



CARFUFFLE.ca

EVERYDAY **PROTECTION**

EXTENDED WARRANTY

PROGRAM GUIDE



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EVERYDAY PROTECTION

THE PROGRAM

- Unlimited kilometer terms available
- Options available for ANY AGE/ANY MILEAGE
- \$100 and \$250 deductible options available
- Business Use and Commercial Use vehicle eligibility
- Hybrid and Electric vehicle eligibility
- Coverage available for vehicles;
 - Lifted less than 12 inches
 - Lowered less than 4 inches
 - With oversized tires less than 40 inches in diameter
 - Modifications (specific modifications only)
 - Used for snow plowing eligibility (less than 8 foot blade)
- No surcharge required for 4WD/Diesel/Turbo/Supercharger
- Standard and Enhanced seals and gasket coverage options

Included with all Carfuffle Plans

Rental Expense

Reimbursement for substitute transportation in the event of a covered mechanical breakdown.

Trip Interruption Expense

Reimbursement for meals and lodging in the event of a covered mechanical breakdown more than 100 km from home.

Roadside Assistance

Up to \$100 per occurrence for each of the following;

- Towing Assistance
- Flat Tire Assistance
- Fuel, Oil, Fluid and Water Delivery Service
- Lock-Out Assistance
- Battery Assistance
- Collision Assistance

LIMITS OF LIABILITY

PREMIUM COVERAGE

Per Claim will not exceed the value of the vehicle at the time of the breakdown.

Aggregate will not exceed the original price that the customer purchased the vehicle for or the original MSRP of the vehicle, whichever is less.

AVAILABLE TERMS

UNLIMITED KILOMETER TERMS

- 18 month with Unlimited kilometers
- 30 month with Unlimited kilometers

KILOMETER TERMS

- 36 months with 60,000 kilometers
- 48 months with 80,000 kilometers
- 60 months with 100,000 kilometers

Kilometers are added to the current kilometers on the odometer.

OPTIONAL COVERAGE

LUXURY ELECTRONICS

GPS navigation system or other navigational/motorist assistance system; phone system; TV/Video entertainment system (limited to LCD / LED screens of 10" or less); internet access system; heads up display (HUD) projector and display module; audio system amplifier and graphic equalizer.

ENHANCED SEALS & GASKETS

Seals and gaskets for all covered components are covered independently or in conjunction with a covered repair.



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DID YOU KNOW?

Business use is included in every Carfuffle Service Plan. Commercial use vehicles receive the same coverage offerings with a surcharge, with the exception of roadside assistance.

Emergency vehicles, vehicles used for racing, competitive driving or off-roading are NOT eligible.

Business Use

Privately or company owned vehicles that are used by a primary driver for the purpose of, but not limited to, non-delivery route, sales work and light duty work.

COMMERCIAL USE

COMMERCIAL USE COVERAGE

Vehicles used in any other type of business not described under 'business use'.

Examples of commercial use are;

- | | | | |
|----------------------|----------|-----------------------|-------------------|
| ✓ Taxi/Uber/Lyft | ✓ Fleets | ✓ Service Repair Work | ✓ Lawn Care |
| ✓ Mobile Business | ✓ Trades | ✓ Mail Delivery | ✓ Shuttle |
| ✓ Appliance Delivery | ✓ Livery | ✓ Route Delivery | ✓ Multiple Driver |



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DID YOU KNOW?

Modified vehicles are eligible for coverage on all Carfuffle Service Plans. By adding the Modified Vehicle surcharge, once ineligible vehicles can now benefit from Carfuffle protection.

The actual modification is not covered under the terms of the contract.

Electric and Hybrid Vehicles are also eligible for coverage!

By adding the hybrid/electric vehicle surcharge, Carfuffle offers coverage similar to that available on combustion engines.

Batteries are NOT covered under any level of coverage.

**MODIFIED AND
HYBRID/ELECTRIC
VEHICLES**

MODIFICATIONS

As long as the modification doesn't deem the vehicle illegal for on-road use, this list of modifications is acceptable and coverage is available with this new surcharge.

- ✓ Performance Chips/Tuners
- ✓ High Flow Cat-Back Exhaust
- ✓ Performance/Cold Air Intake
- ✓ High Flow Catalytic Converter
- ✓ Aftermarket Forced Induction Systems (Turbo/Supercharger)
- ✓ Enlarged Throttle Body/Spacers
- ✓ Headers/Exhaust
- ✓ Aftermarket Mufflers/Pipes
- ✓ Aftermarket Electronic Ignition Systems



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DID YOU KNOW?

Vehicles with lifted or lowered suspension and/or oversized tires are eligible for coverage with all Carfuffle Service Plans.

Carfuffle has guidelines for tire size and suspension lift eligibility, adding more vehicles to the standard eligibility and increasing the overall eligibility of the program.

Tire size maximum 40 inches

Maximum lower 4 inches

Maximum lift 12 inches

**SUSPENSION AND
OVERSIZED TIRES**

ELIGIBILITY

ELIGIBILITY WITHOUT SURCHARGE

- ✓ Vehicles that are lifted up to 6 inches
- ✓ Vehicles that are lowered up to 4 inches
- ✓ Vehicles with tire size up to 35 inches in diameter

ELIGIBILITY WITH SURCHARGE

- ✓ Vehicles that are lifted more than 6 inches to a maximum of 12 inches
- ✓ Vehicles with tire size more than 35 inches to a maximum of 40 inches in diameter

Vehicles that are lowered more than 4 inches are NOT eligible for coverage.



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EVERYDAY PROTECTION

FREQUENTLY ASKED QUESTIONS

- **Will I have to pay a deductible?**
You are responsible for a \$250 deductible on all covered repairs. The deductible is subject to applicable taxes.
- **Are labour charges included?**
Full coverage with no hidden charges: all parts and labor included. Repair costs are paid directly to the repair facility, saving you out-of-pocket expenses and the inconvenience of waiting for reimbursement.
- **Is there a claim limit?**
The per claim limit for approved claims is the current value of the vehicle or the original MSRP, whichever is less.
- **Is there a waiting period before I can make a claim?**
YES, Claims will not be considered during the first thirty (30) days and one thousand (1,000) km's from the Contract Purchase Date.
- **Are Pre-Existing problems or mechanical failures covered?**
No, This contract does not cover any mechanical failure that exists at the time of retail sale of this warranty contract.
- **Are there any requirements regarding the maintenance of a covered Vehicle?**
In order to keep Your Contract in force during its term, You must maintain the vehicle in accordance with the manufacturer's scheduled maintenance requirements. If You fail to follow published scheduled maintenance requirements, You may be denied coverage. Before any repair is authorized, We may require You to furnish Us with proof that You have properly maintained the Vehicle as required. You are responsible for retaining the receipts identifying the Vehicle, showing dates, odometer reading, services performed, year, make, model and vehicle identification number and providing them to Us in the event of a claim. Failure to show proof of servicing may result in the denial of coverage. Maintenance Costs Are Your Responsibility.
- **Is there a maximum that will be paid out over the term of the contract?**
The maximum payable over the term of the contract for coverages and benefits is the price you paid for the vehicle or the original MSRP, whichever is less.
- **Am I covered wherever I travel?**
Carfuffle covers your vehicle anywhere you go in Canada and the United States.
- **What if I need a Car Rental while my vehicle is being serviced?**
Reimbursement for substitute transportation in event of a covered mechanical repair is included in all plans. In the event of a covered repair, reimbursement will be provided to the Plan holder at the maximum rate of \$30 for every eight hours, or portion thereof, of applicable labour time required to complete the covered repair. Up to a maximum \$150 per occurrence.



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EVERYDAY **PROTECTION**

FREQUENTLY ASKED QUESTIONS

CONTINUED

➤ What is included in Roadside Assistance?

Emergency Roadside Assistance is available 24 hours a day, 365 days a year throughout Canada and the US. Coverage starts upon expiry of the manufacturer roadside assistance coverage. In the event roadside assistance is needed, please call **1-866-742-0942**. All Carfuffle plans include Roadside Assistance which includes up to \$100 per occurrence for each of the following:

- | | |
|------------------------|---|
| ✓ Towing | ✓ Collision Assistance |
| ✓ Flat Tire Assistance | ✓ Lock Out Assistance |
| ✓ Battery Assistance | ✓ Fuel, Oil, Fluid and Water Delivery Service |

➤ What if I breakdown out of town and incur additional expenses?

Carfuffle plans cover Trip interruption expenses so plan holders can be reimbursed up to \$75 per day for a maximum of three days for incurred meals and lodging (restaurants and hotel/motel only) expenses if the breakdown occurs more than 100 kilometers from home and is a covered repair.

➤ Is my warranty Transferable?

If you sell your vehicle, you can transfer your Carfuffle warranty coverage to the new owner, increasing the resale value of your vehicle.

➤ What is included in the "Luxury Electronics Package"?

Only factory or dealer installed with factory approved parts are covered in this package. Covered items included in this package are GPS navigation system or other navigational/motorist assistance system, blue tooth control unit, steering wheel switches, microphone, DVD player, front and rear monitor, internet access system, heads up display (HUD) projector, display module and control unit, auto system amplifiers and graphic equalizer, front/rear and side camera, driver assist sensors including parking/back up, lane assist, collision avoidance sensors, suspension sensors, throttle position sensor, throttle actuator, seat heater element, camshaft position sensors, crankshaft position sensor, knock sensor, engine air intake temperature sensor, transmission and transaxle sensors, transmission control unit and vehicle speed sensor. The following parts are specifically excluded: antennae, cables and wiring and remote controls

➤ Is my vehicle covered if I use it for snowplowing?

Carfuffle covers personal snowplow use only. The plow blade length cannot exceed 8 feet and the plow itself and assembly are excluded from coverage.



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EVERYDAY **PROTECTION**

FREQUENTLY ASKED QUESTIONS

CONTINUED

➤ **What is the "Enhanced Seals and Gaskets" option?**

If the Enhanced Seals & Gaskets option is selected, seals and gaskets for all covered components are covered independently or in conjunction with a COVERED REPAIR. (Seepage and / or sweating of seals or gaskets are not covered, unless causing engine or transmission to operate below standards.)

➤ **What vehicles are ineligible for coverage?**

All models listed as ineligible and any manufacturer not listed on the price sheet in Classes 1 to 4.

Any limited production, exotic, special purpose or high performance vehicle.

All Trucks & Vans 650 / 6500 and above.

Vehicles with inoperable or rolled odometers or with odometers measured only in miles.

Grey market vehicles or Vehicles with "branded" titles.*

Step vans, cube vans, box body, cab and chassis, other incomplete vehicles and vehicles used for commercial purposes (unless qualified for and marked for Commercial Usage coverage).

*Grey import vehicles are new or used motor vehicles and motorcycles legally imported from another country through channels other than the maker's official distribution system. Manufacturer's warranty is usually voided on these vehicles. Branding is the process of assigning "brand" types that indicate whether a vehicle has been severely damaged in the past. These vehicles must be reported to the Ministry of Transportation. The brand is recorded in the ministry's Vehicle Registration System.

Brand types are: "Irreparable", "Salvage", "Rebuilt", "None"



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AVERAGE REPAIR COSTS

Component	Average Repair Cost*
Engine Replacement	\$5,604
4x4 Transfer Case	\$2,315
Navigation System	\$1,859
Head Gasket	\$1,333
Rack & Pinion Steering	\$986
ABS Brake Control Module	\$940
A/C Compressor	\$865
Fuel Pump	\$770
Brake Calipers (2)	\$724
Ball Joints	\$576
Alternator	\$463
Starter	\$422
Oxygen Sensors	\$347
Power Window Motor	\$295

*Cost may vary based on vehicle make and model, repair facility and parts sourcing.

Protecting consumers and
their vehicles

From the unexpected costs
of vehicle ownership





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DID YOU KNOW?

The Average vehicle consists of 14,000 or more moving parts.

If the parts alone were 99.9% perfect over a 4 or 5 year period, then 14 parts would fail.

If half of those 14 parts failed during the Manufacturer's Warranty Period, the repairs are covered by warranty at no charge to the customer.

This results in seven parts failing outside the Manufacturer's Warranty period. If four of these failed parts were low –cost repairs, i.e. \$500.00 each, the customer repair bill would be \$2000.00. Should the other three repairs be slightly more expensive, i.e. \$900.00 each, then an additional \$2700.00 in costs would be added.

The final result is the actual “Customer Pay” failure rate for this vehicle is 0.05%. This 0.05% failure rate resulted in a customer repair cost of \$4700.00.

Note: These were minor repairs at today's prices.

99.9%

PERFECT

**OPTIONAL
COVERAGE**

LUXURY ELECTRONICS PACKAGE

GPS navigation system or other navigational/motorist assistance system; phone system; TV/Video entertainment system (limited to LCD / LED screens of 10" or less); internet access system; heads up display (HUD) projector and display module; audio system amplifier and graphic equalizer. The following parts are specifically excluded: antennae; cables and wiring and remote controls.

ENHANCED SEALS & GASKETS

Seals and gaskets for all covered components are covered independently or in conjunction with a covered repair.

**AVERAGE
REPAIR COSTS**

Component	Average Repair Cost*
Engine Replacement	\$5,604
4x4 Transfer Case	\$2,315
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Ball Joints	\$576
Alternator	\$463
Starter	\$422
Oxygen Sensors	\$347
Power Window Motor	\$295

**Cost may vary based on vehicle make and model, repair facility and parts sourcing.*



COVERAGE AVAILABLE FOR

- Vehicles used for Commercial Use
- Hybrid and Electric Vehicles
- Vehicles used for Snow Plowing (less than 8 foot blade)
- Vehicles that are Lifted less than 12 inches
- Vehicles that are Lowered less than 4 inches
- Vehicles with Oversized Tires less than 40 inches in diameter
- Vehicles that are Modified with eligible modifications

SOME EXCLUSIONS APPLY. PLEASE SEE TERMS AND CONDITIONS FOR COMPLETE ELIGIBILITY.



In British Columbia, Alberta
and Saskatchewan:

Underwriter:
Trisura Guarantee Insurance
Company
Bay Adelaide Centre
333 Bay Street, Suite 1610, Box 22
Toronto, ON M5H 2R2
Phone: 416-214-2555
Fax: 416-214-9597

In all other provinces:

Insurer:
Trisura Guarantee Insurance
Company

Administrator:
CornerStone United, Ltd.
201-931 Commissioners Road E.
London ON N5Z 3H9
Phone: 866-481-1327
Fax: 866-481-1327

Obligor and Administrator:
CornerStone United, Ltd.

The information provided in this brochure is intended to provide only a brief description of the benefits of the Carfuffle Xpanded Series. The Carfuffle Xpanded Series has exclusions and limitations that apply to the benefits discussed in this brochure. For complete details please see your dealer representative.



**Protecting consumers and
their vehicles**

EVERYDAY PROTECTION (XP-2)

ENGINE All internally lubricated engine parts including: pistons, piston rings, piston pins, crankshaft, main bearings, thrust bearings/shims, connecting rods, connecting rod bearings, camshaft, camshaft bearings, balance shaft, balance shaft bearings, timing chain or belt, timing gears, tensioners/guides, intake and exhaust valves, valve springs, replaceable valve guides, push rods, rocker arms, rocker arm shafts, cam followers, lash adjusters, lifters, oil pump, oil pump housing, oil pump pressure relief valve and spring; water pump; harmonic balancer; crankshaft pulley; flexplate; valve covers; timing gear cover; oil pan; oil dipstick; engine block and heads are covered if damaged by the failure of an internally lubricated moving part.

DIESEL - diesel injection pump, injectors and vacuum pump.

ROTARY - rotary chamber, rotor and main bearings.

HYBRID/ELECTRIC - Hybrid control unit(s) including inverter; stator and rotor, battery sensors, cooling fan, cooling duct(s), high voltage harness and junction box, electric drive motor(s).

TURBO/SUPERCHARGER All internally lubricated parts including bearings, turbine and turbine shaft; housing is covered if damaged by the failure of an internally lubricated moving part.

TRANSMISSION AUTOMATIC - All internal parts; torque converter; front pump; planetary gear set; direct clutch; forward clutch; low and reverse clutch; clutch apply piston; internal sealing rings; input and output shafts; roller clutches; bands, check balls; band apply servo; drums; centre support; governor assembly; vacuum modulator; valve body; stator and stator shaft; bushings; pressure regulator valve and bearings; pans and cases covered if damaged by the failure of an internally lubricated moving part.

HYBRID - transaxle assembly, transmission damper assembly, case and all internal parts, transaxle mounts.

MANUAL - internal gears; shafts; bearings; bushings; input and output shafts; counter shaft; synchronizers and sleeves; detent balls; thrust washers; shift forks; levers; collars and springs.

TRANSFER UNIT All internal parts; internal gears; shafts; bearings; bushings; input and output shafts; counter shaft; synchronizers and sleeves; springs and viscous couplings. Transfer case is covered if damaged by the failure of an internally lubricated moving part.

DRIVE AXLE All internal parts; axle shafts; axle bearings; drive shafts; U-joints; CV joints; tripod joints; ring and pinion gears; carrier assembly; bearings and shims; centre support bearings; locking hubs; 4-wheel drive actuator. Differential case is covered if damaged by the failure of an internally lubricated moving part.

STEERING Power steering pump; all internal parts in rack and pinion; steering gearbox.

ELECTRICAL Alternator; voltage regulator; starter motor, drive and solenoid; turn signal switch and stop lamp switch.

