



Mechanical Breakdown Coverage

PROCEDURE MANUAL



Protect your investment
Protect your family
Travel with confidence
The Xtended Auto Advantage

TABLE OF CONTENTS

XTENSIVE SERIES	3
General Eligibility	4
General Ineligibility	4
Coverage Types and Eligibility	5
Optional Packages and Surcharges	5
Plan Start Date	7
Limit of Liability and Liability Start Date	7
Levels of Coverage	8
Deductibles	9
Additional Plan Benefits	9
XPANDED SERIES	11
General Eligibility	12
General Ineligibility	12
Coverage Types and Eligibility	13
Optional Packages and Surcharges	13
Plan Start Date	15
Limit of Liability and Liability Start Date	15
Levels of Coverage	16
Deductibles	16
Additional Plan Benefits	16
XTRA SERIES	18
General Eligibility	19
General Ineligibility	19
Coverage Types and Eligibility	20
Optional Packages and Surcharges	20
Plan Start Date	23
Limit of Liability and Liability Start Date	23
Levels of Coverage	24
Deductibles	25
Additional Plan Benefits	25
XOTIC SERIES	26
General Eligibility	27
General Ineligibility	27
Coverage Types and Eligibility	27
Optional Packages and Surcharges	28
Plan Start Date	28
Limit of Liability and Liability Start Date	28
Levels of Coverage	29
Deductibles	29
Additional Plan Benefits	29
ADMINISTRATION	31
Issuing Vehicle Protection Plans	32
Reporting Vehicle Protection Plans	32
Remittances And Statements	32
Transfers	38
Plan Cancellations for Cancellable Contracts	39
Plan Cancellations of Non-Cancellable Contracts	40
Loyalty Transfer Credit	41
Mechanical Breakdown Claims	42



Mechanical Breakdown Coverage

XTENSIVE SERIES



GENERAL ELIGIBILITY

To qualify for the *Xtensive Series*, a vehicle must meet all the following eligibility requirements:

- *Personal, Business or Commercial Use* vehicle only.
 - *Business Use* vehicles are privately, or company owned vehicles that are used by a primary driver for the purpose of, but not limited to, non-delivery route/ sales work, and light duty route work. Examples of *Business Use* are vehicles used for pizza and floral delivery, realtors and sales reps.
 - *Commercial Use* vehicles include but are not limited to, fleet and multiple driver vehicles, vehicles used for livery, service and repair work, trade work, mobile business, route delivery and vehicles used to pull commercial trailers. Examples of *Commercial Use* vehicles are vehicles used for taxis, shuttles, lawn care, home inspectors, mail/parcel delivery, dog washing, appliance delivery and/or contractors/trades
- *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
- Vehicles must be current model year +20 years or less with 320,000 kilometres or less on the odometer
- Vehicles that are lifted to a maximum of 12 inches and/or have a tire size to a maximum of 40 inches in diameter
- Vehicles with the following modifications are accepted: performance/cold air intake modifications, enlarged throttle body/spacers, headers/exhaust modifications, performance chips/tuners, high flow cat-back exhaust, high flow catalytic converter, aftermarket mufflers/pipes, aftermarket electronic ignition systems and aftermarket forced induction systems (turbo/supercharger) NOTE: Coverage is not provided for the actual modification unless those components are already covered under the terms and conditions of the contract.

GENERAL INELIGIBILITY

- Vehicles with more than 320,000 kilometers on the odometer at the time of purchase, and more than 20 model years from the current model year
- All trucks and vans 650/ 6500 and larger
- Any vehicle not using publicly maintained roads
- If the vehicle's odometer has stopped, been changed or altered and the true mileage is unknown, or odometer is only measured in miles
- Any vehicle used for emergency purposes or used for competitive driving, racing or contest of speed or is principally for off-road use
- Vehicles that are lowered more than 4 inches
- Any vehicles that house modifications that deem the vehicle illegal for on-road use
- Any limited production, exotic purpose or high-performance vehicle (Please view our Xotic program to determine if vehicle has coverage options)

- Any vehicle with original equipment manufacturer (OEM) omissions controls that have been removed/or have been replaced with components that are not compliant with environmental protection agency (EPA) regulations
- Vehicles with odometer rollback
- Water damage or flood damage “branded” titles
- Grey market vehicles

COVERAGE TYPES AND ELIGIBILITY

Ultimate Wrap Coverage Eligibility

- Vehicles current model year +4 model years or newer
- Vehicles must have 80,000 kilometres or less on the odometer

New Coverage Eligibility

- Vehicles current model year +2 years or newer
- Vehicles must have 20,000 kilometres or less on the odometer
- Maximum term available 108 month/250,000 km

New with Extended Eligibility

Allows the sale of “NEW” coverage terms for vehicles that meet the following eligibility criteria:

- Vehicles current model year +4 years or newer
- Vehicles must have 80,000 kilometres or less on the odometer
- Maximum term available is 96 months/250,000 kilometres
- *Maximum term is dependent on model year and current odometer*

Used Coverage Eligibility

- Available for purchase at TIME OF SALE ONLY (unless Post Sale option has been purchased)
- Vehicles current model year +20 years or newer
- Vehicles with less than 320,000 kilometres on the odometer
- Maximum term is 60 months/200,000 kilometres
- *Maximum term is dependent on model year and current odometer*

OPTIONAL PACKAGES AND SURCHARGES

MANDATORY SURCHARGES

Electric /Hybrid:

- Coverage for electric/hybrid vehicles is available for all levels of coverage
- Surcharge must be purchased and marked on the registration page of contract

Snowplow Usage:

- Blade length not to exceed 8 feet
- The plow itself, its assembly, and plow controller are excluded from coverage
- Surcharge must be purchased and marked on the registration page of contract

Post-Sale Coverage:

- Allows for the purchase of a USED Plan after the vehicle purchase date
- Same eligibility as “Used Coverage”
- Surcharge must be purchased and marked on the registration page of contract
- Post-Sale Inspection required on vehicles older than current model year +6 years
- January 1st of each year constitutes a model year change
- All parts must be in proper working order, PRE-EXISTING CONDITIONS ARE **NOT** COVERED
- Claims waiting period of 30 days and 1000 kilometres, whichever occurs first, applicable on ALL *Post Sale Plans*

Branded Title:

- Coverage for vehicles that have been issued a branded title indicating that the vehicle has sustained significant damage and been declared a total loss by an insurance company prior to restorative repairs
- Vehicles with branded titles that have indicated the vehicles odometer has been rolled back or altered and/or has suffered water damage/flood damage are NOT eligible for coverage
- All restorative repairs MUST be completed prior to contract being issued
- Surcharge must be purchased and marked on the registration page of contract

OPTIONAL COVERAGES:

Consequential Damage Option:

- In the event a failure occurs to a non-covered part due to the failure of a covered part, the non-covered part will be repaired
- In the event a failure occurs to a covered part due to the failure of a non-covered part, the covered part will be repaired

Luxury Electronics Package (Included in Ultimate XT coverage):

- GPS navigation system or other navigational / motorist assistance system; Bluetooth control unit, steering wheel switches, microphone; DVD player; front and rear monitor(s); internet access system; Heads-Up Display (HUD) projector, display module, and control unit; audio system amplifier and graphic equalizer; front, rear, and side view camera(s) and display monitor; driver assist sensors including parking / back-up, lane assist, collision avoidance sensors; suspension sensors; seat heater element(s)
- All parts must be factory or dealer installed with factory approved parts ONLY
- The following parts are specifically EXCLUDED: antennae, cables and wiring and remote controls assemblies

Mobility Equipment Package:

- Coverage is provided for a mechanical breakdown of mobility equipment
- Coverage is limited to: Chair lift motors and assemblies; electric/hydraulic ramp controls and assemblies; adjustable seating mechanisms; adjustable pedal and steering control mechanisms; host and swing arm mechanisms; kneel systems; door opening and closing systems that are part of the original mobility conversion
- All parts must have been installed in the vehicle by a factory authorized licensed mobility equipment company

Rental Expense Upgrade:

- Increase the Rental Expense reimbursement to \$100 for every 8 hours, or portion thereof, of applicable labour time. Maximum of \$600 per occurrence

Factory Plus:

- Allows for the months and kilometres of the term coverage to be added to the original factory warranty term of the vehicle starting from the original in-service date of the vehicle and zero kilometres
- If XT-1 coverage is purchased the months and kilometres of term coverage are added to the original factory powertrain warranty term
- If any other coverage is purchased, the months and kilometres of term coverage are added to the original full factory warranty term

PLAN START DATES

New and New Extended:

Term starts on the Plan purchase date or vehicle delivery date, whichever is later and zero kilometres.

Used:

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

Post-Sale:

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

Ultimate XT Wrap:

Term starts on the Plan purchase date or vehicle delivery date, whichever is later and zero kilometres.

Ultimate XT Wrap Plus:

Term starts on the plan purchase date or vehicle delivery date, whichever is later and zero kilometres. Once the vehicles manufacturer's extended powertrain warranty has expired, then coverage for all XT-1 components will begin.

LIMIT OF LIABILITY AND LIABILITY START DATE

New:

Coverage begins from the Plan date of sale or vehicle delivery date, whichever is later and zero kilometres. Manufacturer warranty supersedes all *Xtensive Series* coverage

Used:

Coverage begins the Plan date of sale or vehicle delivery date, whichever is later, and the kilometres on the odometer at the time of sale

Post-Sale:

Claims waiting period of 30 days and 1000 kilometer, whichever occurs first, applicable on all post sale Plans. Additional Benefits begin on the Plan date of sale and kilometres on the odometer at the Plan time of sale.

Ultimate XT Wrap:

Coverage begins the Plan date of sale or vehicle delivery date, whichever is later, and the kilometres on the odometer at the time of sale.

