

Benefits

- Up to \$100 on-water/over-the-road towing coverage*
- Up to \$100 hoist/lift-out coverage*
- Assurance against inflation for covered repairs
- Renewal options available
- Honored at most factory authorized repair centers in the continental United States and Canada
- Express emergency claim payment available
- Parts & labor reimbursement
- Direct claim payments to repair facility
- No penalty for performing your own maintenance (OEM maintenance and service requirements must be met, see owner's manual)
- Transferable coverage (subject to qualification and transfer fees)
- Increases resale value
- Can be financed along with the purchase of your boat
- Fully refundable within the first 30 days. Refund procedure made according to state laws.



Preferred Premium Marine owners I.D. card



Priority Claim Service



Premium Marine owner's identification decal



Exclusive audio compact disc, with helpful maintenance tips



Toll-free customer assistance hotline and repair facility locator U.S. and Canada

* Available with engine coverage only in the event of a mechanical breakdown caused by a covered part. Available with Accessory coverage only in the event of a manufacturer's covered warranty claim that necessitates a tow.

FPC Premium Marine Protection Dealer



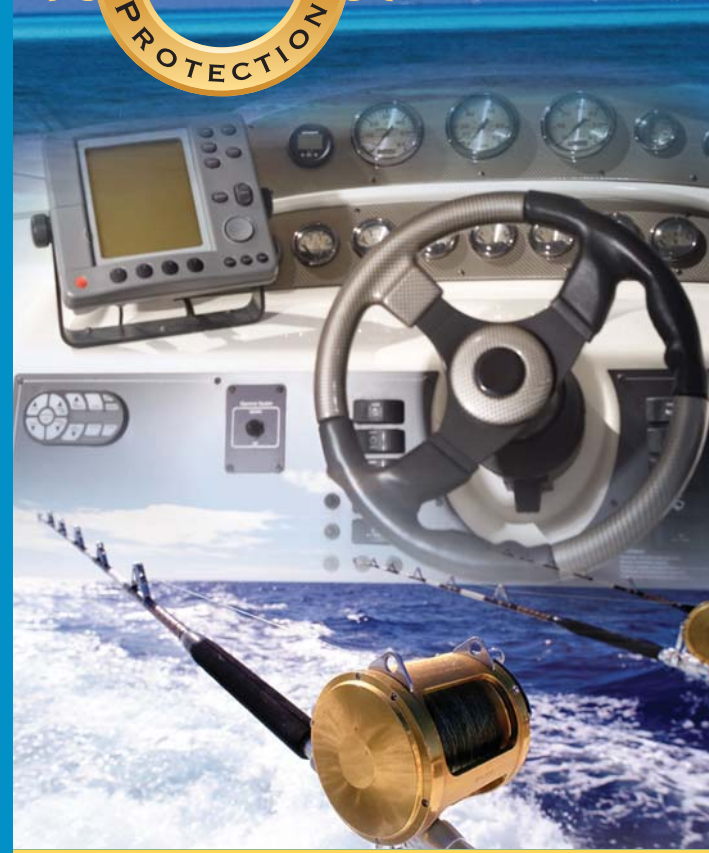
601 Carlson Parkway, Suite 990
 Minnetonka, MN 55305-5218
 800.328.8690

The FPC Premium Marine Protection program is administered by First Protection Corporation and backed by Old Republic Insurance Company.

FPC NYS (11/05)



FPC AB (4/06)



Accessory Component

Extended Protection



Congratulations on your marine investment. There is nothing more enjoyable than a day on the water. Now that you've made a major marine investment, protect your new accessories against costly repairs by purchasing FPC Premium Marine Protection.

You can be assured when you purchase the FPC Premium Marine Protection that you will receive superior service and excellent coverage. Please be sure and ask your dealer which coverage option is right for you.

This brochure is not a service agreement 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 agreement for exact terms, coverage, and exclusions.

Accessory Programs

Average Covered Repair and/or Replacement Costs*



Trophy Fishing Package

Battery Charger	\$ 388
Wheel Bearings	\$ 288
Trolling Motor	\$ 210
Depth Finder	\$ 190

Covered Component Groups: Electrical Trolling Motor, Power Transom/Manual Transom (Motor lift), Boat Electrical, Anchor, Fish Finder(s), Downriggers (Manual Model Only), Battery Charger, Instrument Panel, Lake Water Temperature Gauge, Compass, Boat Hardware, Controls, Manual Steering, Hydraulic Steering, Trailer



Ski Boat Package

Planing Tabs	\$ 332
Ballast System	\$ 310
Wheel Bearing	\$ 288
Cruise Control	\$ 250

Covered Component Groups: Ski and Wakeboard Tower, Planing Tabs, Cruise Control, Ski/Wakeboard Speedometer, Ballast System, Fresh Water System, Electrical and Heating, Wireless Communication System, Instrument Panel, Stereo, Digital Depth Finder, Controls, Manual Steering, Hydraulic Steering, Trailer



Runabout Package

Refrigerator	\$ 1,308
Stereo	\$ 531
Wheel Bearing	\$ 288
Depth Finder	\$ 190

Covered Component Groups: Digital Depth Finder, Fish Finder, Electrical, Stereo, Appliances, Hardware, Instrument Panel, Remote Spotlight, Planing Tabs, Controls, Manual Steering, Hydraulic Steering, Trailer



Navigation Package

Auto Pilot	\$ 1,136
Loran/GPS	\$ 1,000
Electronic Compass	\$ 681
Marine Radio	\$ 417

Covered Components: (Factory Installed Units Only) Radar, GPS, GPS Map Receiver, LORAN, Plotter, LORAN Antenna, Auto Pilot, VHF Radio, Electronic Compass



New Trailer Package

Covered Components: Brakes, Brake Drums, Master Cylinder, and Hydraulic Brake Actuator. Frame Rails, Wheel Bearings, Spindles and Springs, Winch Stand, Welds, Axle, Hubs, Backing Plates, Coupler. Bunk and/or Roller Cradles. (Excludes damage due to overloading, bending, and bearing failures due to water entry or debris).