SEALS AND GASKETS ARE COVERED AS REQUIRED IN THE REPAIR OR REPLACEMENT OF A COMPONENT LISTED WITHIN THE CORRESPONDING LEVEL OF COVERAGE.

EVERYDAY PROTECTION + (XP-3)

Includes all Protection components plus the following;

ENHANCED ENGINE Intake manifold(s); exhaust manifold(s); air filter housing; vacuum pump.

ENHANCED STEERING Couplings; steering main and intermediate shafts; power cylinder assembly; power steering cooler; control valve; Pitman arm; idler arm; tie rod ends; drag link/centre link.

ENHANCED ELECTRICAL Engine control module; power seat motors; power seat switch; power window motor; power door lock actuators; power door lock switches; windshield washer pump and switch; distributor; horn(s) and horn button; cruise control engagement switch; power mirror switch.

SUSPENSION Upper and lower control arms, control arm shafts and bushings; upper and lower ball joints; steering knuckles; stabilizer shaft, link and bushings; kingpins and kingpin bushings / bearings.

BRAKES Master cylinder; wheel cylinders; disc brake calipers; metal hydraulic lines and fittings; vacuum assist booster; proportioning valve.

AIR CONDITIONING Compressor; clutch; coil and pulley; condenser; evaporator. Accumulator/drier and orifice tubes are only covered in connection with replacement of an above listed component and ONLY if they have failed.

COOLING Fan clutch and fan; electric fan motors; heater control valve.

FUEL DELIVERY Electric and mechanical fuel pumps; fuel pressure regulator; fuel pump driver module; fuel tank sending unit; fuel tank; metal fuel lines.

Included with all Carfuffle Plans

Rental Expense

Reimbursement for substitute transportation in the event of a covered mechanical breakdown.

Trip Interruption Expense

Reimbursement for meals and lodging in the event of a covered mechanical breakdown more than 100 km from home.

Roadside Assistance

Up to \$100 per occurrence for each of the following;

Towing Assistance

Flat Tire Assistance

Fuel, Oil, Fluid and Water Delivery Service

Lock-Out Assistance

Battery Assistance

Collision Assistance

EVERYDAY PROTECTION COMPLETE (XP-4)

Includes all Protection+ components plus the following;

XPANDED ELECTRICAL Power window regulators and drives; front wiper motor including circuit board, relay and delay switch; manually operated switches for power windows, power seat(s), headlamps, wipers, emergency warning flashers, trunk actuator and motor; hybrid power inverter assembly; hybrid system stator and rotor; hybrid system control units and sensors; fuel gauge sending unit; heated back glass elements (glass is not covered); rear wiper motor; heater blower motor; horn; factory installed sun/moon roof motor and its wiring harness and switches; convertible top motor and switches; radio and CD player (factory or dealer installed with factory approved parts only); power antenna motor, mast and switches.

XPANDED SUSPENSION Strut bar and bushings; spindles and spindle supports; Macpherson struts; shackle bushings and eye bushings; springs, torsion bars and bushings; stabilizer linkage and bushings; wheel bearings and seals; automatic leveling unit compressor, sensor and limiter valve.

XPANDED BRAKES Power assist booster and valve; combination valve; backing plates; springs, clips and retainers; self adjusters; rear activators; parking brake linkage and cables.

XPANDED AIR CONDITIONING Manual switches; expansion valve; dryer tank; accumulator; POA valve; H block; hi / low pressure cut-off switch; ducts and outlet hoses; automatic temperature control unit.

4-WHEEL STEERING Control unit; actuator; mode selector; position sensor; rear tie rod assembly; rear gear assembly; cylinder barrel; centre joint; pinion; power steering housing is covered if damaged by the failure of an internal part.

XPANDED COOLING Radiator; thermostat; heater core; hybrid cooling system blower motor and pumps.

XPANDED FUEL DELIVERY Fuel pressure regulator; fuel injectors; fuel distributor; diesel injection pump.

ELECTRONICS Anti-detonation/knock sensor; ESC/EEC module; oxygen sensor; electronic module retard vacuum switch; electronic ignition module; igniter; electronic digital instrument cluster; digital driver information display and module; instrument panel printed circuit board; remote keyless entry transmitter and receiver (loss is not covered); heated side view mirror element; cruise control servo, module and transducer; compass; speed sensor; thermometer.

INTERIOR/EXTERIOR Glove box door and hinge; manually operated seat tracks; adjustable pedals; interior and exterior door handles; door hinges; map/courtesy light assembly; hood, trunk and hatch gas cylinders; hood, trunk and hatch hinges; speedometer head.

SPORT UTILITY Bumper step motor and mounting brackets; power tailgate actuator and motor; power winch motor, its controller and wire harness; power winch roller; spare tire carrier, swing arm, pivots, latches and locks; power running board actuator and motor; swing-out mirror arms, mounts, actuator and motor; pop-out or sliding side/rear window latches and hinges; convenience bed liner; tailgate handle, lock, cables, hinges and latches; edge protectors; cargo lamp; tie downs; trailer hitch receiver, insert and plug receptacle; auxiliary fuel tank and its switch over valve.

ANTI-LOCK BRAKES (ABS) Electronic control unit; anti-lock computer module; wheel speed sensors/exciters; proportioning valves; high pressure hydraulic pump; ABS modulator assembly; accumulator.

EMISSIONS Air fuel ratio sensor; knock sensor; fuel pressure sensor; idle air control valve; intake air temperature sensor; Manifold Air Pressure (MAP) sensor; Mass Air Flow (MAF) sensor; oxygen sensor; Exhaust Gas Recirculation (EGR) valve; Delta Pressure Feedback EGR (DPFE) sensor; Powertrain Control Module (PCM); thermostatically controlled air intake; secondary air injection system; and throttle body assembly.



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Component Description

EveryDay

Protection+

Complete

Ancillary Coverage	Towing with or without Covered Repair	Yes	Yes	Yes
	Rental Car with Covered Repairs	Yes	Yes	Yes
	Lockout Assistance	Yes	Yes	Yes
	Roadside Assistance	Yes	Yes	Yes
	Trip Interruption: Hotel / Motel / Restaurant	Yes	Yes	Yes
Engine	Internally Lubricated Engine Parts	Yes	Yes	Yes
	Camshaft and / or Lifters	Yes	Yes	Yes
	Pistons and Pistons Rings	Yes	Yes	Yes
	Piston Pins	Yes	Yes	Yes
	Crankshaft	Yes	Yes	Yes
	Main Bearings	Yes	Yes	Yes
	Thrust Bearings/Shims	Yes	Yes	Yes
	Connecting Rods/Connecting Rod Bearings	Yes	Yes	Yes
	Camshaft/Camshaft Bearings	Yes	Yes	Yes
	Balance Shaft/Balance Shaft Bearings	Yes	Yes	Yes
	Timing Chain or Belt/Timing Gears	Yes	Yes	Yes
	Tensioners / Guides	Yes	Yes	Yes
	Intake and Exhaust Valves	Yes	Yes	Yes
	Valve Springs	Yes	Yes	Yes
	Replaceable Valve Guides	Yes	Yes	Yes
	Push Rods	Yes	Yes	Yes
	Rocker Arms / Rocker Arm Shafts	Yes	Yes	Yes
	Cam Followers	Yes	Yes	Yes
	Lash Adjusters	Yes	Yes	Yes
	Lifters	Yes	Yes	Yes
	Oil Pump / Oil Pump Housing	Yes	Yes	Yes
	Oil Pump Pressure Relief Valve and Spring	Yes	Yes	Yes
	Water Pump	Yes	Yes	Yes
	Harmonic Balancer	Yes	Yes	Yes
	Crankshaft Pulley	Yes	Yes	Yes
	Flexplate	Yes	Yes	Yes
	Valve Covers / Timing Gear Cover	Yes	Yes	Yes
	Oil Pan / Oil Dipstick	Yes	Yes	Yes
	Engine Block and Heads (If damaged from Within)	Yes	Yes	Yes
	Diesel: Injection Pump/Injectors/Vacuum Pump	Yes	Yes	Yes
	Rotary: Rotary Chamber/Rotor and Main Bearings	Yes	Yes	Yes
	Hybrid Electric: Hybrid Control Unit(s)	Yes	Yes	Yes
	including inverter; stator and Rotor, battery	Yes	Yes	Yes
	sensors, cooling fan, cooling duct(s) high	Yes	Yes	Yes
	voltage harness and junction box, electric drive	Yes	Yes	Yes
	motor(s)	Yes	Yes	Yes
	Seals & Gaskets (Only if required in repair of a covered Part)	Yes	Yes	Yes

Yes = Covered - No = Not Covered



**Plan
Coverage
Comparison**

Component Description		EveryDay	Protection+	Complete
Turbo-Super Charger	All Internally Lubricated parts	Yes	Yes	Yes
	Bearings	Yes	Yes	Yes
	Turbine and Turbine Shaft	Yes	Yes	Yes
	Housing (If damaged from within)	Yes	Yes	Yes
Transmission	All Internally Lubricated Parts	Yes	Yes	Yes
	Torque Converter	Yes	Yes	Yes
	Front Pump	Yes	Yes	Yes
	Planetary Gear Set	Yes	Yes	Yes
	Direct Clutch / Forward Clutch	Yes	Yes	Yes
	Low and Reverse Clutch	Yes	Yes	Yes
	Clutch Apply Piston	Yes	Yes	Yes
	Internal Sealing Rings	Yes	Yes	Yes
	Input and Output Shafts	Yes	Yes	Yes
	Roller Clutches, Bands, Check Balls	Yes	Yes	Yes
	Band Apply Servo	Yes	Yes	Yes
	Drums, Centre Support	Yes	Yes	Yes
	Governor Assembly	Yes	Yes	Yes
	Vacuum Modulator / Valve Body	Yes	Yes	Yes
	Stator and Stator Shaft	Yes	Yes	Yes
	Bushings	Yes	Yes	Yes
	Pressure Regulator Valve and Bearings	Yes	Yes	Yes
	Pans and Cases (If damaged from within)	Yes	Yes	Yes
	Hybrid; Transaxle Assembly, Transmission	Yes	Yes	Yes
	Damper Assembly, Case and all internal parts,	Yes	Yes	Yes
	Transaxle Mounts.	Yes	Yes	Yes
	Manual; Internal Gears, Shafts, Bearings,	Yes	Yes	Yes
	Bushings, Input and Output Shafts, Counter	Yes	Yes	Yes
	Shaft, Synchronisers and sleeves, Detent Balls	Yes	Yes	Yes
	Thrust Washers, Shift Forks, Levers, Collars	Yes	Yes	Yes
	Springs	Yes	Yes	Yes
	Seals & Gaskets (Only if required in repair of a covered Part)	Yes	Yes	Yes
Transfer Unit	All Internal Parts, Internal Gears, Shafts,	Yes	Yes	Yes
	Bearings, Bushings, Input and Output Shafts,	Yes	Yes	Yes
	Counter Shaft, Synchronisers and Sleeves,	Yes	Yes	Yes
	Springs and Viscous Couplings. Transfer Case	Yes	Yes	Yes
	is covered if damaged from within.	Yes	Yes	Yes
Drive Axle	All Internal Parts, Axle Shafts, Axle Bearings,	Yes	Yes	Yes
	Drive Shafts, U Joints, CV Joints/Tripod Joints	Yes	Yes	Yes
	Ring and Pinion Gears, Carrier Assembly,	Yes	Yes	Yes
	Bearings and Shims, Centre Support Bearings	Yes	Yes	Yes
	Locking Hubs, 4 Wheel Drive Actuator,	Yes	Yes	Yes
	Differential Case is covered (if damaged from within)	Yes	Yes	Yes
Steering	Power Steering Pump,	Yes	Yes	Yes
	All Internal Parts in Rack and Pinion,	Yes	Yes	Yes
	Steering Gearbox	Yes	Yes	Yes

Yes = Covered - No = Not Covered



Plan
Coverage
Comparison

Component Description		EveryDay	Protection+	Complete
Electrical	Alternator, Voltage Regulator,	Yes	Yes	Yes
	Starter Motor,	Yes	Yes	Yes
	Drive and Solenoid	Yes	Yes	Yes
	Turn Signal Switch	Yes	Yes	Yes
	Stop Lamp Switch	Yes	Yes	Yes
Enhanced Engine	Intake Manifold(s)	No	Yes	Yes
	Exhaust Mainifold(s)	No	Yes	Yes
	Air Filter Housing	No	Yes	Yes
	Vacuum Pump	No	Yes	Yes
Enhanced Steering	Couplings	No	Yes	Yes
	Steering Main and Intermediate Shafts	No	Yes	Yes
	Power Cylinder Assembly	No	Yes	Yes
	Power Steering Cooler	No	Yes	Yes
	Control Valve	No	Yes	Yes
	Pitman Arm, Idler Arm, tie Rod Ends	No	Yes	Yes
	Drag Link/Centre Link	No	Yes	Yes
Enhanced Electrical	Engine Control Module	No	Yes	Yes
	Power Seat Motor and Switch	No	Yes	Yes
	Power Window Motor	No	Yes	Yes
	Power Door Lock Actuators	No	Yes	Yes
	Power Door Lock Switches	No	Yes	Yes
	Windshield Washer Pump and Switch	No	Yes	Yes
	Distributor	No	Yes	Yes
	Horn(s) and Horn Button	No	Yes	Yes
	Turn Signal Switch	No	Yes	Yes
	Cruise Control Engagement Switch	No	Yes	Yes
	Power Mirror Switch	No	Yes	Yes
Suspension	Upper and Lower Control Arms)	No	Yes	Yes
	Control Arm Shafts and Bushings	No	Yes	Yes
	Upper and Lower Ball Joints	No	Yes	Yes
	Stabilizer Shaft, Link and Bushings	No	Yes	Yes
	King Pin Bushings/Bearings	No	Yes	Yes
Brakes	Master Cylinder	No	Yes	Yes
	Wheel Cylinders	No	Yes	Yes
	Disc Brake Calipers	No	Yes	Yes
	Metal Hydraulic Lines and Fittings	No	Yes	Yes
	Vacuum Assist Booster	No	Yes	Yes
	Proportioning Valve	No	Yes	Yes
Air Conditioning	Compressor	No	Yes	Yes
	Clutch, Coil and Pulley	No	Yes	Yes
	Condenser, Evaporator	No	Yes	Yes
	Accumulator/Drier and Orifice Tubes are only covered in connection with replacement of an	No	Yes	Yes
	above listed part and only if they have failed	No	Yes	Yes

Yes = Covered - No = Not Covered



Plan
Coverage
Comparison



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Component Description		EveryDay	Protection+	Complete
Cooling	Fan Clutch and Fan	No	Yes	Yes
	Electric Fan Motors	No	Yes	Yes
	Heater Control Valve	No	Yes	Yes
Fuel Delivery	Electric and Mechanical Fuel Pumps	No	Yes	Yes
	Fuel Pressure Regulator	No	Yes	Yes
	Fuel Tank sending Unit	No	Yes	Yes
	Fuel Tank	No	Yes	Yes
	Metal Fuel Lines	No	Yes	Yes
		No	Yes	Yes
Xpanded Electrical	Power Window Regulators and Drives	No	No	Yes
	Front Wiper Motor including Circuit Board	No	No	Yes
	Relay and Delay Switch	No	No	Yes
	Manually operated switches for Power Windows	No	No	Yes
	Power Seats, Headlamps, Frt and Rr Wipers	No	No	Yes
	Hybrid Power Inverter Assembly	No	No	Yes
	Hybrid System Stator and Rotor	No	No	Yes
	Hybrid System Control Units and Sensors	No	No	Yes
	Fuel Gauge Sending Unit	No	No	Yes
	Heated Back Glass Elements (Glass is not covered)	No	No	Yes
	Rear Wiper Motor	No	No	Yes
	Heater Blower Motor	No	No	Yes
	Factory installed Sun/Moon Roof Motor	No	No	Yes
	and its Wiring Harness and Switches	No	No	Yes
	Convertible Top Motor and Switches	No	No	Yes
	Radio and CD Player (Factory approved Parts)	No	No	Yes
	Power Antenna Motor Mast and Switches	No	No	Yes
Xpanded Suspension	Strut Bar and Bushings	No	No	Yes
	Spindles and Spindle Supports	No	No	Yes
	Macpherson Struts	No	No	Yes
	Shackle Bushings and Eye Bushings	No	No	Yes
	Springs, Torsion Bars and Bushings	No	No	Yes
	Stabilizer Linkage and Bushings	No	No	Yes
	Wheel Bearings and Seals	No	No	Yes
	Auto Levelling Unit Compressor, Sensor and Limiter Valve	No	No	Yes
Xpanded Brakes	Power Assist Booster and Valve	No	No	Yes
	Combination Valve	No	No	Yes
	Backing Plates, Springs, clips and Retainers	No	No	Yes
	Self Adjusters, Rear Activators	No	No	Yes
	Parking Brake Linkage and Cables	No	No	Yes
4-Wheel Steering	Control Unit, Actuator, Mode Selector	No	No	Yes
	Position Selector	No	No	Yes
	Rear Tie Rod Assembly, Rear Gear Assembly	No	No	Yes
	Cylinder Barrel, Centre Joint, Pinion	No	No	Yes
	Power Steering Housing is covered if damaged by the failure of an internal part.	No	No	Yes