Ultimate XT Wrap Plus:

Coverage begins the Plan date of sale or vehicle delivery date, whichever is later, and the kilometres on the odometer at the time of sale for all components except XT-1. Coverage begins after the manufacturer's powertrain warranty expires for all XT-1 components.

LIMITS OF LIABILITY FOR ALL PLANS

For each claim/ repair visit the liability will in no event exceed the actual cash value of the vehicle immediately prior to the failure. The aggregate of all coverages and benefits payable under the Plan will not exceed the price the Plan holder has paid for the vehicle. If parts are not available and the vehicle cannot be repaired, a prorated portion of the Plan charge will be returned to the Plan holder.

LEVELS OF COVERAGE

XT-1, XT-2, XT-3:

Component coverage. ONLY components that are listed in the Plan under XT-1, XT-2 and XT-3 are covered. Please see contract for full list of covered components.

Ultimate XT:

Exclusionary coverage. ALL components are covered EXCEPT components listed under *Exclusions* in the customer Plan. Please see contract for full list of *Exclusions*.

Ultimate XT Wrap Coverage:

Includes all components and assemblies covered under the Ultimate XT coverage except for the components and assemblies listed under the XT-1 coverage and the components listed under *Exclusions* in the customer contract.

Ultimate XT Wrap Plus:

Includes all components and assemblies covered under the Ultimate XT coverage except for the components and assemblies listed under the XT-1 coverage during the term of the vehicle manufacturer's extended powertrain warranty and the components listed under *Exclusions* in the customer contract.

DEDUCTIBLES

Each Plan, regardless of term, contains a deductible. There are several deductible options available (\$0, \$50, \$100, \$200 as well as \$100 and \$200 disappearing deductibles). The deductible noted on the registration page will be applied on a per visit basis.

If the Plan holder purchases the \$100 disappearing or \$200 disappearing deductible and returns to the selling Dealer for repairs, the deductible stated on the registration page will be reduced to \$0 per visit for a covered mechanical breakdown. Deductible is subject to applicable taxes.

ADDITIONAL PLAN BENEFITS

The following benefits are included with all *Xtensive Series* Plans and are not subject to deductibles.

Rental Expense:

In the event of a covered repair, reimbursement will be provided to the Plan holder at the maximum rate of \$75 for every eight hours, or portion thereof, of applicable labour time required to complete the covered repair. Up to a maximum \$375 per occurrence.

Additional Rental Expense:

Rental benefits will be increased up to five additional days (\$75 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 inspection. No rental expense reimbursement will be provided if the repair is not covered by this Plan.

Emergency Roadside Assistance:

Emergency Roadside Assistance is available 24 hours a day, 365 days a year throughout Canada and the US. Coverage begins on the start date noted on the contract and only applies to the covered vehicle listed within the contract. Please note this is NOT a Roadside Assistance Reimbursement service and any service secured independently of this program, without prior approval, will not be covered.

In the event roadside assistance is needed, please call 1-888-970-0179.

Road service benefits; \$100 maximum per occurrence

- Towing assistance
- Flat tire assistance
- Lock out assistance
- Fuel/oil/fluid/water delivery service
- Battery assistance

Trip Interruption Expenses:

The Plan holder will be reimbursed up to \$200 per day for a maximum of three days for incurred meals and lodging (restaurants and hotel/motel only) expenses if:

- The plan holder cannot utilize the vehicle due to a covered repair
- The plan holder is more than 100 km from their home address shown on the registration page of their contract
- The plan holder occurs meal and lodging expenses as a direct result of a covered repair causing delays enroute.



Mechanical Breakdown Coverage

XPANDED SERIES



GENERAL ELIGIBILITY

To qualify for the *Xpanded Series*, a vehicle must meet all the following eligibility requirements:

- *Personal, Business or Commercial Use* vehicle only.
 - *Business Use* vehicles are privately, or company owned vehicles that are used by a primary driver for the purpose of, but not limited to, non-delivery route/ sales work, and light duty route work. Examples of *Business Use* are vehicles used for pizza and floral delivery, realtors and sales reps.
 - *Commercial Use* vehicles include but are not limited to, fleet and multiple driver vehicles, vehicles used for livery, service and repair work, trade work, mobile business, route delivery and vehicles used to pull commercial trailers. Examples of *Commercial Use* vehicles are vehicles used for taxis, shuttles, lawn care, home inspectors, mail/parcel delivery, dog washing, appliance delivery and/or contractors/trades
- *Electric/Hybrid* vehicles are eligible when surcharge is purchased
- All covered components must be functioning and in proper working order at time of Plan sale. PRE-EXISTING CONDITIONS ARE NOT COVERED. Dealer must repair any pre-existing condition prior to issuing the Plan
- Vehicle must be current model year +20 years or less and have less than 320,000 kilometres or less on the odometer
- Vehicles that are lifted to a maximum of 12 inches and/or have a tire size to a maximum of 40 inches in diameter
- Vehicles with the following modifications are accepted: performance/cold air intake modifications, enlarged throttle body/spacers, headers/exhaust modifications, performance chips/tuners, high flow cat-back exhaust, high flow catalytic converter, aftermarket mufflers/pipes, aftermarket electronic ignition systems and aftermarket forced induction systems (turbo/supercharger) NOTE: Coverage is not provided for the actual modification unless those components are already covered under the terms and conditions of the contract

GENERAL INELIGIBILITY

- Vehicles with more than 320,000 kilometres on the odometer at the time of purchase, and more than 20 model years from the current model year
- All trucks and vans 650/ 6500 and larger
- Any vehicle not using publicly maintained roads
- If the vehicle's odometer has stopped, been changed or altered and the true mileage is unknown, or odometer is only measured in miles
- Any vehicle used for emergency purposes or used for competitive driving, racing or contest of speed or is principally for off-road use
- Vehicles that are lowered more than 4 inches
- Any vehicles that house modifications that deem the vehicle illegal for on-road use
- Any limited production, exotic purpose or high-performance vehicle (Please view our Xotic program to determine if vehicle has coverage options)

- Any vehicle with original equipment manufacturer (OEM) omissions controls that have been removed/or have been replaced with components that are not compliant with environmental protection agency (EPA) regulations
- Vehicles with odometer rollback
- Water damage or flood damage “branded” titles
- Grey market vehicles

COVERAGE TYPES AND ELIGIBILITY

Used Coverage Eligibility:

- Available for purchase at TIME OF SALE ONLY (unless *Post Sale* option has been purchased)
- Vehicles current model year +20 years or newer
- Vehicles with less than 320,000 kilometres on the odometer
- Maximum term is 72 months/200,000 kilometres
- *Maximum term is dependent on model year and current odometer*
- Any Age/ Any Mileage under both Premium and Essential coverage. Terms include:
 - 3 month/5,000 KM
 - 12 month/20,000 KM
 - 18month/Unlimited KM

OPTIONAL PACKAGES & SURCHARGES

MANDATORY SURCHARGE

Electric/Hybrid:

- Coverage for electric/hybrid vehicles is available for all levels of coverage
- Surcharge must be purchased and marked on the registration page of contract

Snowplow Usage:

- Blade length not to exceed 8 feet
- The plow itself, its assembly, and plow controller are excluded from coverage
- Surcharge must be purchased and marked on the registration page of the contract

Post-Sale Coverage:

- Allows for the purchase of a USED Plan after the vehicle purchase date
- Same eligibility as “*Used Coverage*”
- Surcharge must be purchased and marked on the registration page of the contract
- Post-Sale Inspection required on vehicles older than current model year +6 years
- January 1st of each year constitutes a model year change

- All parts must be in proper working order, PRE-EXISTING CONDITIONS ARE NOT COVERED
- Claims waiting period of 30 days and 1000 kilometer, whichever occurs first, applicable on ALL *Post Sale Plans*

Branded Title:

- Coverage for vehicles that have been issued a branded title indicating that the vehicle has sustained significant damage and been declared a total loss by an insurance company prior to restorative repairs
- Vehicles with branded titles that have indicated the vehicles odometer has been rolled back or altered and/or has suffered water damage/flood damage are NOT eligible for coverage
- All restorative repairs MUST be completed prior to contract being issued
- Surcharge must be purchased and marked on the registration page of contract

OPTIONAL COVERAGES

Enhanced Seals and Gaskets (included in Ultimate XP coverage):

- Seals and gaskets for all covered components are covered independently or in conjunction with a covered repair

Luxury Electronics Package (Included in Ultimate XP coverage):

- GPS navigation system or other navigational / motorist assistance system; Bluetooth control unit, steering wheel switches, microphone; DVD player; front and rear monitor(s); internet access system; Heads-Up Display (HUD) projector, display module, and control unit; audio system amplifier and graphic equalizer; driver assist sensors including parking / back-up, lane assist, collision avoidance sensors; suspension sensors; transmission and transaxle sensors; seat heater element(s)
- All parts must be factory or dealer installed with factory approved parts ONLY
- The following parts are specifically EXCLUDED: radio/satellite/GPS antennae; cables and wiring and remote controls

Enhanced Limit of Liability (Essential Coverage ONLY):

- If the *Enhanced Limit of Liability* option is selected for each claim / repair visit, the liability will in no event exceed the actual cash value of the vehicle immediately prior to the failure or five thousand dollars (\$5,000), whichever is less
- The aggregate of all coverages and benefits payable will not exceed the price the Plan holder paid for the vehicle or seven thousand five hundred dollars (\$7,500), whichever is less

Factory Plus:

- Allows for the months and kilometres of the term coverage to be added to the original factory warranty term of the vehicle starting from the original in-service date of the vehicle and zero kilometres
- If XP-1 coverage is purchased the months and kilometres of term coverage are added to the original factory powertrain warranty term
- If any other coverage is purchased, the months and kilometres of term coverage are added to the original full factory warranty term

PLAN START DATES

Used:

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

Post-Sale:

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

LIMIT OF LIABILITY AND LIABILITY START DATE

Used:

Coverage begins the Plan date of sale or vehicle delivery date, whichever is later, and the kilometres on the odometer at the time of sale.

