PART ONE: DEFINITIONS

"Administrator" means Global Warranty (West Coast) Corporation, 471 Waterloo St., London, ON N6B 2P4.

"Agreement" and/or "Policy" means this Recreational Vehicle Agreement/Contract of Insurance.

"Authorized Repair Facility" means one of Global's preferred repair centres or a licensed repair facility pre-approved by Global.

"Claim" refers to all covered costs of mechanical breakdown and/or failure at time of visit.

"Commercial RV Purposes" means any recreational vehicle leased or rented on a weekly, monthly, or yearly basis either for travel, leisure or for light business related purposes, or used for route service, repair or service, job site activities, daily rental, shuttle, landscaping, taxi, livery, limousine, delivery, courier, public hire, multiple drivers, towing, road repair, construction, hauling, farming, ranching, mining, forestry, ambulance, police, emergency service, civil service, driving school, food delivery, or off-road use as deemed solely by Global.

"Covered Benefits" refers to the benefits described in Part Three of Your Agreement. "Covered Parts" refers to the parts described in Part Three of Your Agreement. "Covered Recreational Vehicle" refers to Your recreational vehicle described on the face of Your Agreement.

"Deductible" means the first monetary portion of the recreational vehicle repair costs due to mechanical breakdown or failure of a covered part that You are required to pay, as indicated on the face of Your Agreement.

"Exclusions" refer to parts, services, benefits, or conditions not covered by Your Agreement.

"Factory Installed" shall refer to any part or component that is installed on the recreational vehicle by the factory.

"Fee" and/or "Premium" refers to the total sum payable by You to Global for this Agreement on Your recreational vehicle and shall include ALL applicable surcharges, options and taxes.

"Full Warranty" means the "Bumper to Bumper" warranty coverage provided by the original manufacturer of Your recreational vehicle on original factory parts less applicable exclusions.

"Global" means Global Warranty® or Global Warranty (West Coast) Corporation. "Lien Holder" refers to the person or company that has advanced the money to You for the purchase of this Agreement and/or recreational vehicle.

"Limits of Liability" means the maximum limits of any coverage or benefit of Your Agreement, and shall include all applicable taxes.

"Manufacturer Warranty" refers to the original factory warranty as provided by the manufacturer of Your covered recreational vehicle.

"Mechanical Breakdown" and/or "Failure" means the inability of a covered part to perform the function for which it was designed under normal service.

"New" recreational vehicle means any recreational vehicle with at least one (1) month remaining on the manufacturer's full recreational vehicle warranty and have at least one thousand (1,000) kilometers remaining on the odometer. "Original In-Service Date" means the date the factory new recreational vehicle

first went into service by the original owner.

"Reasonable Cost" refers to charges to repair or replace covered parts on Your recreational vehicle including labour at prevailing labour rates at an approved repair facility and according to the Current Industry Labour Guide used by Global, using new, rebuilt, or parts of like kind and quality, which may include used parts. "Recreational Vehicle" means new or used Class A, B or C Motorhome described on or in this Application, and has been qualified as eligible for warranty coverage under this Agreement.

"Repair(s)" means the repair or replacement of covered parts relevant to Your covered recreational vehicle.

"Selling Dealer" means the recreational vehicle dealership or leasing company where You purchased this Agreement.

"Term" refers to the length of time selected by You on the face of this Agreement. "Used" vehicle means any recreational vehicle that does not fall under the new vehicle definition.

"We", "Us", "Our" or "Insurer" means Fenchurch General Insurance Company. "Wear and Tear" means the gradual reduction of operating performance beyond manufacturer's tolerances or specifications due to normal usage of a covered part. "Wholesale Value" means the worth of Your recreational vehicle at the time of Your repair visit as indicated by an Industry Guide Book accepted and used by Global. "Your", "Policyholder" or "Insured" means the applicant (owner, lessee or transferee of the recreational vehicle) of this Agreement.

PART TWO: COVERAGE SECTION

2.1 In consideration of the fee received by Global on this Agreement, provided that all statements on the face of this Agreement are correct, and You have complied with all terms and conditions set forth, and the recreational vehicle was not written off by an insurance company, subject to all limitations and exclusions set forth, Global hereby agrees to pay the reasonable costs for authorized repairs or replacements of covered parts (including labour) which cause a mechanical breakdown and/or failure.

