

TERMS AND CONDITIONS

- Subject to the Terms and Conditions, Northbridge warrants that it will reimburse the registered owner for all reasonable costs incurred by the registered owner during the term of this policy for parts AND labour required to perform the function for which it was designed.
- For the purposes of this policy, "mechanical breakdown or failure" means the inability of any covered part to perform the function for which it was designed.
- For the purposes of this policy, we/us/our refers to Northbridge General Insurance Corporation, who is obligated to perform under this policy.
- For the purposes of this policy, you/your/policy holder refers to the registered owner (the purchaser/lessee of the described vehicle) or the person to whom this policy has transferred.
- Lubrico Warranty Mechanical Breakdown Insurance can only be applied for at the time of sale/lease of the registered vehicle or prior to the expiration of an existing comprehensive Factory Warranty. Our obligations shall commence on the date and odometer reading at the time of purchase/lease of the registered vehicle, or at the expiration of the vehicle's comprehensive Factory Warranty, and shall terminate on the anniversary applicable to the length in months of the policy term chosen on the reverse, or on the date when the registered vehicle has traveled the distance chosen on the reverse, whichever comes first.

PARTS COVERAGE:

- **POWERTRAIN PARTS:**
 - **ENGINE** – Engine block and cylinder head(s) (excluding damage caused by overheating regardless of the cause), all internally lubricated parts including: crankshaft and main bearings, camshaft and bearings, connecting rods and bearings, timing chain(s)/timing belts and their gears and tensioners, valve lifters and push rods, intake and exhaust valves, valve springs and retainers, valve guides, pistons, piston rings, wrist pins, rocker arm assemblies and oil pump. Excluding: diesel fuel injection systems.
 - **TRANSMISSION (Automatic/Standard/FWD/RWD)** – Transmission case (when damaged from within), all internal parts, torque converter, modulator valve & solenoid packs. Excluding: all manual clutch components, hydro-specific components, external linkages, flexplates and flywheels.
 - **TRANSFER CASE (4WD/AWD)** – Transfer case housing (when damaged from within), all internal parts.
 - **DIFFERENTIAL(S)** – Front and/or rear differential housings (when damaged from within), all internal parts. Excluding: 4WD locking hubs.
 - **TURBO/SUPERCHARGER** – Housing (when damaged from within) & all internal parts.
 - **SEALS & GASKETS** – All those used to contain fluids/lubricants within the covered parts. "Seeping" or "sweating" is not covered as this is considered normal and acceptable.
 - **TOWING** – You will be reimbursed for receipted towing expenses of up to \$60 per claim. Valid receipts are required for reimbursement.
 - **ROADSIDE ASSISTANCE** – You will be reimbursed up to \$60 per occurrence for the following services: Fuel Delivery (excluding the cost of fuel), Battery Boost, Lockout Services (excluding locksmith costs), Tire Change and Winching Services. This coverage applies to the registered vehicle and anyone who is driving it. Coverage is limited to a maximum of 3 (three) service calls. All services listed expire at the time of policy expiration. Please contact a local service facility of your choice to arrange for assistance. Forward the original receipt to Lubrico within 60 days of occurrence in order to receive reimbursement. Please include your policy number, the date of occurrence, vehicle year, make and model and the odometer reading at time of occurrence. Coverage is subject to the Terms and Conditions outlined in this policy.
 - **BREAKDOWN AWAY FROM HOME** – You will be reimbursed up to a maximum of \$150 per claim for expenses incurred if a covered component fails while traveling. Eligible expenses include the cost of hotel rooms, bus fare, taxis, train or airfare. Lubrico will pay if the following conditions apply: you are at least 150 km from your residence at the time of breakdown, the labour time allocated by a current recognized professional Labour Guide exceeds 8 hours and requires that your vehicle be kept in the shop overnight. Valid receipts are required for reimbursement.

COMPREHENSIVE PARTS:

- In addition to the parts listed above, the following parts will also be covered for the term applicable to the policy term chosen on the reverse:
- where a 24 month/unlimited term has been chosen, these additional parts will be covered for the first 3 months/unlimited km, whichever occurs first;
 - where a 36 month/80,000 km term has been chosen, these additional parts will be covered for the first 6 months/10,000 km, whichever occurs first;
 - where a 48 month/60,000 km term has been chosen, these additional parts will be covered for the first 12 months/20,000 km, whichever occurs first.

