

thermostat, hood and door hinges, handles, self-adjuster springs, door locks, carbon monoxide alarm and sensor, smoke detector and sensor, propane leak detector and sensor.

3.38 DELUXE AUDIO/VIDEO/HI-TECH (factory installed): Satellite, television, including Plasma & LCD models (maximum \$1,000 for repair or replacement over term), GPS, CD, VCR, DVD, rear stereo system (excluding speakers) and power antenna motor.

PLUS ALL ORIGINAL factory installed mechanical and electrical parts, components and assemblies of Your recreational vehicle covered during the original manufacturer's full warranty program*, including **WEAR & TEAR:**

COACH AREA:
ALL BRAKE SYSTEMS
ALL SUSPENSIONS
ALL WATER HEATER
ALL WASTE SYSTEMS
ALL FRESH WATER SYSTEMS
ALL RANGES & OVENS
ALL MICROWAVES
ALL REFRIGERATORS & FREEZERS
ALL DELUXE APPLIANCES
ALL LPG SYSTEMS
ALL HEATING SYSTEMS
ALL SEALS & GASKETS
ALL AIR CONDITIONERS
ALL VENTILATION ASSEMBLIES
ALL OF THE AUX. POWER PLANT
ALL CONVERTERS/BATTERY CHARGERS
ALL ELECTRICAL SYSTEMS
ALL POWER STEPS & POP-UP MECHANISMS
ALL AWNING PARTS (inc. motors)
ALL SLIDE-OUT ROOMS
ALL RAISED ROOF SYSTEMS
ALL LEVELING/JACK SYSTEMS
ALL ELECTRICAL
ALL FACTORY ACCESSORIES
ALL AUDIO/VIDEO EQUIP. (exc. speakers)
ALL HI-TECH (as listed)
ALL AQUA HEATING SYSTEMS
ALL SOLAR CHARGING SYSTEMS
ALL WATER PURIFIERS
ALL FIREPLACES

POWERTRAIN/FRONT CAB AREA
ALL OF THE ENGINE
ALL OF THE TURBOCHARGER
ALL OF THE SUPERCHARGER
ALL OF THE TRANSMISSION:
FWD/RWD
ALL OF THE DIFFERENTIAL
ALL OF THE TRANSFER CASE
ALL OF THE AUX. DIFFERENTIAL
ALL FRONT & REAR SUSPENSION
ALL STEERING SYSTEMS
ALL AIR CONDITIONING SYSTEMS
ALL HEATING SYSTEMS
ALL COOLING & VENT SYSTEMS
ALL FUEL & INJECTION SYSTEMS
ALL BRAKING SYSTEMS
ALL ELECTRICAL SYSTEMS
ALL POWER ACCESSORIES
ALL HI-TECH
ALL AUDIO (factory installed)
ALL VIDEO (factory installed)
ALL TV'S including PLASMA
ALL DVD/GPS NAVIGATION
ALL VIDEO SURVEILLANCE
ALL BACK-UP CAMERAS
ALL REAR MONITOR SYSTEMS
ALL SATELLITE SYSTEMS
ALL SEALS & GASKETS IN RV
ALL BENEFITS OF TOWING, CAR
RENTAL, TRIP INTERRUPTION,
ROADSIDE ASSISTANCE &
FOOD SPOilage

*Please refer to the terms and conditions for full details.

SURCHARGES: 1. Front Engine Diesel. 2. Rear Engine Diesel. 3. Air Brakes. 4. Turbocharger/Supercharger. 5. RVS: 8 to 10 years old. 6. RVS: 11 to 15 years old.

PART FOUR: YOUR MAINTENANCE OBLIGATIONS:

4.1 (a) For motorized recreational vehicle warranty Agreement holders, in order for You to receive the benefits of Your Agreement, You must maintain and service the covered recreational vehicle at a licensed repair/service facility (including off-season storage) by completing the following minimum requirements from the vehicle purchase date or the Policy Purchase Date. Every three (3) months or six thousand (6,000) kilometers (whichever occurs first), You must have the following performed on gas, natural gas, or propane powered vehicles:

- 1) **Change the engine oil and filter on Your covered recreational vehicle;
- 2) Check and maintain all fluid levels;
- 3) Check and/or replace all filters as required;

For Diesel powered vehicles, You must strictly adhere to the manufacturer's schedule for oil change and maintenance schedules.