Yes = Covered - No = Not Covered



**Plan
Coverage
Comparison**

Component Description		EveryDay	Protection+	Complete
Xpanded Air Cond.	Manual Switches, Expansion Valve	Yes	No	Yes
	Dryer Tank, Accumulator	Yes	No	Yes
	POA Valve, High/Low Pressure Cut-Off Switch	Yes	No	Yes
	Ducts and Outlet Hoses	Yes	No	Yes
	Automatic Temperature Control Prgrammer	Yes	No	Yes
Xpanded Cooling	Radiator	No	No	Yes
	Thermostat	No	No	Yes
	Heater Core	No	No	Yes
	Vacuum Pump	No	No	Yes
	Hybrid Cooling System Blower Motor and Pump			
Xpanded Fuel Delivery				
	Fuel pressure Regulator	No	No	Yes
	Fuel Injectors	No	No	Yes
	Fuel Distributor	No	No	Yes
	Diesel Injection Pump	No	No	Yes
Electronics	Anti- Detonation/Knock Sensor	No	No	Yes
	ESC/EEC/ECM Module, Oxygen Sensor	No	No	Yes
	Electronic Module Retard Vacuum switch	No	No	Yes
	Electronic Ignition Module, Igniter,	No	No	Yes
	Electronic Digital Instrumentation Cluster	No	No	Yes
	Digital Driver Information Display and Module	No	No	Yes
	Instrument Panel Printed Circuit Board	No	No	Yes
	Remote Keyless Entry Transmitter and	No	No	Yes
	Receiver (Loss is not covered)	No	No	Yes
	Heated Side View Mirror Element	No	No	Yes
	Cruise Control Servo,Module and Transducer	No	No	Yes
	Compass,	No	No	Yes
	Speed Sensor, Thermometer	No	No	Yes
Interior Exterior	Glove Box Door and Hinge	No	No	Yes
	Manually Operated seat Tracks	No	No	Yes
	Adjustable Pedals, Int/Ext Door Handles	No	No	Yes
	Door Hinges, Map/Courtesy Light Assembly	No	No	Yes
	Hood,Trunk and Hatch Gas Cylinders & Hinges	No	No	Yes
Sport Utility	Speedometer Head			
	Step Bumpers and Mounting Brackets	No	No	Yes
	Power Tailgate Actuator and Motor	No	No	Yes
	Power Winch Motor, its Controller and wiring	No	No	Yes
	Harness, Power Winch Roller	No	No	Yes
	Spare Tire Carrier, Swing Arm, Pivots,	No	No	Yes
	Latches and Locks	No	No	Yes
	Factory installed Running Boards	No	No	Yes
	Power Running Board Actuator and Motor	No	No	Yes
	Swing Out Mirror Arms, Mounts,	No	No	Yes
	Actuator and Motor,	No	No	Yes
	Pop Out or sliding Side/Rear Window Latches	No	No	Yes
	and hinges,	No	No	Yes

Yes = Covered - No = Not Covered



**Plan
Coverage
Comparison**



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Component Description		EveryDay	Protection+	Complete
Sport Utility C/O	Convenience Bedliner (Not Warpage)	Yes	No	Yes
	Tailgate handle, Lock, Cable, Hinges & Latches	Yes	No	Yes
	Edge Protectors, Cargo Lamp, Tie Downs,	Yes	No	Yes
	Trailer Hitch Receiver, Insert and Plug Recept.	Yes	No	Yes
	Aux. Fuel Tank and its Switch Over Valve	Yes	No	Yes
Anti-Lock Brakes	Electronic Control Unit	No	No	Yes
	Anti-Lock Computer Module	No	No	Yes
	Wheel Speed Sensors/Exciters	No	No	Yes
	Proportioning Valves, High Pressure Hydraulic Pump,ABS Modulator Assembly, Accumulator	No	No	Yes
Emissions	Air Fuel Ratio Sensor			
	Knock Sensor	No	No	Yes
	Fuel pressure Sensor	No	No	Yes
	Idle Air Control Valve	No	No	Yes
	Intake Air Temperature Sensor	No	No	Yes
	Manifold Air Pressure (MAP) Sensor			
	Mass Air Flow (MAF) Sensor	No	No	Yes
	Oxygen Sensor	No	No	Yes
	Exhaust Gas Recirculation (RGR) valve	No	No	Yes
	Delta Pressure Feedback EGR (DPFE) Sensor	No	No	Yes
	Powertrain Control Module (PCM)	No	No	Yes
	Thermostatically Controlled Air Intake	No	No	Yes
	Secondary Air Injection System	No	No	Yes
	Throttle Body Assembly	No	No	Yes
Luxury Electronics	GPS Navigation System or other Navigational or Motorist Assistance System; Phone System	Optional		
	TV/Video Entertainment System	Optional		
	limited to LCD/LED screens of 10" or less	Optional		
	Internet Access System	Optional		
	Heads Up Display (HUD) Projector & Display	Optional		
	Audio System Amplifier and Graphic Equalizer	Optional		
	Coverage excluded on Antennae, Cables,and	Optional		
	Wiring and Remote Controls	Optional		

Yes = Covered - No = Not Covered



Protecting consumers and their vehicles

**Plan
Coverage
Comparison**



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EVERYDAY **PROTECTION**

CLAIMS PROCESS

PRE-AUTHORIZATION MUST BE OBTAINED PRIOR TO STARTING ANY REPAIR

COVERAGE VERIFICATION

1. Obtain a copy of the customers Carfuffle Plan
2. Verify the time and kilometer limits to ensure the Plan is still in force
3. Confirm that the unit in for repair is the unit listed on the Plan

REPORTING A CLAIM

1. Assess the complaint, diagnose the issue, identify the cure and cost to repair including applicable parts numbers
2. If sublet is required, obtain an estimate from the sublet servicer and submit to the claims department when submitting for pre-authorization, with requested mark up
2. Call to initiate a new claim at **1.866.481.1327**
3. Report the

- | | | | |
|-----------------------|------------------------------------|-------------------------------|--------------|
| a. Plan number | b. Name and address of Plan Holder | c. Name of the Selling Dealer | d. Complaint |
| e. Cause of breakdown | f. Cure for breakdown | g. Cost of repair | h. Unit VIN |

INSPECTION

Should an outside inspection be required;

1. Stop all repairs immediately and save all components/parts that need to be reviewed, including fluids and filters. If items are to be machined, they must be available for inspection prior to sending to machine shop
2. We will make arrangements for the inspection. Should the inspector not visit within 48 hours, call **1.866.481.1327**
3. Upon completion of the inspection, our claims adjuster will issue a final disposition

AUTHORIZATION

- | | |
|---|--|
| 1. Obtain authorization number | 4. Collect the deductible from the customer |
| 2. Have the repair completed | 5. Enter authorization number and VIN on the repair order prior to submitting for payment and submit with sublet invoice if applicable |
| 3. Have the repair invoice signed by the customer | |



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EVERYDAY **PROTECTION**

LIENHOLDER CANCELLATION

PROCEDURE

When lienholders need to request a cancellation of a contract, the following process should be followed:

- Lienholder sends us the cancellation request via email
The request must be in writing and sent to contractmanagementcdn@cornerstoneunited.ca
- Please include with the request the following information:
 - ✓ Contract number (if known)
 - ✓ Customer name
 - ✓ Vin
 - ✓ Date of repo, total loss or non-payment
- If the requestor is not the original lienholder, we need:
 - ✓ Letter of Intro or a copy of the documents that the lienholder completed that assigns the repossession company for each contract, and then of course whatever documents they have to cancel the contract.
- CornerStone will send a pro-rated portion of the dealer cost to the dealer with the instruction to pay the lienholder the total pro-rated retail amount of the refund.
- The amount of the refund is calculated based on the unused portion of the purchase cost, less a \$50 cancellation fee, plus applicable taxes. For example:

Calc Method	PRO-RATA	46.6484%
	Retail Price	Dealer Cost
	5000.00	
		599.00
Gross Refund	2332.42	279.42
NCB Benefit		0.00
Cancellation Fee	50.00	50.00
Net Refund	2282.42	229.42
	0.00	0.00
GST	114.12	11.47
Total Refund (after tax)	2396.54	240.89



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EVERYDAY **PROTECTION**

LOYALTY TRANSFER CREDIT

PROCEDURE

A Loyalty Transfer Credit is a credit applied to the purchase of a new Service Agreement when a customer returns to Carfuffle to advise they traded in a unit with a Carfuffle Service Agreement. The customer must purchase a new Service Agreement at the time of trade.

➤ Eligibility:

Customer must contact Carfuffle. The customer must be purchasing a new Service Agreement. New Service Agreement must be purchased at the time of trade in. Must be the original owner.

➤ How to apply for credit:

The Dealer must contact Cornerstone for a Loyalty Transfer Credit estimate for the original Service Agreement. This Loyalty Transfer Credit estimate is to be used by the Dealer as a consumer credit to be applied towards the purchase of a new Service Agreement.

The Dealer must submit the following;

- ✓ A copy of the original Service Agreement
- ✓ The Loyalty Transfer Credit estimate
- ✓ Completed cancellation form for the original
- ✓ A copy of the new Service Agreement
- ✓ The Dealer must indicate clearly on the new Service Agreement that a Loyalty Transfer Credit is being applied.

➤ Receiving the credit:

All Loyalty Transfer Credits will be applied by the Administrator. There will be no refund cheque issued. If there is a difference in cost the difference must be remitted to the Administrator. If the new Service Agreement is less than the Dealer cost of the new Service Agreement no refund will be issued.

➤ How the credit is calculated:

If the customer applies for and is approved for a Loyalty Transfer Credit the original Service Agreement will be cancelled and a prorated cancellation refund for the Dealer cost, less a \$50 cancellation fee, less claims paid will be applied to the Dealers account as a credit.

CREDIT AMOUNT =

Pro-rated Dealer Cost - Cancellation Fee - Claims Paid

➤ Frequently Asked Questions

Q. Who can apply for a Loyalty Transfer Credit?

A. Only the selling Dealer can request a Loyalty Transfer Credit for a returning customer.

Q. What if a customer trades in or sells his unit? Can they apply for another Loyalty Transfer Credit?

A. No. The Loyalty Transfer Credit is available only once per customer.

Q. What if a customer decides that they would like to purchase a Service Agreement after buying their new unit?

A. The Loyalty Transfer Credit can only be applied at the time the new unit is purchased with a new Service Agreement. The credit will not be held over for future purchases.



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EVERYDAY **PROTECTION**

**PRICE
SHEETS**

**DEALER
COST**



Price Sheet - Dealer Cost



Standard Seals and Gaskets
\$250.00 Deductible
CLAIM LIMIT - Current value of the vehicle
AGGREGATE - Purchase Price of the Vehicle


Class 1 Premium Rates	Class 2 Premium Rates	Class 3 Premium Rates	Class 4 Premium Rates	Class 5 Premium Rates
Acura, Honda, Hyundai, Infiniti, Kia, Lexus, Mitsubishi, Nissan, Scion, Suzuki, Toyota	Chevrolet, Fiat, Ford, Jeep, Lincoln, Mazda, Mercury, Smart, Subaru Tesla: Model 3	Buick, Chrysler, Dodge, Eagle, Freightliner, GMC, Isuzu, Oldsmobile, Plymouth, Pontiac, Ram, Saturn, VW	Alfa Romeo, Audi, BMW, Cadillac, Hummer, Jaguar, Land Rover, Maserati, Mercedes-Benz, Mini, Porsche, Saab, Tesla, Volvo	Surcharged Vehicles
		<u>Vehicles Surcharged to CLASS 3</u> Chev: Corvette, All 2500 & 3500, Trucks & Vans, Tahoe, Suburban, Freightliner: 2500 & 3500 Vans Ford: All 250 & 350 Trucks & Vans, Explorer, Expedition, Excursion, Nissan: 370Z	<u>Vehicles Surcharged to CLASS 4</u> Chev: Camaro ZL1, All 4500 & 5500 Trucks & Vans Chrysler: Crossfire SRT-6, Dodge: Challenger/Charger SRT/TA/ScatPack, All 4500 & 5500 Trucks & Vans Ford: Lightning, Raptor, Mustang: Boss / Cobra / Shelby GT350, Taurus SHO (pre-2010), All 450 & 550 Trucks & Vans, GMC: All 4500 & 5500 Trucks & Vans, Jeep: Grand Cherokee SRT Lexus: LS600h L, IS F, Mazda: RX7, RX8, Lancer Evolution, 300GT Turbo , Nissan: GT-4 Ram: All 4500 & 5500 Trucks & Vans	<u>Vehicles Surcharged to CLASS 5</u> BMW: 8 Series, M3, M4, M5, M6, X5 M, X6 M, Z4 M Cadillac: CTS-V, XTS-V, Corvette (Supercharged), Z06, ZR1 Jaguar: F-Type R, XJR, XKR, Land Rover: Supercharged Land Rover/Sport Maserati: Quattroporte, Mercedes-Benz: AMG, 36, 45, 50, 55, 60, 63, 65 Porsche: 911 Carrera S/GTS, 911 Targa 4/4S, 928, 965, 968, Cayenne Turbo/Turbo S, Panamera E-Hybrid/Turbo

Warranty Term	Current Odometer	Max Age	Everyday Protection			Everyday Protection			Everyday Protection			Everyday Protection			Everyday Protection		
			(XP2)	Plus (XP3)	Complete (XP4)	(XP2)	Plus (XP3)	Complete (XP4)	(XP2)	Plus (XP3)	Complete (XP4)	(XP2)	Plus (XP3)	Complete (XP4)	(XP2)	Plus (XP3)	Complete (XP4)
18 Months	0 To 135,000	Current + 20	\$ 662.00	\$ 723.00	\$ 748.00	\$ 710.00	\$ 815.00	\$ 867.00	\$ 805.00	\$ 866.00	\$ 940.00	\$ 1,003.00	\$ 1,168.00	\$ 1,363.00	\$ 1,555.00	\$ 1,998.00	\$ 2,487.00
Unlimited	135,001 To 240,000	Current + 20	\$ 705.00	\$ 816.00	\$ 868.00	\$ 778.00	\$ 982.00	\$ 1,096.00	\$ 926.00	\$ 1,041.00	\$ 1,187.00	\$ 1,203.00	\$ 1,685.00	\$ 2,048.00	\$ 2,068.00	\$ 3,155.00	\$ 4,002.00
KM's	Any Mileage	Any Age	\$ 796.00	\$ 993.00	\$ 1,122.00	\$ 876.00	\$ 1,254.00	\$ 1,586.00	\$ 1,078.00	\$ 1,536.00	\$ 1,807.00	\$ 1,462.00	\$ 2,319.00	\$ 3,518.00	\$ 2,585.00	\$ 5,471.00	\$ 7,257.00
30 Months	0 To 100,000	Current + 20	\$ 625.00	\$ 721.00	\$ 837.00	\$ 674.00	\$ 813.00	\$ 1,024.00	\$ 779.00	\$ 971.00	\$ 1,086.00	\$ 917.00	\$ 1,305.00	\$ 1,838.00	\$ 1,435.00	\$ 2,337.00	\$ 3,562.00
Unlimited	100,001 To 135,000	Current + 20	\$ 708.00	\$ 861.00	\$ 921.00	\$ 802.00	\$ 1,053.00	\$ 1,193.00	\$ 960.00	\$ 1,190.00	\$ 1,393.00	\$ 1,273.00	\$ 1,884.00	\$ 2,310.00	\$ 2,246.00	\$ 3,612.00	\$ 4,601.00
KM's	135,001 To 200,000	Current + 20	\$ 833.00	\$ 934.00	\$ 1,020.00	\$ 1,001.00	\$ 1,202.00	\$ 1,394.00	\$ 1,077.00	\$ 1,315.00	\$ 1,558.00	\$ 1,504.00	\$ 2,307.00	\$ 2,998.00	\$ 2,782.00	\$ 4,539.00	\$ 5,822.00
36 Months	0 To 100,000	Current + 20	\$ 648.00	\$ 760.00	\$ 862.00	\$ 718.00	\$ 861.00	\$ 1,084.00	\$ 820.00	\$ 1,023.00	\$ 1,165.00	\$ 1,002.00	\$ 1,409.00	\$ 2,007.00	\$ 1,635.00	\$ 2,568.00	\$ 3,933.00
60,000	100,001 To 135,000	Current + 20	\$ 740.00	\$ 883.00	\$ 956.00	\$ 845.00	\$ 1,109.00	\$ 1,273.00	\$ 1,047.00	\$ 1,268.00	\$ 1,507.00	\$ 1,359.00	\$ 2,046.00	\$ 2,526.00	\$ 2,452.00	\$ 3,972.00	\$ 5,073.00
KM's	135,001 To 200,000	Current + 20	\$ 851.00	\$ 967.00	\$ 1,072.00	\$ 1,044.00	\$ 1,274.00	\$ 1,498.00	\$ 1,193.00	\$ 1,412.00	\$ 1,682.00	\$ 1,616.00	\$ 2,511.00	\$ 3,277.00	\$ 3,043.00	\$ 4,993.00	\$ 6,410.00
48 Months	0 To 100,000	Current + 20	\$ 692.00	\$ 795.00	\$ 879.00	\$ 768.00	\$ 969.00	\$ 1,158.00	\$ 897.00	\$ 1,141.00	\$ 1,224.00	\$ 1,118.00	\$ 1,644.00	\$ 2,193.00	\$ 1,966.00	\$ 3,178.00	\$ 4,465.00
80,000	100,001 To 135,000	Current + 20	\$ 806.00	\$ 960.00	\$ 1,004.00	\$ 947.00	\$ 1,278.00	\$ 1,391.00	\$ 1,190.00	\$ 1,386.00	\$ 1,514.00	\$ 1,601.00	\$ 2,506.00	\$ 2,823.00	\$ 3,069.00	\$ 5,072.00	\$ 5,848.00
KM's	135,001 To 200,000	Current + 20	\$ 850.00	\$ 1,026.00	\$ 1,151.00	\$ 1,073.00	\$ 1,411.00	\$ 1,664.00	\$ 1,394.00	\$ 1,556.00	\$ 1,856.00	\$ 1,952.00	\$ 2,862.00	\$ 3,559.00	\$ 3,870.00	\$ 5,852.00	\$ 7,468.00
60 Months	0 To 100,000	Current + 20	\$ 706.00	\$ 848.00	\$ 1,110.00	\$ 802.00	\$ 1,035.00	\$ 1,584.00	\$ 936.00	\$ 1,305.00	\$ 1,748.00	\$ 1,186.00	\$ 1,803.00	\$ 3,317.00	\$ 2,120.00	\$ 3,514.00	\$ 6,916.00
100,000	100,001 To 135,000	Current + 20	\$ 831.00	\$ 1,077.00	\$ 1,306.00	\$ 1,007.00	\$ 1,385.00	\$ 1,934.00	\$ 1,227.00	\$ 1,882.00	\$ 2,182.00	\$ 1,721.00	\$ 2,756.00	\$ 4,257.00	\$ 3,331.00	\$ 7,019.00	\$ 8,980.00
KM's	135,001 To 200,000	Current + 20	\$ 1,059.00	\$ 1,312.00	\$ 1,534.00	\$ 1,493.00	\$ 1,937.00	\$ 2,343.00	\$ 1,620.00	\$ 2,200.00	\$ 2,691.00	\$ 2,681.00	\$ 4,251.00	\$ 5,359.00	\$ 5,507.00	\$ 8,886.00	\$ 11,401.00