Post-Sale:

Claims waiting period of 30 days and 1000 kilometres, whichever occurs first, applicable on all post sale Plans. Additional Benefits begin on the Plan date of sale and kilometres on the odometer at the Plan time of sale.

LIMITS OF LIABILITY:

Essential- For each claim / repair visit, liability will in no event exceed the actual cash value of the vehicle immediately prior to the failure or two thousand five hundred dollars (\$2,500), whichever is less. The aggregate of all coverages and benefits payable will not exceed the price the Plan holder paid for the vehicle or five thousand dollars (\$5,000), whichever is less.

If Enhanced Limits of Liability option is purchased - For each claim / repair visit, liability will in no event exceed the actual cash value of the vehicle immediately prior to the failure or five thousand dollars (\$5,000), whichever is less. The aggregate of all coverages and benefits payable will not exceed the price the Plan holder paid for the vehicle or seven thousand five hundred dollars (\$7,500), whichever is less.

Premium- Standard limits of liability for each claim / repair visit, will not exceed the lesser of actual cash value of the vehicle immediately prior to the failure or the original manufacturer's suggested retail price (MSRP) of the vehicle. The aggregate of all coverages and benefits payable will not exceed the lesser of the price the Plan holder paid for the vehicle or the original manufacturer's suggested retail price

(MSRP) of the vehicle. If parts are not available and the vehicle cannot be repaired, a prorated portion of the Plan charge will be returned to the Plan holder.

LEVELS OF COVERAGE

XP-1, XP-2, XP-3, XP-4:

Component coverage. ONLY components that are listed in the Plan under XP-1, XP-2, XP-3 and XP-4 are covered. Please see contract for full list of covered components.

Ultimate XP:

Exclusionary coverage. ALL components are covered EXCEPT components listed under *Exclusions* in the customer Plan. Please see contract for full list of exclusions.

DEDUCTIBLES

Each Plan regardless of term, contains a deductible. There are two deductible options available, \$100 and \$250. The deductible noted on the registration page will be applied on a per visit basis. Deductible is subject to applicable taxes.

ADDITIONAL PLAN BENEFITS

The following benefits are included with all *Xpanded Series* Plans and are not subject to deductibles.

Rental Expense:

In the event of a covered repair, reimbursement will be provided to the Plan holder at the maximum rate of \$75 for every eight hours, or portion thereof, of applicable labour time required to complete the covered repair. Up to a maximum \$375 per occurrence.

Emergency Roadside Assistance:

Emergency Roadside Assistance is available 24 hours a day, 365 days a year throughout Canada and the US. Coverage begins on the start date noted on the contract and only applies to the covered vehicle listed within the contract. Please note this is NOT a Roadside Assistance Reimbursement service and any service secured independently of this program, without prior approval, will not be covered. In the event roadside assistance is needed, please call 1-888-970-0179.

Road service benefits; \$50 maximum per occurrence

- Towing assistance
- Flat tire assistance
- Lock out assistance
- Fuel/oil/fluid/water delivery service
- Battery assistance

Trip Interruption Expenses:

The Plan holder will be reimbursed up to \$75 per day for a maximum of three days for incurred meals and lodging (restaurants and hotel/motel only) expenses if:

- The plan holder cannot utilize the vehicle due to a covered repair
- The plan holder is more than 100 km from their home address shown on the registration page of their contract
- The plan holder occurs meal and lodging expenses as a direct result of a covered repair causing delays enroute.



Mechanical Breakdown Coverage

XTRA SERIES



GENERAL ELIGIBILITY

To qualify for the *Xtra Series*, a vehicle must meet all the following eligibility requirements:

- *Personal, Business or Commercial Use* vehicle only.
 - *Business Use* vehicles are privately, or company owned vehicles that are used by a primary driver for the purpose of, but not limited to, non-delivery route/ sales work, and light duty route work. Examples of *Business Use* are vehicles used for pizza and floral delivery, realtors and sales reps.
 - *Commercial Use* vehicles include but are not limited to, fleet and multiple driver vehicles, vehicles used for livery, service and repair work, trade work, mobile business, route delivery and vehicles used to pull commercial trailers. Examples of *Commercial Use* vehicles are vehicles used for taxis, shuttles, lawn care, home inspectors, mail/parcel delivery, dog washing, appliance delivery and/or contractors/trades
- *Electric/Hybrid* vehicles are eligible when surcharge is purchased
- All covered components must be functioning and in proper working order at time of Plan sale. PRE-EXISTING CONDITIONS ARE NOT COVERED. Dealer must repair any pre-existing condition prior to issuing the Plan
- Vehicle must be current model year +20 years or less and have less than 320,000 kilometres on the odometer
- Vehicles that are lifted to a maximum of 12 inches and/or have a tire size to a maximum of 40 inches in diameter
- Vehicles with the following modifications are accepted: performance/cold air intake modifications, enlarged throttle body/spacers, headers/exhaust modifications, performance chips/tuners, high flow cat-back exhaust, high flow catalytic converter, aftermarket mufflers/pipes, aftermarket electronic ignition systems and aftermarket forced induction systems (turbo/supercharger) NOTE: Coverage is not provided for the actual modification unless those components are already covered under the terms and conditions of the contract

GENERAL INELIGIBILITY

- Vehicles with more than 320,000 kilometers on the odometer at the time of purchase, and more than 20 model years from the current model year
- All trucks and vans 650/ 6500 and larger
- Any vehicle not using publicly maintained roads
- If the vehicle's odometer has stopped, been changed or altered and the true mileage is unknown, or odometer is only measured in miles
- Any vehicle used for emergency purposes or used for competitive driving, racing or contest of speed or is principally for off-road use
- Vehicles that are lowered more than 4 inches
- Any vehicles that house modifications that deem the vehicle illegal for on-road use
- Any limited production, exotic purpose or high-performance vehicle (Please view our Xotic program to determine if vehicle has coverage options)

- Any vehicle with original equipment manufacturer (OEM) omissions controls that have been removed/or have been replaced with components that are not compliant with environmental protection agency (EPA) regulations
- Vehicles with odometer rollback
- Water damage or flood damage “branded” titles
- Grey market vehicles

COVERAGE TYPES AND ELIGIBILITY

Used Coverage Eligibility:

- Vehicles current model year +20 years or newer
- Vehicles must have 320,000 kilometres or less on the odometer
- Maximum term is 60 months/160,000 kilometres

OPTIONAL PACKAGES AND SURCHARGES

MANDATORY SURCHARGES

Four Wheel Drive/ All Wheel Drive:

- Coverage for vehicles with Four Wheel/ All Wheel Drive is available for all levels of coverage
- Surcharge must be purchased and marked on the registration page of contract

Diesel Engine:

- Coverage for vehicles with a Diesel Engine is available for all levels of coverage
- Surcharge must be purchased and marked on the registration page of contract

Turbo/Supercharger:

- Coverage for vehicles with a Turbo/Supercharger is available for all levels of coverage
- Surcharge must be purchased and marked on the registration page of contract

Electric/Hybrid:

- Coverage for electric/hybrid vehicles is available for all levels of coverage
- Surcharge must be purchased and marked on the registration page of contract

Branded Title:

- Coverage for vehicles that have been issued a branded title indicating that the vehicle has sustained significant damage and been declared a total loss by an insurance company prior to restorative repairs
- Vehicles with branded titles that have indicated the vehicles odometer has been rolled back or altered and/or has suffered water damage/flood damage are NOT eligible for coverage
- All restorative repairs MUST be completed prior to contract being issued
- Surcharge must be purchased and marked on the registration page of contract

OPTIONAL COVERAGES

Air Conditioner Coverage:

- Coverage is provided for the air conditioner compressor including pistons, rods, bearings, valves and shafts; clutch; coil and pulley; orifice tube; condenser; evaporator; manual switches for the air conditioning system of the covered vehicle

Brake Coverage:

- Coverage is provided for the master cylinder; power assist booster and valve; wheel cylinders; calipers; combination valve; steel lines and fittings; backing plates; vacuum assist booster pump; springs, clips and retainers; self-adjusters; rear activators; parking brake linkage and cables; anti-lock brakes (ABS) electronic control unit; anti-lock computer module; wheel speed sensors / exciters; proportioning valves; high pressure hydraulic pump; electro-hydraulic proportioning control valves; accumulator of the covered vehicle

Cooling Coverage:

- Coverage is provided for the radiator; fan clutch and fan; engine cooling fan motors; thermostat; heater core of the covered vehicle

Day 1 Coverage:

- If Day 1 Coverage option is purchased, the claims waiting period is eliminated

Electrical Coverage:

- Coverage is provided for the alternator; voltage regulator; starter motor, drive and solenoid; power window motors, regulators and drives; front wiper motor including circuit board, relay and delay switch; manually operated switches for power windows, power seat(s), turn signal switch, headlamps, wipers (front and rear), emergency warning flashers; horn button; power door lock actuators; trunk actuator and motor; front, rear and side view cameras and display monitor; sensors, initiators, and control module for TPMS, Electronic Spark Control (ESC) module, Electronic Engine Control (EEC) module, Engine Control Module (ECM); oxygen sensor; electronic module retard vacuum switch; electronic ignition module; igniter; body control module; distributor, fuel gauge sending unit; heated back glass elements (glass is not covered); rear wiper motor; heater blower motor; horn; cruise control servo, module and transducer of the covered vehicle

Enhanced Limits of Liability:

If the Enhanced Limits of Liability option is selected the aggregate claims limit that will be paid is:

- Five thousand dollars (\$5,000) for an Engine and/or Hybrid/Electric drive repair
- One thousand five hundred dollars (\$1,500) for a Turbo / Supercharger repair
- Three thousand five hundred dollars (\$3,500) for a Transmission repair
- Two thousand five hundred dollars (\$2,500) for a Transfer Unit (4X4) repair
- Two thousand five hundred dollars (\$2,500) for a for Drive Axle repair

