



Coverages and Benefits

Effective January 1st, 2019

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COVERAGE

- A. SELECT COVERAGE:** Coverage is provided, as specifically indicated, for the following listed components; subject to the EXCLUSIONS section of this **CONTRACT**. Only the components specifically outlined below will be considered under this **CONTRACT**.

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I. MOTORHOME CHASSIS COVERAGE INCLUDES:

NOTE: Items marked with an “ * ” are covered only if damaged by the failure of an internally lubricated moving part.

1. **ENGINE (Gas and Diesel):** All internally lubricated engine parts including pistons, piston rings, crankshaft and main bearings, fly wheel, connecting rods and bearings, camshaft and bearings, timing chain or belt, timing gears, tensioners/guides, intake and exhaust valves, valve springs, valve guides, oil pump and oil pump housing, push rods, rocker arms, rocker arm shafts, hydraulic and solid lifters, intake and exhaust manifold, distributor shaft and housing, harmonic balancer, metal valve covers, timing gear cover, air filter housing, water pump, vacuum pump, thermostatically controlled air intake, oil pan; engine block* and heads*.
2. **TRANSMISSION:** All internal parts; torque converter; vacuum modulator; mounts; covers, pans and cases*, cooler and metal cooler lines.
3. **DRIVE AXLE ASSEMBLY (Front and Rear):** All internal parts contained within the differential housing, transaxle housing and final drive housing. Axle shafts, constant velocity/tripod joints, universal joints, drive shafts, hub bearings, supports, differential housing*, transaxle housing* and final drive housing*.
4. **SUSPENSION (Front and Rear):** McPherson struts (excluding replaceable cartridge); strut bar and bushing; upper and lower control arms, shafts and bushings; upper and lower ball joints; steering knuckles; wheel bearings; stabilizer shaft, linkage and bushings; kingpin and bushing; torsion bars; spindle and spindle supports; coil and leaf springs; shackles and shackle bushings; height sensor; compressor; lines and bags; rubber suspension systems; air dryer.
5. **STEERING:** All internally lubricated parts of the steering gear box; rack and pinion gear; power steering pump; main and intermediate steering column shafts and couplings; cooler and metal cooler lines; power cylinder; Pitman arm; idler arm; tie rod and tie rod ends; steering damper; centre link; drag link; control valve and cylinder; tilt/telescoping steering assembly; gear housing*.
6. **AIR CONDITIONING:** Compressor; compressor mounting brackets; clutch; clutch pulley; clutch coils; condenser; evaporator; POA valve; expansion valve; suction valve; accumulator; orifice tube; temperature control programmer; power module; idler pulley and bearing; receiver-dryer; blower motor; blower motor fan; high/low cut off switches; pressure cycling switch; ducts and outlets, A/C control head.

7. **BRAKES:** Master cylinder; power assist booster; wheel cylinders; combination valves; equalizer valve; hydraulic control unit; brake pedal assembly; metal hydraulic lines and fittings; disc calipers; power brake cylinder; backing plates; clips, springs and retainers; self-adjusters; parking brake linkage and cables; rear actuators.
8. **ELECTRICAL:** Starter; alternator; voltage regulator; distributor; wiring harness; solenoid; relays; coils; manually operated switches; front and rear wiper motors; gauges; window motors and controls; power antenna and motors; seat motors; power door locks; cruise control transducers, engagement switch and servo; turn signal switch; horn; horn switches; remote control mirror motors; remote control spotlight system; dashboard clock; dual battery paralleling switch; back-up alarm; window defrosters.
9. **ELECTRONICS:** Fuel injection sensors, control module and injectors; electronic ignition module; electronic anti-detonation sensors and controller; electronic driver information display and module; electronic mixture control unit and sensors; electronic anti-lock brake system (ABS); relays.
10. **HEATING/COOLING:** Water pump including impeller shaft, bearings and bushings; radiator; radiator brackets; engine thermostat; heater core; fan; fan clutch; fan motor and controller module; coolant recovery unit; fan shroud; electric block heater; heater ducts and cabins.
11. **FUEL DELIVERY:** Fuel pump; fuel tanks; metal fuel lines; metal fittings; fuel pressure regulator; fuel distributor; fuel injection pump; fuel injectors (except for wear and tear or contamination); vacuum assist booster pump; auxiliary tank switch.
12. **CHASSIS FRAME:** Metal frame only.
13. **INTERIOR AND EXTERIOR:** Hood hinges; hood latches; hood gas cylinders; hood springs; door handles; door hinges; seat tracks; courtesy map light assembly; glove box door and hinges; glove box lock; shift lever.
14. **SEALS AND GASKETS:**
 - a. **NEW UNITS:** Seals and gaskets associated with all covered components listed under 1-13 above.
 - b. **USED UNITS:** If ULTIMATE Coverage is selected; or if the SELECT Seals and Gaskets coverage option is purchased, seals and gaskets associated with all covered components listed under 1-13 above are covered independently or in conjunction with a **COVERED REPAIR**.