OPTIONAL PROTECTION				Ineligible Vehicles			
LUXURY ELECTRONICS PACKAGE	\$ 200.00	All Plans		<u>ACURA:</u> NSX; <u>ALFA ROMEO:</u> Giulia Quadrifoglio; <u>AUDI:</u> R8/R8S; <u>BMW:</u> 760, B5 Alpina, B6 Alpina, B7 Alpina, Hydrogen 7, i8 M, Z8; <u>CADILLAC:</u> Allante, XLR-V; <u>CHEVROLET:</u> All 6500 or Larger Trucks & Vans, Camaro SLP, Corvette Calloway; <u>DODGE:</u> All 6500 or Larger Trucks & Vans, Challenger SRT Hellcat, Charger SRT Hellcat, Viper; <u>FORD:</u> All 650 or Larger Trucks & Vans, GT; <u>FREIGHTLINER:</u> All 6500 or larger Trucks & Vans; <u>GMC:</u> All 6500 or Larger Trucks & Vans; <u>Hummer:</u> H1; <u>Jaguar:</u> All Supercharged, Super V8, Vanden Plas, XJL Supersport, XJR-5, XKR-5; <u>JEEP:</u> Grand Cherokee Trackhawk, All Hellcat; <u>LEXUS:</u> LFA; <u>MASERATI:</u> Quattroporte GTS; <u>MERCEDES-BENZ:</u> 600 Series, CL Series, G Series, Black Series, S65, SL65, SLS, SLR; <u>PORSCHE:</u> 911 GT2/GT3, 911 Speedster, 911 Turbo, Carrera GT; <u>RAM:</u> All 6500 or Larger Trucks & Vans; <u>TESLA:</u> Roadster; <u>VOLKSWAGEN:</u> Phaeton 12 Cyl.			
COMMERCIAL USE	\$ 700.00	Unltd. Km Plans	\$ 350.00				
HYBRID / ELECTRIC VEHICLE COVERAGE	\$ 200.00	All Plans					
LIFTED BODY / SUSPENSION AND / OR OVERSIZED TIRES	\$ 350.00	All Plans					
MODIFIED VEHICLE COVERAGE	\$ 500.00	All Plans					
SNOWPLOW USAGE COVERAGE	\$ 675.00	All Plans					



Standard Seals and Gaskets
\$100.00 Deductible
CLAIM LIMIT - Current value of the vehicle
AGGREGATE - Purchase Price of the Vehicle



Standard Seals and Gaskets
\$100.00 Deductible
CLAIM LIMIT - Current value of the vehicle
AGGREGATE - Purchase Price of the Vehicle

				Class 1 Premium Rates			Class 2 Premium Rates			Class 3 Premium Rates			Class 4 Premium Rates			Class 5 Premium Rates		
				Acura, Honda, Hyundai, Infiniti, Kia, Lexus, Mitsubishi, Nissan, Scion, Suzuki, Toyota			Chevrolet, Fiat, Ford, Jeep, Lincoln, Mazda, Mercury, Smart, Subaru Tesla: Model 3			Buick, Chrysler, Dodge, Eagle, Freightliner, GMC, Isuzu, Oldsmobile, Plymouth, Pontiac, Ram, Saturn, VW			Alfa Romeo, Audi, BMW, Cadillac, Hummer, Jaguar, Land Rover, Maserati, Mercedes-Benz, Mini, Porsche, Saab, Tesla, Volvo			Surcharged Vehicles		
										Vehicles Surcharged to CLASS 3 Chev: Corvette, All 2500 & 3500, Trucks & Vans, Tahoe, Suburban, Freightliner: 2500 & 3500 Vans Ford: All 250 & 350 Trucks & Vans, Explorer, Expedition, Excursion, Nissan: 370Z			Vehicles Surcharged to CLASS 4 Chev: Camaro ZL1, All 4500 & 5500 Trucks & Vans Chrysler: Crossfire SRT-6, Dodge: Challenger/Charger SRT/TA/ScatPack, All 4500 & 5500 Trucks & Vans Ford: Lightning, Raptor, Mustang: Boss / Cobra / Shelby GT350, Taurus SHO (pre-2010), All 450 & 550 Trucks & Vans, GMC: All 4500 & 5500 Trucks & Vans, Jeep: Grand Cherokee SRT Lexus: LS600h L, IS F, Mazda: RX7, RX8, Lancer Evolution, 300GT Turbo , Nissan: GT-4 Ram: All 4500 & 5500 Trucks & Vans			Vehicles Surcharged to CLASS 5 BMW: 8 Series, M3, M4, M5, M6, X5 M, X6 M, Z4 M Cadillac: CTS-V, XTS-V, Corvette (Supercharged), Z06, ZR1 Jaguar: F-Type R, XJR, XKR, Land Rover: Supercharged Land Rover/Sport Maserati: Quattroporte, Mercedes-Benz: AMG, 36, 45, 50, 55, 60, 63, 65 Porsche: 911 Carrera S/GTS, 911 Targa 4/4S, 928, 965, 968, Cayenne Turbo/Turbo S, Panamera E-Hybrid/Turbo		
Warranty Term	Current Odometer	Max Age	Everyday Protection			Everyday Protection			Everyday Protection			Everyday Protection			Everyday Protection			
			(XP2)	Plus (XP3)	Complete (XP4)	(XP2)	Plus (XP3)	Complete (XP4)	(XP2)	Plus (XP3)	Complete (XP4)	(XP2)	Plus (XP3)	Complete (XP4)	(XP2)	Plus (XP3)	Complete (XP4)	
18 Months Unlimited KM's	0 To 135,000	Current + 20	\$ 702.00	\$ 788.00	\$ 828.00	\$ 770.00	\$ 905.00	\$ 982.00	\$ 900.00	\$ 1,006.00	\$ 1,115.00	\$ 1,153.00	\$ 1,398.00	\$ 1,653.00	\$ 1,780.00	\$ 2,345.00	\$ 2,922.00	
	135,001 To 240,000	Current + 20	\$ 745.00	\$ 881.00	\$ 948.00	\$ 838.00	\$ 1,072.00	\$ 1,211.00	\$ 1,021.00	\$ 1,181.00	\$ 1,362.00	\$ 1,353.00	\$ 1,915.00	\$ 2,338.00	\$ 2,293.00	\$ 3,500.00	\$ 4,437.00	
	Any Mileage	Any Age	\$ 836.00	\$ 1,058.00	\$ 1,202.00	\$ 936.00	\$ 1,344.00	\$ 1,701.00	\$ 1,173.00	\$ 1,676.00	\$ 1,982.00	\$ 1,612.00	\$ 2,549.00	\$ 3,808.00	\$ 2,810.00	\$ 5,816.00	\$ 7,692.00	
30 Months Unlimited KM's	0 To 100,000	Current + 20	\$ 675.00	\$ 796.00	\$ 932.00	\$ 744.00	\$ 923.00	\$ 1,164.00	\$ 894.00	\$ 1,141.00	\$ 1,301.00	\$ 1,102.00	\$ 1,585.00	\$ 2,188.00	\$ 1,715.00	\$ 2,757.00	\$ 4,087.00	
	100,001 To 135,000	Current + 20	\$ 758.00	\$ 936.00	\$ 1,016.00	\$ 872.00	\$ 1,163.00	\$ 1,333.00	\$ 1,075.00	\$ 1,360.00	\$ 1,608.00	\$ 1,458.00	\$ 2,164.00	\$ 2,660.00	\$ 2,526.00	\$ 4,032.00	\$ 5,126.00	
	135,001 To 200,000	Current + 20	\$ 883.00	\$ 1,009.00	\$ 1,115.00	\$ 1,071.00	\$ 1,701.00	\$ 1,822.00	\$ 1,192.00	\$ 1,485.00	\$ 1,773.00	\$ 1,689.00	\$ 2,587.00	\$ 3,348.00	\$ 3,062.00	\$ 4,959.00	\$ 6,347.00	
36 Months 60,000 KM's	0 To 100,000	Current + 20	\$ 698.00	\$ 835.00	\$ 957.00	\$ 788.00	\$ 971.00	\$ 1,224.00	\$ 935.00	\$ 1,193.00	\$ 1,380.00	\$ 1,187.00	\$ 1,689.00	\$ 2,357.00	\$ 1,915.00	\$ 2,988.00	\$ 4,458.00	
	100,001 To 135,000	Current + 20	\$ 790.00	\$ 958.00	\$ 1,051.00	\$ 1,080.00	\$ 1,556.00	\$ 1,183.00	\$ 1,162.00	\$ 1,438.00	\$ 1,722.00	\$ 1,544.00	\$ 2,326.00	\$ 2,876.00	\$ 2,732.00	\$ 4,392.00	\$ 5,598.00	
	135,001 To 200,000	Current + 20	\$ 901.00	\$ 1,042.00	\$ 1,167.00	\$ 1,114.00	\$ 1,384.00	\$ 1,638.00	\$ 1,308.00	\$ 1,582.00	\$ 1,897.00	\$ 1,801.00	\$ 2,791.00	\$ 3,627.00	\$ 3,323.00	\$ 5,413.00	\$ 6,935.00	
48 Months 80,000 KM's	0 To 100,000	Current + 20	\$ 772.00	\$ 915.00	\$ 1,029.00	\$ 878.00	\$ 1,139.00	\$ 1,373.00	\$ 1,072.00	\$ 1,411.00	\$ 1,564.00	\$ 1,403.00	\$ 2,079.00	\$ 2,738.00	\$ 2,396.00	\$ 3,833.00	\$ 5,285.00	
	100,001 To 135,000	Current + 20	\$ 886.00	\$ 1,080.00	\$ 1,154.00	\$ 1,057.00	\$ 1,448.00	\$ 1,606.00	\$ 1,365.00	\$ 1,656.00	\$ 1,854.00	\$ 1,886.00	\$ 2,941.00	\$ 3,368.00	\$ 3,499.00	\$ 5,727.00	\$ 6,668.00	
	135,001 To 200,000	Current + 20	\$ 930.00	\$ 1,146.00	\$ 1,301.00	\$ 1,183.00	\$ 1,581.00	\$ 1,879.00	\$ 1,569.00	\$ 1,826.00	\$ 2,196.00	\$ 2,237.00	\$ 3,297.00	\$ 4,104.00	\$ 4,300.00	\$ 6,507.00	\$ 8,288.00	
60 Months 100,000 KM's	0 To 100,000	Current + 20	\$ 786.00	\$ 968.00	\$ 1,260.00	\$ 912.00	\$ 1,205.00	\$ 1,799.00	\$ 1,111.00	\$ 1,575.00	\$ 2,088.00	\$ 1,471.00	\$ 2,238.00	\$ 3,862.00	\$ 2,550.00	\$ 4,169.00	\$ 7,736.00	
	100,001 To 135,000	Current + 20	\$ 911.00	\$ 1,197.00	\$ 1,456.00	\$ 1,117.00	\$ 1,555.00	\$ 2,149.00	\$ 1,402.00	\$ 2,152.00	\$ 2,522.00	\$ 2,006.00	\$ 3,191.00	\$ 4,802.00	\$ 3,761.00	\$ 7,674.00	\$ 9,800.00	
	135,001 To 200,000	Current + 20	\$ 1,139.00	\$ 1,432.00	\$ 1,684.00	\$ 1,603.00	\$ 2,107.00	\$ 2,558.00	\$ 1,795.00	\$ 2,470.00	\$ 3,031.00	\$ 2,966.00	\$ 4,686.00	\$ 5,904.00	\$ 5,937.00	\$ 9,541.00	\$ 12,221.00	
OPTIONAL PROTECTION																		
LUXURY ELECTRONICS PACKAGE			\$ 200.00	All Plans														
COMMERCIAL USE			\$ 700.00	Unltd. Km Plan	\$ 350.00	All Other Plans		ACURA: NSX; ALFA ROMEO: Giulia Quadrifoglio; AUDI: R8/R8S; BMW: 760, B5 Alpina, B6 Alpina, B7 Alpina, Hydrogen 7, i8 M, Z8; CADILLAC: Allante, XLR-V; CHEVROLET: All 6500 or Larger Trucks & Vans, Camaro SLP, Corvette Calloway; DODGE: All 6500 or Larger Trucks & Vans, Challenger SRT Hellcat, Charger SRT Hellcat, Viper; FORD: All 6500 or Larger Trucks & Vans, GT; FREIGHTLINER: All 6500 or larger Trucks & Vans; GMC: All 6500 or Larger Trucks & Vans; Hummer: H1; Jaguar: All Superchatged, Super V8, Vanden Plas, XJL Supersport, XJR-5, XKR-5; JEEP: Grand Cherokee Trackhawk, All Hellcat; LEXUS: LFA; MASERATI: Quattroporte GTS; MERCEDES-BENZ: 600 Series, CL Series, G Series, Black Series, S65, S65, SLS, SLR; PORSCHE: 911 GT2/GT3, 911 Speedster, 911 Turbo, Carrera GT; RAM: All 6500 or Larger Trucks & Vans; TESLA: Roadster; VOLKSWAGEN: Phaeton 12 Cyl.										
HYBRID / ELECTRIC VEHICLE COVERAGE			\$ 200.00	All Plans														
ED BODY / SUSPENSION AND / OR OVERSIZED T			\$ 350.00	All Plans														
MODIFIED VEHICLE COVERAGE			\$ 500.00	All Plans														
SNOWPLOW USAGE COVERAGE			\$ 675.00	All Plans														



Price Sheet - Dealer Cost



"Enhanced" Seals and Gaskets
\$250.00 Deductible
CLAIM LIMIT - Current value of the vehicle
AGGREGATE - Purchase Price of the Vehicle