If X-2 Coverage or the Cooling Coverage option is purchased:

- One thousand five hundred dollars (\$1,500) for a Cooling repair

If X-2 Coverage or the Fuel Delivery Coverage option is purchased

- One thousand five hundred dollars (\$1,500) for a Fuel Delivery repair

If X-3 Coverage or the Steering Coverage option is purchased:

- Two thousand five hundred dollars (\$2,500) for a Steering repair

If X-3 Coverage or the Suspension Coverage option is purchased:

- Two thousand five hundred dollars (\$2,500) for a Suspension repair

If X-4 Coverage or Drive Axle Coverage is purchased:

- Two thousand five hundred dollars (\$2,500) for a Drive Axle repair

If X-4 Coverage or the Air Conditioner Coverage option is purchased:

- One thousand five hundred dollars (\$1,500) for an Air Conditioner repair

If X-4 Coverage or the Electrical Coverage option is purchased:

- Two thousand five hundred dollars (\$2,500) for Electrical repair

If X-4 Coverage or the Brake Coverage option is purchased:

- One thousand five hundred dollars (\$1,500) for a Brake repair

Factory Plus:

- Allows for the months and kilometres of the term coverage to be added to the original factory warranty term of the vehicle starting from the original in-service date of the vehicle and zero kilometres
- If X1 coverage is purchased the months and kilometres of term coverage are added to the original factory powertrain warranty term
- If any other coverage is purchased, the months and kilometres of term coverage are added to the original full factory warranty term

Fuel Delivery Coverage:

- Coverage is provided for the fuel injector metering pump; fuel injectors; fuel distributor; fuel pump driver module; diesel injection pump; fuel tank; metal fuel lines of the covered vehicle

Seals and Gaskets Coverage:

- Seals and gaskets for all covered components are covered independently or in conjunction with a covered repair

Shortened Waiting Period:

- If the *Shortened Waiting Period* option is selected the waiting period is shortened to thirty (30) days and one thousand five hundred (1,500) kilometres

Steering Coverage:

- Coverage is provided for all internal parts in rack and pinion; all internal parts in recirculating ball housing; couplings; gear housing; power steering pump; steering main and intermediate

shafts; power cylinder assembly; power steering cooler; control valve; Pitman arm; idler arm; tie rod ends; drag link / centre link of the covered vehicle

Suspension Coverage:

- Coverage is provided for the upper and lower control arms, control arm shafts and bushings; upper and lower ball joints; steering knuckles; stabilizer shaft, link and bushings; kingpins and bushings; strut bar and bushings; spindles and spindle supports of the covered vehicle

PLAN START DATES

Terms start on the Plan purchase date or vehicle delivery date, whichever is later and the current kilometres on the odometer at the time of sale.

LIMIT OF LIABILITY AND LIABILITY START DATE

Coverage begins the Plan date of sale or vehicle delivery date, whichever is later, and the kilometres on the odometer at the time of sale. Please see below for waiting periods applicable to ALL 12 month or longer *Xtra Series* Plans (claims waiting period does not apply to 3 and 6 month terms):

- Twelve (12) month term: thirty (30) days AND one thousand five hundred (1,500) kilometres
- Twenty-four (24) month term: sixty (60) days AND one thousand five hundred (1,500) kilometres
- Thirty-six (36) month term: ninety (90) days AND one thousand five hundred (1,500) kilometres
- Sixty (60) month term: ninety (90) days AND one thousand five hundred (1,500) kilometres

If Shortened Waiting Period option is purchased for terms over 12 months

- The waiting period is reduced to thirty (30) days AND one thousand five hundred (1,500) kilometres

If Day 1 Coverage option is purchased

- The waiting period is ELIMINATED
- Day 1 coverage is not available on Post Sale Plans

LIMITS OF LIABILITY:

For each claim / repair visit, the liability will in no event exceed the actual cash value of the vehicle immediately prior to the failure. The maximum amount that will be paid for the term of the contract is:

- Three thousand five hundred dollars (\$3,500) for an Engine/ Hybrid/Electric Drive repair
- One thousand dollars (\$1,000) for a Turbo / Supercharger repair
- Two thousand five hundred dollars (\$2,500) for a Transmission repair
- One thousand five hundred dollars (\$1,500) for a Transfer Unit (4X4) repair
- One thousand five hundred dollars (\$1,500) for a Drive Axle

If X-2 Coverage or the Cooling Coverage option is purchased:

- one thousand dollars (\$1,000) for a Cooling repair

If X-2 Coverage or the Fuel Delivery Coverage option is purchased:

- one thousand dollars (\$1,000) for a Fuel Delivery repair

If X3 Coverage or the Steering Coverage option is purchased:

- one thousand five hundred dollars (\$1,500) for a Steering repair

If X-3 Coverage or the Suspension Coverage option is purchased:

- one thousand five hundred dollars (\$1,500) for a Suspension repair

If X-4 Coverage or the Air Conditioner Coverage option is purchased:

- one thousand dollars (\$1,000) for an Air Conditioner repair

If X-4 Coverage or the Electrical Coverage option is purchased:

- one thousand five hundred dollars (\$1,500) for Electrical repair

If X-4 Coverage or the Brake Coverage option is purchased:

- one thousand dollars (\$1,000) for a Brake repair.

The aggregate of all coverages and benefits payable will not exceed the lesser of the price the Plan holder paid for the vehicle or;

- If the term of coverage is three (3) months AND the Enhanced Limits of Liability option is NOT purchased, one thousand dollars (\$1,000)
- If the term of coverage is six (6) months AND the Enhanced Limits of Liability option is NOT purchased, two thousand dollars (\$2,000)

If Enhanced Limits of Liability has been purchased, please see “Enhanced Limit of Liability” under “Optional Coverages” to view increased limits.

If parts are not available and the vehicle cannot be repaired, a prorated portion of the Plan charge will be returned to the Plan holder. All claims for the same component group that are reported within ninety (90) days of the original FAILURE date will be considered a single claim for limits of liability purposes

LEVELS OF COVERAGE

X-1, X-2, X-3, X-4:

Component coverage. Only components that are listed in the plan under X-1, X-2, X-3 and X-4 are covered. Please see contract for full list of covered components.

DEDUCTIBLES

Each Plan regardless of term, contains a deductible. There are two deductible options available, \$100 and \$250. The deductible noted on the registration page will be applied on a per visit basis. Deductible is subject to applicable taxes.

ADDITIONAL PLAN BENEFITS

The following benefits are included with all *Xtra Series* Plans and are not subject to deductibles.

Rental Expense:

In the event of a covered repair, reimbursement will be provided to the Plan holder at the maximum rate of \$75 for every eight hours, or portion thereof, of applicable labour time required to complete the covered repair. Up to a maximum \$375 per occurrence.

Towing Expense:

In the event of a failure of a covered repair, reimbursement will be provided to the Plan holder up to one hundred dollars (\$100) for towing service.



Mechanical Breakdown Coverage

XOTIC SERIES



GENERAL ELIGIBILITY

To qualify for the *Xotic Series*, a vehicle must meet all the following eligibility requirements:

- *Personal Use* vehicle only
- *Electric/Hybrid* vehicles are eligible when surcharge is purchased
- All covered components must be functioning and in proper working order at time of Plan sale. PRE-EXISTING CONDITIONS ARE NOT COVERED. Dealer must repair any pre-existing condition prior to issuing the Plan
- Vehicle must be current model year +10 years or less and have under 85,000 kilometres on the odometer

GENERAL INELIGIBILITY

- Any vehicle older than 10 model years from the current model year
- If the date you purchased the Plan and the date you purchased your vehicle are different
- Kit cars
- All trucks and vans over DOT Class 3 (“1 ton”)
- Step Vans, Cube Vans, Box Body, Cab and Chassis or other incomplete vehicles
- Vehicles used for *Commercial Use* purposes
- Any vehicle not using publicly maintained roads
- Vehicles that are modified
- If the vehicle’s odometer has stopped, been changed or altered and the true mileage is unknown, or odometer is only measured in miles.
- Any vehicle used for emergency purposes or used for competitive driving, racing or contest of speed or is principally for off-road use.
- Vehicles with “branded” titles, or if the vehicle has been deemed a total loss
- If the original warranty has been voided by the manufacturer
- Grey market vehicles
- Any vehicle with original equipment manufacturer (OEM) omissions controls that have been removed/or have been replaced with components that are not compliant with environmental protection agency (EPA) regulations

COVERAGE TYPES AND ELIGIBILITY

Used Coverage Eligibility:

- Vehicles current model year +10 years or newer
- Vehicles must have 85,000 kilometres or less on the odometer
- Maximum term is 60 months/100,000 kilometres

OPTIONAL PACKAGES AND SURCHARGES

MANDATORY SURCHARGES

Turbo/Supercharger:

- Coverage for vehicles with a Turbo/Supercharger is available for all levels of coverage
- Surcharge must be purchased and marked on the registration page of contract

Electric/Hybrid:

- Coverage for electric/hybrid vehicles is available for all levels of coverage
- Surcharge must be purchased and marked on the registration page of contract

OPTIONAL COVERAGES

Enhanced Seals and Gaskets (Included in Ultimate XO coverage):

- Seals and gaskets for all covered assemblies are covered independently or in conjunction with a **covered repair**

Hydraulic Suspension (OEM ONLY):

- Coverage is provided for all of the manufacturer installed mechanical, electrical and hydraulic components of the hydraulic suspension system. Some exclusions apply. See the Exclusions section of the Plan terms and conditions for the full list of exclusions

Air Bladder Suspension (OEM ONLY):

- Coverage is provided for all of the manufacturer installed mechanical, electrical and pneumatic components of the air suspension system. Some exclusions apply. See the Exclusions section of the Plan terms and conditions for the full list of exclusions

PLAN START DATES

Terms start on the Plan purchase date or vehicle delivery date, whichever is later and the current kilometres on the odometer at the time of sale.