2.2 You shall designate on the applicable space on the face of this Agreement the selected warranty term and options (if applicable):

the selected warranty term and options (if applicable): **PREMIER PLUS** Coverage as listed in Part 3.1-3.25.

DELUXE DRIVE Coverage as listed in Part 3.1-3.34.

ULTRAMAX Complete Bumper to Bumper as listed in Part 3.1-3.38.

2.3 (a) Your coverage for Premier Plus, Deluxe Drive, and Ultramax NEW PLANS shall commence when the applicable full manufacturer warranty expires and is calculated from the Original In-Service Date when the odometer reading was zero (0), and shall expire when the stipulated time period has ended as indicated on the face of Your Agreement. Your recreational vehicle must have a full manufacturer warranty in effect to qualify.

(b) Your coverage for the Premier Plus, Deluxe Drive, and Ultramax USED PLANS shall commence on the date of Your recreational vehicle sale and shall expire when the stipulated time period has ended as indicated on the face of Your Agreement.

2.4 Your Agreement shall carry a maximum limit of liability which shall not exceed the actual wholesale value of Your covered recreational vehicle at the time of the mechanical breakdown and/or failure. The total maximum limit of liability of Your Agreement shall not exceed the price You paid for Your covered recreational vehicle.

2.5 In the event of a mechanical breakdown and/or failure covered under Your Agreement on ALL programs, You will pay a deductible fee of the first \$150 for each repair visit on all the warranty programs. You will not pay a deductible fee for Towing, Roadside Assistance, Car Rental, Trip Interruption or Food Spoilage.

PART THREE: COVERED PARTS AND BENEFITS

PREMIER PLUS coverage shall include Part 3.1 to 3.25 inclusive.

3.1 ENGINE: All internally lubricated parts including: engine block, cylinder heads, crankshaft and main bearings, crankshaft gears, connecting rods and bearings, camshafts and bearings, camshaft gears, cam followers, push rods, pistons, rings and pirs, intake and exhaust valves, valves verings and retainers, guides, lifters, valve seats, valve seals, rocker arms, shafts and pivots, bushings, oil pump and housing, shaft, water pump, timing chain or belts, timing belt cover, timing belt tensioners and guides, timing gears, oil pan, valve covers, intake manifolds and plenums, exhaust manifolds, harmonic balancer and pulley, engine mounts, engine torque struts, flywheel/flexplate dip stick and tube, oil pressure sending unit, and temperature sending unit. A surcharge applies to DIESEL engine coverage and includes all of the above applicable parts PLUS fuel injectors, fuel injection

3.2 TURBOCHARGER/SUPERCHARGER: (Surcharge applies) All internally lubricated parts including: housing, waste gate controller, intercooler, hard lines and bearings, compressor, clutch, bearings, pulley, by-pass valve, coolant pump, ducting (NOTE: Turbocharged engines must use turbo-rated oil).

3.3 TRANSMISSION: a) AŬTOMATIC: All internally lubricated parts including: housing, torque converter, valve body, gear sets, main and intermediate shafts, bearings, clutches, bands, vacuum modulator, electronic shift control unit, oil pump, oil pan, oil cooler, governor, flex plate, dip stick, tube and transmission mounts.

b) STANDARD: All internally lubricated parts including: housing, main and intermediate shafts, gear sets, synchronizer rings, shifter fork, bearings, flywheel, ring gear and transmission mounts. Excluded: manual clutch, pressure plate, clutch bearing, external linkages and shifter. 3.4 DIFFERENTIAL: a) FRONT WHEEL DRIVE VEHICLES (Transaxle): All internally

3.4 DIFFERENTIAL: a) FRONT WHEEL DRIVE VEHICLES (Transaxle): All internally lubricated parts including: housing, main shafts, crown and pinion, pinion gears, bearings, differential cover, drive shafts, axle shafts, constant velocity joints, constant velocity boots, universal joints and mounts.

b) REAR WHEEL DRIVE VEHICLES (Differential): All internally lubricated parts including: housing, carrier gear and case, drive pinion, pinion gear, ring gear, bearings, cover, drive shafts, axle shafts, constant velocity joints, constant velocity boots, universal joints and mounts.

