



Mechanical Breakdown Contracts
Administrator –
 First Canadian Protection Plans
 320 Sioux Road
 Sherwood Park, AB T8A 3X6



Mechanical Breakdown Policies
Administrator –
 Millennium Insurance Corporation
 320 Sioux Road
 Sherwood Park, AB T8A 3X6

Underwriter (all Policies/Contracts)
 Millennium Insurance Corporation
 320 Sioux Road
 Sherwood Park, AB T8A 3X6

Toll-Free PH: 1.800.381.2580
 Local PH: 1.780.467.9575
 Toll-Free FX: 1.800.304.4031
 Local FX: 1.780.467.9812

Nationwide Protection

FCPP covers your watercraft anywhere in Canada and the continental United States.

Direct Response

FCPP will quickly and efficiently handle your claim. Repair costs are paid directly to the repair facility on authorized services, saving you from out-of-pocket expenses and the inconvenience of waiting for reimbursement.

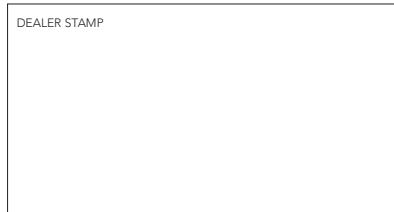
Transferable Coverage

In the event you choose to sell your watercraft, you can apply to transfer the coverage to the next owner for the remainder of the Policy/Contract term.

Deductible

Plans have a \$100 deductible per repair visit, plus applicable taxes, on all covered repairs. In the event the same component fails again, no deductible will be charged for it's repair or replacement. If repairs are performed at the selling dealership then deductible reduces to \$50.

DEALER STAMP



*NOTICE: The contents provided in this brochure are only a summary of certain terms and conditions of the Policy/Contract. Please refer to the actual Policy/Contract for complete details of coverage and exclusions. Not all Policies/Contracts are available in all provinces, and specific provisions may vary based upon individual provincial requirements.

9-8050B (01/16)

Watercraft
 Extended Protection



Cruise with
 Peace of mind.

Cruise with peace of mind.
Cruise with a First Canadian Protection Plan



Direct Response

FCPP will quickly and efficiently handle your claim. **Repair costs are paid directly to the repair facility on authorized services**, saving you from out-of-pocket expenses and the inconvenience of waiting for reimbursement.



Extended Protection Plan

Today's watercraft are equipped with many specialized parts and hi-tech components.

Are you worried about unexpected breakdowns and unforeseen costly repairs? With the cost of service and components increasing an average of 5% per year, an expensive repair can be a financial burden.

FCPP can eliminate those worries.
 Choose FCPP Watercraft protection plans to guard you against these unplanned expenses.



Begin with our Comprehensive Standard Plan

Standard Plan

1	Engine	█
2	Lower Unit	█
3	Transmission	█
4	Fuel Delivery	█
5	Cooling System	█
6	Lubricating System	█
7	Steering	█
8	Electrical	█
9	Controls	█
10	Jet Drive	█
11	V-Drive	█
12	Power Trim & Tilt	█
13	Intermediate Housing	█
14	Trailer	█

Choose your Optional Packages:
 Any Package or combination of Packages can be added to the Standard Plan

Sportsman Package

15	Electrical Accessories	█
16	Power Transom	█
17	Electric Trolling Motor	█
18	Depth Finder/Fish Finder	█

Onboard Package

19	Air Conditioning/Heating	█
20	Furnace	█
21	Fresh Water Assembly	█
22	Range & Oven Assembly	█
23	Refrigerator Assembly	█
24	Accessories	█
25	Dual Station	█

Deluxe Cruiser Package

26	Hi-Tech Cabin Components (see over for details)	█
----	---	---



TOLL FREE 1.800.381.2580

Schedule of Coverages:

Standard Plan

OUTBOARD (1-9, 12, 14)
INBOARD, STERN DRIVE, V-DRIVE, DIRECT DRIVE, JET BOAT (1-14)
PERSONAL WATERCRAFT (1, 4-10, 14)