LIMIT OF LIABILITY

For each claim/ repair visit the liability will in no event exceed the actual cash value of the vehicle immediately prior to the failure. The aggregate of all coverages and benefits payable under the Plan will not exceed the price the Plan holder has paid for the vehicle. If parts are not available and the vehicle cannot be repaired, a prorated portion of the Plan charge will be returned to the Plan holder.

Coverage begins the Plan date of sale or vehicle delivery date, whichever is later, and the current kilometres on the odometer at the time of sale.

LEVELS OF COVERAGE

XO-1 & XO-2:

Component coverage; ONLY components that are listed in the plan under XO-1 and XO-2 are covered. Please see contract for full list of covered components.

Ultimate XO:

Exclusionary coverage; ALL components are covered EXCEPT components listed under *Exclusions* in the Plan. See the Plan terms and conditions for the full list of exclusions.

DEDUCTIBLES

Each Plan regardless of term, contains a deductible. There are three deductible options available; \$250, \$500 and \$1,000. The deductible noted on the registration page will be applied on a per visit basis. Deductible is subject to applicable taxes.

ADDITIONAL PLAN BENEFITS

The following benefits are included with all *Xotic Series* Plans and are not subject to deductibles.

Emergency Roadside Assistance:

Emergency Roadside Assistance is available 24 hours a day, 365 days a year throughout Canada and the US. Coverage begins on the start date noted on the contract and only applies to the covered vehicle listed within the contract. Please note this is NOT a Roadside Assistance Reimbursement service and any service secured independently of this program, without prior approval, will not be covered.

In the event roadside assistance is needed, please call 1-888-970-0179.

Road service benefits; \$100 maximum per occurrence

- Towing assistance
- Flat tire assistance
- Lock out assistance
- Fuel/oil/fluid/water delivery service
- Battery assistance

Trip Interruption Expenses:

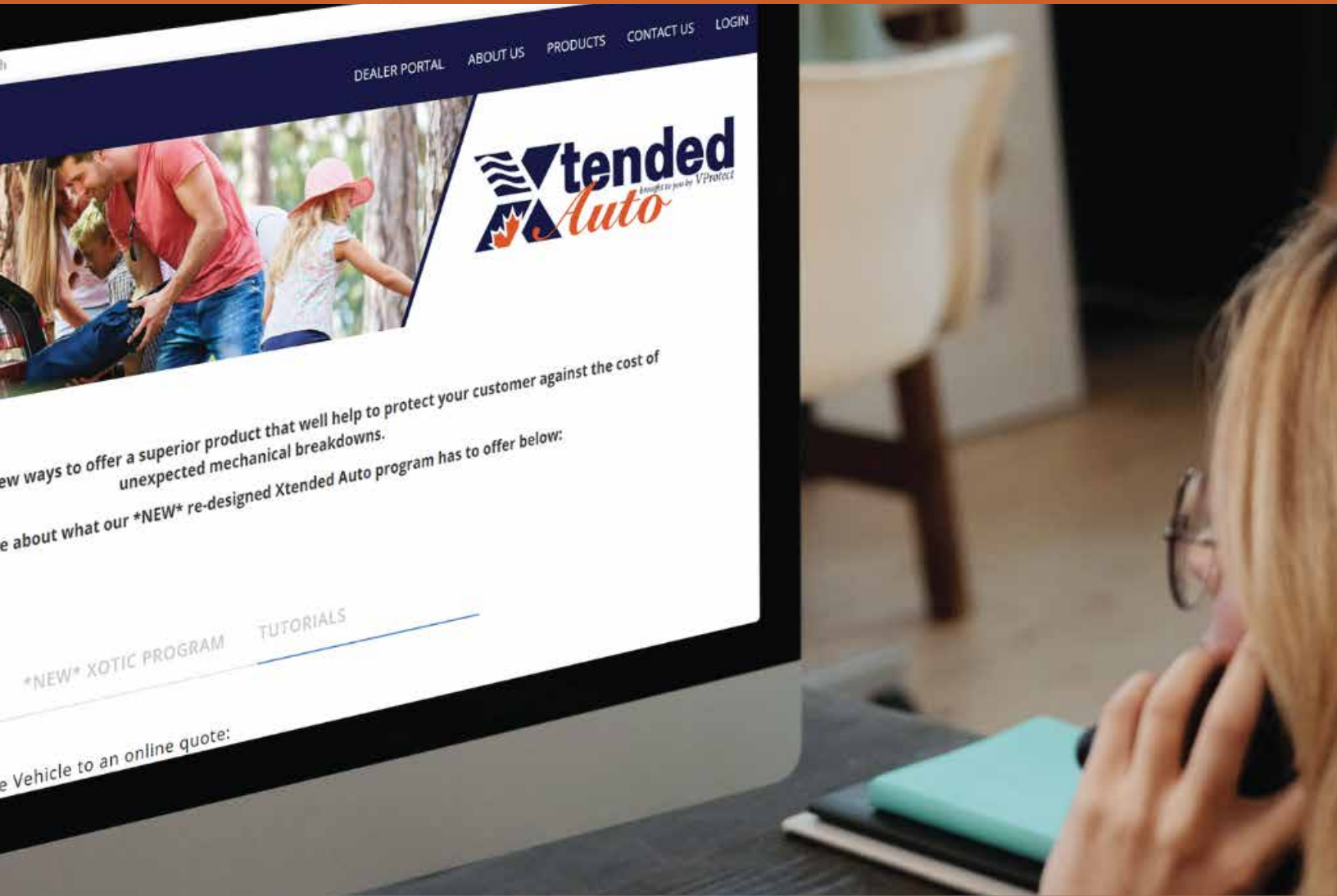
The Plan holder will be reimbursed up to \$200 per day for a maximum of three (3) days for expenses for meals and lodging (restaurants and hotel/motel only) expenses if:

- The plan holder cannot utilize the vehicle due to a covered repair
- The plan holder is more than 100 km from their home address shown on the registration page of their contract
- The plan holder occurs meal and lodging expenses as a direct result of a covered repair causing delays enroute.



Mechanical Breakdown Coverage

ADMINISTRATION



ISSUING VEHICLE PROTECTION PLANS

Upon completion of the sale of a Plan, your customer and Dealer Representative must sign the registration page. A copy of the signed contract must be retained by the Dealer. The customer should then be provided with a copy of the registration page and all corresponding ages of the Plan. The final page of the Plan is the Customer Welcome Letter and Customer Care Card.

REPORTING VEHICLE PROTECTION PLANS

Since the program uses 'live' Plans it is important that all Plan sales be reported at least once a month. The instructions that follow should be made available to all personnel involved with processing Plan sales.

REPORTING PLANS

The Plans generated with the online system will be submitted to the Administrator automatically once SUBMIT is selected online by the Dealer.

Please note that "Saved" contracts are classified as "Unsubmitted" and do not become valid until they are put into "Submitted" status.

VOIDING PLANS

If a Plan is "Submitted" online and not purchased by the customer, the Dealer must notify the Administrator to have the Plan voided.

REMITTANCES AND STATEMENTS

Remittances are to be forwarded to;

Cornerstone United, Ltd.
931 Commissioners Road E., Suite 201
London, ON N5Z 3H9

Monday through Friday 8:00am-8:00pm ET
Saturday 9:00am-1:00pm ET

Administrator: 1-866-451-1327

PROTECTION PLAN SALES

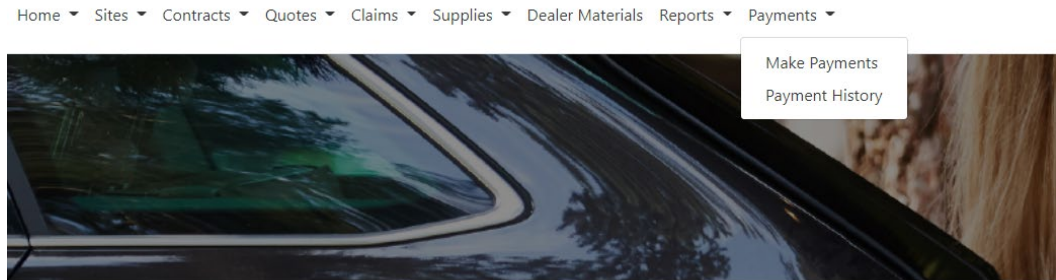
Remitting online: Plan must be entered and submitted online at www.xtracarecdn.com. Paper copies of the Plans do not need to be sent with monthly remittance if they have been submitted online.

The Plan is not in force until paid in full. No claim payments will be issued on behalf of any Plan unless the Plan has been paid in full.

REMITTANCE FORMS

Remittance forms should be generated from the online system and included with payment. Please see below for step-by-step instructions on how to submit an online remittance.

1. Go to “PAYMENTS” and select “MAKE PAYMENTS” from the drop-down menu



Welcome to XTENDED AUTO

Welcome to *XTENDED AUTO*! Our look may be different from CornerStone United. *XTended Auto* offers innovative programs.

FOR PAYMENT BY CHEQUE:

1. Select a Payment Type as “CHEQUE” and select the contracts to be included in the remittance by ticking the boxes on the left-hand side.

