

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
- Coverage options available on new and pre-owned engines
- 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

FPC Premium Marine Protection Dealer

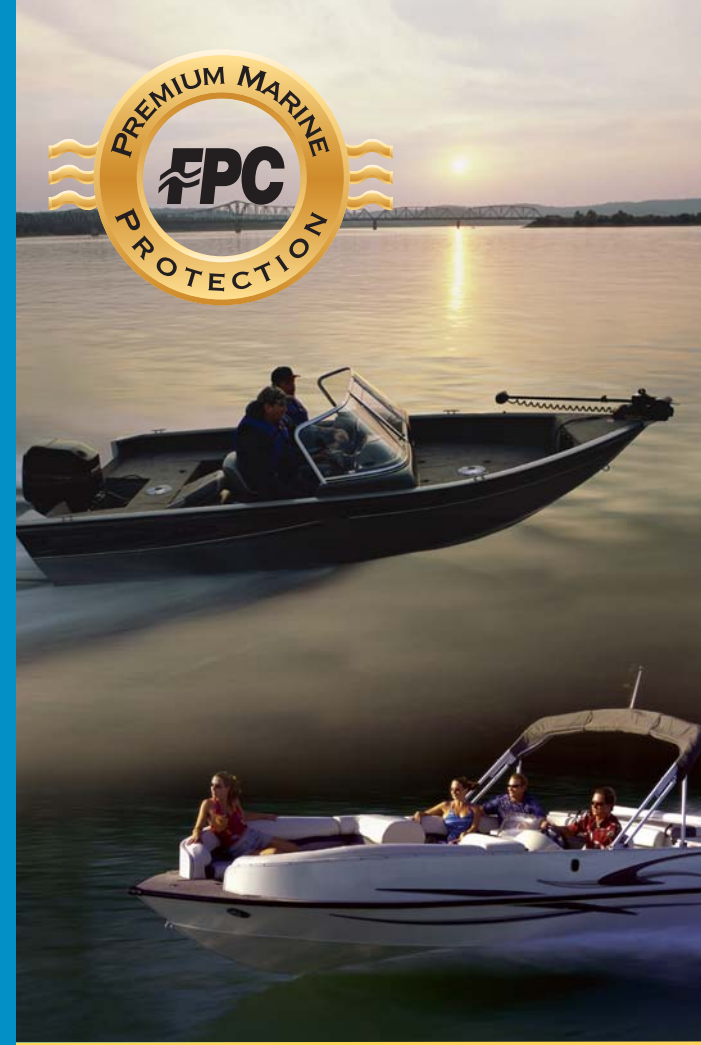


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The FPC Premium Marine Protection program is administered by a Protective company and backed by Lyndon Property Insurance Company, also a Protective company. In Maine the FPC Premium Marine Protection program is backed by Old Republic Insurance Company and in Florida, administered by First Protection Corporation, Florida License Number 60104.



FPC OB (4/06)



Outboard Boat

Engine & Accessory Extended Protection

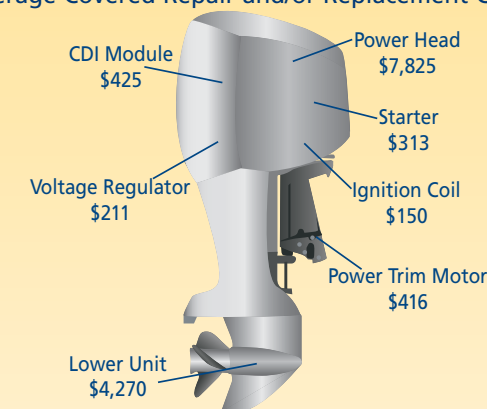


Congratulations on your marine investment. There is nothing more enjoyable than a day on the water. Now that you've made a major marine investment, protect your new engine and accessories against costly repairs by purchasing FPC Premium Marine Protection.

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.

Outboard Engine

Average Covered Repair and/or Replacement Costs*



Accessory Components

Average Covered Repair and/or Replacement Costs*



* 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.

* 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.

Outboard Covered Components

Engine: Internally lubricated parts contained within the block, to include: pistons, piston rings and pins, main bearings and rod bearings, crankshaft, connecting rods, camshaft, camshaft bearings, valves, valve springs, guides and seats, intake manifold, reeds and reed blocks. Timing chain, gears and/or belt, flywheel. Seals and gaskets of a covered part if defective.