3.5 TRÁNSFER CASE: All internally lubricated parts including: case, gears, sprockets, chains, bearings, encoder motor.

3.6 SEALS & GASKETS (Powertrain): All seals and gaskets within the listed covered parts. 3.7 TOWING (for mechanical breakdown): Reimbursement shall be made to You up to a maximum of \$200 per occurrence for towing expenses incurred due to a mechanical failure and/or breakdown covered in Your Agreement. A valid towing receipt must be submitted for reimbursement.

3.8 ROÅDSIDE ASSISTANCE: Reimbursement shall be made to You for up to \$75 per occurrence to a term maximum of \$300 (including taxes) for the following benefits: a) Winching Service for Your covered vehicle stuck in snow, mud or on the side of the road; b) Battery Boosting Service to start Your covered vehicle; c) Emergency Fuel Delivery Service for Your covered vehicle that has run out of fuel (up to 20 litres: fuel extra); d) Flat Tire Service for Your covered vehicle for the installation of a spare; e) Vehicle Entry Service (locksmith services) for Your covered vehicle should the keys be lost or locked in the vehicle. Valid receipts must be submitted for reimbursement.

3.9 TRIP INTERUPTION: Reimbursement shall be made to You up to \$300 (term maximum) with a \$100 maximum per day for lodging, meals, bus or taxi, if You are more than one hundred and fifty (150) kilometers away from home (one way) and an authorized repair facility cannot provide same day emergency service covered under Your Agreement. Valid receipts will be required for reimbursement **3.10 CAR RENTAL**: Reimbursement shall be made to You for car rental expenses incurred due to a mechanical breakdown and/or failure covered under Your Agreement. Benefits will be limited to the following schedules and must include an overnight repair. Reimbursement is up to \$50 per day to a maximum of \$200 for the entire term of Your Agreement. Labour hours reimbursement: 0 to 8 hours and overnight is \$50 per day to a maximum of \$200 for the entire term of Your Agreement. Labour hours reimbursement: 0 to 8 hours and overnight is \$50 per day to a maximum of \$200 for day to a ligible and coverded berakdown of Your recreational vehicle's factory installed refrigerator or freezer.

3.12 WATER HEATER: Burners, burner assembly, igniter, hot water tank, thermostat, thermocouple, gas valve, pressure relief valve, bypass valves, electronic ignition assembly, PC boards, heating elements, control panel, switches, fittings and connections.

3.13 WASTE SYSTEM: Shower, toilet (excluding electrical toilet), toilet vacuum breaker, toilet float assembly, toilet ball valve, toilet slide valve, water inlet valve, sink, holding tanks, gate valves, connections and fittings.

3.14 FRESH WATER SYSTEM: Water pump, compressor, water tanks, water lines, traps, fittings, connections, probe harness, drains and faucets.

3.15 AIR CONDITIONING/VENTILLATION (Central Air or Roof Mounted, factory installed): Compressor, evaporator, capacitors, relays, thermostat, condenser, accumulator, expansion valve, hi/lo cut off switches, pressure cycling switches, receiver dryer, blower motor, switches, electronic module, ventilation/air conditioning fans, heat pump, heat strips, reversing valve, ducts, control panel, PC board.

3.16 RANGE AND OVEN: Burner, burner assembly, burner valves, oven control valve, igniter, ignition assembly, thermostat, thermocouple, power hood, LP fittings and connections, PC board, microwave oven.

3.17 LIQUID PROPANE GAS SYSTEM: Valves, regulators, gauges, mounting brackets, propane lines, fittings, switches, shutoff system, LP detector, gas bottle, gas bottle valve.

bottle, gas bottle valve. 3.18 HEATING SYSTEM: Furnace, heat exchanger, igniter, burner, burner assembly, thermostat, thermocouple, gas valve, LP fittings, connections, reversing valve, heat pump, heat strips, blower motor, control board, PC board, fan, time delay relay, switches.

3.19 REFRIGERATOR: Thermostat, thermocouple, compressor, evaporator, condenser, cooling unit, blower fan, burner, burner assembly, igniter, elements, switches, eyebrow board, lower board, LP fittings, connections, control panel, PC board.

3.20 AUXILLIARY POWER PLANT (factory installed): All internally lubricated parts of the power plant engine including but limited to: engine block and cylinder head, pistons, piston rings, pins, crankshaft, main bearings, connecting rods, rod bearings, rocker arms, valve springs, guides, seats, oil pump, cam shaft, timing chain, gears, generator assembly, power converter, inverter, voltage regulator, gauges, starter motor, starter switch, interior monitor and control panel, PC board, hour meter, electrical system, outlets, transfer switch.