Class 1 Premium Rates				Class 2 Premium Rates			Class 3 Premium Rates			Class 4 Premium Rates			Class 5 Premium Rates		
Acura, Honda, Hyundai, Infiniti, Kia, Lexus, Mitsubishi, Nissan, Scion, Suzuki, Toyota				Chevrolet, Fiat, Ford, Jeep, Lincoln, Mazda, Mercury, Smart, Subaru Tesla: Model 3			Buick, Chrysler, Dodge, Eagle, Freightliner, GMC, Isuzu,Oldsmobile, Plymouth, Pontiac, Ram, Saturn, VW			Alfa Romeo, Audi, BMW, Cadillac, Hummer, Jaguar, Land Rover, Maserati, Mercedes-Benz, Mini, Porsche, Saab, Tesla, Volvo			Surcharged Vehicles		
							Vehicles Surcharged to CLASS 3			Vehicles Surcharged to CLASS 4			Vehicles Surcharged to CLASS 5		
							Chev: Corvette, All 2500 & 3500, Trucks & Vans, Tahoe, Suburban, Freightliner: 2500 & 3500 Vans Ford: All 250 & 350 Trucks & Vans, Explorer, Expedition, Excursion, Nissan: 370Z			Chev: Camero ZL1, All 4500 & 5500 Trucks & Vans Chrysler: Crossfire SRT-6, Dodge: Challenger/Charger SRT/TA/ScatPack, All 4500 & 5500 Trucks & Vans Ford: Lightning, Raptor, Mustang: Boss / Cobra / Shelby GT350,Taurus SHO (pre-2010), All 450 & 550 Trucks & Vans, GMC: All 4500 & 5500 Trucks & Vans, Jeep: Grand Cherokee SRT Lexus: LS600h L, IS F, Mazda: RX7, RX8, Lancer Evolution, 300GT Turbo , Nissan: GT-4 Ram: All 4500 & 5500 Trucks & Vans			BMW: 8 Series, M3, M4, M5, M6, X5 M, X6 M, Z4 M Cadillac: CTS-V, XTS-V, Corvette (Supercharged), Z06, ZR1 Jaguar: F-Type R, XJR, XKR, Land Rover: Supercharged Land Rover/Sport Maserati: Quattroporte, Mercedes-Benz: AMG, 36, 45, 50, 55, 60, 63, 65 Porsche: 911 Carrera S/GTS, 911 Targa 4/4S, 928, 965, 968,Cayenne Turbo/Turbo S, Panamera E-Hybrid/Turbo		
Everyday Protection				Everyday Protection			Everyday Protection			Everyday Protection			Everyday Protection		
	(XP2)	Plus (XP3)	Complete (XP4)	(XP2)	Plus (XP3)	Complete (XP4)	(XP2)	Plus (XP3)	Complete (XP4)	(XP2)	Plus (XP3)	Complete (XP4)	(XP2)	Plus (XP3)	Complete (XP4)
0	\$ 708.00	\$ 806.00	\$ 840.00	\$ 791.00	\$ 945.00	\$ 1,030.00	\$ 942.00	\$ 1,026.00	\$ 1,140.00	\$ 1,249.00	\$ 1,495.00	\$ 1,803.00	\$ 2,097.00	\$ 2,775.00	\$ 3,540.00
0	\$ 775.00	\$ 948.00	\$ 1,027.00	\$ 897.00	\$ 1,204.00	\$ 1,383.00	\$ 1,132.00	\$ 1,297.00	\$ 1,520.00	\$ 1,553.00	\$ 2,290.00	\$ 2,855.00	\$ 2,875.00	\$ 4,555.00	\$ 5,869.00
\$	\$ 913.00	\$ 1,223.00	\$ 1,417.00	\$ 1,041.00	\$ 1,624.00	\$ 2,133.00	\$ 1,361.00	\$ 2,057.00	\$ 2,472.00	\$ 1,942.00	\$ 3,266.00	\$ 5,119.00	\$ 3,657.00	\$ 8,119.00	\$ 10,878.00
0	\$ 648.00	\$ 784.00	\$ 967.00	\$ 721.00	\$ 927.00	\$ 1,253.00	\$ 891.00	\$ 1,157.00	\$ 1,333.00	\$ 1,105.00	\$ 1,669.00	\$ 2,483.00	\$ 1,898.00	\$ 3,247.00	\$ 5,122.00
0	\$ 773.00	\$ 1,001.00	\$ 1,094.00	\$ 919.00	\$ 1,295.00	\$ 1,511.00	\$ 1,165.00	\$ 1,494.00	\$ 1,805.00	\$ 1,642.00	\$ 2,559.00	\$ 3,209.00	\$ 3,129.00	\$ 5,210.00	\$ 6,719.00
0	\$ 964.00	\$ 1,116.00	\$ 1,250.00	\$ 1,221.00	\$ 1,526.00	\$ 1,822.00	\$ 1,334.00	\$ 1,685.00	\$ 2,059.00	\$ 1,995.00	\$ 3,212.00	\$ 4,265.00	\$ 3,942.00	\$ 6,637.00	\$ 8,598.00
0	\$ 683.00	\$ 843.00	\$ 1,003.00	\$ 790.00	\$ 1,001.00	\$ 1,345.00	\$ 950.00	\$ 1,238.00	\$ 1,454.00	\$ 1,232.00	\$ 1,828.00	\$ 2,742.00	\$ 2,205.00	\$ 3,603.00	\$ 5,690.00
0	\$ 822.00	\$ 1,036.00	\$ 1,147.00	\$ 980.00	\$ 1,381.00	\$ 1,634.00	\$ 1,292.00	\$ 1,614.00	\$ 1,980.00	\$ 1,775.00	\$ 2,811.00	\$ 3,540.00	\$ 3,441.00	\$ 5,762.00	\$ 7,445.00
0	\$ 990.00	\$ 1,164.00	\$ 1,326.00	\$ 1,282.00	\$ 1,637.00	\$ 1,982.00	\$ 1,515.00	\$ 1,834.00	\$ 2,251.00	\$ 2,160.00	\$ 3,526.00	\$ 4,697.00	\$ 4,337.00	\$ 7,333.00	\$ 9,500.00
0	\$ 758.00	\$ 912.00	\$ 1,044.00	\$ 875.00	\$ 1,177.00	\$ 1,471.00	\$ 1,083.00	\$ 1,446.00	\$ 1,581.00	\$ 1,448.00	\$ 2,224.00	\$ 3,073.00	\$ 2,768.00	\$ 4,598.00	\$ 6,579.00
0	\$ 931.00	\$ 1,164.00	\$ 1,235.00	\$ 1,144.00	\$ 1,653.00	\$ 1,831.00	\$ 1,523.00	\$ 1,823.00	\$ 2,026.00	\$ 2,178.00	\$ 3,548.00	\$ 4,042.00	\$ 4,437.00	\$ 7,509.00	\$ 8,709.00
0	\$ 995.00	\$ 1,268.00	\$ 1,461.00	\$ 1,336.00	\$ 1,856.00	\$ 2,251.00	\$ 1,833.00	\$ 2,082.00	\$ 2,552.00	\$ 2,710.00	\$ 4,095.00	\$ 5,174.00	\$ 5,648.00	\$ 8,711.00	\$ 11,198.00
0	\$ 771.00	\$ 986.00	\$ 1,392.00	\$ 917.00	\$ 1,271.00	\$ 2,119.00	\$ 1,134.00	\$ 1,691.00	\$ 2,380.00	\$ 1,546.00	\$ 2,462.00	\$ 4,795.00	\$ 2,992.00	\$ 5,107.00	\$ 10,344.00
0	\$ 961.00	\$ 1,339.00	\$ 1,692.00	\$ 1,229.00	\$ 1,809.00	\$ 2,659.00	\$ 1,575.00	\$ 2,578.00	\$ 3,048.00	\$ 2,354.00	\$ 3,927.00	\$ 6,241.00	\$ 4,826.00	\$ 10,499.00	\$ 13,521.00
0	\$ 1,307.00	\$ 1,701.00	\$ 2,042.00	\$ 1,966.00	\$ 2,658.00	\$ 3,287.00	\$ 2,171.00	\$ 3,067.00	\$ 3,829.00	\$ 3,809.00	\$ 6,226.00	\$ 7,936.00	\$ 8,124.00	\$ 13,372.00	\$ 17,245.00
Ineligible Vehicles															
ACURA: NSX; ALFA ROMEO: Giulia Quadrifoglio; AUDI: R8/R8S; BMW: 760, B5 Alpina, B6 Alpina, B7 Alpina, Hydrogen 7, i8 M, Z8; CADILLAC: Allante, XLR-V; CHEVROLET: All 6500 or Larger Trucks & Vans, Camaro SLP, Corvette Calloway; DODGE: All 6500 or Larger Trucks & Vans, Challenger SRT Hellcat, Charger SRT Hellcat, Viper; FORD: All 650 or Larger Trucks & Vans, GT; FREIGHTLINER: All 6500 or larger Trucks & Vans; GMC: All 6500 or Larger Trucks & Vans; HUMMER: H1; Jaguar: All Supercharged, Super V8, Vanden Plas, XJL Supersport, XJR-5, XKR-5; JEEP: Grand Cherokee Trackhawk, All Hellcat; LEXUS: LFA; MASERATI: Quattroporte GTS; MERCEDES-BENZ: 600 Series, CL Series, G Series, Black Series, S65, SL65, SLR; PORSCHE: 911 GT2/GT3, 911 Speedster, 911 Turbo, Carrera GT; RAM: All 6500 or Larger Trucks & Vans; TESLA: Roadster; VOLKSWAGEN: Phaeton 12 Cyl.															

**AGGREGATE - Purchase Price of the Vehicle**

Class 1 Premium Rates	Class 2 Premium Rates	Class 3 Premium Rates	Class 4 Premium Rates	Class 5 Premium Rates
Acura, Honda, Hyundai, Infiniti, Kia, Lexus, Mitsubishi, Nissan, Scion, Suzuki, Toyota	Chevrolet, Fiat, Ford, Jeep, Lincoln, Mazda, Mercury, Smart, Subaru Tesla: Model 3	Buick, Chrysler, Dodge, Eagle, Freightliner, GMC, Isuzu, Oldsmobile, Plymouth, Pontiac, Ram, Saturn, VW	Alfa Romeo, Audi, BMW, Cadillac, Hummer, Jaguar, Land Rover, Maserati, Mercedes- Benz, Mini, Porsche, Saab, Tesla, Volvo	Surcharged Vehicles
		<u>Vehicles Surcharged to CLASS 3</u> Chev: Corvette, All 2500 & 3500, Trucks & Vans, Tahoe, Suburban, Freightliner: 2500 & 3500 Vans Ford: All 250 & 350 Trucks & Vans, Explorer, Expedition, Excursion, Nissan: 370Z	<u>Vehicles Surcharged to CLASS 4</u> Chev: Camaro ZL1, All 4500 & 5500 Trucks & Vans Chrysler: Crossfire SRT-6, Dodge: Challenger/Charger SRT/TA/ScatPack, All 4500 & 5500 Trucks & Vans Ford: Lightning, Raptor, Mustang: Boss / Cobra / Shelby GT350, Taurus SHO (pre-2010), All 450 & 550 Trucks & Vans, GMC: All 4500 & 5500 Trucks & Vans, Jeep: Grand Cherokee SRT Lexus: LS600h L, IS F, Mazda: RX7, RX8, Lancer Evolution, 300GT Turbo , Nissan: GT-4 Ram: All 4500 & 5500 Trucks & Vans	<u>Vehicles Surcharged to CLASS 5</u> BMW: 8 Series, M3, M4, M5, M6, X5 M, X6 M, Z4 M Cadillac: CTS-V, XTS-V, Corvette (Supercharged), Z06, ZR1 Jaguar: F-Type R, XJR, XKR, Land Rover: Supercharged Land Rover/Sport Maserati: Quattroporte, Mercedes-Benz: AMG, 36, 45, 50, 55, 60, 63, 65 Porsche: 911 Carrera S/GTS, 911 Targa 4/4S, 928, 965, 968, Cayenne Turbo/Turbo S, Panamera E-Hybrid/Turbo

Warranty Term	Current Odometer	Max Age	Everyday Protection			Everyday Protection			Everyday Protection			Everyday Protection			Everyday Protection		
			(XP2)	Plus (XP3)	Complete (XP4)	(XP2)	Plus (XP3)	Complete (XP4)	(XP2)	Plus (XP3)	Complete (XP4)	(XP2)	Plus (XP3)	Complete (XP4)	(XP2)	Plus (XP3)	Complete (XP4)
18 Months Unlimited KM's	0 To 135,000	Current + 20	\$ 763.00	\$ 901.00	\$ 960.00	\$ 866.00	\$ 1,080.00	\$ 1,200.00	\$ 1,062.00	\$ 1,236.00	\$ 1,405.00	\$ 1,449.00	\$ 1,840.00	\$ 2,233.00	\$ 2,397.00	\$ 3,295.00	\$ 4,185.00
	135,001 To 240,000	Current + 20	\$ 830.00	\$ 1,043.00	\$ 1,147.00	\$ 972.00	\$ 1,339.00	\$ 1,553.00	\$ 1,252.00	\$ 1,507.00	\$ 1,785.00	\$ 1,753.00	\$ 2,635.00	\$ 3,285.00	\$ 3,175.00	\$ 5,075.00	\$ 6,514.00
	Any Mileage	Any Age	\$ 968.00	\$ 1,318.00	\$ 1,537.00	\$ 1,116.00	\$ 1,759.00	\$ 2,303.00	\$ 1,481.00	\$ 2,267.00	\$ 2,737.00	\$ 2,142.00	\$ 3,611.00	\$ 5,549.00	\$ 3,957.00	\$ 8,639.00	\$ 11,523.00
30 Months Unlimited KM's	0 To 100,000	Current + 20	\$ 716.00	\$ 904.00	\$ 1,117.00	\$ 821.00	\$ 1,102.00	\$ 1,473.00	\$ 1,051.00	\$ 1,437.00	\$ 1,683.00	\$ 1,365.00	\$ 2,119.00	\$ 3,048.00	\$ 2,288.00	\$ 3,922.00	\$ 5,972.00
	100,001 To 135,000	Current + 20	\$ 843.00	\$ 1,121.00	\$ 1,244.00	\$ 1,019.00	\$ 1,470.00	\$ 1,731.00	\$ 1,325.00	\$ 1,774.00	\$ 2,155.00	\$ 1,902.00	\$ 3,009.00	\$ 3,774.00	\$ 3,519.00	\$ 5,885.00	\$ 7,569.00
	135,001 To 200,000	Current + 20	\$ 1,034.00	\$ 1,236.00	\$ 1,400.00	\$ 1,321.00	\$ 1,701.00	\$ 2,042.00	\$ 1,504.00	\$ 1,965.00	\$ 2,409.00	\$ 2,255.00	\$ 3,662.00	\$ 4,830.00	\$ 4,332.00	\$ 7,312.00	\$ 9,448.00
36 Months 60,000 KM's	0 To 100,000	Current + 20	\$ 753.00	\$ 963.00	\$ 1,153.00	\$ 890.00	\$ 1,176.00	\$ 1,565.00	\$ 1,110.00	\$ 1,518.00	\$ 1,804.00	\$ 1,492.00	\$ 2,278.00	\$ 3,307.00	\$ 2,595.00	\$ 4,278.00	\$ 6,540.00
	100,001 To 135,000	Current + 20	\$ 892.00	\$ 1,156.00	\$ 1,297.00	\$ 1,080.00	\$ 1,556.00	\$ 1,854.00	\$ 1,452.00	\$ 1,894.00	\$ 2,330.00	\$ 2,035.00	\$ 3,261.00	\$ 4,105.00	\$ 3,831.00	\$ 6,437.00	\$ 8,295.00
	135,001 To 200,000	Current + 20	\$ 1,060.00	\$ 1,284.00	\$ 1,476.00	\$ 1,382.00	\$ 1,812.00	\$ 2,202.00	\$ 1,675.00	\$ 2,114.00	\$ 2,601.00	\$ 2,420.00	\$ 3,976.00	\$ 5,262.00	\$ 4,727.00	\$ 8,008.00	\$ 10,350.00
48 Months 80,000 KM's	0 To 100,000	Current + 20	\$ 858.00	\$ 1,082.00	\$ 1,259.00	\$ 1,020.00	\$ 1,427.00	\$ 1,786.00	\$ 1,313.00	\$ 1,846.00	\$ 2,081.00	\$ 1,813.00	\$ 2,874.00	\$ 3,888.00	\$ 3,318.00	\$ 5,573.00	\$ 7,904.00
	100,001 To 135,000	Current + 20	\$ 1,031.00	\$ 1,334.00	\$ 1,450.00	\$ 1,289.00	\$ 1,903.00	\$ 2,146.00	\$ 1,753.00	\$ 2,223.00	\$ 2,526.00	\$ 2,543.00	\$ 4,198.00	\$ 3,857.00	\$ 4,987.00	\$ 8,484.00	\$ 9,934.00
	135,001 To 200,000	Current + 20	\$ 1,095.00	\$ 1,438.00	\$ 1,676.00	\$ 1,481.00	\$ 2,106.00	\$ 2,566.00	\$ 2,063.00	\$ 2,482.00	\$ 3,052.00	\$ 3,075.00	\$ 4,745.00	\$ 5,989.00	\$ 6,198.00	\$ 9,686.00	\$ 12,423.00
60 Months 100,000 KM's	0 To 100,000	Current + 20	\$ 871.00	\$ 1,156.00	\$ 1,607.00	\$ 1,062.00	\$ 1,521.00	\$ 2,434.00	\$ 1,364.00	\$ 2,091.00	\$ 2,880.00	\$ 1,911.00	\$ 3,112.00	\$ 5,610.00	\$ 3,542.00	\$ 6,082.00	\$ 11,569.00
	100,001 To 135,000	Current + 20	\$ 1,061.00	\$ 1,509.00	\$ 1,907.00	\$ 1,374.00	\$ 2,059.00	\$ 2,974.00	\$ 1,805.00	\$ 2,978.00	\$ 3,548.00	\$ 2,719.00	\$ 4,577.00	\$ 7,056.00	\$ 5,376.00	\$ 11,474.00	\$ 14,746.00
	135,001 To 200,000	Current + 20	\$ 1,407.00	\$ 1,871.00	\$ 2,257.00	\$ 2,111.00	\$ 2,908.00	\$ 3,602.00	\$ 2,401.00	\$ 3,467.00	\$ 4,329.00	\$ 4,174.00	\$ 6,876.00	\$ 8,751.00	\$ 8,674.00	\$ 14,347.00	\$ 18,470.00

SNOWPLOW USAGE COVERAGE

\$	200.00	All Plans		
\$	700.00	Unitd. Km Plans	\$	350.00
\$	200.00	All Plans		
\$	350.00	All Plans		
\$	500.00	All Plans		
\$	675.00	All Plans		

ACURA: NSX; ALFA ROMEO: Giulia Quadrifoglio; AUDI: R8/R8S; BMW: 760, B5 Alpina, B6 Alpina, B7 Alpina, Hydrogen 7, 18 M, Z8; CADILLAC: Allante, XLR-V; CHEVROLET: All 6500 or Larger Trucks & Vans, Camaro SLR, Corvette Calloway; DODGE: All 6500 or Larger Trucks & Vans, Challenger SRT Helcat, Charger SRT Helcat, Viper; FORD: All 650 or Larger Trucks & Vans, GT; FREIGHTLINER: All 6500 or larger Trucks & Vans; GM: All 6500 or Larger Trucks & Vans; Hummer: H-1; Jaguar: All Supercarged, Super V8, Vanden Plas, XJL Supersport, XJR-S, XKR-S; JEEP: Grand Cherokee Trackhawk, All Helicat; LEXUS: LFA; MASERATI: Quattroporte GTs; MERCEDES-BENZ: 600 Series, CL Series, G Series, Black Series, S65, S65, SLR; PORSCHE: 911 GT2/GT3, 911 Speedster, 911 Turbo, Carrera GT; RAM: All 6500 or Larger Trucks & Vans; TESLA: Roadster; VOLKSWAGEN: Phaeton 12 Cyl.