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II. MOTORHOME, TOWABLE, MOTORHOME COACH-ONLY COVERAGE INCLUDES:

1. **HOT WATER HEATER:** Inner tank, pressure valve, burner assembly, thermostat, thermocouple, gas valve, electronic ignition assembly, PC board, heating elements, wiring harness and switches, fittings, connections, control panel.
2. **WASTE SYSTEM:** Fittings and piping in relation to shower, sink(s) and toilet (except electrical). Toilet (except electrical), holding tanks, vacuum breaker, gate valves, inlet valve, ball valve, fittings, connections, probe harness and traps (except probes).
3. **FRESH WATER SYSTEM:** Water pump, compressor, water tank, water lines, fittings (CPVC excluded), basic faucets and probe harness (excluding probes).
4. **AIR CONDITIONING (Roof-mounted 110V or central):** Compressor, evaporator, capacitors, relays, thermostat, condenser, heat pump, fans, PC boards, heating elements, heat strips, control panel, accumulator, expansion valve, receiver dryer, blower motor, bathroom vent motor, high/low cut off switch, switches, electronic module, reversing valve, pressure cycling switch, ducts and ductwork.
5. **RANGE AND OVEN:** Burner assembly, igniter, ignition assembly, thermostat, thermocouple, burner valves, microwave oven, convection oven, power hood, PC board, fittings, connections and oven control valve.
6. **L.P. GAS SYSTEM (Factory Installed or Factory Approved Dealer Installed):** Regulators, gas bottles (except valves), mounting brackets, gauges, pigtails, LP lines, fittings, connections, automatic shut off system and shut off switches. LP detectors are covered; however, LP detectors are added components. Coverage ONLY applies to LP detectors that are Factory Installed or Factory Approved Dealer Installed. LP detectors purchased by **YOU** and installed by non-Factory Approved Dealers will NOT be covered.
7. **HEATING SYSTEM:** Furnace igniter, burner assembly, gas valve, thermostat, blower motor and assembly, heat pump, heat strips, fan motor, fans, fittings, connections, ducts, ductwork, PC board, thermocouple, relays and switches.
8. **REFRIGERATOR:** Thermostat, 2-way or 3-way cooling unit, burner assembly, igniter, control panel, PC board, thermocouples, eyebrow board and lower board, relays, switches, fittings, connections, electric heating elements and wiring harness.

9. **AUXILIARY POWERPLANT/GENERATOR (Factory Installed or Factory Approved Dealer Installed):** All internally lubricated parts of the power plant engine, starter, switches, voltage regulator, generator assembly, cylinder block and head (if damaged by the failure of an internally lubricated part), power converter, hour meter, inverter, interior monitor/control panel, and PC board. The carburetor and portable generator units are excluded.
10. **POWER STEP:** Power step motor and power step control module, and interior monitor/control panel.
11. **ELECTRICAL SYSTEMS:** Inverters, power cable, monitor panel, modular circuit boards, electric heater, basic switches and outlets.
12. **AUDIO SYSTEMS (Factory Installed or Factory Approved Dealer Installed):** Non-in-dash stereo receiver, cassette and/or CD player.
13. **CONVERTER/BATTERY CHARGER:** Cooling fan and motor, electric relays, and circuit board.
14. **SURGE/ELECTRICAL TRAILER BRAKES:** Master cylinder, wheel cylinder, hydraulic or electric brake actuator, drums, backing plates, breakaway switch, and magnets.
15. **TRAILER SUSPENSION SYSTEM:** Coil and leaf springs, axles, spindles, spindle supports, wheel bearings (visible play only), and shackles, shackle bushings, actuators, wheel-hubs (if damaged by a covered component specifically referenced in this **CONTRACT**).
16. **POP-UP TRAILERS:** Manual or electrical crank assembly and cables.
17. **VENTILATION AND EXHAUST FANS:** Thermostat, switches, relays and motors.
18. **AWNINGS:** Spring assemblies left and right side, awning motor (fabric, awning tube and lifter arms excluded).
19. **SEALS AND GASKETS:**
 - a. **NEW UNITS:** Seals and gaskets associated with all covered components listed under 1-18 above.
 - b. **USED UNITS:** If **ULTIMATE Coverage** is selected; or if the **SELECT Seals and Gaskets coverage** option is purchased, seals and gaskets associated with all covered components listed under 1-13 above are covered independently or in conjunction with a **COVERED REPAIR**.