XTENDED AUTO Home ▾ Sites ▾ Contracts ▾ Quotes ▾ Claims ▾ Supplies ▾ Dealer Materials Reports ▾ Payments ▾ English ▾ Hello DEM

Make a Payment

Dealer

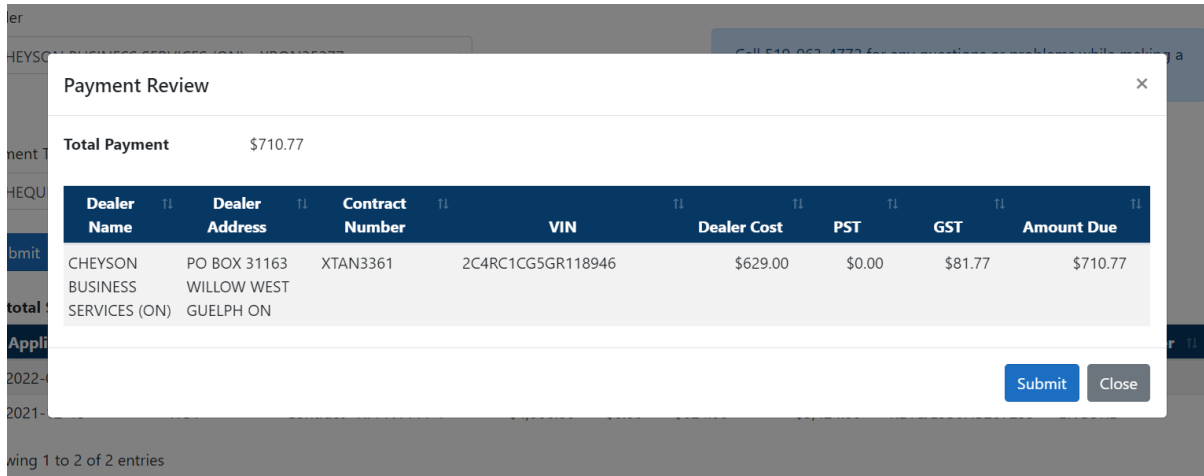
Payment Type

Subtotal \$710.77

<input type="checkbox"/>	Application Date	Last Name	Type	Description	Dealer Cost	PST	GST	Amount Due	VIN	Model Number
<input checked="" type="checkbox"/>	2022-02-14	Stacey	Contract	XTAN3361-1	\$629.00	\$0.00	\$81.77	\$710.77	2C4RC1CG5GR118946	
<input type="checkbox"/>	2021-12-13	HOY	Contract	XPPN1444-1	\$4,800.00	\$0.00	\$624.00	\$5,424.00	KL4CJESB0HB207259	ENCORE

Showing 1 to 2 of 2 entries

- Click "SUBMIT". You will be asked to confirm payment. If the remittance is correct select "SUBMIT".



- Print the Payment Confirmation Page and send along with a cheque for the payment amount to the address on the Payment Confirmation Page.

NOTE-The payment amount indicated on the payment confirmation page INCLUDES taxes.

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Home ▾ Sites ▾ Contracts ▾ Quotes ▾ Claims ▾ Supplies ▾ Dealer Materials ▾ Reports ▾ Payments ▾

English ▾ Hello DEMO DE

Payment Confirmation

Print Make another payment

Dealer Number	XRON35377
Dealer Name	CHEYSON BUSINESS SERVICES (ON)
Dealer Address	PO BOX 31163 WILLOW WEST GUELPH, ON N1H 8K1
Payment Method	CHEQUE
Payment Amount	\$2,388.82
Payment Status	PENDING
Payment ID	71521
Payment Date	2022-08-11

Cheque Information

Make cheques payable to CornerStone United. Payment should be mailed along with a copy of this Payment Receipt to:

CornerStone United, Ltd.
931 Commissioners Road East, Suite 201
London, ON N5Z 3H9

Business Numbers:
GST/HST 13576 6863
RT0001 QST 1212927607
Manitoba RST 074360-9

ID	Contract Date	Last Name	Description	Dealer Cost	PST	GST	Amount	VIN	Model
5013511	2022-02-15	Murphy	Contract XPPN1463-1	\$2,114.00	\$0.00	\$274.82	\$2,388.82	2C4RC1CG5GR118946	Town and Country

FOR PAYMENT BY CREDIT CARD

1. Select Payment Type as “CREDIT CARD” and select the contracts to be included in the remittance by ticking the boxes on the left-hand side.

ended auto Home Sites Contracts Quotes Claims Supplies Dealer Materials Reports Payments English Hello DEM

Make a Payment

Dealer
CHEYSON BUSINESS SERVICES (ON) - XRON35377

Payment Type
CREDIT CARD

Submit

Subtotal \$05424.00

Application Date	Last Name	Type	Description	Dealer Cost	PST	GST	Amount Due	VIN	Model Number
<input type="checkbox"/> 2022-02-14	Stacey	Contract	XTAN3361-1	\$629.00	\$0.00	\$81.77	\$710.77	2C4RC1CG5GR118946	
<input checked="" type="checkbox"/> 2021-12-13	HOY	Contract	XPPN1444-1	\$4,800.00	\$0.00	\$624.00	\$5,424.00	KL4CJESB0HB207259	ENCORE

Showing 1 to 2 of 2 entries

2. Click “SUBMIT”. You will be asked to confirm payment and review the added convenience fee. **NOTE-** The convenience fee does not apply to any payment submitted by cheque.

ended auto Home Sites Contracts Quotes Claims Supplies Dealer Materials Reports Payments English Hello DEM

Payment Review

Total Payment \$2,469.80

Dealer Name	Dealer Address	Contract Number	VIN	Dealer Cost	PST	GST	Amount Due
CHEYSON BUSINESS SERVICES (ON)	PO BOX 31163 WILLOW WEST GUELPH ON	XPPN1463	2C4RC1CG5GR118946	\$2,114.00	\$0.00	\$274.82	\$2,388.82
CHEYSON BUSINESS SERVICES (ON)	PO BOX 31163 WILLOW WEST GUELPH ON	Credit Card Convenience Fee		\$71.66	\$0.00	\$9.32	\$80.98

You will be directed to an external payment site to complete your transaction.

Your payment information will be stored on a secure external site for future payment processing. By unchecking the box, you are declining to store your payment information on the secure external payment site.

Pay Now Close

Showing 1 to 3 of 3 entries

3. Select “PAY NOW” and follow the on-screen instructions.

FOR PAYMENT BY ELECTRONIC PAYMENT

1. Select Payment Type as “ELECTRONIC PAYMENT” and select the contracts to be included in the remittance by ticking the boxes on the left-hand side.

Make a Payment

Call 519-963-4772 for any questions or problems while making a payment.

Dealer Information

Dealer

CHEYSON BUSINESS SERVICES (ON)
 PO BOX 31163 WILLOW WEST
 GUELPH, ON N1H 8K1

Payment Type: Check Number (optional):

No convenience fee will be applied to electronic payment transactions.

Subtotal \$113.00

Application	Last	Type	Description	Dealer	PST	GST	Amount	VIN	Mod	
Date	Name			Cost			Due		Num	
<input checked="" type="checkbox"/>	2022-11-28	MILLS	Contract	AXTN2011-1	\$100.00	\$0.00	\$13.00	\$113.00	KNDPNCAC7L7776793	SPORTA
<input type="checkbox"/>	2022-11-28	HARRISON	Contract	AXTN2016-1	\$100.00	\$0.00	\$13.00	\$113.00	KNDPNCAC7L7776793	SPORTA

2. Click “SUBMIT”. You will then receive the payment review pop up. Be sure to review the check box to confirm if you would like this payment information to be stored safely on the external site. If you allow for this information to be stored then you will not need to enter it again for any future remittances. If you decline this option, you will need to manually enter this information each time you would like to complete a payment by Electronic Payment.

Payment Review ×

Total Payment: \$113.00

Dealer Name	Contract Number	VIN	Dealer Cost	PST	GST	Amount Due
CHEYSON BUSINESS SERVICES (ON)	AXTN2011	KNDPNCAC7L7776793	\$100.00	\$0.00	\$13.00	\$113.00

You will be directed to an external payment site to complete your transaction.

Your payment information will be stored on a secure external site for future payment processing. By unchecking the box, you are declining to store your payment information on the secure external payment site.

4. Select "PAY NOW" and follow the on-screen instructions.

Please Note -you will be directed to an external payment site to complete your transaction. Enter your 8-digit MICR code, the transit number and institution number. For example, a transit number of AAAAA and institution number of BBB, enter AAAAABB in the routing number field.

The screenshot shows a mobile payment interface for CornerStone United. The form is titled "CornerStone United" and has a close button (X) in the top right corner. Below the title is a "PAYMENT METHOD" section with a blue button labeled "eCheck".

The "eCheck" section contains the following fields:

- Routing number:** A text input field with a dropdown menu set to "9-digit Routing" and a "Type" dropdown menu set to "Checking".
- Account number:** A text input field.
- Re-enter acc number:** A text input field.

Below this is the "BILLING INFORMATION" section, with a "Canada" dropdown menu in the top right corner. The fields are:

- Company name:** Text input field with an asterisk (*).
- Full name:** Text input field with an asterisk (*).
- Address line 1:** Text input field with a key icon and an asterisk (*).
- Address line 2:** Text input field.
- City State:** A split field with "City" and an asterisk (*), and a dropdown menu for "--State--".
- Postal code:** Text input field with an asterisk (*).
- Phone number:** Text input field.
- Email address:** Text input field with an asterisk (*).

At the bottom of the form, there is a note: "* required (only one name field is required)" and a "Next" button.

At the very bottom of the screen, there is a footer with "© 2023 CSG Forte Payments, Inc." and links for "Security", "Privacy", and "TOS".

STATEMENTS

Statements will only be sent once your account reaches 60 days post contract sale. It is the responsibility of the Dealer to review the portal monthly and;

- Advise the Administrator if any Plans should be voided from the system
- Remit for all outstanding SUBMITTED Plans

Any Plans that have been paid and appears on the statement should be brought to our attention. Statement balance is due upon receipt. If Plan is not paid in full within 60 days of sale, the Plan will be voided, and cancellation notice will be sent to the customer.

Please Note- statements will not be issued for Dealers that do not have an outstanding balance.