4.1 (b) In addition to having completed the above, You must follow and adhere to all manufacturer's suggested maintenance and service schedules as outlined in the recreational vehicle warranty booklet (owner's manual) or on the manufacturer's website with respect to both the powertrain and related components, as well as the required/suggested maintenance for the coach, and all internal and external components that require service and maintenance. This includes, but is not limited to, an annual testing of the serviceability of the components and/or parts covered hereunder. Manufacturer suggested winterization and de-winterization for the motorized recreational vehicle and/or coach (including but not limited to all internal/external components) must be strictly adhered to or Your coverage shall be denied. Recreational vehicles in Canada must follow the maintenance schedule for the most severe conditions. **DO-IT-YOURSELF WINTERIZATION, MAINTENANCE AND REPAIRS ARE NOT PERMITTED AND SHALL RESULT IN CLAIM DISQUALIFICATION.**

4.2 For All recreational vehicle warranty Agreement holders, ALL Your maintenance services must be completed within thirty (30) days of due date, or within one thousand (1,000) kilometers of the above (whichever occurs first). Parts or components damaged due to freezing are not covered under Your Agreement. Please retain all invoices detailing date and services completed, with VIN and odometer readings. If You fail to produce valid invoices, it shall constitute non-compliance with the terms and conditions of Your Agreement, and Your coverage shall be denied. ****"Do-it-Yourself" oil changes will not be accepted on any warranty programs.**

PART FIVE: CLAIMS & PROCEDURES

5.1 In the event of a mechanical breakdown and/or failure expressly covered under Your Agreement, You must follow the procedures below:

- a) Take immediate action by securing timely repairs, or calling for roadside assistance, to prevent further vehicle damage.
- b) Contact Global's Claim Department immediately during regular business hours: Monday - Friday 9:00 AM - 5:00 PM EST at 1-800-265-1519 in Canada and the U.S.
- c) Give Your full name, phone number, Agreement number, or the last six digits of Your V.I.N. number, and the current odometer reading on Your recreational vehicle (if applicable).
- d) Global will then direct You to the nearest authorized repair facility where You must give consent for inspection and/or teardown of Your covered recreational

vehicle to determine the cause of the mechanical breakdown and/or failure. Diagnostic charges are Your responsibility, unless otherwise specified.

e) In the event You have a claim after our normal business hours, or weekends, You may access a list of our authorized repair facilities at the Global website: www.globalwarranty.com. Make the necessary arrangements and call Global immediately on the first business day following breakdown and follow (b & c) above.

f) Once Global is satisfied that all terms and conditions have been met, Global will determine whether the claim is covered under this Agreement. If so, then Global will issue an authorization number to proceed with repairs.

g) After the repair is completed, Global will pay the authorized repair facility for covered costs (directly), LESS the applicable charges (which are Your responsibility) including any deductibles, diagnostic charges, consequential repairs or services, any miscellaneous items, fluids or shop supplies, and all applicable taxes.

Note: In the event that circumstances arise where the above procedures are not practical, and repairs must occur at a non-authorized repair facility, Global shall reimburse You (upon receipt of an itemized invoice) the amount it would have had to pay for similar repairs at an authorized repair facility (less Your portion), providing approval has been obtained and You have submitted the repair invoice within thirty (30) days. Global reserves the right to: (a) refuse any repair cost or estimate deemed unreasonable (in its sole opinion) relative to other alternatives; (b) examine the covered recreational vehicle at its sole discretion; (c) ownership of all covered replaced parts of Your recreational vehicle.

PART SIX: *PARTS AND SERVICES NOT COVERED

This Agreement provides no coverage to You for the following:

- a) Any part or benefit not specifically listed in Part Three: Covered Parts and Benefits.
- b) Maintenance services and parts described in the vehicle owner's manual for Your covered recreational vehicle and other normal maintenance services and parts which include but are not limited to: all shop supplies, fluids, coolants, lubricants, filters, distributor cap and rotor, spark plugs, wires and/or harnesses, glow plugs, all hoses, belts, brake pads, brake shoes, brake rotors, brake drums, flex hoses, McPherson struts and shock absorbers, wiper blades and arms, engine thermostats, block heaters, glass, lenses, fuses, sealed beams, light bulbs, emissions and exhaust systems, wheel speed sensors, tires, rims, batteries and cables, fasteners, heated seats and the service operations necessary to replace any of the above (unless otherwise specified).
- c) Other services, which include but are not limited to: adjustments, cleaning, alignments, wheel balancing, tune-ups, retrofits, recalibrations, diagnostic charges, evacuate/recharges and flushes, storage, winterization, freight, and disposal fees.
- d) Any items such as upholstery, floors, walls, ceilings, woodwork, wood framing, carpentry, millwork, cabinets, vanities, louvers, vents, electrical wiring, bedding, window shades, draperies, treatments, furniture, rollers, racks, shelves, baskets, buckets, siding, roof materials, sealants, caulking, adhesives, compounds, sheet metal, windows, doors, hardware, interior/exterior panels or trims, carpet, seat belts, air bags (safety restraint system), speakers, remote control units, computers, game systems, cell phones, CB radios, communication devices and instruments, paint, glazing, finishes, awning canvas, body panels, weather stripping and/or sealings, door handles, locks, ornamentation, bumpers, trim mouldings, bright metals, running boards, roof racks, spare tire carriers, tire jacks, trailer hitches, or any after factory add-on (unless otherwise specified) in Your Agreement.