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B. ULTIMATE COVERAGE:

Coverage is provided for all components listed above under A. **SELECT COVERAGE**, plus all **MECHANICAL BREAKDOWNS** that are associated with the **UNIT**, subject to the **EXCLUSIONS** section of this **CONTRACT**.

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C. DIESEL WRAP COVERAGE:

Provides coverage for all components except **ENGINE, TRANSMISSION, DRIVE AXLE ASSEMBLY (Front and Rear)** and **FOUR WHEEL DRIVE** components for the coverage level selected on the application page of this **CONTRACT**.

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D. OPTIONAL COVERAGE BENEFITS (Only applicable if appropriate box on application page has been checked and the appropriate surcharge paid):

1. **ENHANCED SERVICE CALLS:** Increases Service Call Benefit to Four Hundred Dollars (\$400). If the Enhanced Service Call Option is not selected, then the maximum Service Call benefit is \$200. See **Section F.3 – COVERAGE BENEFITS** for Service Call Coverage.
2. **\$500 TOWING OPTION (Included in ULTIMATE coverage):** Increases Towing and Emergency Roadside Assistance Benefit to Five Hundred Dollars (\$500). If the \$500 Towing Option is not selected, then the maximum towing benefit under the **SELECT** plan is \$300 and the maximum benefit for all other occurrences is \$100. See **Section F.5 – COVERAGE BENEFITS** for Emergency Roadside Assistance Coverage.
3. **SLIDE-OUT ROOM(s) (Factory Installed or Factory Approved Dealer Installed; Included in ULTIMATE coverage):** Motors, hydraulic/electric pump/jack assembly, actuators, lines, fittings, cylinders, electric motor, worm gear, gears, boots, seals, weather-stripping, electric switch, and wiring harness.

4. **LEVELING SYSTEM (Factory Installed or Factory Approved Dealer Installed; Included in ULTIMATE coverage):** Motor, hydraulic/electric pump, actuators, jack assembly, lines, fittings, cylinders, electric motor, worm gear, gears, electric switch, wiring harness.
5. **AUDIO VISUAL PACKAGE (Factory Installed or Factory Approved Dealer Installed; Included in ULTIMATE coverage):** Television set(s) (60" or less), TV antenna motors, stereo system including CD/DVD/MP3, VCR, tape deck, GPS navigation system, satellite dish system, perimeter warning system.
6. **DELUXE COMPONENTS (Factory Installed or Factory Approved Dealer Installed; Included in ULTIMATE coverage):** Rear monitor system, ice maker, trash compactor, central vacuum cleaner system, washing machine, clothes dryer, water purifier, dishwasher, in-sink disposal, freezer, external barbecue, kitchen centre (Factory Installed or Factory Approved Dealer Installed), electronic entrance system, remote electronic entrance system, factory installed thermometer, factory installed compass, computer dash printed circuit boards, central locking system, factory installed anti-theft system, power seat computer, electric fireplace, solar recharging system panels, regulators and wiring and aqua heat system.
7. **SEALS AND GASKETS (Used UNITS Only; Included in ULTIMATE coverage): NOTE: For Used Motorhomes, coverage is available for UNITS with 96,000 kms or less on the PURCHASE DATE.** Seals and gaskets for all covered components are covered independently or in conjunction with a COVERED REPAIR.
8. **MOBILITY EQUIPMENT PACKAGE (Factory Installed or Licensed Mobility Equipment Company Installed):** Chair lift motors and assemblies, electric/hydraulic ramp controls and assemblies, adjustable seating mechanisms, adjustable pedal and steering control mechanisms, hoist and swing arm mechanisms.

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E. MANDATORY SURCHARGES:

The following mandatory surcharges apply for New or Used UNITS if the UNIT is so equipped:

1. **MOTORHOME COACH-ONLY COVERAGE:** If UNIT is a motorhome and Motorhome Coach-Only Coverage is purchased on UNIT, the Motorhome Coach-Only Coverage surcharge will apply. Motorhome Coach-Only Coverage provides coverage only for those components and component groups included in the coach portion of the Motorhome including the components and component groups listed under Section IV.A.II above. No coverage is provided for any components or component groups associated with the powertrain and chassis of the Motorhome. This includes, but is not limited to, all components and component groups listed under Section IV.A.I above.
2. **DIESEL ENGINE:** All covered engine parts shown under ENGINE plus fuel injectors (except for contamination), fuel injection pump, fuel heater, all internally lubricated parts contained within the turbocharger housing, waste gate and intercooler. Turbocharger housing is only covered due to the failure of an internally lubricated part.
3. **FOUR WHEEL DRIVE:**
 - a. **Transfer Unit:** All internally lubricated parts contained within the transmission case, including but not limited to bearings, bushings sprockets, chains, sleeves and gears, viscous coupler, shift forks.
 - b. **Drive Axles:** All internal parts, including but not limited to ring and pinion gears, spider gears, side gears, bushings, bearings, spacers, yokes, axle shafts, lock rings, retainers, axle bearings and hubs. The differential housing is also covered if damage is caused by a failure of an internally lubricated part. Drive shaft, centre support and universal joints, including constant velocity joints and tripod joints are also covered.
4. **COMMERCIAL USAGE:** Commercial Usage only means daily, weekly or monthly rentals, short-term (12-month or less) lease, or primarily used for business purposes by a **single driver**, e.g. a traveling salesperson. Coverage does not include taxi, shuttle, delivery services, principally used off-road or hauling.
5. **EXTENDED ELIGIBILITY:**
 - If UNIT is a New (never previously registered) Motorhome and the odometer exceeds 20,000 kilometers, the EXTENDED ELIGIBILITY surcharge applies.
 - If UNIT is a Pre-Owned (previously registered) Motorhome and the EXTENDED ELIGIBILITY surcharge applies.
 - If UNIT is a Pre-Owned (previously registered) Towable or a Motorhome with Coach-Only Coverage, the EXTENDED ELIGIBILITY surcharge applies.

6. **POST SALE CONTRACT:** If **UNIT** qualifies for Used coverage and the **CONTRACT** purchase date is later than **UNIT** purchase date, the POST SALE CONTRACT surcharge applies and claims will not be considered within the first thirty (30) days of the **CONTRACT** purchase date.
7. **OLDER UNITS:** If **UNIT** is older than the current model year (based on current calendar year) plus eight (8) previous model years, to a maximum of nineteen (19) previous model years, the OLDER **UNIT** surcharge will apply.

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F. COVERAGE BENEFITS:

1. **RENTAL EXPENSE (Motorhome Only):** In the case of a **COVERED REPAIR**, the **ADMINISTRATOR** will reimburse **YOU** for substitute transportation. Such reimbursement will be limited to seventy-five dollars (\$75) for every eight (8) hours, or portion thereof, for applicable labour time required to complete the **COVERED REPAIR** (based on applicable national repair manual); up to a maximum of five hundred dollars (\$500) per occurrence.
2. **ADDITIONAL RENTAL EXPENSE (Motorhome Only):** Rental benefits will be increased up to five (5) additional days (\$50 per day maximum) in cases of covered major component (Engine, Transmission, Drive Axle) failure and/or parts delay for any **COVERED REPAIR** or **ADMINISTRATOR** requested **UNIT** inspection; provided, additional authorization is obtained from the **ADMINISTRATOR**. In all cases, rental expense reimbursement will not be provided if the service is not a **COVERED REPAIR** as defined in this **CONTRACT**.
3. **SERVICE CALLS:** In the event of a **COVERED REPAIR**, the **ADMINISTRATOR** will cover up to two hundred dollars (\$200) for on-site service calls; provided, the **UNIT** is a park model trailer or other permanently placed **UNIT**, the **UNIT** has trailer failure that has caused it to be immobile and non-towable, or the **UNIT** is a Motorhome with a slide-out room or awning stuck in an extended position that has caused it to be immobile and non-towable.
4. **MANUFACTURER'S WARRANTY DEDUCTIBLE REIMBURSEMENT:** In the event a deductible is charged for a repair under the manufacturer's warranty that is considered to be a **COVERED REPAIR** under this **CONTRACT**, **WE** will reimburse **YOU** for the deductible charge up to one hundred dollars (\$100) per occurrence.
5. **TOWING SERVICE and EMERGENCY ROADSIDE ASSISTANCE:**

In the event YOUR registered UNIT requires roadside assistance, call 1-888-702-9747 and a service vehicle will be dispatched to YOUR assistance.

Important: Please be with **YOUR VEHICLE** when the service provider arrives, as they cannot service an unattended vehicle.

The XtraRide Emergency Roadside Assistance service is available 24 hours a day, 365 days a year and is available throughout Canada and the U.S. Costs not covered under the terms and conditions outlined below are the responsibility of the **CONTRACT HOLDER**. **YOUR** 24-hour Emergency Roadside Assistance service begins upon the expiry of **YOUR** manufacturer's roadside assistance coverage and continues for the term of **YOUR CONTRACT**, unless cancelled.