3.21 CONVERTER/BATTERY CHARGER: Cooling fan and motor, electric relays, circuit boards.

3.22 ELECTRICAL SYSTEM (factory installed): 12/110/220V electrical system including power converter/inverter, outlets, monitor panel, modular circuit boards, power cable, electric heater, and switches.

3.23 AWNINGS: Mechanical spring assembly (excluding cover), torsion bar and Motor.
3.24 POWER STEPS & POP-UP MECHANISMS: Mechanical, electrical or hydraulic components of the crank assembly including cables; motor assembly, bearings, power switch relay, connector seals, and circuit boards.

3.25 SEALS & GASKETS (Coach): All seals and gaskets within the listed covered parts for new vehicles. On used vehicles, seals and gaskets are covered only if required in conjunction with the repair or replacement of a listed covered part.

DELUXE DRIVE coverage shall include PREMIER PLUS (Part 3.1 to 3.25) PLUS 3.26 thru to 3.34 which includes:

3.26 WEAR & TEAR: On all listed part failures caused by normal wear and tear.*
3.27 FRONT AND REAR SUSPENSION SYSTEMS: Upper and lower control arms, upper and lower ball joints, control arm shafts, stabilizer shafts, linkage and bushing, radius arms and bushings, torsion bar and bushings and mounts, wheel bearings, electronic load leveling compressor motor, lines, limited valve. Variable dampening suspension: compressor, control module, actuator, solenoid height sensor, mode selector switch, lines.

3.28 STEERING SYSTEMS: Steering gear box housing, rack and pinion, power steering pump and pulley, fluid reservoir and steering gear, inner tie rod ends, outer tie rod ends and bellows, main shafts, intermediate shafts, pitman arms, idler arms, centre link, steering knuckle (spindle) and support, king pins and bushings, oil cooler and lines, relays, tilt steering mechanism, power cylinder, control valve and cylinder.

3.29 AIR CONDITIONING: Compressor, clutch assembly and pulley, condenser, evaporator, accumulator, receiver dryer, expansion valve, orifice tube, idler pulley, bearings, POA valve, hi/lo pressure cut off switches, pressure cycling switches, temperature/climate control module(s), blower motor, ducts, PC board. 3.30 HEATING & COOLING: Radiators, radiator fan motor, radiator fan motor blades, fan shroud, heater core, fan, clutch assembly, heater control valve, coolant recovery unit, water pump including impeller shaft, bearings and bushings, heat ducts and cabins.

3.31 FUEL AND INJECTION SYSTEMS: Fuel pumps, nozzles, fuel injection and distribution pumps, fuel tank, sending unit, fuel injectors, rails, auxiliary fuel switch, metal fuel lines, pressure regulators, fuel tank selector valve.

3.32 BRAKING SYSTEM: Master cylinder, power brake cylinder, vacuum assist booster, hydro boost, power assist booster and pump, proportioning valves, wheel cylinders, backing plates, return springs, front and rear calipers, hard lines and fittings, parking brake linkage and cables, hydraulic control unit, rear actuators, electronic control processor, pressure modulator valve, isolation dump valve and accumulator. A surcharge applies to AIR BRAKES coverage and includes: compressor, diaphragm, treadle, front disc calipers, rear disc calipers, compensating valve, and slack adjusters.

3.33 ELECTRICAL SYSTEM: Distributor and coil, front and rear windshield wiper motors and switch, washer pumps and switches, battery paralleling switch, heater motor and fan, electronic ignition module, ignition switch and lock cylinder, pick up coil, horn and horn assembly, starter motor, solenoid, starter drive, alternator and voltage regulator.

3.34 HI-TECH & POWER ACCESSORIES: Cruise control servo, transducer, engagement switch and cable, daytime running light module, power window motors, power window regulators, power window switches, keyless entry systems (excluding, remotes), door control module, power door lock actuators and switches, power seat motors, power seat switches, power antenna motor, exterior mirror motors and switches, rear defogger switch, turn signal switch, stop lamp switch, dual battery paralleling switch, backup alarm, head lamp switch, digital and analog dash instrumentation; engine control module, manual heater/air conditioner control programmer, mileage computer, cruise control modules, cruise control amplifier, power train control module, head lamp motors, power mirror motors, addy control module, blower motor, fuel injection control module, PC boards, relays, and dash clock.