PART SEVEN: *WARRANTY COVERAGE EXCLUSIONS

This Agreement provides no coverage to You for the following:

- a) Damage caused by Your failure to maintain Your vehicle or adhere to Part Four: Your Maintenance Obligations or the manufacturer suggested service schedules, recommendations, and part's replacements etc.
- b) Failure of a non-covered part. Note: Coverage shall also exclude the cost of labour, repairs and replacement of covered parts where their replacement is due to the failure of a non-covered part.
- c) Repair or replacement of any part if a mechanical breakdown and/or failure has not occurred.
- d) Field tolerances on any part that have not exceeded the manufacturer's specifications for Your covered recreational vehicle for all warranty plans unless specified otherwise.
- e) Any repair or replacement due to normal wear and tear unless otherwise specified. Note: Normal wear and tear shall be deemed to include, but not limited to: repairs or replacement of valves and/or rings where the purpose (in whole or in part), is to raise the engine compression where the only condition is oil consumption.
- f) Any repairs or replacement of a covered part which has not failed but which a repair facility recommends or requires or suggests to be repaired or replaced.
- g) Any breakdown and/or failure caused by collision, accident, upset, glass breakage, falling or flying objects, fire, smoke, soot, chemicals, acid, sand, theft, vandalism, riot, terrorism, nuclear contamination, explosion, lightning, power surge or spike, earthquake, freezing, overheating, rust, corrosion, deterioration, electrolysis, contamination, product vibration, loose fasteners, shell separating, reverse polarity, windstorm, hail, water, ice, condensation, flood, acts of God, salt and environmental damage, and improper storage or lay-up.
- h) Any repairs or replacement of parts due to carbonized or burnt valves, seized piston rings or resultant breakage.
- i) Any damage caused by misuse, abuse, negligence, or failure to immediately protect Your covered recreational vehicle from further damage when a breakdown and/or failure has occurred.
- j) Failure to maintain proper levels of oil, lubricants, coolants, fluids, or filters.
- k) Towing a trailer or vehicle weighing in excess of the vehicle's rated tow capacity.
- l) Any squeaks, rattles, whines, wind noises, or water leaks/damage.
- m) Any problems or conditions existing prior to commencement of Your Agreement or existing during the manufacturer's full or partial warranty term.
- n) Any damage if Your odometer does not reflect the correct reading, has been altered, broken, disconnected, or has stopped and repairs have not been made.
- o) Loss of vehicle use, time, profit, inconvenience, or other incidental or consequential loss that results from a breakdown and/or failure.
- p) Any breakdown and/or failure covered by any warranty, recall of the manufacturer, any repairer's guarantee, or insurance policy.
- q) Any damage if the covered recreational vehicle was used for commercial

RV purposes as defined in Part One of Your Agreement.

r) Any consequential and/or resultant loss, damage, injury or death (including any costs or expenses, legal or otherwise related) of any nature whatsoever suffered by any person, firm or corporation arising directly or indirectly from any repairs, delays or failures to make repairs covered under Your Agreement, including (but so as to restrict the generality of the definition of "repair" herein), labour and workmanship incidental to such repairs.

s) Any breakdown and/or failure caused by contamination or loss of fluids, fuels, coolants, or lubricants.

t) Any emission control or related parts replacement as recommended by or the result of either a Federal or Provincial legislation/regulation.

u) Any corrections to the manufacture of the covered recreational vehicle as recommended by Technical Service Bulletins.

v) Any damage to Your covered vehicle as a result of faulty or negligent repair work or from the installation of defective parts, incorrect tires, emissions or exhaust system modifications, frame or suspension modifications, after-factory modifications of any kind such as: add-ons, high performance parts, equipment, accessories, lift kits, trailer hitches, or any additions or alterations (proper or improper) not approved by the manufacturer.

w) Any coverage for surcharges not purchased.

x) Any repairs made without Global's authorization.