In the event of a failure of a **COVERED REPAIR**, **ADMINISTRATOR** will reimburse **CONTRACT HOLDER** up to three hundred dollars (\$300) for towing service if **SELECT** Coverage is purchased, or up to five hundred dollars (\$500) if **ULTIMATE** Coverage is purchased. If the five hundred dollar (\$500) Towing Option is purchased in conjunction with **SELECT** Coverage and marked on the application page of this **CONTRACT**, the maximum towing benefit is increased to five hundred dollars (\$500). Towing coverage under this benefit is limited to five (5) payable occurrences per **CONTRACT**. In the event that service is not obtainable through XtraRide, **YOU** will be reimbursed for expenses paid according to the coverage limits outlined in these terms and conditions. **YOU** must first contact XtraRide for authorization to obtain services independent of the Emergency Roadside Assistance Program.

DEFINITION OF VEHICLES COVERED UNDER THIS PROGRAM: Coverage is extended to the **UNIT** registered in this **CONTRACT** only. The registered **UNIT** must be owned by the customer identified in this **CONTRACT**.

NOTE: This is not a Recreational Vehicle Physical Damage or Recreational Vehicle Liability insurance contract. This **CONTRACT** does not cover **UNITs** requiring towing or other roadside assistance due to accidents. In the event **YOUR** registered **UNIT** is involved in an accident, **YOU** must contact **YOUR** insurance company.

The following are covered emergencies, subject to the following per occurrence limitation (including taxes). No DEDUCTIBLE will apply:

- a. **ULTIMATE Coverage:** Five hundred dollars (\$500).
- b. **SELECT Coverage with the \$500 Towing Option:** Five hundred dollars (\$500).
- c. **SELECT Coverage:** Three hundred dollars (\$300).

For Motorhomes & Travel Trailers:

- a. **TOWING ASSISTANCE:** When towing is necessary, the registered **UNIT** will be towed to the nearest qualified service facility.
- b. **FLAT TIRE ASSISTANCE:** Service consists of the removal of the flat tire and its replacement with the spare tire.
- c. **LOCK-OUT ASSISTANCE:** Should a key be accidentally broken off in the ignition, lost or locked in the registered **UNIT**, XtraRide will provide a locksmith to unlock the door, remove the broken key and/or make a replacement key. Proper identification will be required. **YOU** will be responsible for the cost of the key and labour to make the replacement key, if applicable.

For Motorhomes Only (these benefits are not applicable to Travel Trailers or their tow vehicles):

- a. **FUEL/FLUID DELIVERY SERVICES:** If a roadside emergency occurs where the registered **UNIT** requires an emergency supply of fuel, oil, fluid or water, arrangements will be made for delivery of the appropriate fluids to the customer. The cost of the fluid(s) being delivered, if applicable, is the responsibility of the **CONTRACT HOLDER**.
- b. **BATTERY SERVICE:** If a battery failure occurs for the registered **UNIT**, battery assistance will be provided.

SERVICE PROVIDER NETWORK: The XtraRide Emergency Roadside Assistance Program operates through a network of contracted service providers who have agreements to perform road and towing service for XtraRide customers. As independent contractors, they have exclusive control over their own equipment and personnel. XtraRide is not responsible for their acts or omissions.

6. **TRIP INTERRUPTION EXPENSES:** The **ADMINISTRATOR** will reimburse **YOU** up to two hundred dollars (\$200) per day, for a maximum of three (3) days, for incurred meal (restaurants only) and lodging (hotel/motel only) expenses if:
 - a. **YOU** cannot utilize the **UNIT** due to a **COVERED REPAIR** and are more than one hundred (100) kms from **YOUR** home address shown on the application page of this **CONTRACT**; and
 - b. **YOU** incur meal and lodging expenses as a direct result of a **COVERED REPAIR** causing a delay en route. The date of the failure shall be considered the first day of the three (3) consecutive calendar day maximum period. The expense must be incurred between the duration of the **COVERED REPAIR**, or by the end of the third (3rd) calendar day of the **COVERED REPAIR** if the **COVERED REPAIR** is not completed within three (3) calendar days; whichever occurs first.
7. **FOOD SPOILAGE:** The **ADMINISTRATOR** will reimburse **YOU** up to one hundred and fifty dollars (\$150), per occurrence, for food spoilage due to **YOUR** refrigerator not working properly as a direct result of a **COVERED REPAIR**, and service is not available for at least twenty-four (24) hours.

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