

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

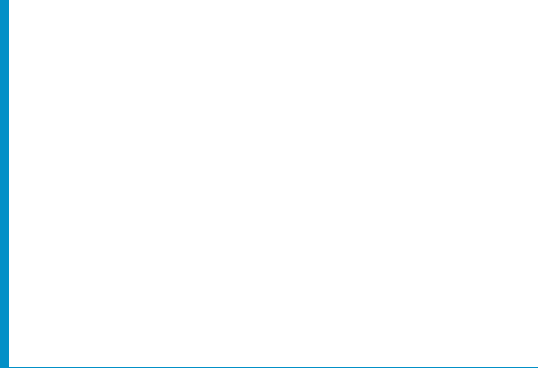


Exclusive audio compact disc, with helpful maintenance tips



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

FPC Premium Marine Protection Dealer



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

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 SID (4/06)



Stern Drive, Inboard & Diesel Boat

Engine & Accessory Extended Protection designed for watercraft up to 40 feet

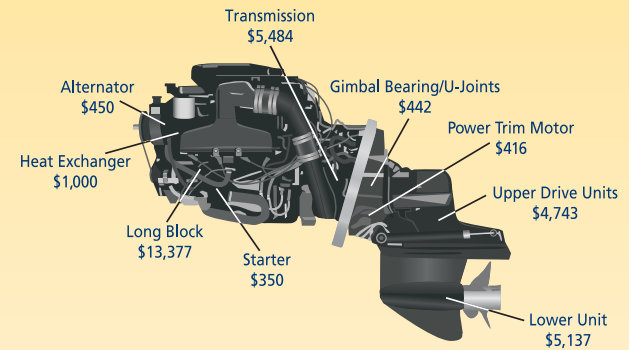


Congratulations on your marine investment. There is nothing more enjoyable than a day on the water. Now that you've made a major marine investment, protect your new engine and accessories against costly repairs by purchasing FPC Premium Marine Protection.

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.

Stern Drive Engine

Average Covered Repair and/or Replacement Costs*



Accessory Components

Average Covered Repair and/or Replacement Costs*

Cruiser Components	
Inboard Drive Line	\$ 2,100
Battery Charger	\$ 715
Air Conditioner	\$ 695
Spotlight	\$ 515
Depth Finder	\$ 225
Runabout Components	
Refrigerator	\$ 1,308
Stereo	\$ 531
Wheel Bearing	\$ 288
Depth Finder	\$ 190

* 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.

* 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.

Stern Drive, Inboard & Diesel 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, timing chain, gears and/or belt, rocker arm(s), valves, valve springs, valve guides and seats, valve push rods, lifters, oil pump. Engine oil cooler, valve cover(s), harmonic balancer, oil pan, engine mounts, and flywheel. Distributor housing, shafts and bearings, engine water coolant circulating pump, coolant heat exchanger. Seals and gaskets of a covered part if defective.

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 above covered parts.

Diesel Engines Only: Cylinder head bolts, air intake housing, main bearing bolts, rod bolts, rocker arms, oil cooler housing, oil filter housing, flywheel housing, pump drive gears, front covers, idler gears, balancing cover housing. All internally lubricated parts located within the turbo charger, housing, wastegate actuator.

Transmission: Internally lubricated parts contained within the transmission to include: clutch plates, thrust plates, planetary gears, shift bands, clutch drums, reduction gears, bearings, shafts, bearing carriers, hydraulic pumps, valve bodies, hydraulic pistons. (Transmission case if damaged beyond repair by a covered component). Transmission mounts and oil pan. Seals and gaskets of a covered part if defective.

V-Drive: Internally lubricated parts contained within the V-drive case to include: bevel gears, bearings, shafts, shims, bearing carriers. (V-drive case if damaged beyond repair by a covered component). Seals and gaskets of a covered part if defective.

Stern Drive Upper Housing: Internally lubricated parts contained within the upper housing to include: upper drive gears set, clutch dogs/cones, shift cams, bearings, shims, bearing carriers, upper drive shaft. (Upper case housing if damaged beyond repair by a covered component). Seals and gaskets of a covered part if defective.

Stern Drive 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, lower drive shaft, shift shaft, bearing carriers, bearings, shims. (Gear housing if damaged beyond repair by a covered component). Seals and gaskets of a covered part if defective.

Fuel Delivery: Fuel injectors, fuel rails, fuel injection pumps, ECU module, throttle position sensor, manifold absolute pressure sender, manifold air temperature sender, idle speed control, mass air flow sensor, detonation/knock sensor, coolant sensor, ignition pick up sensor, fuel delivery pump, fuel pump diaphragm, flame arrestor. Seals and gaskets of a covered component if defective.

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

Ignition: Ignition module, ignition trigger coil, ignition high output coil, spark plug wires, shift interrupter switch.

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

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).

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 and trim sender. Manual trim cylinder, manual trim cable. Seals and gaskets of a covered part if defective.

Intermediate Housing: Intermediate shaft, bearings, U-joints, center yoke, drive yoke, gimbal bearings, steering yoke, engine coupler. (Intermediate housing/gimbal housing if damaged beyond repair by a covered component). Seals and gaskets of a covered part if defective.

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.

Platinum Upgrade

The Platinum level of coverage provides enhanced coverage for your new gas stern drive and new gas inboard engines, including the following additional benefits: coverage for thermostats, bellows and boots and for the following conditions if resulting from a covered thermostat failure: burnt or scored pistons; stuck and/or carbonized rings; worn, stuck, burnt, tuliped or dished valves; worn valve seats; and piston failures caused by detonation and pre-ignition. Must be purchased at time of watercraft purchase.

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



Cruiser Package

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, Manual Steering, Hydraulic Steering, Boat Hardware, Blocking, Dockside Assistance

*Additional coverage available for an additional fee.



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.



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.

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.