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EVERYDAY **PROTECTION**

CONTRACT

FORMS

Administered by: CornerStone United, Ltd., 931 Commissioners Road East, Suite 201, London, ON N5Z 3H9

For inquiries concerning this CONTRACT contact the ADMINISTRATOR at 1-866-481-1327 • For 24-HOUR EMERGENCY ROADSIDE ASSISTANCE call 1-866-742-0942

REGISTRATION

VEHICLE PURCHASE DATE (mm/dd/yy)	CONTRACT PURCHASE DATE (mm/dd/yy)	EXPIRATION DATE (mm/dd/yy)	CONTRACT NUMBER
			XPPN
Contract Holder Last Name	First Name M.I.	Co-Buyer Last Name	First Name M.I.
Street Address		Email Address	
Home Telephone	City	Province	Postal Code

SELLING DEALER INFORMATION

Dealer Name	City	Province	Postal Code
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VEHICLE INFORMATION

Vehicle Identification Number	Odometer	<input type="checkbox"/> Km <input type="checkbox"/> Miles
Manufacturer	Model	Model Year

MANDATORY SURCHARGES

Boxes **MUST** be checked and surcharge amount **MUST** be paid if **VEHICLE** is equipped with, used for, or meets the following:

Commercial Usage	<input type="checkbox"/>	Modified Vehicle Coverage	<input type="checkbox"/>
Hybrid / Electric Vehicle	<input type="checkbox"/>	Post-Sale Contract	<input type="checkbox"/>
Lifted Body / Suspension and / or Oversized Tires (maximum of 12 inches lifted / tires larger than 35 inches in diameter to a maximum of 40 inches in diameter)	<input type="checkbox"/>	Snowplow Usage	<input type="checkbox"/>

OPTIONAL COVERAGE

Boxes **MUST** be checked and option amount **MUST** be paid for coverage to be included:

Enhanced Seals & Gaskets	<input type="checkbox"/>	Luxury Electronic Package	<input type="checkbox"/>
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COVERAGE LEVEL (Check One)

If no box is checked then XP-1 Coverage will apply.

XP-1 Coverage	<input type="checkbox"/>	XP-3 Coverage	<input type="checkbox"/>	Ultimate XP Coverage	<input type="checkbox"/>
XP-2 Coverage	<input type="checkbox"/>	XP-4 Coverage	<input type="checkbox"/>		

DEDUCTIBLE

If left blank then \$250 DEDUCTIBLE will apply.

\$ _____	_____ Months _____ Km
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PURCHASE PRICE OF VEHICLE (before taxes)

\$ _____

TERM OF COVERAGE

If left blank then 3 Months / 5,000 Kilometres will apply.

LIENHOLDER INFORMATION

Lienholder	Telephone
Address	City Province Postal Code

CONTRACT RETAIL COST

Retail Cost including Mandatory Surcharge(s) / Optional Coverage(s) \$ _____	PST (if applicable) \$ _____	GST / HST \$ _____	Total Retail Cost \$ _____
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SIGNATURE

CONTRACT HOLDER'S SIGNATURE _____ Date _____ I hereby certify that I have read and understand the terms and conditions of this CONTRACT , including the exclusions and limitations contained herein. I also confirm that I have received a copy of this CONTRACT in its entirety. <i>NOTE: This document consists of six (6) pages.</i>	SELLING DEALER'S SIGNATURE _____ Date _____ As the authorized representative of the SELLING DEALER , I certify that the VEHICLE is eligible for coverage under this CONTRACT and the said VEHICLE meets all the requirements supplied by the ADMINISTRATOR to the SELLING DEALER .
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VEHICLE SERVICE CONTRACT

When this application is properly filled out, filed and registered with **ADMINISTRATOR**, it becomes a **CONTRACT**. This **CONTRACT** is between the **CONTRACT HOLDER** and **US**. This **CONTRACT** protects the **CONTRACT HOLDER** in the event of a **COVERED REPAIR** for the **VEHICLE**. In consideration of the payment of the **CONTRACT** charge to **ADMINISTRATOR**, and in reliance upon the statements and selections made by the **CONTRACT HOLDER** and the **SELLING DEALER** in this **CONTRACT** and subject to the following Terms, Conditions, Exclusions and Limitations of this **CONTRACT**, the **CONTRACT HOLDER** is eligible for the following coverages and benefits. **CONTRACT HOLDER'S** purchase of this **CONTRACT** is not a factor or a requirement for obtaining credit.

I. DEFINITIONS

ADMINISTRATOR: CornerStone United, Ltd., 931 Commissioners Road E, Suite 201, London, ON N5Z 3H9, 1-866-481-1327.

BUSINESS USE VEHICLE: Privately or company owned **VEHICLES** that are used by a primary driver for the purpose of, but not limited to, non-delivery route / sales work and light duty route work. Examples of business use are **VEHICLES** used for pizza and floral delivery, realtors and sales reps. **VEHICLES** used for business use are eligible for coverage under this **CONTRACT**.

COMMERCIAL USE VEHICLE: Vehicles used in any other type of business use not described above under **BUSINESS USE VEHICLE** including, but not limited to, fleet and multiple driver vehicles, vehicles used for livery, service and repair work, trade work, mobile businesses, route delivery, vehicles used for ride sharing and vehicles used to pull commercial trailers. Examples of

COMMERCIAL USE VEHICLES are vehicles used for taxis, shuttles, lawn care, home inspectors, mail / parcel delivery, dog washing, appliance delivery, contractors / trades. **COMMERCIAL USE VEHICLES** are eligible for coverage under this **CONTRACT** only if the Commercial Usage surcharge is purchased and marked on the Registration page of this **CONTRACT**.

CONTRACT: This Vehicle Service Contract, once it is accepted by the **ADMINISTRATOR**.

CONTRACT PURCHASE DATE: The date this **CONTRACT** was purchased by **YOU** for the covered **VEHICLE**.

COVERED REPAIR: A **MECHANICAL BREAKDOWN** that qualifies for coverage under the terms and conditions of this **CONTRACT**.

DEDUCTIBLE: The amount the **CONTRACT HOLDER** is required to pay as shown in this **CONTRACT**, per occurrence for a **COVERED REPAIR** once a part is repaired or replaced under the terms of this **CONTRACT**. If a claim is made in the United States, the **DEDUCTIBLE** will be paid in U.S. dollars.

LIMITS OF LIABILITY: For each claim / repair visit, **OUR** liability will in no event exceed the lesser of actual cash value of the **VEHICLE** immediately prior to the failure or the original manufacturer's suggested retail price (MSRP) of the **VEHICLE**. The aggregate of all coverages and benefits payable under this **CONTRACT** will not exceed the lesser of the price the **CONTRACT HOLDER** paid for the **VEHICLE** or the original manufacturer's suggested retail price (MSRP) of the **VEHICLE**.

If parts are not available and the **VEHICLE** cannot be repaired, a pro-rated portion of the **CONTRACT** charge will be returned to the **CONTRACT HOLDER**.

MECHANICAL BREAKDOWN or FAILURE: The inability of any covered part(s) to perform the function(s) for which it was designed due to defects in material or workmanship of that covered part. **MECHANICAL BREAKDOWN** does not include the gradual reduction in operating performance due to normal wear and tear, unless the part has failed to perform its function.

POST-SALE CONTRACT: A used vehicle contract in which the **CONTRACT PURCHASE DATE** is after the **VEHICLE PURCHASE DATE**.

REPAIR COSTS: The usual and fair charges for replacement parts (of like kind and quality) and labour time, based on a nationally published labour guide, needed to perform repairs covered by this **CONTRACT**. Replacement parts may be new, remanufactured or of like kind and quality.

SELLING DEALER: The Automobile Dealer identified on the Registration page of this **CONTRACT**.

TERM OF COVERAGE: The time in months and / or kilometres **YOUR VEHICLE** is covered under this **CONTRACT** as listed under "Term of Coverage" on the Registration page of this **CONTRACT**. The **CONTRACT** length of the **TERM OF COVERAGE** in months begins on the **CONTRACT PURCHASE DATE**. The **TERM OF COVERAGE** kilometres are added to the odometer on the **VEHICLE** on the **CONTRACT PURCHASE DATE**. This **CONTRACT** expires when the **TERM OF COVERAGE** months or kilometres are reached, whichever occurs first.

VEHICLE: The New or Used **VEHICLE** described on the Registration page of this **CONTRACT**.

VEHICLE PURCHASE DATE: The date the **VEHICLE** was purchased by **YOU**.

WE, US, and OUR: CornerStone United, Ltd.

YOU, YOUR, YOURS, and CONTRACT HOLDER: The person(s) listed on the Registration page as the purchaser(s) of this **CONTRACT**.

II. COVERAGE

A. XP-1 COVERAGE (1 – 4): Coverage is provided for the following listed components subject to the exclusions listed in Section III. "Exclusions" of this **CONTRACT**. Only those components designated as covered are covered. Any components not listed below are not covered under this **CONTRACT**. XP-1 Coverage includes all of the following components:

- 1. Engine (Gas or Diesel):** All internally lubricated engine parts including: pistons, piston rings, piston pins, crankshaft, main bearings, thrust bearings / shims, connecting rods, connecting rod bearings, camshaft, camshaft bearings, balance shaft, balance shaft bearings, timing chain or belt (must be serviced according to manufacturer's recommendations to qualify for coverage), timing gears, tensioners / guides, intake and exhaust valves, valve springs, replaceable valve guides, push rods, rocker arms, rocker arm shafts, cam followers, lash adjusters, lifters, oil pump, oil pump housing, oil pump pressure relief valve and spring; water pump; harmonic balancer; crankshaft pulley; flexplate; valve covers; timing gear cover; oil pan; oil dipstick; engine block and heads are covered if damaged by the **FAILURE** of an internally lubricated moving part. **Diesel:** diesel injection pump, injectors and vacuum pump. **Rotary:** rotary chamber, rotor and main bearings. **Hybrid / Electric VEHICLE:** Hybrid control unit(s) including inverter; stator and rotor, battery sensors, cooling fan, cooling duct(s), high voltage harness and junction box, electric drive motor(s).
- 2. Turbo / Supercharger:** All internally lubricated parts including bearings, turbine and turbine shaft; housing is covered if damaged by the **FAILURE** of an internally lubricated moving part.
- 3. Transmission: Automatic -** all internal parts; torque converter; front pump; planetary gear set; direct clutch; forward clutch; low and reverse clutch; clutch apply piston; internal sealing rings; input and output shafts; roller clutches; bands; check balls; band apply servo; drums; centre support; governor assembly; vacuum modulator; valve body; stator and stator shaft; bushings; pressure regulator valve and bearings; pans and cases are covered if damaged by the **FAILURE** of an internally lubricated moving part. **Hybrid -** transaxle assembly; transmission damper assembly, case and all internal parts; transaxle mounts. **Manual -** internal gears; shafts; bearings; bushings; input and output shafts; counter shaft; synchronizers and sleeves; detent balls; thrust washers; shift forks; levers; collars and springs.
- 4. Seals and Gaskets:** Seals and gaskets are ONLY covered as required in the repair or replacement of a listed component above.

B. XP-2 COVERAGE (1 – 9): Coverage is provided for the following listed components subject to the exclusions listed in Section III. "Exclusions" of this **CONTRACT**. Only those components designated as covered are covered. Any components not listed below are not covered under this **CONTRACT**. XP-2 Coverage includes all components listed under XP-1 Coverage plus the following components:

- 5. Transfer Unit (4x4):** All internal parts; internal gears; shafts; bearings; bushings; input and output shafts; counter shaft; synchronizers and sleeves; springs and viscous couplings. Transfer case is covered if damaged by the **FAILURE** of an internally lubricated moving part.
- 6. Drive Axle(s):** All internal parts; axle shafts; axle bearings; drive shafts; "U" joints; CV joints; tripod joints; ring and pinion gears; carrier assembly; bearings and shims; centre support bearings; locking hubs; 4-wheel drive actuator. Differential case is covered if damaged by the **FAILURE** of an internally lubricated moving part.
- 7. Steering (Manual or Power):** Power steering pump; all internal parts in rack and pinion; steering gearbox.
- 8. Electrical:** Alternator; voltage regulator; starter motor, drive and solenoid; turn signal switch and stop lamp switch.
- 9. Seals and Gaskets:** Seals and gaskets are ONLY covered as required in the repair or replacement of a listed component above.

C. XP-3 COVERAGE (1 – 18): Coverage is provided for the following listed components subject to the exclusions listed in Section III. "Exclusions" of this **CONTRACT**. Only those components designated as covered are covered. Any components not listed below are not covered under this **CONTRACT**. XP-3 Coverage includes all components listed under XP-1 and XP-2 Coverage plus the following components:

- 10. Enhanced Engine:** Intake manifold(s); exhaust manifold(s); air filter housing; vacuum pump.
- 11. Enhanced Steering (Manual or Power):** Couplings; steering main and intermediate shafts; power cylinder assembly; power steering cooler; control valve; pitman arm; idler arm; tie rod ends; drag link / centre link.
- 12. Enhanced Electrical:** Engine Control Module (ECM); power seat motors; power seat switch; power window motor; power door lock actuators; power door lock switches; windshield washer pump and switch; distributor; horn(s) and horn button; cruise control engagement switch; power mirror switch.
- 13. Suspension:** Upper and lower control arms; control arm shafts and bushings; upper and lower ball joints; steering knuckles; stabilizer shaft, link and bushings; kingpins and kingpin bushings / bearings.
- 14. Brakes:** Master cylinder; wheel cylinders; disc brake calipers; metal hydraulic lines and fittings; vacuum assist booster; proportioning valve.
- 15. Air Conditioning:** Compressor; clutch; coil and pulley; condenser; evaporator. Accumulator / drier and orifice tubes are only covered in connection with replacement of an above listed component AND only if they have failed.
- 16. Cooling:** Fan clutch and fan; electric fan motors; heater control valve.
- 17. Fuel Delivery:** Electric and mechanical fuel pumps; fuel pressure regulator; fuel pump driver module; fuel tank sending unit; fuel tank; metal fuel lines.

18. **Seals and Gaskets:** Seals and gaskets are ONLY covered as required in the repair or replacement of a listed component above.

D. **XP-4 COVERAGE (1 – 31):** Coverage is provided for the following listed components subject to the exclusions listed in Section III. "Exclusions" of this **CONTRACT**. Only those components designated as covered are covered. Any components not listed below are not covered under this **CONTRACT**. XP-4 Coverage includes all components listed under XP-1, XP-2 and XP-3 Coverage plus the following components:

19. **Xpanded Electrical:** Power window regulators and drives; front wiper motor including circuit board, relay and delay switch; manually operated switches for power windows, power seat(s), headlamps, wipers (front and rear), emergency warning flashers; trunk actuator and motor; hybrid power inverter assembly; hybrid system stator and rotor; hybrid system control units and sensors; fuel gauge sending unit; heated back glass elements (glass is not covered); rear wiper motor; heater blower motor; horn; factory installed sun / moon roof motor and its wiring harness and switches; convertible top motor and switches; radio and CD player (factory or dealer installed with factory approved parts only); power antenna motor, mast and switches.
20. **Xpanded Suspension:** Strut bar and bushings; spindles and spindle supports; Macpherson struts; shackle bushings and eye bushings; springs, torsion bars and bushings; stabilizer linkage and bushings; wheel bearings and seals; automatic leveling unit compressor, sensor and limiter valve.
21. **Xpanded Brakes:** Power assist booster and valve; combination valve; backing plates; springs, clips and retainers; self-adjusters; rear activators; parking brake linkage and cables.
22. **Xpanded Air Conditioning:** Manual switches; expansion valve; dryer tank; accumulator; POA valve; H block; hi / low pressure cut-off switch; ducts and outlet hoses; automatic temperature control unit.
23. **Xpanded Cooling:** Radiator; thermostat; heater core; hybrid cooling system blower motor and pumps.
24. **Xpanded Fuel Delivery:** Fuel pressure regulator; fuel injectors; fuel distributor; diesel injection pump.
25. **Electronics:** Anti-detonation / knock sensor; Electronic Spark Control (ESC) module, Electronic Engine Control (EEC) module; oxygen sensor; electronic module retard vacuum switch; electronic ignition module; igniter; electronic digital instrument cluster; digital driver information display and module; instrument panel printed circuit board; **FAILURE** of remote keyless entry transmitter and receiver (loss is not covered); heated side view mirror element; cruise control servo, module and transducer; compass; speed sensor; thermometer.
26. **Sport Utility:** Bumper step motor and mounting brackets; power tailgate actuator and motor; power winch motor, controller, wire harness and roller; spare tire carrier, swing arm, pivots, latches and locks; power running board actuator and motor; swing out mirror arms, mounts, actuator and motor; pop-out or sliding side / rear window latches and hinges; convenience bed liner; tailgate handle, lock, cables, hinges and latches; edge protectors; cargo lamp; tie downs; trailer hitch receiver, insert and plug receptacle; auxiliary fuel tank and switch over valve.
27. **4-WheelSteering:** Control unit; actuator; mode selector; position sensor; rear tie rod assembly; rear gear assembly; cylinder barrel; centre joint; pinion; power steering housing is covered if damaged by the **FAILURE** of an internal part.
28. **Anti-Lock Brakes (ABS):** Electronic control unit; anti-lock computer module; wheel speed sensors / exciters; proportioning valves; high pressure hydraulic pump; ABS modulator assembly; accumulator.
29. **Interior / Exterior:** Glove box door and hinge; manually operated seat tracks; adjustable pedals; interior and exterior door handles; door hinges; map / courtesy light assembly; hood, trunk and hatch gas cylinders; hood, trunk and hatch hinges; speedometer head.
30. **Emissions:** Air fuel ratio sensor; knock sensor; fuel pressure sensor; idle air control valve; intake air temperature sensor; Manifold Air Pressure (MAP) sensor; Mass Air Flow (MAF) sensor; oxygen sensor; Exhaust Gas Recirculation (EGR) valve; Delta Pressure Feedback EGR (DPFE) sensor; Powertrain Control Module (PCM); thermostatically controlled air intake; secondary air injection system; and throttle body assembly.
31. **Seals and Gaskets:** Seals and gaskets are ONLY covered as required in the repair or replacement of a listed component above.