IMPORTANT NOTE: Any Plan that is returned for correction must be corrected and submitted within 15 days. We reserve the right to refuse any Plan resubmitted after this time. It is your responsibility to notify the Purchaser of any changes/corrections to their Plan, or if the Plan is rewritten, to give the Purchaser a copy of the new Plan. We also reserve the right to confirm changes to the Plan holder in writing.

CANCELLATIONS/ ADJUSTMENTS

Cancellations and adjustments should be submitted separate from new business. DO NOT DEDUCT CANCELLATIONS OR ADJUSTMENTS from your remittance for new business.

DEALER MARK-UP

The Dealer is responsible for reporting their Dealer mark-up and any applicable taxes.

TRANSFERS

The Plan may be transferred as long as the vehicle title transfer passes from Plan Holder to a subsequent owner or private party and only if all of the following conditions are met:

- Coverage, time and kilometers remain on the Plan
- Transfer is made within 30 days of the change in vehicle ownership
- A completed transfer form is submitted

The balance of any remaining manufacturer warranty must be transferred at the time of sale. All transfers require a **\$50 Transfer Fee**, plus applicable taxes, payable to Administrator. The fee can be paid by the original owner or the new owner of the vehicle. Please refer to the Plan for specific details (Proof of maintenance may be required).

Repairs completed before transfer fee is received by Administrator will not be covered. Plan cannot be transferred from the owner to Dealers or Rental Agencies (or like kind).

Transfer requests may be submitted by email, fax or mail. To pay the transfer fee by credit card, please provide the Plan holders daytime contact information with the Transfer request so the Administrator may complete a secure credit card transaction. Transfer fees may be paid by cheque with mail-in requests only. **NOTE:** Limited Warranty and any GPR are NOT transferrable

PLAN CANCELLATIONS FOR CANCELLABLE CONTRACTS

PLAN HOLDER CANCELLATION

The Plan may be cancelled at any time by the customer by returning to the selling Dealer and completing a Cancellation Request Form. If the Plan is cancelled within the first 30 days, the Dealer will be sent a refund of the cost paid for the Plan, less a cancellation fee of fifty dollars (\$50), plus applicable taxes.

If the Plan is cancelled (for one of the approved reasons above) more than 30 days from the purchase date, the Administrator will issue the dealership a prorated refund for the cost of the contract. This will reflect the greater of the days in force or the mileage elapsed based on the term of the contract, less a cancellation fee of fifty dollars (\$50), plus applicable taxes. Elapsed time and mileage shall be measured from the contract purchase date and the odometer reading on the vehicle on the contract purchase date.

LEINHOLDER CANCELLATION

If the vehicle and the Plan have been financed, the Lienholder shown on the Vehicle Service Contract/ Vehicle Mechanical Breakdown Insurance Policy may cancel the Plan if the vehicle is declared a total loss or is repossessed, the Administrator will issue the dealership a prorated refund for the cost of the contract. This will reflect the greater of the days in force or the mileage elapsed based on the term of the contract, less a cancellation fee of fifty dollars (\$50), plus applicable taxes. Elapsed time and mileage shall be measured from the contract purchase date and the odometer reading on the vehicle on the contract purchase date. The Dealer is responsible for the prorated portion of the refund containing the Dealer profit. The Dealer is required to pay the Lienholder the entire prorated portion of the Plan price. The Administrator will reimburse the Dealer for the prorated Net Dealer Cost due.

ADMINISTRATIVE CANCELLATION

The Administrator may cancel the Plan at any time for:

- non-payment of the purchase price
- a material misrepresentation or fraud made by the Plan Holder
- a substantial breach of duties by the Plan Holder under the Plan relating to the unit or its use
- misrepresentation in the submission of a claim
- A vehicle not eligible for the Coverage selected
- if for any reason the original manufacturer's warranty is modified, voided, or does not transfer to a new owner, beginning thirty-one (31) days following the purchase date of the vehicle

If the Plan is cancelled by the Administrator, then they will issue the dealership a prorated refund for the cost of the contract. This will reflect the greater of the days in force or the mileage elapsed based on the term of the contract, less a cancellation fee of fifty dollars (\$50), plus applicable taxes. Elapsed time and mileage shall be measured from the contract purchase date and the odometer reading on the vehicle on the contract purchase date. The Administrator will reimburse the Dealer for the prorated Net Dealer Cost due.

PLAN CANCELLATIONS FOR NON-CANCELLABLE CONTRACTS

The *Xtended Auto Xpanded Series*, *Xtra Series* and *Limited Warranty* programs are **NON-Cancellable** programs (Except in the province of Alberta). The only way in which these contracts will be cancelled is if the following occurs:

- cancelled within the first 30 days
- If the unit is stolen*
- If the unit is deemed a total loss*
- If the unit is repossessed
- If the contract is cancelled by either the Administrator or Lienholder

*Valid documentation is required

In the event of cancellation, the Administrator will provide a cancellation letter detailing the cancellation refund amount payable to the Customer/ Lienholder. The Dealer is responsible for the prorated portion of the refund containing the Dealer profit. The Dealer is required to pay the customer or Lienholder the entire prorated portion of the Plan price. The Administrator will reimburse the Dealer for the prorated Net Dealer Cost due.

PLAN HOLDER CANCELLATION

The Plan may be cancelled at any time by the Contract Holder within 30 days of the contract purchase date by returning to the selling Dealer and completing a Cancellation Request. If the Plan is cancelled within the first 30 days, the Dealer will be sent a refund of the cost paid for the Plan, less a cancellation fee of fifty dollars (\$50), plus applicable taxes.

If the plan is cancelled (for one of the approved reasons above) more than 30 days from the purchase date, the Administrator will refund and send to the selling dealer the cost paid for this policy, less a cancellation fee of fifty dollars (\$50), plus applicable taxes. The Administrator will reimburse the Dealer for the prorated Net Dealer Cost due.

LEINHOLDER CANCELLATION

If the vehicle and the Plan have been financed, the Lienholder shown on the Vehicle Service Contract/ Vehicle Mechanical Breakdown Insurance Policy may cancel the Plan if the vehicle is declared a total loss or is repossessed, the Administrator will issue the dealership a prorated refund for the cost of the contract. This will reflect the greater of the days in force or the mileage elapsed based on the term of the contract, less a cancellation fee of fifty dollars (\$50), plus applicable taxes. Elapsed time and mileage shall be measured from the contract purchase date and the odometer reading on the vehicle on the contract purchase date. The Dealer is responsible for the prorated portion of the refund containing the Dealer profit. The Dealer is required to pay the Lienholder the entire prorated portion of the Plan price. The Administrator will reimburse the Dealer for the prorated Net Dealer Cost due.

ADMINISTRATIVE CANCELLATION

The Administrator may cancel the Plan at any time for:

- non-payment of the purchase price
- a material misrepresentation or fraud made by the Plan Holder
- a substantial breach of duties by the Plan Holder under the Plan relating to the unit or its use
- misrepresentation in the submission of a claim

- A vehicle not eligible for the Coverage selected
- if for any reason the original manufacturer's warranty is modified, voided, or does not transfer to a new owner, beginning thirty-one (31) days following the purchase date of the vehicle

If the Plan is cancelled by the Administrator, then they will issue the dealership a prorated refund for the cost of the contract. This will reflect the greater of the days in force or the mileage elapsed based on the term of the contract, less a cancellation fee of fifty dollars (\$50), plus applicable taxes. Elapsed time and mileage shall be measured from the contract purchase date and the odometer reading on the vehicle on the contract purchase date. The Administrator will reimburse the Dealer for the prorated Net Dealer Cost due.

PAYMENT

All refunds will be made directly to the selling Dealer.

CALCULATION OF CANCELLATION REFUNDS

The following information is required to obtain a cancellation quote.

- Plan number
- Plan holder's name
- Date of cancellation
- Kilometers at the time of cancellation
- Reason for cancellation
- Customer signature

DO NOT DEDUCT CANCELLATIONS FROM REMITTANCES.

LOYALTY TRANSFER CREDIT

The Loyalty Transfer Credit applies only to NON-CANCELLABLE Plans.

The Loyalty Transfer Credit is a credit applied to the purchase of a new Plan when the customer returns to the selling Dealer to trade in a vehicle with a NON-CANCELLABLE Plan. The customer must purchase the new Plan at the time of trade from the original selling dealer.

The Dealer must contact the Administrator (1-866-481-1327) for the Loyalty Transfer Credit amount. To have the credit applied to a new Plan, the Dealer must submit:

- A copy of the original Plan
- A copy of the new Plan
- A copy of the Loyalty Transfer Credit quote issued by the Administrator
- A cancellation from signed by the plan holder for the original Plan

The credit will be applied to the cost of the new Plan. If there is a difference in the cost, the difference must be remitted to the Administrator. If the new Plan cost is less than the credit, no refund will be issued.

MECHANICAL BREAKDOWN CLAIMS

ALL CLAIMS MUST BE SUBMITTED FOR PREAUTHORIZATION PRIOR TO THE COMMENCEMENT OF ANY REPAIR OF THE VEHICLE.

The maximum that will be paid for any claim will be the amount approved by us. In the event, payment has not been received for the Plan, the Plan will be adjudicated to the terms of the contract as entered in the system. **PLEASE NOTE-** Payment to the repair facility will not be made until the contract is paid in full. In the event of a breakdown, Plan Holders should return to their selling Dealer. If this is not possible, take the vehicle to any licensed repair facility.

If a breakdown occurs outside of the Claims Department hours, the repair facility may proceed with the repairs without prior authorization. However, the Plan Holder or repair facility **MUST** call Claims during the next business day. Failure to call in and report the claim on the next business day may result in non-payment. Unapproved mail-in claims may be denied.

