES; AND OR MODIFICATIONS TO THE ENGINE, EMISSIONS OR EXHAUST SYSTEMS.
- H. IF YOUR ODOMETER HAS CEASED TO WORK AND REPAIRS HAVE NOT BEEN IMMEDIATELY MADE; THE ODOMETER HAS BEEN ALTERED IN ANY WAY SUBSEQUENT TO PURCHASE; OR IF UNIT'S TRUE MILEAGE CANNOT BE DETERMINED.
- I. ANY LIABILITY FOR PROPERTY DAMAGE, OR FOR INJURY TO OR DEATH OF ANY PERSON(S) ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF YOUR UNIT, WHETHER OR NOT RELATED TO THE PARTS COVERED. LOSS OF TIME, PROFIT, INCONVENIENCE, OR ANY OTHER LOSS THAT RESULTS FROM A FAILURE. ANY COST DIRECTLY

ASSOCIATED WITH THE UPGRADING OF A COVERED PART OR COMPONENT THAT IS NO LONGER IN PRODUCTION, OBSOLETE OR NOT COST EFFECTIVE TO REPLACE (REPLACEMENT VALUE OF THE ORIGINAL PART WILL BE THE MAXIMUM ALLOWED); ANY COSTS IN EXCESS OF THE ACTUAL WHOLESALE OR TRADE-IN VALUE OF THE UNIT AT THE TIME OF THE REPAIR OR FAILURE. THIS POLICY DOES NOT PROVIDE COVERAGE FOR DAMAGES FOR BAD FAITH, PUNITIVE OR EXEMPLARY DAMAGES, PERSONAL INJURY INCLUDING BODILY INJURY, PROPERTY DAMAGE (EXCEPT AS SPECIFICALLY STATED IN THE POLICY) AND ATTORNEY'S FEES.

- J. REPAIRS TO SEIZED OR DAMAGED ENGINES DUE TO CONTINUED OPERATION WITHOUT SUFFICIENT LUBRICANTS OR COOLANT. THERMOSTAT IS NOT COVERED. YOU ARE RESPONSIBLE FOR MAKING CERTAIN THAT THE OIL AND TEMPERATURE WARNING LIGHTS/GAUGES ARE FUNCTIONING PROPERLY. YOU MUST PULL OFF THE ROAD IMMEDIATELY AND DISCONTINUE UNIT OPERATION WHEN EITHER OF THESE LIGHTS/GAUGES INDICATES INADEQUATE PROTECTION OR PERFORMANCE.
- K. WHEN RESPONSIBILITY FOR A REPAIR IS COVERED BY AN INSURANCE POLICY; WARRANTY FROM THE MANUFACTURER INCLUDING EXTENDED DRIVE TRAIN, MAJOR COMPONENT OR FULL COVERAGE WARRANTIES; A REPAIRER'S GUARANTEE/WARRANTY; OR FAILURES FOR WHICH THE MANUFACTURER HAS ANNOUNCED ITS RESPONSIBILITY THROUGH ANY MEANS, INCLUDING RECALL CAMPAIGNS AND FACTORY SERVICE BULLETINS.
- L. IF YOUR UNIT IS USED FOR COMMERCIAL PURPOSES UNLESS COMMERCIAL USE OPTION (NOT AVAILABLE ON DIAMOND) HAS BEEN PURCHASED AND IS SO INDICATED ON ADMINISTRATOR COPY OF APPLICATION AND USE IS LIMITED TO THAT DESCRIBED IN THE OPTIONS COVERAGE).
- M. ANY FAILURE OCCURRING PRIOR TO THE POLICY PURCHASE DATE, OR IF INFORMATION PROVIDED BY YOU OR A REPAIR FACILITY CANNOT BE VERIFIED AS ACCURATE OR IS FOUND TO BE INACCURATE.
- N. ANY FAILURE OCCURRING OUTSIDE OF THE UNITED STATES OF AMERICA OR CANADA.
- O. DAMAGE CAUSED BY PRE-IGNITION DETONATION, PINGING, IMPROPER/CONTAMINATED FUEL OR IMPROPER ENGINE ADJUSTMENTS.

NOTICE: YOU ARE REMINDED THAT THIS CONTRACT IS NOT AN INSURANCE POLICY. HOWEVER, AN INSURANCE POLICY IS IN EFFECT WITH TRISURA GUARANTEE INSURANCE COMPANY. IF WE FAIL TO PAY AN AUTHORIZED CLAIM WITHIN SIXTY (60) DAYS AFTER PROOF OF LOSS HAS BEEN FILED, YOU ARE ENTITLED TO MAKE A DIRECT CLAIM AGAINST THE INSURER, TRISURA GUARANTEE INSURANCE COMPANY, 70 YORK STREET, SUITE 1100, TORONTO, ON M5J 1S9, CANADA.

SPECIMEN

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