E. **ULTIMATE XP COVERAGE:** Includes all components and assemblies listed above plus all other mechanical and electrical components of the **VEHICLE** as defined in this **CONTRACT** except for those items listed in Section III. "Exclusions" of this **CONTRACT**.

F. **MANDATORY SURCHARGES:**

1. **COMMERCIAL USAGE:** Coverage for **COMMERCIAL USE VEHICLES** is only available if the Commercial Usage surcharge is selected under the "Mandatory Surcharges" section of the Registration page of this **CONTRACT**. Emergency Roadside Assistance Benefits are not available on **COMMERCIAL USE VEHICLES**.
2. **HYBRID / ELECTRIC VEHICLES:** Coverage for hybrid / electric **VEHICLES** is only available if the Hybrid / Electric Vehicle surcharge is selected under the "Mandatory Surcharges" section of the Registration page of this **CONTRACT**.
3. **LIFTED BODY / SUSPENSION AND / OR OVERSIZED TIRES:** Coverage for **VEHICLES** with lifted body / suspension and / or oversized tires is only available if the Lifted Body / Suspension and / or Oversized Tires surcharge is selected under the "Mandatory Surcharges" section of the Registration page of this **CONTRACT**. Coverage is provided for **VEHICLES** that have a lifted body / suspension over six (6) inches, to a maximum of twelve (12) inches and / or have tires over 35 inches in diameter, to a maximum of 40 inches in diameter. Lifted body / suspension of up to six (6) inches, lowered body / suspension of up to four (4) inches, and oversized tires up to 35 inches in diameter are covered under this **CONTRACT** without a surcharge. Lowered body / suspension of over four (4) inches are not covered under this **CONTRACT**.
4. **MODIFIED VEHICLE COVERAGE:** Coverage for **VEHICLES** that have modifications that are not recommended by the **VEHICLE** manufacturer is only available if the Modified Vehicle Coverage surcharge is selected under the "Mandatory Surcharges" section of the Registration page of this **CONTRACT**. If the Modified Vehicle Coverage surcharge is selected on the Registration page of this **CONTRACT**, coverage is provided for **VEHICLES** that have modifications that are not recommended by the **VEHICLE** manufacturer. The modifications covered by this surcharge are limited to performance / cold air intake modifications, enlarged throttle body / spacers, headers / exhaust modifications, high flow catalytic converter, high flow cat-back exhaust, performance chips / tuners, aftermarket forced induction systems (turbo / supercharger), aftermarket electronic ignition systems and aftermarket mufflers / pipes. The modifications allowed under this surcharge are limited to modifications that do not render **YOUR VEHICLE** illegal for on-road use. This surcharge does not provide coverage for modified components unless those components are covered under the terms and conditions of this **CONTRACT**.
5. **POST-SALE CONTRACT:** Coverage for used **VEHICLES** is only available at the time of delivery, unless the Post-Sale Contract surcharge is selected under the "Mandatory Surcharges" section of the Registration page of this **CONTRACT**. For **POST-SALE CONTRACTS**, claims will not be considered during the first thirty (30) days and one thousand (1,000) kilometres from the **CONTRACT PURCHASE DATE**.
6. **SNOWPLOW USAGE:** Coverage for **VEHICLES** used for plowing snow is only available if the Snowplow Usage surcharge is selected under the "Mandatory Surcharges" section of the Registration page of this **CONTRACT**. Coverage is allowed for **VEHICLES** used for plowing snow if the blade length does not exceed eight (8) feet. The plow itself and its assembly are excluded from coverage.

G. **OPTIONAL COVERAGES:**

1. **ENHANCED SEALS & GASKETS (Included with Ultimate XP Coverage):** If the Enhanced Seals & Gaskets option is selected on the Registration page of this **CONTRACT**, seals and gaskets for all covered components are covered independently or in conjunction with a **COVERED REPAIR**. (Seepage and / or sweating of seals or gaskets are not covered, unless causing engine or transmission to operate below standards.)
2. **LUXURY ELECTRONICS PACKAGE (Included with Ultimate XP Coverage):** If the Luxury Electronics Package option is selected on the Registration page of this **CONTRACT**, coverage for the following components is provided (Factory or dealer installed with factory approved parts only): GPS navigation system or other navigational / motorist assistance system; phone system; TV / Video entertainment system (limited to LCD / LED screens of 10" or less); internet access system; heads up display (HUD) projector and display module; audio system amplifier and graphic equalizer. The following parts are specifically excluded: antennae; cables and wiring and remote controls.

H. **COVERAGE BENEFITS:**

1. **RENTAL EXPENSE:** In the case of a **COVERED REPAIR**, **ADMINISTRATOR** will reimburse **CONTRACT HOLDER** for substitute transportation. Such reimbursement will be limited to thirty dollars (\$30) for every eight (8) hours, or portion thereof, of applicable labour time required to complete the **COVERED REPAIR** (based on nationally published labour guides), up to a maximum of one hundred fifty dollars (\$150) per occurrence (except where prohibited by law).

2. **TRIP INTERRUPTION EXPENSES:** ADMINISTRATOR will reimburse CONTRACT HOLDER up to seventy-five dollars (\$75) 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:
- CONTRACT HOLDER cannot utilize VEHICLE due to a COVERED REPAIR; and
 - CONTRACT HOLDER is more than one hundred (100) kilometres from home; and
 - Meals and lodging are required because the COVERED REPAIR causes a delay en route. The date of the COVERED REPAIR shall be considered the first day of the three (3) day maximum period. The expense must be incurred between the time of the COVERED REPAIR and the time when repairs are completed or by the end of the third calendar day subsequent to the COVERED REPAIR if the repairs are not completed, whichever occurs first.
3. **TOWING SERVICE and ROADSIDE ASSISTANCE:**
In the event YOUR registered VEHICLE requires roadside assistance, call 1-866-742-0942 and a service vehicle will be dispatched to YOUR assistance.
Important: Please be with YOUR VEHICLE when the service provider arrives, as they cannot service an unattended vehicle.
NOTE: ASSISTANCE OBTAINED THROUGH ANY SOURCE OTHER THAN THE XTENDED AUTO ROADSIDE ASSISTANCE PROGRAM IS NOT COVERED AND IS NOT REIMBURSABLE.
Emergency Roadside Assistance is available 24 hours a day, 365 days a year and is available throughout Canada and the U.S. Costs not covered under the terms and conditions outlined below are the responsibility of the CONTRACT HOLDER. YOUR 24-hour Emergency Roadside Assistance service begins upon the expiry of YOUR manufacturer's roadside assistance coverage and continues for the term of YOUR CONTRACT, unless cancelled.
In the event that service is not obtainable through Xtended Auto, YOU will be reimbursed for expenses paid according to the coverage limits outlined in these terms and conditions. YOU must first contact Xtended Auto for authorization to obtain services independent of the Emergency Roadside Assistance Program.
The following are covered emergencies, subject to the one hundred dollar (\$100) per occurrence limit:
- Towing Assistance** – When towing is necessary, the covered VEHICLE will be towed to the nearest qualified service facility, or to any location requested by the covered customer up to the one hundred dollar (\$100) per occurrence limit.
 - Flat Tire Assistance** – Service consists of the removal of the flat tire and its replacement with the spare tire located with the covered VEHICLE. Towing assistance will be provided if needed.
 - Fuel, Oil, Fluid and Water Delivery Service** – An emergency supply of fuel, oil, fluid and water will be delivered if the covered VEHICLE is in immediate need. YOU must pay for the fuel or other fluid when it is delivered.
 - Lock-out Assistance** – If YOUR keys are locked inside the covered VEHICLE, assistance will be provided to supply assistance in gaining entry into the covered VEHICLE.
 - Battery Assistance** – If battery failure occurs, a jump start will be provided to start YOUR covered VEHICLE.
 - Collision Assistance** – If the customer is involved in an accident or collision in the covered VEHICLE, towing assistance will be provided when needed to direct the covered VEHICLE to the nearest qualified repair facility up to the one hundred dollar (\$100) per occurrence limit.

The following items are not included as part of the emergency roadside assistance benefit: Coverage shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the covered VEHICLE in the commission of a crime. Cost of parts, replacement keys, fluids, lubricants, or cost of fuel, material, additional labour relating to towing, or the cost of installation of products. Non-emergency towing or other non-emergency service. Non-emergency mounting or removing of snow tires or chains. Shoveling snow from around a VEHICLE. Tire Repair. Extrication or Winching. Motorcycles, trucks over one and a half ton capacity, antique VEHICLES (meaning VEHICLES over 20 years old or out of manufacture for 10 years or more), taxicabs, limousines, or other commercial VEHICLES. Recreational Vehicles (RVs), camping trailers, travel trailers, or any vehicles in tow. Any and all taxes or fines. Damage or disablement due to fire, flood or vandalism. Towing from or repair work performed at a service station, garage or repair shop. Towing by other than a licensed service state or garage; VEHICLE storage charges; a second tow. Service on a VEHICLE that is not in a safe condition to be towed or services that may result in damage to the VEHICLE if towed or serviced. Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc. Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law. Repeated service calls for a covered VEHICLE in need of routine maintenance or repair. Services received independently from the Xtended Auto Roadside Assistance Program without prior authorization from Xtended Auto. Only one disablement for the same service type during any seven day period will be accepted.

III. EXCLUSIONS

- This CONTRACT does not cover freight charges, shipping charges, import duty fees, core charges, storage charges, environmental fees, waste fees, shop supplies and hazardous waste removal.
- This CONTRACT does not cover manual / hydraulic clutch assembly; clutch throw out bearing; friction clutch disc and pressure plate; any refitting, repositioning or realigning of hoses and rubber parts; spark / glow plugs and ignition wires; distributor cap and rotor; fuses; filters; consumables; air bag / supplemental restraint systems; seat belts and buckles; battery and cable; light bulbs / headlights; shocks; weather stripping; brake rotors / drums; brake pads, linings and shoes; lubricant seepage; exhaust system (except manifold) and emission systems (except as listed above); catalytic converter; Diesel Particulate Filter (DPF); Diesel Exhaust Fluid system components; Evaporative (EVAP) emissions control components; Positive Crankcase Ventilation (PCV) system; carburetor; constant velocity joint boots; wiper blades and windshield wiper arms; cable, satellite, and telephone wiring; bolts and fasteners (except as required with a COVERED REPAIR); timing belt / chain (when not serviced according to manufacturer's recommendations).
- This CONTRACT does not cover chrome; bright metal; paint; carpeting and all other floor coverings; trim; moldings; lenses; body parts; bumpers; canvas, vinyl or fabric; all fabric and wood panels; fiberglass top; tires / wheels / rims; hubcaps; knobs / dials / buttons; handles; glass; glass framework and fastening adhesives; outside ornamentation; cosmetic damage to any material including, but not limited to, discoloration, fading, peeling or cracking.
- This CONTRACT does not cover routine maintenance including, but not limited to, suspension alignments, wheel balances, engine tune-ups, lubricants*, fluids*, air conditioning refrigerant*, hoses* and belts* (*except as required with a COVERED REPAIR); service adjustments and cleaning; body adjustments and cleaning; cosmetic adjustment or replacement.
- This CONTRACT does not cover normal worn parts, adjustments, or to damage caused by:
 - Neglect, lack of maintenance, accident, abnormal operation or excessive / improper use, installation or service as deemed by US;
 - Use of an accessory or part not manufactured or sold by an authorized dealer of the manufacturer;
 - Removal of parts;
 - Power surges.
- This CONTRACT does not cover the gradual reduction of operating performance caused by normal wear and tear when the wear on the component does not exceed factory field tolerances; any repairs caused by product vibration or loose fasteners.
- This CONTRACT does not cover loss or damage caused by accident, collision, roll-over, riots, fire, theft, vandalism, explosion, lightning, earthquake, windstorms, hail, volcano eruption, water or flood, misuse, abuse, civil disorder, act of war, nuclear incidents, or other acts of nature.
- This CONTRACT does not cover any decrease in market value of the VEHICLE as a result of a MECHANICAL BREAKDOWN.
- This CONTRACT does not cover any costs, expenses or equipment required to comply with law and / or regulations imposed or set forth by any government agencies.
- This CONTRACT does not cover any incidental or consequential damages including damage to a non-covered part or a covered part or any covered part which is not broken down, but which an authorized repair facility recommends or requires be repaired, replaced, or where government / industry regulations disallow use of said part(s).
- This CONTRACT does not cover any internal or external damage due to freezing, rust, corrosion, electrolysis, salt or any other environmental conditions or inadequate or improper storage / lay-up.
- THIS CONTRACT DOES NOT COVER ANY MECHANICAL FAILURE THAT EXISTS AT THE TIME OF THE RETAIL SALE OF THIS CONTRACT.**
- This CONTRACT does not cover any loss resulting from inadequate amounts of coolant, lubricant or fluids or damages resulting from overheating or freezing.
- This CONTRACT does not cover any loss caused by improper or contaminated fuels or other fluids.

- O. This **CONTRACT** does not cover any **MECHANICAL BREAKDOWN** covered under manufacturer's warranty, other applicable warranties, guarantees, policies (including any recalls) or other product that would provide any additional coverage.
- P. This **CONTRACT** does not provide coverage in the event of a **MECHANICAL BREAKDOWN** of the **VEHICLE**, during which any operation of the **VEHICLE** results in further damage related to the original **MECHANICAL BREAKDOWN**. Continued operation of the **VEHICLE** will be considered failure on the part of the **CONTRACT HOLDER** to protect the **VEHICLE** and will not be covered under this **CONTRACT**.
- Q. This **CONTRACT** does not cover damage to covered components due to the alteration, modification or use of **YOUR VEHICLE** not recommended by the manufacturer, including the use of "non-stock" or modified parts. Failures from certain modifications are not excluded if the respective modification is allowed under the Modified Vehicle Coverage surcharge described in Section II. F. "Mandatory Surcharges" of this **CONTRACT** and was paid for at the time this **CONTRACT** was purchased. Lifted body / suspension of up to six (6) inches, lowered body / suspension of up to four (4) inches and / or oversized tires up to 35 inches in diameter are not considered modifications under this **CONTRACT**. **VEHICLES** with lifted body / suspension over six (6) inches, to a maximum of twelve (12) inches and / or with tires over 35 inches in diameter, to a maximum of 40 inches in diameter are covered under this **CONTRACT** if the Lifted Body / Suspension and / or Oversized Tires surcharge is purchased and marked on the Registration page of this **CONTRACT**. **VEHICLES** with lowered body / suspension of more than four (4) inches are not covered under this **CONTRACT**.
- R. This **CONTRACT** does not cover any equipment that was not installed by the original vehicle manufacturer, except those allowed modifications of covered components as outlined in Section II. F. "Mandatory Surcharges" for Modified Vehicles. Equipment not covered includes, but is not limited to, aftermarket liftgates, customized beds, or truck mounted mechanical equipment used for commercial applications.
- S. This **CONTRACT** will be cancelled if the odometer has ceased to operate and has not been repaired immediately. This **CONTRACT** will be cancelled if the odometer has been altered by **YOU** or if an accurate odometer reading cannot be determined.
- T. This **CONTRACT** does not cover **COMMERCIAL USE VEHICLES** unless the Commercial Usage surcharge is purchased and marked on the Registration page of this **CONTRACT**.
- U. This **CONTRACT** does not cover any **VEHICLE** used for emergency purposes or used for competitive driving, racing or contest of speed or is principally for off-road use.
- V. This **CONTRACT** does not cover **VEHICLES** used for snowplowing unless the Snowplow Usage surcharge is purchased and marked on the Registration page of this **CONTRACT**. No coverage is provided for snowplow blades, components or assemblies.
- W. This **CONTRACT** does not cover any **VEHICLE** not using publicly maintained roads.
- X. This **CONTRACT** does not cover any **VEHICLE** on which the original warranty has ever been voided by the manufacturer.
- Y. This **CONTRACT** does not cover any **VEHICLE** that has been deemed a total loss.
- Z. This **CONTRACT** does not cover any used **VEHICLE** if the date **YOU** purchased the **CONTRACT** and date **YOU** purchased **YOUR VEHICLE** are different unless the Post-Sale Contract box is checked under "Mandatory Surcharges" on the Registration page of this **CONTRACT**.

