



## Gasoline Stern Drive and Inboard Engines



This plan provides coverage for stern drive and inboard gasoline-powered watercraft ranging from runabouts and ski boats to small cruisers. New watercraft may be eligible for coverage for up to eight years, and pre-owned watercraft may be eligible for coverage if the watercraft is less than ten model years old. Ask your dealer about specific options available to you.

### Covered Components

**Engine:** Internally lubricated parts contained within the block including: pistons, piston rings/pins, main bearings and rod bearings, crankshaft, connecting rods, camshaft, camshaft bearings, timing chain, gears/belt, rocker arms, valves, valve springs, valve guides and seats, valve push rods, lifters, oil pump. Engine oil cooler, valve covers, harmonic balancer, oil pan, engine mounts, flywheel, distributor housing, shafts and bearings, engine water coolant circulating pump, coolant heat exchanger. Seals and gaskets (of a covered part if defective), engine heads, engine block, cylinder barrels and intake manifolds (only if damaged beyond repair as a result of a mechanical breakdown of one of the above covered parts)

**Transmission:** Internally lubricated parts contained within the transmission including: clutch plates, thrust plates, planetary gears, shift bands, clutch drums, reduction gears, bearings, shafts, bearing carriers, hydraulic pumps, valve bodies, hydraulic pistons, transmission case (if damaged beyond repair by a covered component), transmission mounts, oil pan, seals and gaskets (of a covered part if defective)

**V-Drive:** Internally lubricated parts contained within the V-drive case including: bevel gears, bearings, shafts, shims, bearing carriers, V-drive case (if damaged beyond repair by a covered component), seals and gaskets (of a covered part if defective)

**Stern Drive Upper-Housing:** Internally lubricated parts contained within the upper-housing including: upper-drive gears set, clutch dogs/cones, shift cams, bearings, shims, bearing carriers, upper-drive shaft, upper-case housing (if damaged beyond repair by a covered component), seals and gaskets (of a covered part if defective)

**Stern Drive Lower-Unit:** Internally lubricated parts within the gear case including: forward-gear, reverse-gear, pinion gear, clutch dog, dog pin, cam follower, prop shaft, lower-drive shaft, shift shaft, bearing carriers, bearings, shims, gear housing (if damaged beyond repair by a covered component), seals and gaskets (of a covered part if defective)

**Fuel Delivery:** Fuel injectors, fuel rails, fuel injection pumps, ECU module, throttle position sensor, manifold absolute pressure sender, manifold air temperature sender, idle speed control, mass air flow sensor, detonation/knock sensor, coolant sensor, ignition pick-up sensor, fuel delivery pump, fuel pump diaphragm, flame arrestor. Seals and gaskets (of a covered component if defective)

**Electrical:** Alternator/stator, voltage regulator/rectifier, engine mounted terminal blocks, engine mounted wiring harness, electrical choke element, OEM ignition switch, starter motor, starter armature, starter field windings, starter magnets, brush holders and brushes, end caps and bushings, starter drive, starter solenoid, Ignition: module, trigger coil, high output coil; spark plug wires and shift interrupter switch

**Controls:** Shift and throttle control box parts including: cams, eccentrics, shafts, pivots, bushings, housing, control arms/levers and knobs, start and start button (tether), neutral safety switch, shift control cable and throttle control cable (main station only. Does not cover electronic controls.)

**Manual Steering:** Control helm assembly, control rack and yoke assembly, power steering pump, power steering cylinder, steering wheel, steering wheel mounting hub (excludes cables), seals and gaskets (of a covered part if defective. Main station only.)

**Hydraulic Steering:** Head, lines, cylinder, flow valves, steering yoke (excludes cables), seals and gaskets (of a covered part if defective. Main station only.)