1. ENGINE - All Internal Lubricated Parts including	
Pistons	
Piston Rings and Pins	
Crankshaft and Main Bearings	
Connecting Rods and Rod Bearings	
Reeds and Reed Blocks	
Oil Pump	
Cam Shaft and Bearings	
Timing Chain and Gears	
Rocker Arms	
Push Rods	
Valve Lifters	
Valve Cover(s)	
Intake/Exhaust Manifolds	
Harmonic Balancer	
Oil Pan	
Engine Mounts	
Distributor Housing	
Shafts & Bearings	
All internal parts within the Turbocharger Housing, Turbo Waste Gate Actuator, Flywheel, Cylinder Head(s), Engine Block and Turbocharger Housing are covered only if damaged by the failure of an internally lubricated part. Seals and Gaskets associated with listed components.	
2. LOWER UNIT - All Internally Lubricated Parts contained within the Lower Unit Case including:	
Gearcase Head	
Bearing and Oil Retainer	
Driveshaft and Upper Bearing	
Shift Rod and/or Cover Assembly	
Pinion Bearing	
Forward and/or Pinion Gears	
Carrier Bearings	
Shims	
Thrust Washers	
Propeller Shaft	
Lower Unit Housing is covered only if damaged by the failure of a covered part. Seals and Gaskets associated with listed components.	
3. TRANSMISSION - All internally lubricated parts contained within the Transmission Case. The Transmission Case is covered only if damaged by the failure of an internally lubricated part. Seals and Gaskets associated with listed components.	
4. FUEL DELIVERY	
Fuel Injectors	
Fuel Distributors	
Fuel Injection Pumps	
Fuel Delivery Pump	
Flame Arrester	
Seals and Gaskets associated with listed covered components.	
5. COOLING SYSTEM - (Closed System only)	
Circulating Water Pump	
Coolant Circulating Pump	
Heat Exchangers	
Seals and Gaskets associated with listed components.	
6. LUBRICATING SYSTEM	
Oil Injection Check Valve	
Injection Pump	
Pump Drive Gear	
Pump Drive Shaft	
Low Oil Sensor	
Oil Tank	
Tank Cap	
Pickup Tube	
Warning Horn and/or Light	
Oil Lines	
Complete Metering System	
Seals and Gaskets associated with listed components.	
7. STEERING	
Steering Control Helm Assembly	
Steering Bracket and Bushing	
Swivel Bracket and Bearing	
Control Rack and Yoke Assembly	
Power Steering Pump	
Power Cylinder Assembly	
Steering Wheel, Hub and Steering Cables	
Seals and Gaskets associated with listed components.	

8. ELECTRICAL	
Alternator	
Rectifier	
Voltage Regulator	
Power Trim and Tilt Motor	
Starter Motor and Solenoids	
Windshield Wiper Motor	
Power Pack	
Ignition Module	
ECU/Fuel Injection Modules	
Wiring Harness	
Limit and Control Switches	
Trigger Coil and Stator	
9. CONTROL	
Throttle Assembly	
Remote Control Starter/Choke Primer Switch	
Starter/Stop Button	
Trim/Tilt Switch and Ignition Switch	
10. JET DRIVE - All internally lubricated parts within the Pump Housing. Pump Housing is covered only if damaged by the failure of an internally lubricated part. Pump Impeller and Wear Ring are not covered. Consequential damage from the Pump Impeller is not covered. Seals and Gaskets associated with listed components.	
11. V-DRIVE - All internally lubricated parts contained within the V-Drive Case including:	
Gears	
Carrier Bearings	
Shims	
Thrust Bearings and Shaft	
V-Drive Case is covered only if damaged by the failure of an internally lubricated part. Seals and Gaskets associated with listed components.	
12. POWER TRIM & TILT	
Spring	
Sending Unit	
Oil Pump	
Pump Relief Valve	
O-Ring	
Trim Cylinder	
Tilt Cylinder	
Hydraulic Pump	
Manual Release Valve	
Reverse Lock Valve	
Solenoids	
Seals and Gaskets associated with listed covered components.	
13. INTERMEDIATE HOUSING	
Intermediate Shaft	
Bearings	
U-Joints	
Centre Yoke	
Drive Yoke	
Gimble Bearings	
Bellows (if defective)	
Steering Yoke	
Engine Coupler	
Intermediate Housing is covered only if damaged by the failure of an internal part. Seals and Gaskets associated with listed components. Any breakdown caused by holes in or leakage of Bellows or Boots are not covered.	
14. TRAILER PACKAGE	
Master Cylinder	
Hydraulic Brake Actuator	
Backing Plates	
Trailer Frame Welds	
Spring Hanger Brackets and U-Bolts	
Roller Cradles (excluding Rollers)	
Manual Winch and Stand	
Axles and Spindles	
Seals and Gaskets associated with listed components.	

POLICIES INCLUDING EBR

EXPERIENCE BASED REFUND (EBR)

If the Plan selected on your Mechanical Breakdown Insurance Policy includes EBR (Experienced Based Refund), you can apply for a refund as soon as the Policy has expired by time. Refunds are based on the amount you originally paid for the Policy, up to a maximum claim amount of \$1,500.

