



PROCEDURE MANUAL



GENERAL ELIGIBILITY

- Unit must have had an original full factory parts & labor warranty that meets or exceed the minimum original factory warranty guidelines to be eligible for coverage (unit does not have to be under warranty currently to qualify for used terms)
- Qualifying *Commercial Use* vehicles are eligible when surcharge is purchased
- *Electric/Hybrid* vehicles are eligible when surcharge is purchased
- All covered components must be functioning and in proper working order at the time of Plan sale. PRE-EXISTING CONDITIONS ARE NOT COVERED. Dealer must repair any pre-existing condition prior to issuing the Plan
- All New Terms are above factory warranty. The unit must have at least 30 days of original full factory warranty remaining to qualify for new terms
- On Road Motorcycles current +13 previous model years (older unit surcharge available for limited terms)
- Off Road Motorcycles, ATV, UTV, Scooters, Snowmobiles and PWC current +6 previous model years (older unit surcharge available for limited terms)

GENERAL INELIGIBILITY

- If the Vehicle is or was used for any form of competitive driving or racing, or the vehicle had been declared a total loss, salvaged or junk vehicle
- If the Vehicle is operated for Commercial Use (unless the Commercial Usage surcharge is purchased and selected under the “Mandatory Surcharges” section of the Registration page of the Contract)
- If the vehicle is used to plow snow, whether the snow plow blade is attached to the vehicle or not (unless the required Snow Plow surcharge was purchased and selected under the “Mandatory Surcharges” section of the Registration page of the contract)
- Diesel units (except UTV)
- Only listed manufacturers are eligible for On-Road Motorcycles
- On-Road Motorcycles/Snowmobiles
 - Units with less than 12 months original manufacturer’s warranty
- Scooter
 - Units with less than 1 month original manufacturer’s warranty
- All other products
 - Units with less than 6 months original manufacturer’s warranty

OPTIONAL PACKAGES AND SURCHARGES

MANDATORY SURCHARGES

HEATING AND AIR CONDITIONING (HVAC):

Coverage for vehicles equipped with an original equipment or an aftermarket heating, ventilation and air conditioning (HVAC) system.

POST-SALE:

Coverage for used vehicles is only available on the vehicle purchase date unless the post-sale surcharge is purchased. For post-sale contracts, claims will not be considered during the first thirty (30) days from the contract purchase date.

POWERTRAIN PERFORMANCE MODIFICATIONS:

Coverage is provided for vehicles that have certain modifications that are not recommended by the approved vehicle manufacturer. The modifications covered by this surcharge are limited to:

- Performance Tuners / Chips
- Engine Enhancements to include pistons, crankshaft, bearings, connecting rods, lifters, camshafts and pulleys
- Fuel Management Systems
- Aftermarket Turbocharger / Supercharger (housing and internal components)
- Exhaust Header / Manifold and Muffler
- Intake Manifold
- Air Intake Tube / Pipe(s)
- Throttle Body
- PVT / CVT Drive / Driven Clutches (excluding wear parts)
- Trike Kit (excluding body parts / components)
- CV Drive Axles

The Powertrain Performance Modifications surcharge does not provide coverage for modified components unless those components are covered under the terms and conditions of the contract.

For an approved vehicle to be eligible under the Powertrain Performance Modifications surcharge, all modifications must be performed by the selling dealer or a licensed repair facility. The Powertrain Performance Modifications surcharge must be purchased on the contract purchase date.

SNOW PLOW:

Coverage for Vehicles equipped with a snow plow or snow plow attachments used for plowing. The snow plow and its associated attachments are not covered.

SUSPENSION / TIRE MODIFICATION:

Coverage for vehicles with modifications made to the approved vehicle's suspension system and / or the replacement of factory installed tires with oversized tires that are in excess of two (2) inches from the original manufacturer's specifications. Coverage is provided for vehicles that have a lifted body / suspension up to a maximum of ten (10) inches, and / or has tires up to thirty-six (36) inches in diameter, aftermarket suspension control arms, sway / stabilizer bars and end links, springs, shocks; extended swing arms; roll cage. Add-on lift kit parts and components such as spacers and portal units are NOT covered by this Contract.