Cruiser Package

Inboard Drive Line	\$ 2,100
Battery Charger	\$ 715
Air Conditioner	\$ 695
Spotlight	\$ 515
Depth Finder	\$ 225

Covered Component Groups: Auxiliary Generator, Auxiliary Generator Electrical, Air Conditioner (limited to one)**, Heating Unit (limited to one)**, Hot Water System, Fresh Water System, Waste System, Interior Lighting, 12 Volt/24 Volt, Electrical, Shore Power, Inboard Drive Line, Appliances, Dual Station/Tower Control Set, Horns, Electrical, Anchor, Depth Finder, Instrument Panel, Stereo, Compass, Remote Spotlight, Planing Tabs, Controls, Manual Steering, Hydraulic Steering, Boat Hardware, Blocking, Docksides Assistance

**Additional coverage available for an additional fee.

Accessory Upgrades

The Cruiser Plus, Cruiser Fishing and Yachtmaster Package upgrades are available only if the standard Cruiser package is purchased and for an additional fee.

Bow Thrusters	\$ 1,900
Battery Charger/Converter	\$ 1,075
Loran/GPS	\$ 1,000
Air Conditioner	\$ 983
TV	\$ 780



Cruiser Plus Package

The Cruiser Plus Package includes all items of the Cruiser Package and the following additional component groups.

Covered Component Groups: Bow Thrusters, Hydraulic Lift/Swim Platform



Cruiser Fishing Package

The Cruiser Fishing Package includes all items of the Cruiser Package and the following additional component groups.

Covered Component Groups: Navigation Covered Components, High Tech Fishing Package, Electronic High Tech Package, Watercraft Safety Package



Yachtmaster Package

The Yachtmaster Package includes all items of the Cruiser Package and the following additional component groups.

Covered Component Groups: Navigation Covered Components, Bow Thrusters, Hydraulic Lift/Swim Platform, Appliances, Electronic High Tech Package, Watercraft Safety Package

The following ancillary benefit upgrades come standard if you purchase the Cruiser Plus Package, Cruiser Fishing Package or Yachtmaster upgrade.

Hoist/Lift-Out: Increases to \$5 per foot of hull length up to \$250 per covered mechanical breakdown.

Towing Provision: Increases to \$5 per foot of hull length up to \$250 (with no deductible) per occurrence.

Blocking: Increases to \$3 per foot of hull length up to \$250 per covered mechanical breakdown.

Docksides Assistance: Increases to \$3 per foot of hull length up to \$150 when in water repair in needed per a covered mechanical breakdown (26-60 feet vessels only).

The following ancillary benefit upgrades apply if purchasing the Yachtmaster or Cruiser Fishing Package upgrade.

Tear Down/Accessory Access Benefit: Tear down/accessory access benefits allows for up to 5 hours of shop labor time, up to a maximum of \$500.00 per covered claim to remove/replace partitions, walls, furniture, hatches, etc. when related to a covered mechanical breakdown.

Additional Benefits



Receive **\$1,500** of additional benefits when FPC Premium Marine Protection is bought at time of watercraft purchase.



\$100 In deductible coupons. Four \$25 coupons. When applied to repair, your deductible becomes \$0.



\$300 In lifetime renewal coupons. Three \$100 lifetime renewal coupons. To be used toward the annual renewal cost of the service agreement.*



\$400 In on-water/over-the-road towing coverage coupons. Four \$100 on-water/over-the-road towing allowance coupons, in addition to the \$100 standard towing coverages.**



\$200 In hoist/lift-out coverage coupons. Two \$100 hoist/lift-out allowance coupons in addition to the \$100 standard hoist/lift-out allowance.**



\$200 In roadside assistance coupons for trailer tire repair. Four \$50 coupons toward a covered trailer tire repair.



\$225 In trip interruption coupons for travel expenses. Three \$75 coupons to be applied toward a service agreement holder's travel expenses related to a covered claim occurrence. Coverage applies to unexpected lodging, meals and substitute watercraft rental. Must be more than 100 miles from home. The expense must be incurred between the time of the covered mechanical breakdown and the completion of repairs.



\$75 In docksides assistance coverage coupons. One \$75 docksides assistance coupon in addition to the \$50 standard docksides assistance allowance.

* Engine coverage only. Not available on pre-owned, diesel, or PWC engines.

** Available with engine coverage only in the event of a mechanical breakdown caused by a covered part. Available with Accessory coverage only in the event of a manufacturer's covered warranty claim that necessitates a tow.

\$1500 of additional benefits are only available if the FPC Premium Marine Protection agreement is purchased at time of watercraft sale. Coupons to be used in conjunction with a covered claim occurrence. Limit one rebate coupon per covered claim occurrence.

* Repair and/or replacement cost estimates based on Protective's internal data in adjusting claims and the most current OEM replacement costs. Examples of average repair and/or replacement cost calculated in U.S.dollars.

\$25 deductible per repair. OEM Maintenance and Service Requirements must be met; see Owner's Manual.