Criteria for the EBR claim include:

- Original Policyholder must still be registered owner of watercraft.
- No mechanical or any other benefit claims were made during the entire term.
- EBR claim must be requested and received in the allotted time frame.

See EBR terms and conditions on Policy for complete details

Optional Packages:

Any Package or combination of Packages can be added to the Standard Plan

SPORTSMAN PACKAGE

15. ELECTRICAL ACCESSORIES

Voltage and All Pressure Gauges; Fuel Gauge; Speedometer and Tilt/Trim Gauge; Electronic Speed Control System; Sea/Lake Water Temperature Gauge; Control Cable; Ballast Pump; Bilge Pump; Live Well Pump; Aerifier; PH Meter; Battery Main Switch and Selector Switch; Isolator Switch; and Tack Head.

16. POWER TRANSOM

Motor; Motor Bracket; Slide; Jack Screws and Cylinder; Control Switches and Wiring Harness. Seals and Gaskets associated with listed components.

17. ELECTRIC TROLLING MOTOR

All parts contained within the Motor Housing; Wiring Harness; Foot/Hand Speed Control; Steering Cable and Gears; Bow Arm Bracket. Seals and Gaskets associated with listed components.

18. DEPTH FINDER/FISH FINDER

Unit; Wire Harness and Transducer.

ONBOARD PACKAGE

19. AIR CONDITIONING/HEATING

Condenser; Evaporator; Control Panel; Thermostat; Compressor Drive Motor; Capacitors; Relays; Fan and Compressor. Seals and Gaskets associated with listed components.

20. FURNACE

Ignitor; Burner Assembly; Thermostat; Thermocouple; Blower Motor. Seals and Gaskets associated with listed components.

21. FRESH WATER ASSEMBLY

Water Pump; Compressor; Water Tank; Accumulator; Lines and Fittings; Faucets. Seals and Gaskets associated with listed components.

22. RANGE & OVEN ASSEMBLY

Burner Assembly; Thermostat; Thermocouple; Microwave Oven; Power Hood.

23. REFRIGERATOR ASSEMBLY

Thermostat; Thermocouple; Three Way Cooling Unit; Burner Assembly and Ignitor. Seals and Gaskets associated with listed components.

24. ACCESSORIES

Anchor Winch; Electric Windless/Winch; Light Fixtures; Light Switches; Shore Power Main Switch and Circuit Breakers; Battery Charger and Converter/Inverter, including Voltage Regulators.

25. DUAL STATION

Steering and Controls (covered components within component groups 7 and 9 are covered for a second station if applicable).

DELUXE CRUISER PACKAGE

26. HI-TECH CABIN COMPONENTS

Satellite System; Auto Pilot; VHF Radio; GPS; Radar; Chart Plotter; Compass; Depth Sounder; All Electronic and Manual Gauges; Dual Throttle Synchronizer; Halon Fire System; Stereo; TV; DVD; VCR; CD Player, Bow Thruster System (except Propeller), Electric Furling System.

OPTIONAL GPR COVERAGE

GUARANTEED PRICE REBATE (GPR):

(Available on qualifying Mechanical Breakdown Contracts) If you selected and paid the GPR Fee on an eligible plan, you can apply for a rebate claim as soon as the Contract term has expired by time. Rebates are based on the amount you originally paid for the Contract, up to a maximum claim amount of \$1,500.

Criteria for the GPR claim include:

- Original Contract holder must still be registered owner of watercraft.
- No mechanical or any other benefit claims were made during the entire term.
- GPR claim must be requested and received in the allotted time frame.

See GPR terms and conditions on Contract for complete details

Additional Benefits Included in All Levels of Coverage (when applicable)



TOWING

In the event of a Breakdown, We will pay or reimburse You for receipted towing expenses up to one hundred dollars (\$100). Any payment shall be for actual towing expense charges in excess of any applicable reimbursement from the manufacturer or any other towing service coverage.



TRIP INTERRUPTION

In the event of a Breakdown which occurs more than one hundred and sixty (160) kilometres from your home and results in a repair facility keeping Your Watercraft overnight, We will pay or reimburse You for receipted lodging and meal expenses up to one hundred dollars (\$100) per day up to a maximum of three hundred dollars (\$300) per Breakdown event. In order to qualify for Trip Interruption, Your Watercraft must be equipped with a minimum of one berth.



LIFT/HAUL OUT

In the event of a Breakdown, We will pay or reimburse You for all receipted expenses up to one hundred dollars (\$100) per occurrence to remove Your Watercraft from the water to perform necessary repairs. This benefit applies only when it is necessary to remove Your Watercraft from the water to complete a covered repair.