Engine head(s), engine block and/or cylinder barrels, only if damaged beyond repair as a result of a mechanical breakdown of one of the above covered parts.

Lower Unit: Internally lubricated parts within the gear case to include: forward gear, reverse gear, pinion gear, clutch dog, dog pin, cam follower, prop shaft, drive shaft, bearing carriers, bearings, shims. (Gear housing if damaged beyond repair by a covered component). Seals and gaskets of a covered part if defective.

Jet Drive: Internally lubricated parts contained within the pump housing to include: drive shafts, shaft bearings, shaft coupler, flex disc. Seals and gaskets of a covered part if defective. (Housing only if damaged beyond repair by a covered component). Note: Does not include jet impellers.

Ignition: Power pack/switch box, amplifier, ignition trigger coil, and ignition high output coil, spark plug wires.

Electrical: Alternator/stator, voltage regulator/rectifier, engine mounted terminal blocks, engine mounted wiring harness, OEM ignition switch, starter motor, starter armature, starter field windings, starter magnets, brush holders and brushes, end caps and bushings, starter drive, starter solenoid.

Power Trim and/or Tilt: Trim and/or tilt motor, trim cylinders, cylinder rams, cylinder mounts and pivots, trim motor actuator solenoids, control valves, reverse lock valve, pump, trim and/or tilt wiring harness, trim and/or tilt master control switches, trim limit switch, trim position sender. Manual trim cylinder, manual trim cables. Seals and gaskets of a covered part if defective.

Manual Steering: Control helm assembly, control rack and yoke assembly, power steering pump, power steering cylinder, steering wheel, steering wheel mounting hub. (Excludes cables). Seals and gaskets of a covered part if defective. (Main Station Only).

Hydraulic Steering: Hydraulic steering head, hydraulic steering lines, hydraulic steering cylinder, hydraulic steering flow valves, steering yoke. (Excludes cables). Seals and gaskets of a covered part if defective. (Main Station Only).

Controls: Shift and throttle control box parts to include: cams, eccentrics, shafts, pivots, bushings, housing, control arms/levers and knobs, neutral safety switch. Shift control cable, throttle control cable (Main Station Only, Does not cover electronic controls).

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.

Fuel delivery: Fuel delivery pump (mechanical/diaphragm), carburetor body, air box (silencer), electric choke solenoid (enrichener). Electronic fuel injector delivery pumps (high and low pressure), fuel injectors, fuel rails, fuel distributors, ECU module, throttle position sensor, manifold air temperature sender, idle speed control, mass air flow sensor, detonation/knock sensor, ignition pickup sensor. Seals and gaskets of a covered component if defective.

Oil Injection System: Oil injection pump, oil pump drive gear, oil pump drive shaft, oil tank, oil tank cap, oil level sensors, oil level warning horn and lights, oil injection lines, oil injection check valves, oil injection metering system.

Hoist/Lift Out: In the event of a mechanical breakdown caused by a covered part or component listed in your service agreement, or a covered engine or hull manufacturer's warranty repair that necessitates hoist/lift out to perform the repair, You will be reimbursed for hoist/lift out charges of \$3.00 per foot of hull length up to a maximum of \$100.00 (With no deductible) per covered mechanical breakdown. Any reimbursement shall be for actual hoist/lift out charges in excess of any applicable reimbursement from the manufacturer, towing service contract or any insurance company.

Towing Provision: In the event of a mechanical breakdown caused by a covered part or component listed in your service agreement, or a covered engine or hull manufacturers warranty repair that necessitates on-water/over-the-road towing. You will be reimbursed for reasonable on-water/over-the-road towing charges up to \$100.00 (with no deductible) per occurrence. Any reimbursement shall be for actual towing charges in excess of any applicable reimbursement from the manufacturer, towing service contract or any insurance company. Towing must be performed by a valid marine towing company or marine service facility.

Pre-Owned Program

12/24/36 Month

Coverage is identical to Stern Drive & Inboard Protection. All pre-owned programs must be purchased at the time of watercraft sale. Available on current and up to 7 prior model years.

Accessory Programs



Trophy Fishing Package

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



Runabout Package

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

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

\$25.00 deductible per repair. OEM Maintenance and Service Requirements must be met; see Owner's Manual.

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 dockside assistance coverage coupons. One \$75 dockside assistance coupon in addition to the \$50 standard dockside 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.