- **ENGINE** – Water pump, motor mounts, oil pan, harmonic balancer and pulley, intake and exhaust manifolds, timing cover, dipstick and tube, oil pressure sending unit and temperature gauge sending unit.
 - **TRANSMISSION/TRANSAXLE** – Flexplate, flywheel and mounts.
 - **DRIVETRAIN** – Axle shafts, drive shafts and their universal joints and hanger bearings, CV joints and boots, wheel bearings.
 - **TRANSFER CASE (4WD/AWD)** – Transfer case mounts.
 - **ELECTRICAL** – Starter motor, solenoid, alternator, voltage regulator, windshield wiper motors, windshield washer pumps (front & rear), heater motor and fan, electronic ignition module (excluding computer systems), electric radiator and air conditioning condenser fan motors.
 - **FUEL INJECTION** (Gasoline & diesel) – Pressure regulators, fuel injector lines and fuel injectors, injection/distribution and fuel pumps.
 - **STEERING** – Steering gear housing, rack and pinion, power steering pump, and all their internal parts and their seals and gaskets.
 - **FRONT SUSPENSION** – Upper and lower control arms and their ball joints, shafts and bushings.
 - **AIR CONDITIONING** – Compressor & clutch, condenser, evaporator and their seals and gaskets.
 - **BRAKES** – Master cylinder, power brake booster, disc brake calipers, wheel cylinders, proportioning valve, flexible brake fluid hoses. Excluding: brake parts, linings, rotors, drums, emergency brake components, ABS components.
 - **SEALS & GASKETS** – All those used to contain fluids/lubricants within the covered parts. "Seeping" or "sweating" is not covered as this is considered normal and acceptable.
- DEDUCTIBLE** – The policy holder will be responsible for a \$150 deductible per repair visit.
- LIMITS OF LIABILITY** – Our per claim liability under this policy shall be \$3,000 or half the purchase price of the vehicle, whichever is less, and the total maximum liability under this policy shall be no greater than the purchase price of the vehicle (excluding taxes). All liability limits described above are based on Canadian funds.
- BUSINESS/COMMERCIAL USE** – A vehicle is deemed to be a business/commercial use vehicle if it is (a) registered in a business name, OR (b) privately registered but used for business/employment use. This includes, but is not limited to, vehicles used for: sales or service, business travel, farming, construction, home improvement, landscaping, or if the vehicle qualifies as a tax deduction or for a vehicle allowance.

Includes only those parts and services listed above, all others are not covered. It is agreed that the selection of parts used for repairs shall be made by Lubrico and that the parts can be used, new, rebuilt or of an equal or superior quality. Exchanged parts removed by Lubrico or the service centre will remain the property of Lubrico.

How to Claim
Call Lubrico Immediately
Canada 1 U.S. Toll-Free 1-800-265-1510
Fax 519-451-6479
Lubrico Office Hours: 8:00 am – 8:00 pm EST, Monday to Friday

In the event that repairs to the registered vehicle become necessary and are covered by this policy, the registered owner must telephone Lubrico immediately for the name and location of the nearest Lubrico Authorized Repair Establishment. Our liability under this policy will extend only to repairs which have first been duly authorized by Lubrico.

All repairs must be made by a Lubrico Authorized Repair Establishment. We shall not be responsible for repairs made by establishments other than a Lubrico Authorized Repair Establishment unless first approved by Lubrico. If Lubrico authorizes repairs to be carried out at other than a Lubrico Authorized Repair Establishment, we shall only be required to pay that amount which we would have had to pay for such repairs at a Lubrico Authorized Repair Establishment. Lubrico reserves the right to refuse any repair estimate judged unreasonable in relation to other alternatives.

In the event that the Terms and Conditions set out in this warranty have been met and this policy is accordingly in force and the estimate as to costs is satisfactory to Lubrico, Lubrico will issue an authorization number to proceed with such repairs. If the registered vehicle is repaired at a Lubrico Authorized Repair Establishment, the registered owner will only have to pay the deductible and other miscellaneous non-covered items. If the registered vehicle is repaired at a non-Lubrico Authorized Repair Establishment, upon receipt by Lubrico from the registered owner of an itemized invoice for such repair, Lubrico shall reimburse the registered owner an amount equal thereto (labour time based on a current recognized Labour Guide), less the deductible and other miscellaneous non-covered items.

We shall be under no obligation to reimburse the registered owner for costs incurred for fluid loss, shop supplies, maintenance items, adjustments or diagnostic costs.

Renovals, Transfer, etc.
Inquiries 1-800-668-3331

RENEWALS – This policy may be renewed for a further period by the registered policy holder, providing the maintenance records have been kept up to date as per the Lubrico maintenance schedule and it is renewed before the expiry of the existing policy. We reserve the right to accept or reject any renewal application at our sole discretion. Please see your original selling dealer for full information and renewal premium. Please Note: Coverage for the renewal term will be for POWERTRAIN components only. Vehicle eligibility may change at time of renewal. Canadian Rec Book will be used at time of renewal to establish current value of the vehicle. This renewal option is not applicable to policies previously extended through our "Claims-free Double Your Term" offer.