IV. GENERAL PROVISIONS

- A. **TERRITORIAL LIMITS:** This **CONTRACT** will cover the **VEHICLE** only when it is in Canada or the United States.
- B. **CONSEQUENTIAL DAMAGES:** **ADMINISTRATOR** is not responsible for any oral misrepresentation, or incidental or consequential damages other than the coverage and exclusions contained herein. This **CONTRACT** applies to the parts and labour for the identified items only, and does not provide for bodily injury, property damages, liability, or any other type of liability coverage.
- C. **CHANGES:** No changes may be made to this **CONTRACT** unless approved by **US** in writing. None of **OUR** representatives have the authority to change or waive any provisions to this **CONTRACT**.
- D. **REPRESENTATIONS:** By acceptance of this **CONTRACT**, **YOU** agree that statements in this **CONTRACT** made by **YOU** are **YOUR** representations and agreements and that this **CONTRACT** is issued in reliance upon the truths of those statements.
- E. **CONFORMITY TO STATUTE:** This **CONTRACT** will be governed and construed in accordance with the laws of the Province where this **CONTRACT** is written and any dispute or litigation by either party arising out of the terms of the **CONTRACT** will be commenced in a court of competent jurisdiction in said Province.
- F. **ENTIRE AGREEMENT:** This **CONTRACT** is the entire understanding between **YOU** and **US** and there are no warranties, representations or agreements that are not expressly set forth herein.
- G. **DELAYS:** This **CONTRACT** does not guarantee days or time of service. **WE** are not liable for any damages whatsoever arising out of delays, either before or after a day or time of service is agreed upon.
- H. **TRANSFER:** To transfer the **CONTRACT**, the **CONTRACT HOLDER** will forward their copy of the **CONTRACT** and a copy of the bill of sale or receipt, the new owner's information and the transfer fee of fifty dollars (\$50) to the **ADMINISTRATOR** within thirty (30) days of transfer date. Proof of maintenance may be required. Transfer of the **CONTRACT** from the **CONTRACT HOLDER** to any of the following (or like kind of the following) is not permitted:
 1. Consignment sales;
 2. Dealers; or
 3. Rental agencies.
- I. **OTHER COVERAGE:** This **CONTRACT** provides coverage only in excess of other applicable and valid service contracts (including warranties and policies of insurance) which the **CONTRACT HOLDER** has, or upon which the **CONTRACT HOLDER** can recover from third parties.

V. CANCELLATION

All cancellation refund cheques will be sent to the **SELLING DEALER**. The Lienholder, if any, may be named on the cancellation refund cheque as their interest may appear. **YOU** can collect **YOUR** cancellation refund directly from the **SELLING DEALER**.

- A. **CANCELLATION BY THE CONTRACT HOLDER:** This **CONTRACT** may be cancelled by the **CONTRACT HOLDER** within thirty (30) days of the **CONTRACT PURCHASE DATE**. **YOU** may cancel this **CONTRACT** by returning to the **SELLING DEALER** and completing a Cancellation Request Form. If this **CONTRACT** is cancelled within thirty (30) days of the **CONTRACT PURCHASE DATE**, the **ADMINISTRATOR** will refund and send to the **SELLING DEALER** the cost paid for this **CONTRACT**, less a cancellation fee of fifty dollars (\$50), less any claims paid, plus applicable taxes. If at any point in the term of the **CONTRACT** the **UNIT** is declared a total loss, this **CONTRACT** may be cancelled by the **CONTRACT HOLDER** (valid documentation required). In the event of a total loss, the **ADMINISTRATOR** will issue a prorated refund of the cost paid for this **CONTRACT** based on elapsed days of coverage from the **CONTRACT PURCHASE DATE**, less a cancellation fee of fifty dollars (\$50), less any claims paid, plus applicable taxes.
- B. **CANCELLATION BY THE ADMINISTRATOR:** The **ADMINISTRATOR** may cancel this **CONTRACT** at any time for non-payment, for material misrepresentation or fraud in obtaining this **CONTRACT**, if **YOU** have violated any of the terms or conditions set forth in this **CONTRACT**, or for misrepresentation in the submission of a claim. Beginning thirty (30) days following the purchase date of the **VEHICLE**, if for any reason, the original manufacturer's warranty is modified, voided or does not transfer to a new owner, this **CONTRACT** becomes void. If **YOUR CONTRACT** is cancelled by **US** for any of the listed reasons, **WE** will issue a prorated refund of the cost paid for this **CONTRACT** based on elapsed days of coverage from the **CONTRACT PURCHASE DATE**, less a cancellation fee of fifty dollars (\$50), less any claims paid, plus applicable taxes.
- C. **CANCELLATION BY THE LIENHOLDER:** If this **CONTRACT** has been financed, the Lienholder may cancel this **CONTRACT** at any time during the term of this **CONTRACT** for non-payment or if the **VEHICLE** is declared a total loss or is repossessed (valid documentation required). If this **CONTRACT** is cancelled by the Lienholder, the **ADMINISTRATOR** will issue a prorated refund to the Lienholder the cost paid for this **CONTRACT** based on elapsed days of coverage from the **CONTRACT PURCHASE DATE**, less a cancellation fee of fifty dollars (\$50), less any claims paid, plus applicable taxes.

VI. YOUR RESPONSIBILITIES AND HOW TO MAKE A CLAIM

- A. **MAINTENANCE REQUIREMENTS:** In order to keep **YOUR CONTRACT** in force during its term, **YOU** must maintain the **VEHICLE** in accordance with published scheduled maintenance requirements. If **YOU** fail to follow published scheduled maintenance requirements, **YOU** may be denied coverage. Before any repair is authorized, **WE** may require **YOU** to furnish **US** with proof that **YOU** have properly maintained the **VEHICLE** as required. **YOU** are responsible for retaining the receipts identifying the **VEHICLE**, showing dates, odometer reading, services performed, year, make, model and vehicle identification number and providing them to **US** in the event of a claim. Failure to show proof of servicing may result in the denial of coverage. **MAINTENANCE COSTS ARE YOUR RESPONSIBILITY.**

- B. To receive full benefits of this **CONTRACT**, the **CONTRACT HOLDER** must, at their expense, have the **VEHICLE** maintained and serviced as required in Section VI. A. "Maintenance Requirements" above. The **CONTRACT HOLDER** assumes all liability of payment for unauthorized repairs. Liability for tear down / diagnosis rests with the **CONTRACT HOLDER** on non-covered repairs.
- C. In the event of **MECHANICAL BREAKDOWN** of the **VEHICLE**, any operation of the **VEHICLE** that results in further damage related to the original **MECHANICAL BREAKDOWN** will be considered the **CONTRACT HOLDER'S** failure to protect the **VEHICLE** and will not be covered under this **CONTRACT**. **YOU** are responsible for making sure all warning lights and gauges are functioning before driving **YOUR VEHICLE** (if applicable). **YOU** are required to safely stop the **VEHICLE** and shut down the engine immediately when either of these lights / gauges indicates a problem. Take all reasonable precautions to protect the **VEHICLE** from further damage in order to prevent additional costs or repairs. **YOUR** failure to do so will cause the additional cost to be paid by **YOU** and / or it may result in the complete denial of the claim.
- D. **WHAT TO DO IN THE EVENT OF A FAILURE AND HOW TO MAKE A CLAIM:**
- YOU** should use all reasonable means and precautions to protect **YOUR VEHICLE** from further damage. This may require that **YOU** stop the **VEHICLE**, turn off the engine, and have it towed. This **CONTRACT** will not cover damage caused by not securing a timely repair of the failed component;
 - Return the **VEHICLE** to the **SELLING DEALER** or repair facility of **YOUR** choice in Canada or the United States during normal service department hours. If the **MECHANICAL BREAKDOWN** is not covered by this **CONTRACT**, the costs incurred for disassembly and / or diagnostic work are **YOUR** responsibility and expense;
 - Provide the repair facility with a copy of **YOUR CONTRACT**;
 - Prior to starting repairs, **YOU** or the repair facility must call the **ADMINISTRATOR** at 1-866-481-1327 to verify coverage and obtain a Claim Authorization Number for claims. The amount authorized is the maximum that will be paid. Any additional amounts need prior approval;
 - Provide complete cooperation in the investigation of any **MECHANICAL BREAKDOWN**;
 - In some cases, **YOU** may be required to authorize the repair facility to inspect or tear down **YOUR VEHICLE** to determine the cause and cost of the repair. **YOU** will be responsible for these charges if the **FAILURE** is not covered by this **CONTRACT**. The **ADMINISTRATOR** reserves the right to require an inspection of **YOUR VEHICLE** prior to any repair being performed. The **ADMINISTRATOR** reserves the right to move **YOUR** covered **VEHICLE** to another repair facility;
 - Provide proof of maintenance upon request;
 - After the **ADMINISTRATOR** has been contacted, review with the repair facility components that will be covered by this **CONTRACT**;
 - When **YOU** pick up **YOUR VEHICLE**, review the repair order with the service manager;
 - Pay the **DEDUCTIBLE** and any other non-covered expenses, if applicable;
 - YOU** or the repair facility must provide the **ADMINISTRATOR** with the repair order within forty-five (45) days of the completion of the authorized repairs. Failure to submit the repair order within forty-five (45) days may result in complete denial and non-payment of the claim;
 - The **ADMINISTRATOR** will reimburse the repair facility or **YOU** after receipt of the repair order, in accordance with the provisions of the **CONTRACT**, for authorized **REPAIR COSTS** performed on **YOUR VEHICLE**, less any applicable **DEDUCTIBLE**;
 - If a **MECHANICAL BREAKDOWN** occurs when the **ADMINISTRATOR'S** office is closed, **YOU** may follow these claims procedures without prior authorization. However, **YOU** or the Authorized repair facility **MUST** call the **ADMINISTRATOR** during the next business day. Failure to call in and report the claim on the next business day may result in non-payment. Unapproved mail-in claims may be denied. Reimbursement for emergency repairs performed outside of normal business hours can be obtained by **YOU** only if **YOU** follow the above procedures on the first business day after such emergency repairs are performed, unless **YOU** show that it was not reasonably possible to give notice or file the proof of loss within the prescribed time and that the notice was filed as soon as reasonably possible.

VII. OUR RIGHT TO RECOVER PAYMENT

If **WE** make any payments under this **CONTRACT**, **YOU** agree that **WE** hold all rights of recovery for those payments against anyone, due to, but not limited to a safety recall campaign, 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 become **OUR** rights. **YOU** will do whatever is necessary to enable **US** to enforce these rights. If **WE** pay for repairs under this **CONTRACT** 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 repairs.

VIII. REPAIR FACILITY GUIDELINES FOR HANDLING CLAIMS

Follow these steps when handling a claim:

- Advise **CONTRACT HOLDER** that evaluation of a **FAILURE** does not mean that the repair is covered under this **CONTRACT**. All **COVERED REPAIRS** must receive prior authorization from the **ADMINISTRATOR**.
- Have **CONTRACT HOLDER** authorize inspection / tear down of the **VEHICLE** to determine cause of **FAILURE** and cost to repair. Save all components, including fluids and filters, should **ADMINISTRATOR** require outside inspection. Notify **CONTRACT HOLDER** that cost of tear down will not be paid if it is determined that the **FAILURE** is not covered under this **CONTRACT**.
- Determine the cause of **FAILURE**, correction required and cost of the repair(s).
- Contact the **ADMINISTRATOR'S** Claims Department at 1-866-481-1327 to obtain authorization to proceed with the claim. Be prepared with the following information when placing the call:
 - Customer's Name and **CONTRACT** Number;
 - Cause of **FAILURE** and recommended correction;
 - Cost of repair(s).
- A Claims Advisor will verify coverage and do one of the following:
 - 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;
 - 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**, **CONTRACT HOLDER** must authorize same. Notify **CONTRACT HOLDER** that if the repair is not covered, then **CONTRACT 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;
 - Deny the claim and provide the reason for the denial.
- Review the **ADMINISTRATOR'S** findings with the **CONTRACT HOLDER** as well as what will be covered by the **CONTRACT** and what portion of the repairs, if any, will not be covered.
- Obtain **CONTRACT HOLDER'S** authorization to complete repairs. All repair orders must have customer's signature to qualify for payment.
- Submit the repair order(s) that must include the **CONTRACT** number, authorization number and authorized amount to the **ADMINISTRATOR** within forty-five (45) days to the following address: CornerStone United, Ltd., 931 Commissioners Road East, Suite 201, London, ON N5Z 3H9.



POST SALE USED VEHICLE INSPECTION CHECKLIST

To qualify for Post Sale coverage, all required items must be inspected and either pass or be repaired and checked off accordingly, this form must be signed by the technician performing the inspection and the Service Manager certifying that this vehicle has met all of the coverage standards, and a copy of this form must be submitted to the Administrator with the AutoXtra service contract.

Dealership Name		Address	
City	Province	Postal Code	Phone
VIN	Year	Make	Model
Vehicle Purchase Date	Odometer Reading		Inspection Date

All Items Shown As "Needs Repairs" Below Must Show "Repaired" To Qualify For A Post Sale Service Contract

INITIAL INSPECTION/WALKAROUND	Pass	Needs Repairs	Repaired	ROAD TEST	Pass	Needs Repairs	Repaired
1. Odometer Reading supported by general vehicle condition				19. Cold Engine Start Up			
2. Headlights, Turn Signals, Flashers, Brake Lights, Tail Lights, Back-up Lights Operational				20. Engine operating properly/shows no sign of problems (Excessive smoking, oil leaks, etc.)			
3. Warning Lights, Gauges, Horn Operational				21. Speedometer/Odometer operating properly			
UNDER THE HOOD				22. Engine Oil pressure and operating temperature are in normal range			
4. Oil clean and at prescribed level				23. Transmission shifts properly and smoothly			
5. Oil Leaks, if any, have been corrected				24. Any drive line vibrations corrected			
6. Transmission Fluid free of contamination and at the prescribed level				25. Electrical and Electronic Components and Switches operating properly			
7. Coolant free of contamination and at prescribed level				26. Windshield Wiper/Washer operation at all speeds			
8. Cooling System shows no evidence of leaks				27. Air Conditioner operational and free of freon leaks			
9. Power Steering Pump Reservoir and Gear Box at prescribed level and no evidence of leaks				28. Heater/Defrosters functioning properly			
10. Brake Master Cylinder at prescribed level and no evidence of leaks				29. Steering Control has been checked and operates properly			
11. Battery at prescribed level and cables/posts are free of corrosion				30. Brakes have been checked and are operating properly			
12. Engine Air Cleaner is clean				31. Parking Brake operating properly			
UNDER VEHICLE				32. Emission Controls are operating and meet regulations			
13. Transmission Case free of cracks and shows no sign of leakage.				33. Unusual Noises - any conditions causing noises in the Engine, Transmission, Drive Shaft, Universal Joints and Drive Axle(s) have been corrected.			
14. Drive Axle Fluids at prescribed levels				Comments:			
15. Struts/Shocks show no sign of leaks and operate properly							
16. All Fluid or Oil leaks have been corrected							
17. Drive Shaft, Joints, CVs and Boots operating properly							
18. Odometer is in working order							

***A copy of this form must be retained, along with repair orders for any repairs required, in the vehicle's file.

We certify that all above components are in proper working order and this Inspection is accurate. All needed repairs have been performed.

Inspecting Technician

Date

Service Manager

Date



Transfer Request Form



The remaining term of your Plan may be transferred to subsequent purchasers within 30 days of the change of ownership. Plan coverage is not transferrable from unit to unit, only from consumer to consumer. Coverage can not be transferred to a Dealer, consignment sales agency, or rental agency. Repairs completed before transfer payments are received will not be covered.

You may request verification of remaining Plan coverage by calling 1-866-481-1327, 8 am - 6 pm ET Monday to Friday.

Plan #: _____

Product: _____

Transfer Date: _____ Mileage: _____ ☐ kms
☐ miles

Original Owner:

Name: _____

Address: _____

City/Province: _____

Postal Code: _____ Daytime Telephone: _____

Email address: _____

Original Owner's Signature: _____ Date: _____

Transfer to:

Name: _____

Address: _____

City/Province: _____

Postal Code: _____ Daytime Telephone: _____

Email address: _____

New Owner's Signature: _____ Date: _____

☐ Pay by Cheque (*mail-in requests only*)

☐ Pay by Credit Card (*please ensure that you have provided your daytime contact information above so that the Administrator may contact you to complete your secure credit card transaction*)

Transfer fee to be paid by: ☐ Original Owner ☐ New Owner

Completed Transfer Requests may be submitted by email, fax or mail to:

XTRARIDE/XTENDED AUTO
c/o CornerStone United, Ltd.
201-931 Commissioners Road East
London, ON N5Z 3H9
Phone/Fax: 1-866-481-1327
Email: contractmanagementcdn@cornerstoneunited.ca