ULTRAMAX Bumper to Bumper coverage includes 3.1 thru to 3.34 PLUS:

3.35 SLIDE-OUT ROOMS/RAISED ROOF EXTENSION SYSTEM: Mechanical, electrical or hydraulic slide-out room extension system and raised roof extension system; motors; pump/jack assembly, lines, fittings, cylinders, worm gear, electric switch and lines. Slide seals only in conjunction with a covered repair only. 3.36 LEVELING/JACK SYSTEM (factory installed): Mechanical, electrical or hydraulic components of the hydraulic coach leveling/jack system including all motors, pump/jack assembly, lines, cylinders, electric switch, fittings and lines. 3.37 DELUXE APPLIANCES/ELECTRICAL/ACCESSORIES (factory installed): Freezer, ice maker, garbage disposal, trash compactor, water purifier, fireplace igniter and controls, dishwasher: drive motor, pulley, heating element, and water pump; washer and dryer: drive motor, transmission, pulley, heating element, igniter, main controls, blower, and water pump; central vacuum cleaner system: electric motor, armature and relays; factory installed monitor, camera and back up system, electronic/remote entrance, central locking system, power seat system, seat tracks, spot light system, interior light fixtures, exterior light fixtures (excluding light bulbs), electrical outlets, switches, dimmers, timers, panel breakers, panel box, thermometer,

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 WATER SYSTEMS ALL FRESH WATER SYSTEMS ALL FRESH WATER SYSTEMS ALL FRESH WATER SYSTEMS ALL RENGERATORS & FREEZERS ALL DELUXE APPLIANCES ALL DELUXE APPLIANCES ALL DELUXE APPLIANCES ALL DESTEMS ALL DESTEMS ALL SEALS & GASKETS ALL VENTILLATION ASSEMBLIES ALL ON UTIONERS ALL VENTILLATION ASSEMBLIES ALL ON VERTERS/BATTERY CHARGERS ALL ELCTRICAL SYSTEMS ALL ELCTRICAL SYSTEMS ALL AUNING PARTS (inc. motors) ALL SIDE-OUT ROOMS ALL ANSED ROOF SYSTEMS ALL ELCTRICAL ALL FACTORY ACCESSORIES ALL ELCTRICAL ALL FACTORY ACCESSORIES ALL AUDIO/VIDEO EQUIP. (exc. speakers) ALL AUDIO/VIDEO EQUIP. (exc. speakers) ALL AUDIA HEATING SYSTEMS ALL AUDIA HEATING SYSTEMS ALL SOLAR CHARGING SYSTEMS ALL SOLAR CHARGING SYSTEMS | ALL OF THE AUX.DIFFERENTIAL ALL FRONT & REAR SUSPENSION ALL STEERING SYSTEMS ALL AIR CONDITIONING SYSTEMS ALL HEATING SYSTEMS ALL FUEL & INJECTION SYSTEMS ALL FUEL & INJECTION SYSTEMS ALL FUEL & INJECTION SYSTEMS ALL BRAKING SYSTEMS ALL ELECTRICAL SYSTEMS ALL ELECTRICAL SYSTEMS ALL POWER ACCESSORIES ALL HI-TECH ALL AUDIO (factory installed) ALL VIDEO (factory installed) ALL VIDEO SURVIENTION ALL DVD/GPS NAVIGATION ALL DVD/GPS NAVIGATION ALL DVD/GPS NAVIGATION ALL BACK-UP CAMERAS ALL BACK-UP CAMERAS ALL SATELLITE SYSTEMS ALL SALS & GASKETS IN RV ALL BENEFITS OF TOWING, CAR |
|---|---|
| ALL AQUA HEATING SYSTEMS | ALL SEALS & GASKETS IN RV ALL BENEFITS OF TOWING, CAR |
| ALL WATER PORIFIERS ALL FIREPLACES | 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:

**Change the engine oil and filter on Your covered recreational vehicle;

2) Check and maintain all fluid levels;

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.globalwarrantv.com. Make the necessarv 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.

i) 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. I) 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.

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 RECOVEER 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: Fenchurch General Insurance Company

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