



Protect yourself from the
high cost of unexpected
mechanical failures.



Protect Tomorrow.
Embrace Today.™

At Protective Asset Protection, our mission is in our name. We are Protective. We protect your tomorrow so you can embrace today—providing the right solutions for you and your watercraft. We do what we say and stand behind what we do. This has resulted in our reputation of excellence in serving watercraft owners for over 40 years.

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The FPC Premium Marine Protection service contract program is administered by a Protective company and backed by Protective Property & Casualty Insurance Company in all states except New York. In New York this product is backed by Old Republic Insurance Company. In the state of Florida the administrator is First Protection Corporation of Florida (Florida Certificate of Authority #60104).

This brochure is not a service contract but an outline of the FPC Premium Marine Protection program. Remanufactured parts and assemblies may be used to repair a mechanical breakdown. See your service contract for exact terms, coverage, and exclusions.



Cruiser

Accessory Component
Protection Package




Protect Tomorrow.
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Protective Asset Protection has provided watercraft owners the peace of mind they want with the protection they need with our FPC Premium Marine Protection® for over 40 years.

Our FPC Premium Marine Protection provides you the peace of mind of knowing you are protected against the cost of covered mechanical breakdowns and includes valuable additional benefits.

More reasons to choose FPC Premium Marine Protection:

-  **Deductible Reduction:** 50% deductible reduction if watercraft is returned to selling dealer for repairs.
-  **Transferable Coverage:** All the benefits and coverages of your service contract are fully transferable to a subsequent private owner (subject to qualification and transfer fees).
-  **Repair Services:** Repairs can be performed by the dealer who sold you the service contract or at most authorized repair facilities in the United States, Puerto Rico, U.S. Virgin Islands, Bahamas and Canada. No penalty for performing your own maintenance (OEM maintenance and service requirements must be met, see owner's manual).
-  **Claims Assistance:** You will have access to a claims specialist to assist you should a covered mechanical breakdown occur.

Protect yourself from the high cost of unexpected mechanical failures.

COVERED CRUISER COMPONENTS

Air Conditioner: Compressor, heat exchanger, evaporator, control panel and thermostat.

Anchor: Winch, electric windlass motor, bow pulpit guide and control panel.

Appliances (manufacturer/built-in units only): Built-in refrigerator, range/cook top, oven, L.P. regulator, clothes washer, clothes dryer, microwave and ice maker.

Auxiliary Generator (excluding removal or installation of generator): Engine head(s), engine block and/or cylinder barrels, intake manifolds only if damaged beyond repair as a result of a mechanical breakdown of one of the covered parts below. Engine: internally lubricated parts contained within the block, limited to: pistons, piston rings and pins, main bearings and rod bearings, crankshaft, connecting rods, camshaft, camshaft bearings, timing chain gears and/or belt, rocker arm(s), valves, valve springs, guides and seats, push rods, lifters, valve cover(s), harmonic balancer, oil pan, oil pump and fuel pump.

Auxiliary Generator Electrical (excluding generator engine electrical components): Armature, fields, brushes, end frame and housing, generator mounted control panel, rectifier and does not cover removal or installation of generator.

Compass: Compass head and mounting brackets.

Controls (main station only): Manual and electronic shift and/or throttle control box components including: cams, eccentrics, shafts, pivots, bushings, housing, control arms/levers and knobs, start/stop button (tether), neutral safety switch, shift control cable, throttle control cables, shift and throttle micro switches, potentiometer, control panel and wire harness.

Depth Finder (one manufacturer or seller installed unit only): Depth sounder, transducer, mounting brackets, control cables, GPS and GPSMAP receiver.

Dual Station/Tower Control Set: Helm control, steering wheel, throttle/shift control box, throttle and shift control cables.

Electrical: Battery main switch, battery isolator, battery selector switch, battery box, fuse block/fuse holders, chart light, windshield wiper motor, bilge pump, blower motor, transom light, bow light, docking lights, 12 volt switch panel and switches.

12V/24V Electrical: Battery charger/converter.

Electronic High Tech Package (manufacturer or seller installed units only): Remote vessel monitoring system, onboard security system, onboard communication/intercom system, satellite phone, cell phone plug-ins, telematic system, satellite entertainment system, MP3 player, satellite radio system, TV (applies to one unit only), VHF radio, VCR, DVD, digital remote controls (for entertainment systems only), 12V outlets, 120V GFI outlets, 50 amp electrical panel (AC/DC distribution panel and remote circuit breakers), engine synchronizer and galvanic isolator.

Fresh Water System: Water pump, compressor, faucets, traps, fittings and water lines.

Hardware: Deck rails, grab rails, bow eyes, rope cleats, anchor chocks, cockpit steps, top slides, door hinges and latches, deck plates, storage cover sockets and supports, bimini top bows and hardware (excluding vinyl or canvas), windshield frame, mounting hardware and hinges (excluding glass), BBQ grill burner, regulator, thermostat, thermocouple and burner valves.

Heating Unit: Heating elements, control panel and thermostat.

Horns: Air horns, air horn compressor, air solenoids, control panel, electrical horn and control.

Hot Water System: Thermostat, relays and water heater unit.