All modifications covered under the Suspension / Tire Modification surcharge must be made by the selling dealer or a licensed repair facility. The Suspension / Tire Modification surcharge must be purchased on the contract purchase date.

TURBO / SUPERCHARGER:

Coverage for Vehicles equipped with an original equipment or an aftermarket Turbocharger or Supercharger.

COMMERCIAL USAGE:

Coverage for Commercial Use Vehicles. Emergency Roadside Assistance Benefits are not available on any Commercial Use Vehicles.

ELECTRIC / HYBRID VEHICLE:

Coverage is provided for the propulsion battery. The propulsion battery pack has suffered a Mechanical Breakdown only with it retains less than 70% of its original charge-holding capacity. The propulsion battery pack may be repaired, replaced with a rebuilt unit, replaced with aftermarket unit, or replaced with a new unit at the sole discretion of the Administrator.

OPTIONAL SURCHARGES**USED VEHICLE \$0.00 DEDUCTIBLE BUY DOWN:**

Reduces the deductible of a used vehicle contract down to zero (\$0).

ELECTRONIC ACCESSORIES PACKAGE:

Coverage for the following components is provided (factory or dealer / licensed repair facility installed only):

- Radio / Stereo System (speakers and headsets excluded)
- Bluetooth Transmitter / Receiver
- GPS Navigation System
- Cameras
- Display Monitors
- Communication Devices
- Spot Lights, Accent Lights and Lightbars (excluding bulbs)
- Electric Winches
- Electric Coolers

The Electronic Accessories Package option must be purchased on the contract purchase date.

TRAILER PACKAGE:

the following components of a trailer carrying Approved Vehicle will also be covered:

1. Brake Components: master cylinder, hydraulic brake actuator and backing plates
2. Frame Components: axle(s), brackets, bunks, couplers, fenders, hubs, roller cradles, spring hangers, welds and winch stands
3. Suspension Components: springs

PLAN START DATE

New:

Term starts on after the manufacturer warranty expires. To qualify for new rates, unit must have at least 30 days of original full factory warranty remaining.

Used:

Term starts on the Plan purchase date or delivery date, whichever is later and the kilometres on the odometer at the time of sale.

Post-Sale:

Term starts on the Plan purchase date and the kilometres on the odometer at the Plan time of sale.

LIMITS OF LIABILITY

Aggregate Amount - vehicle purchase price

Per Claim - retail value at the time of breakdown

Parts and labour expenses covered under this warranty shall be limited to the manufacturer suggested retail price for parts and labour allowances as approved by matrix and the administrator.

DEDUCTIBLES

New vehicles- \$0

Used vehicles- \$50 (unless used vehicle \$0 deductible buy down is purchased)

ADDITIONAL PLAN BENEFITS

RENTAL

In the event of a covered mechanical breakdown, we will reimburse for actual expenses incurred for substitute transportation at a maximum daily rental rate of twenty dollars (\$20), not to exceed a total of six (6) days. One (1) day's rental shall be allowed for each eight (8) hours, or portion thereof, of labour hours required as listed in the applicable rate repair manual.

DEALER PICK-UP

In the event of a covered mechanical breakdown, we will reimburse for reasonable pick-up charges, not to exceed fifty dollars (\$50), which are incurred to have the vehicle picked up and taken to a repair facility.

EMERGENCY ROADSIDE ASSISTANCE (On-Road Motorcycles and Scooters only):

24-Hour Emergency Roadside Assistance up to one hundred dollars (\$100.00) per occurrence with a limit of five (5) occurrences for the following services:

- **Towing Assistance**
- **Flat Tire Assistance**
- **Fuel, Oil, Fluid or Water Delivery Service**
- **Lock-Out Assistance**
- **Battery Service**