CLAIMS-FREE DOUBLE YOUR TERM OFFER – This offer is available to the original purchaser of this policy and does not apply to renewals or previously transferred policies. If the following conditions are met, the policy would be eligible for an extension to its term equal to the length of the one originally purchased. Terms of offer: 1. Available to original policy holder only; 2. Customer obligations in Section 4 of the contract must be adhered to; 3. The original policy must have no claims paid/authorized or pending against it; 4. The policy holder must contact Lubrico just prior to expiration of the original policy term to activate the second term. At that time, a processing fee of \$149 plus applicable taxes must be submitted, along with a current oil change, if required. The 2nd policy term provides coverage for the POWERTRAIN parts only, has no cash value and cannot be cancelled, renewed or transferred. If you have any questions or require assistance, contact our Sales Department at 1-800-668-3331.

TRANSFERS – This policy is for the benefit of the registered policy holder and applies only to the vehicle listed within this contract. This policy may be transferred to a new owner of the registered vehicle provided the maintenance schedule has been followed. All original documents, a copy of the bill of sale and a transfer fee of \$100 (plus applicable taxes) must reach Lubrico within 15 days of the date of sale or the transfer will be refused and the fee returned. This transfer option is not applicable to policies that have been extended through our "Claims-free Double Your Term" offer.

VEHICLE INSPECTION – Lubrico reserves the right to request that a Vehicle Inspection Report be completed on any vehicle.

STORAGE – In the event that the vehicle is put into storage or out of service for any extended period, such that it prohibits adherence to the prescribed maintenance schedule, Lubrico must be contacted immediately for revised maintenance requirements. Failure to do so prior to storage date may void your policy. Time spent in storage cannot be used to extend the coverage period.

CANCELLATION – This policy is non-cancellable except within 10 days of the date the vehicle is purchased or leased. Lubrico just prior to expiration of the original policy term to activate the second term. At that time, a processing fee of \$100 upon receipt of all documents.

POLICY HOLDER'S LEGAL RIGHT – The policy holder 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 a legal action against us.

4. This Policy Does Not Cover

1. Any mechanical defect, if deemed to have existed prior to application for coverage.
2. Any loss while your vehicle is protected by the factory warranty (including its parts).
3. Any loss if you have failed to adhere to the Lubrico Maintenance Schedule.
4. Any repair or replacement made without prior approval by Lubrico, or any loss or damage caused by an unauthorized repair or teardown.
5. Diagnostic charges, adjustments, tune-ups, alignments or storage costs.
6. Any parts that are not listed as covered by this policy.
7. Wheel bearings when the only problem is an ABS concern, as ABS components are not covered.
8. Loss caused by the failure of any part or parts of the vehicle that are not included in this policy, regardless if the resulting damage is to a covered part or parts.
9. Further loss or damage resulting from failure to properly protect the vehicle in the event of indication of damage to an operating part.
10. Any loss caused by lack of necessary and proper amounts of lubricants or coolants, including damage caused by the failure of water hoses, radiators or their connections or in the transmission oil cooler lines.
11. Any damage caused by loss, contamination or improper type of engine oil, lubricants, anti-freeze and refrigerants or mechanical failure caused by overheating, regardless of cause.
12. Loss or damage as a result of corrosion.
13. Your vehicle if an inoperable odometer is not repaired immediately, or if the odometer is altered or tampered with in any way.
14. Repairs of carbonized or burnt valves and/or seized piston rings.
15. Repair/replacement of valve guides or piston rings when diagnosed as worn and the only malfunction is high oil consumption and/or low compression.
16. Any loss to you because your vehicle has broken down, except as provided in this policy.
17. Any loss caused by abuse, negligence, collision, fire, theft, vandalism, water or freezing.
18. Damage to any property or injury and/or death to any person or persons regardless if the damage or injury was caused by your vehicle or its parts.
19. Your vehicle if used to pull a trailer in excess of the limits recommended by the vehicle's manufacturer.
20. Any mechanical breakdown caused by a defect that the manufacturer has publicly announced it would correct and you have failed to have done.
21. Any loss or inconvenience due to the inability of Lubrico or the servicing dealer to obtain parts to repair the vehicle.
22. Motorhome coverage does not include auxiliary generator, roof air conditioning or appliances.
23. The registered vehicle if it is in any way modified from its factory specifications.
24. Any part that is not factory installed including air conditioning, superchargers, turbochargers and cruise control.
25. Any vehicle equipped with or used for the following: a snowplow, emergency vehicles, driving schools, public hire, taxi, limo, daily rentals, courier service or delivery.
26. Four wheel or rear wheel steering.
27. Your vehicle if you use it to race or drive competitively.
28. United States residents unless prior approval received from Lubrico at time of sale.
29. Vehicles over 1 ton capacity unless prior approval received from Lubrico at time of sale.
30. Any part covered by a manufacturer's recall or campaign.
31. Manufacturer updated parts that have not experienced a covered failure.

For customer and dealer protection, this policy is underwritten by:
Northbridge General Insurance Corporation
105 Adelaide Street West, Toronto, Ontario M5H 1P9 www.nrbfc.com Tel: 416-350-4400 Fax: 416-350-4412