PART EIGHT: MISCELLANEOUS PROVISIONS

CANCELLATION:

You may cancel this Policy:

- Within ten (10) days from the Policy Purchase Date. To cancel this Policy You must contact Selling Dealer to obtain a cancellation request form which You must complete, sign, and submit to the Administrator within ten (10) days from the Policy Purchase Date. We will refund You the Total Premium paid for Your Policy less the amount of any claims We have authorized or paid under Your Policy. **YOU MAY NOT CANCEL THIS POLICY AFTER TEN (10) DAYS FOLLOWING THE POLICY PURCHASE DATE.**

- However, if at any time, Your vehicle is declared a total loss. Subject to submission of the proper supporting documentation, We will refund You an amount of the Policy Premium paid according to the pro-rata method. The pro-rata refund will be calculated based on the expired portion of Your Policy by time, based upon the Term selected and the date coverage begins, less a \$150 administration fee (plus applicable taxes) and less the amount of any claims We have authorized or paid under Your Policy.

We may cancel this Policy:

- (a) if Your vehicle (or its use) is determined to be ineligible for coverage;
- (b) for nonpayment of the Policy Premium;
- (c) for misrepresentation in obtaining this Policy; or
- (d) for misrepresentation in the submission of a claim by You.

If We cancel this Policy:

- Within thirty (30) days from the Policy Purchase Date, We will refund You the Total Premium paid for Your Policy less the amount of any claims We have authorized or paid under Your Policy.
- After thirty (30) days from the Policy Purchase Date, We will refund You an amount of the Policy Premium paid according to the pro-rata method, less a \$150 administration fee (plus applicable taxes) and less the amount of any claims We have authorized or paid under Your Policy.

The Lienholder may cancel Your Policy:

- (a) at any time, if Your vehicle is declared a total loss, or
- (b) at any time, if Your vehicle is repossessed.

Subject to the submission of the proper supporting documentation, We will refund to the Lienholder an amount of the Policy Premium paid according to the pro-rata method, less a \$150 administration fee (plus applicable taxes) and less the amount of any claims We have authorized or paid under Your Policy. The Lienholder shall only have the right to cancel this Policy in the event that at the time of request for cancellation they can confirm that they still have an outstanding loan balance for Your vehicle financing.

TRANSFER: You may transfer Your active Agreement to an eligible private party to whom the covered vehicle is sold (subject to Global's consent) providing all Terms, Conditions and Maintenance Obligations have been met. You must forward (to the Administrator) a copy of Your Agreement, all maintenance records, a \$150 transfer fee (plus applicable taxes), and the name and address of the new purchaser within fifteen (15) days of a change of ownership. Subsequent transfers are not permitted.

RENEWAL: You may renew Your Agreement through the Selling Dealer prior to expiration of Your coverage at Global's current Price Fees, subject to Global's guidelines, approval and or inspection of Your vehicle (if requested) at Your expense.

POLICYHOLDER'S RECOURSE IN THE EVENT OF A CLAIM DISPUTE: The Insurer, upon receipt of a request, not later than sixty (60) days after receipt of notice of loss shall furnish to the Policyholder, forms upon which to make the proof of loss required under the Agreement. No action shall be brought against the Insurer for the recovery of money until the expiration of sixty (60) days.

POLICYHOLDER'S LEGAL RECOURSE: The Policyholder has the right to commence legal action against Us for the settlement of a claim. You must consult with Your legal counsel regarding any time limitations that may affect Your right to bring an action against Us.

OUR RIGHT TO RECOVER PAYMENTS: If You have a right to recover against another party for anything We have paid under this Agreement, Your rights shall become Our rights. You shall do whatever is necessary to enable Us to enforce these rights. We shall recover only the excess after You are fully compensated for Your loss.

CHANGES: No changes may be made to this Agreement unless approved by Us in writing. None of the Selling Dealers have the authority to change or waive any provision of this Agreement.

REPRESENTATIONS: By acceptance of this Agreement, You agree that the statements and representations on the Application are Yours and that this Agreement is issued in reliance upon the truth of those statements.

OTHER: Your Agreement is governed by the laws of the Province of the Selling Dealer. The obligations of Your Agreement are insured by: Ferchunch General Insurance Company.