**Power Trim and/or Tilt:** Motor, trim cylinders, cylinder rams, cylinder mounts and pivots, trim motor actuator solenoids, control valves, reverse lock valve, pump, wiring harness, master control switches, trim limit switch and trim sender. Manual trim cylinder, manual trim cable. Seals and gaskets (of a covered part if defective)

**Intermediate Housing:** Intermediate shaft, bearings, U-joints, center yoke, drive yoke, gimbal bearings, steering yoke, engine coupler, intermediate housing/gimbal housing (if damaged beyond repair by a covered component), seals and gaskets (of a covered part if defective)

**Hoist/Lift Out:** In the event of a mechanical breakdown caused by a covered part or component listed in your service agreement, or a covered engine or hull manufacturer's warranty repair that necessitates hoist/lift out to perform the repair, You will be reimbursed for hoist/lift out charges of \$3 per foot of hull length up to a maximum of \$100 (with no deductible) per covered mechanical breakdown. Any reimbursement shall be for actual hoist/lift out charges in excess of any applicable reimbursement from the manufacturer, towing service contract or any insurance company.

**Towing Provision:** In the event of a mechanical breakdown caused by a covered part or component listed in your service agreement, or a covered engine or hull manufacturers warranty repair that necessitates on-water or over-the-road towing. You will be reimbursed for reasonable on-water or over-the-road towing charges up to \$100 (with no deductible) per occurrence. Any reimbursement shall be for actual towing charges in excess of any applicable reimbursement from the manufacturer, towing service contract or any insurance company. Towing must be performed by a valid marine towing company or marine service facility.



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### FPC Premium Owner's PAC

Receive **\$1,500** of additional benefits when FPC Premium Marine Protection is bought at time of watercraft purchase.



**\$100 In deductible coupons.** Four \$25 coupons. When applied to repair, your deductible becomes \$0.



**\$300 In lifetime renewal coupons.** Three \$100 lifetime renewal coupons. To be used toward the annual renewal cost of the service agreement.



**\$400 In on-water/over-the-road towing coverage coupons.** Four \$100 on-water/over-the-road towing allowance coupons, in addition to the \$100 standard towing coverages.



**\$200 In hoist/lift-out coverage coupons.** Two \$100 hoist/lift-out allowance coupons in addition to the \$100 standard hoist/lift-out allowance.



**\$200 In roadside assistance coupons** for trailer tire repair. Four \$50 coupons toward a covered trailer tire repair.



**\$225 In trip interruption coupons** for travel expenses. Three \$75 coupons to be applied toward a service agreement holder's travel expenses related to a covered claim occurrence. Coverage applies to unexpected lodging, meals and substitute watercraft rental.



**\$75 In dockside assistance coverage coupons.** One \$75 dockside assistance coupon in addition to the \$50 standard dockside assistance allowance.

### Additional Benefits\*

**Towing** on-water or over-the-road coverage

**Hoist/lift-out** coverage for the watercraft

**Renewal** options available

**Direct claim payments to repair facility** ensures no out-of-pocket expenses at time of repair

**30-day refund guarantee** increases buyer confidence and loyalty

**Transfer benefit** if watercraft is sold while the service contract is still active

\*All plan benefits are subject to maximum reimbursement limits, may not be available in all states and may be different for each vehicle protection plan. Please see your service contract for all details.

### Optional Platinum Coverage

Platinum includes all the components and benefits of Stern Drive / Inboard or Outboard coverage as well as coverage for **thermostats and bellows** (stern drive and inboard engines only)

#### Platinum benefits include:

- **Dockside Assistance** for services required at the customer's dock
- **Pick-up and Delivery** of marine asset from and to the water
- **Sea Trial Labor** reimbursement for problems that occur on the water
- **Trip Interruption** reimbursement up to \$300 for meals, lodging and watercraft rental

### For More Information

Talk to your dealer about choosing the best marine protection plan to cover your watercraft.



[www.protectiveassetprotection.com](http://www.protectiveassetprotection.com)

601 Carlson Parkway, Suite 990  
Minnetonka, MN 55305-5218  
800.328.8690

The FPC Premium Marine Protection Service Agreement Programs are administered by a Protective company and backed by Lyndon Property Insurance Company, also a Protective company, in all states except New York. In New York this product is backed by Old Republic Insurance Company. In the state of Florida the administrator is First Protection Corporation of Florida, license number 60104.

These highlight sheets are a summary of the FPC Premium Marine Protection Program. Refer to the plan's contract provisions for further details, plan and benefit availability. All protection plans are subject to a deductible, exclusions, conditions and limitations set forth in the service contract.