COVERAGE VERIFICATION

At the time a Plan Holder comes to your Dealership to report a mechanical problem that may be covered under the terms of the Plan, follow these procedures;

- Secure a copy of the Plan and note the Plan number, or the Plan Holder's complete name and address, VIN number and the name of the selling Dealer
- Verify time and kilometer limits to ensure that the Plan is still in force, and that the vehicle in for repairs is the one covered by the Plan. If the customer does not have access to this information from their contract, please call customer service at **1-866-481-1327**
- If requested by the Administrator, confirm that the required maintenance has been performed by reviewing the maintenance records or receipts provided by the Plan Holder
- Advise the Plan Holder that your collection of the above data and evaluation of the cause of the mechanical failure does not necessarily mean the claim will be paid/covered by the Plan. Such determinations are made by our qualified, trained claims adjusters

CLAIMS & REPORTING

Upon verifying that the Plan is in effect and the failed component is covered:

- Assess the complaint, cause, cure including the cost to repair, and all applicable part numbers
- Call us to initiate a new claim at **1-866-481-1327 Monday-Friday 8am-8pm ET and Saturday 9am-1pm ET**. Claims may also be initiated and completed online (See Online Claims section below)
- Report the Plan Number, complete Name and Address of the Plan Holder, and name of the selling Dealer, PLUS the complaint, cause, cure and cost of the repair

The authorization amount is the maximum we will pay on the claim when submitted; any changes in repair amounts must receive additional authorization. If the authorized amount should exceed the actual repair cost, the lesser of the two will be paid.

Our claims adjuster will verify coverage and either;

- Authorize the claim, issuing an Authorization Number (which must be entered on all copies of the Repair Order)
- Request further evaluation, tear-down or outside inspection
- Decline coverage and provide reason for denial

VEHICLE INSPECTION

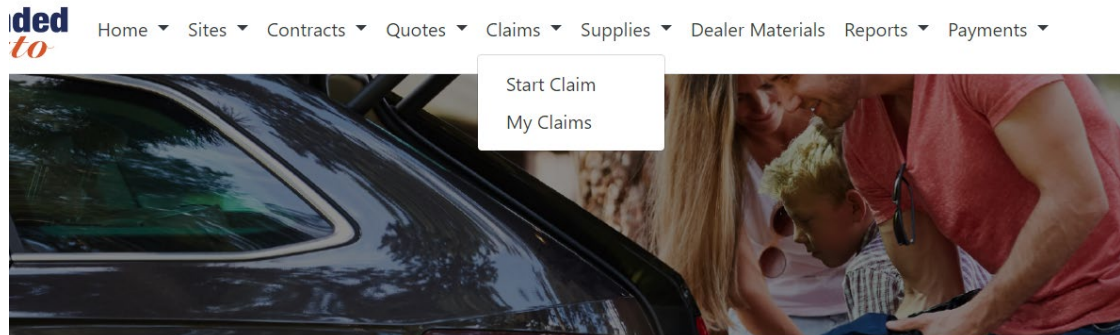
We reserve the right to inspect any vehicle at the time of repair. Should we request an outside inspection;

- Immediately stop repairs being performed. Should further teardown be necessary, discuss with our adjuster, and obtain authorization from the Plan Holder to perform enough teardown to verify failed parts.
- Save all components/parts that need to be reviewed, including fluids and filters. If items are to be machined, they must be available for inspection prior to sending to machine shop.

We will make arrangements for the inspection. If the Inspector does not visit with 48 hours, call **866-481-1327**. Upon completion of the inspection, our claims adjuster will issue a final disposition.

SUBMITTING AN ONLINE CLAIM

1. Go to “CLAIMS” and select “START CLAIM” from the drop-down menu.



Welcome to XTENDED AUTO

Welcome to *XTENDED AUTO*! Our look may be different but *Xtended Auto* is still underwritten by T CornerStone United. *Xtended Auto* offers innovative programs and the high level customer service . accustomed to. We have been listening and have worked to incorporate what YOU want in a full sui

2. Enter the XTENDED AUTO Plan number or VIN to retrieve the vehicle and Plan information.

Start New Claim

Contract Number VIN

Contract Number	VIN	Year-Make-Model	Contract Status	Coverage Start Date	Coverage Expiration Date	Name	
XRSXAUME10268	YV4A22PN3G1002578	2016 VOLVO XC90	Active	2018-09-10	2023-09-09	ESEGBONA, UNUAKPOR	<input type="button" value="Start Claim"/>

3. Enter the required information.

Claim Information

Date of Failure Date Call Received Date Work Complete

Mileage/Hours Labour Rate Repair Order Number

Contact Name Contact Phone Contact Fax Contact Email

3. Next under payment, click the “ + ADD PROFILE” and select your preferred method of payment, Credit Card, Cheque or Electronic Payment.

Payment

Payment Method	Last Name	First name	Fax	Email	Selected
ACH/Check					●

[+ Add Profile](#)

4. Next complete the “JOBS” information. Each “JOB” is a separate unrelated repair that was completed at the same time as the repair work.

NOTE- Each submitted Job will have a separate authorization status. Once the Jobs have been reviewed, you will receive an email which will outline the status of all the Jobs submitted.

Jobs [Add Jobs](#) 1

expand all | collapse all

▼ Job 1 \$0.00 ✕ Remove Job

Customer Complaint Cause of Breakdown Cure for Breakdown

Parts

		Submitted		
Part Number	Description	Quantity	Price	Amount
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$0.00 ✕

[Add Rows](#) 1 Total Submitted Parts \$0.00

Labour

		Submitted		
Code	Description	Time	Rate	Amount
1	<input type="text"/>	<input type="text"/>	\$100.00	\$0.00 ✕

[Add Rows](#) 1 Total Submitted Labour \$0.00

Misc

		Submitted		
Code	Description	Quantity	Price	Amount
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$0.00 ✕

[Add Rows](#) 1 Total Submitted Misc \$0.00

- Review the submitted payment information, and ensure all taxability and taxes are correct.
NOTE- The deductible will be pre-selected based on what the plan holder has purchased:

Taxability

PST

- Parts
- Labour
- Miscellaneous

GST

- Parts
- Labour
- Miscellaneous

Taxes

PST Submitted

7.000 % \$21.00

GST Submitted

5.000 % \$15.00

Submitted Summary

Subtotal for all jobs	\$300.00
Taxes	\$36.00
Deductible	-\$100.00
Total Submitted	\$236.00

- You then can attach any required documents such as: Repair Orders, Maintenance Records, Photos, Rental Invoices or Towing Bills.

Attachments

Select an attachment description and then click the upload button to select the file you want to upload. The file you select will automatically upload to this claim.

Attachment Description

(Select)

File Name	File Description	Uploaded

- Review the summary information and click “SUBMIT CLAIM”. When your claim has been submitted, the following message will appear:

Your claim has been submitted and will be reviewed by a CornerStone United claims adjuster and an email update will be sent to the email address you’ve provided.

If you have not received a response after 4 hours between the hours of 8:00AM to 5:00PM EST Monday through Friday, please call the CornerStone United claims team at 1-866-481-1327.

✕ Close

8. Once the claim has been reviewed you will receive an e-mail informing you of the outcome. You may also go to “CLAIMS” and select “MY CLAIMS” to review the status.
- **Authorized** – Initial claim has been reviewed preauthorization given. Repair work can begin
 - **Closed** – Claim closed, no longer under review
 - **Deleted** – Claim has been voided
 - **Denied** – Claim has been denied
 - **Open** – Claim currently under review
 - **Paid** – Claim has payment issued
 - **Pending Contract Funding** – Claim processing on hold waiting for contract payment to be received
 - **Processing Payment Request** – Final claim payment in process
 - **Unsubmitted** – Claim saved by dealer for completion at a later date.

Search My Claims

Servicer: Status:
 VIN: From Date: To Date:

Show 10 entries

Claim Number	Contract Number	VIN	Last Name	Status	Submitted Total	Claim Total	Open
CA62205	XPPN1463	2C4RC1CG5GR118946	Murphy	Open	\$336.00	\$336.00	

Showing 1 to 1 of 1 entries

9. You must wait until the claim is Authorized BEFORE starting any repair. When Authorization is complete you will have the ability to “Request payment”.

NOTE- Clicking on the icon to the right-hand side of the claim will only open a locked view of the claim document, no changes can be made except attaching any required Work Order documents.

CA62204 Request Payment	XR5XAUNE10956	KNDJP3A50J7549606	TOVEY	Authorized	\$247.47	\$247.47	
CA62089 Request Payment	XR5XAUNE10552	KNDMG4C72B6425362	ABDULKARIM	Authorized	\$1,703.79	\$1,389.91	

10. Once your claim is Authorized and all required documents have been attached you can then click “REQUEST PAYMENT” and once processed, payment will be issued.

SUBMITTING FOLLOW-UP CLAIM INFORMATION

For claims given an Authorization Number, with repair cost agreed upon;

- Write the Authorization Number, Plan Number and authorized amount on the Repair Order signed by the Plan Holder.
- Attach copies of all applicable invoices to the Repair Order, include receipts for Sublet, Car Rentals and/or Towing.
- Send copy of any maintenance receipts, if requested.

- Collect the applicable deductible plus any applicable taxes, per repair visit, shown on the registration page from the Plan Holder, as well as any outstanding repair amounts not approved by the Administrator.

If not previously submitted online, then submit all the above documents within 45 days of completion of service.

By email: leisure@cornerstoneunited.com

By fax: 866-481-1327

CLAIM PAYMENT

Upon receipt of the repair order, sublet invoices (if any) and any other required documentation, claim payment will be made as follows;

- Will be issued as a cheque mailed directly to the servicer. If credit card payment is required, please contact the Administrator directly.
- Your approved full labour rate as per your Dealer Agreement, based on industry and manufacturer standard labour codes and times, and MSRP for parts will be paid. Please provide a comprehensive description of all work performed.
- Sublet work may be reimbursed at actual cost plus 10%. A copy of the sublet invoice is required to be submitted with claim.