Hydraulic Steering (main station only, excluding cables): Hydraulic steering head, hydraulic steering lines, hydraulic steering cylinder, hydraulic steering flow valves, steering yoke, seals and gaskets within component group.

Inboard Drive Line: Shaft, stuffing box, shaft log, strut, rudder, rudder shaft, rudder log, steering arm, steering cylinder and hydraulic reservoir.

Instrument Panel (manufacturer or seller installed units only): Tachometer, speedometer, volt gauge, hour meter, oil pressure gauge, trim gauge, fuel gauge, temperature gauge, carbon monoxide detector, fuel vapor detector, digital multi-function gauges, power hub, consolidator hub, EMM harness, power supply harness and data harness.

Interior Lighting: Light switches and light fixtures.

Manual Steering (main station only, excluding cables): Control helm assembly, control rack and yoke assembly, power steering pump, power steering cylinder, steering wheel, steering wheel mounting hub, seals and gaskets within component group.

Planing System: Pump, trim cylinders, planing plates, controls and planing actuator.

Remote Spotlight: Control panel, horizontal/vertical control motors and light housing.

Shore Power: Onboard receptacle, cap, shore power main switch, circuit panel and circuit breakers.

Stereo (manufacturer or seller installed units only): AM/FM radio, CD/DVD player, dash-mounted remote control panel, transom-mounted remote control panel, amplifier, satellite radio tuner, portable digital music player dock and waterproof speakers.

Waste System: Toilet, macerator, sink(s), shower, holding tanks, gate valves, traps and fittings.

COVERED TRAILER COMPONENTS*

Brake drums (excluding shoes), brake rotors (excluding pads and warped or worn rotors), master cylinder, hydraulic brake actuator, frame rails, wheel bearings, spindles and springs, winch stand, welds, axle, hubs, hub seals, backing plates and coupler.

We will reimburse up to \$300 per occurrence for Emergency Roadside Assistance benefits.

The following emergency roadside assistance benefits are available if the trailer or tow vehicle becomes inoperable while towing a boat for any reason other than accidental collision or physical damage:

- Flat tire change using the trailer or tow vehicle's inflated spare
- Delivery of fuel, water and other fluids necessary to operate the tow vehicle (excluding the cost of fluids)
- Lock-out assistance
- Jump start

*Excluding any mechanical breakdown due to overloading, bending and bearing failures due to water entry or debris.

+ ADDITIONAL BENEFITS*

FPC Premium Marine Protection gives you peace of mind knowing you are protected against costly repairs and provides the following additional benefits:

Towing: Reimbursement for on-water/over-the-road towing charges up to \$300 per occurrence.

Hoist/Lift Out: Reimbursement for hoist/lift out charges of \$3.50 per foot of hull length up to \$300 per covered repair.

Pick-Up & Delivery: Reimbursement for pick-up and delivery charges up to \$150 per occurrence.

Blocking: Reimbursement for blocking fees of \$3.00 per foot of hull length up to \$250 per covered repair.

Dockside Assistance: Reimbursement for dockside assistance of \$3.00 per foot of hull length for 26 to 90 foot boats, up to \$150 per occurrence of service call charges when in-water repair is needed for a covered repair for 26 to 90 foot boats only.

*All benefits are subject to having a covered repair and have maximum reimbursement limits. Certain additional benefits may not be available in some states due to state law restrictions. See coverage booklet for exact terms, coverage and exclusions.

OPTIONAL TIRE & WHEEL COVERAGE[†]

No deductible required.

Flat Tire Repair: We will reimburse you for reasonable charges up to \$100 per occurrence to replace a flat tire with your inflated spare or repair a flat tire when damaged by a road hazard. This benefit is extended to the tow vehicle while the tow vehicle is in the process of towing your boat trailer.

Wheels/Rims: We will reimburse you for the cost to repair or replace a wheel rendered unserviceable due to a road hazard.

[†]This program may not be available in some states due to state law restrictions. See coverage booklet for exact terms, coverage and exclusions.

^{**}You will be reimbursed for the cost of local and state taxes, as directed by state agencies.

Sea Trial Labor Allowance: Reimbursement for sea trial labor charges up to \$100 per covered repair.

Travel Expenses: Reimbursement up to \$150 per day for 3 days for expenses incurred for meals and lodging and/or for boat rental incurred when the boat and/or engine(s) is undergoing a covered repair due to a mechanical breakdown that has occurred more than 100 miles from your residence.

Tear Down/Accessory Access: Reimbursement for up to 5 hours of labor time for tear down/accessory access, up to \$500 per covered repair.

Taxes^{}:** We will reimburse you for the cost of any applicable taxes.

COVERAGE LIMITS & EXCLUSIONS

The FPC Premium Marine Protection service contract specifies the parts within each component group that are covered. Also, coverage is subject to deductibles, limits and exclusions. The contract covers repairs only of covered parts and only when they suffer a breakdown as defined in the contract. Under some circumstances, a breakdown of a covered part may not be covered (for example, failure due to misuse or lack of proper maintenance or when a non-covered part is what caused the covered part to fail). Also, the exclusions contain a list of parts not covered, some of which may be associated with a covered part (for example, thermostats, fuses and ropes). Please see the coverage booklet for details.

