



Protect yourself from the high cost of unexpected mechanical failures.



Protective Asset Protection has been serving dealership customers since 1962. We provide coverage that fits your life, because we believe everyone deserves a sense of security and protection.

We go beyond policies and numbers — standing by your side, always pushing to do better for you and by you. When we make a promise to you, we keep it. Because we put your needs at the heart of how we do business.

protectiveassetprotection.com

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The FPC Premium Marine Protection service contract program is administered by a Protective company and backed by Protective Property & Casualty Insurance Company. In the state of Florida the administrator is First Protection Corporation of Florida (Florida Certificate of Authority #60104).

This brochure is not a service contract but an outline of the FPC Premium Marine Protection program. Remanufactured parts and assemblies may be used to repair a mechanical breakdown. See your service contract for exact terms, coverage, and exclusions.



Trophy Fishing

Accessory component protection package



Protective Asset Protection has provided watercraft owners the peace of mind they want with the protection they need with our FPC Premium Marine Protection® for over 40 years.

Our FPC Premium Marine Protection provides you the peace of mind of knowing you are protected against the cost of covered mechanical breakdowns and includes valuable additional benefits.

More reasons to choose FPC Premium Marine Protection:

- Deductible reduction:** 50% deductible reduction if watercraft is returned to selling dealer for repairs. Once a part is repaired under the contract, no additional deductible will apply for future covered repairs to that part.
- Transferable coverage:** All the benefits and coverages of your service contract are fully transferable to a subsequent private owner (subject to qualification and transfer fees).
- Repair services:** Repairs can be performed by the dealer who sold you the service contract or at most authorized repair facilities in the United States, Puerto Rico, U.S. Virgin Islands, Bahamas and Canada. No penalty for performing your own maintenance (OEM maintenance and service requirements must be met, see owner's manual).
- Claims assistance:** You will have access to a claims specialist to assist you should a covered mechanical breakdown occur.

Covered trophy fishing accessory components

Anchor (excluding lines, post, rope, cable or chain): Winch, guides, shallow water electric and hydraulic anchor.

Battery charger (manufacturer or seller installed only): Battery charger.

Boat electrical: Voltmeter, battery main switch, battery isolator, battery selector switch, battery box, fuse block/fuse holders, chart light, electric horn, windshield wiper motor, transom light, bow light, docking lights, bilge pump motor and switches, wash down pump and switches, 12V switch panel and switches.

Controls (main station only): Manual and electronic shift and/or throttle control box parts, including: cams, eccentrics, shafts, pivots, bushings, housing, control arms/levers and knobs, start/stop button (tether), neutral safety switch. Shift control cable, throttle control cables, shift and throttle micro switches, potentiometer, control panel and wire harness.

Compass: Compass head, mounting brackets (manual model only). Downriggers (excluding weights, cables and pulleys): Frame, winch, brake, crank, mounting brackets, swivel mount, electric motor, switches and wire harness.

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Electrical trolling motor (manufacturer or seller installed, one unit only): Armature, fields, brushes, wiring harness, control cables, control board, auto pilot system, foot control unit, switches and planetary/armature housing if damaged by any of the parts listed above.

Fish finders (up to a maximum of three manufacturer or seller installed units only): Fish finder, transducer, triducer speed and temperature sensors, mounting brackets, control cable, GPS and GPSMAP receiver.

Hardware: Deck rails, grab rails, bow eyes, rope cleats, anchor chocks, cockpit steps, rod holders, top slides, door hinges and latches, deck plates, storage cover sockets and supports, bimini top bows and hardware (excluding vinyl and canvas), windshield frame, mounting hardware and hinges (excluding glass).

Hydraulic steering (main station only, excluding cables): Hydraulic steering head, hydraulic steering lines, hydraulic steering cylinder, hydraulic steering flow valves, steering yoke, seals and gaskets within component group.

Instrument panel (manufacturer or seller installed only): Tachometer, speedometer, volt gauge, hour meter, oil pressure gauge, trim gauge, fuel gauge, temperature gauge, digital multi-function gauges, power hub, consolidator hub, EMM harness, power supply harness and data harness.

Lake water temperature gauge: Temperature gauge, temperature sensor and control cable (hull mounted only).

Live Well/Bait Well (manufacturer or seller installed only): Fill/main pump, aerator pump and switches, bait well pump and switches and manual valves.

Manual steering (main station only, excluding cables): Control helm assembly, control rack and yoke assembly, power steering pump, power steering cylinder, steering wheel, steering wheel mounting hub, seals and gaskets within component group.

Planing system: Pump, trim cylinders, planing plates, controls and planing actuator.

Power transom/manual transom (motor lift): Motor brackets, slides, jack screws, jack plate motor/transom lift motor, cylinder, control panel, hydraulics and switches.

Stereo (manufacturer or seller installed only): AM/FM radio, CD/DVD player, dash-mounted remote control panel, transom-mounted remote control panel, amplifier, satellite radio tuner, portable digital music player dock and waterproof speakers.

Covered trailer components*

Brake drums (excluding shoes), brake rotors (excluding pads and warped or worn rotors), master cylinder, hydraulic brake actuator, frame rails, wheel bearings, spindles and springs, winch stand, welds, axle, hubs, hub seals, backing plates and coupler.

We will reimburse up to \$300 per occurrence for Emergency Roadside Assistance benefits.

The following emergency roadside assistance benefits are available if the trailer or tow vehicle becomes inoperable while towing a boat for any reason other than accidental collision or physical damage:

- Flat tire change using the trailer or tow vehicle's inflated spare
- Lock-out assistance
- Delivery of fuel, water and other fluids necessary to operate the tow vehicle (excluding the cost of fluids)
- Jump start

*Excluding any mechanical breakdown due to overloading, bending and bearing failures due to water entry or debris.

+ Additional benefits*

FPC Premium Marine Protection gives you peace of mind knowing you are protected against costly repairs and provides the following additional benefits:

Towing: Reimbursement for on-water/over-the-road towing charges up to \$300 per occurrence.

Hoist/lift out: Reimbursement for hoist/lift out charges of \$3.50 per foot of hull length up to \$300 per covered repair.

Pick-up & delivery: Reimbursement for pick-up and delivery charges up to \$150 per occurrence.

Blocking: Reimbursement for blocking fees of \$3.00 per foot of hull length up to \$250 per covered repair.

Dockside assistance: Reimbursement for dockside assistance of \$3.00 per foot of hull length for 26 to 90 foot boats, up to \$150 per occurrence of service call charges when in-water repair is needed for a covered repair for 26 to 90 foot boats only.

*All benefits are subject to having a covered repair and have maximum reimbursement limits. Certain additional benefits may not be available in some states due to state law restrictions. See coverage booklet for exact terms, coverage and exclusions.



Sea trial labor allowance: Reimbursement for sea trial labor charges up to \$100 per covered repair.

Travel expenses: Reimbursement up to \$150 per day for 3 days for expenses incurred for meals and lodging and/or for boat rental incurred when the boat and/or engine(s) is undergoing a covered repair due to a mechanical breakdown that has occurred more than 100 miles from your residence.

Tear down/accessory access: Reimbursement for up to 5 hours of labor time for tear down/accessory access, up to \$500 per covered repair.

Optional tire & wheel coverage*

No deductible required.

Flat tire repair: We will reimburse you for reasonable charges up to \$100 per occurrence to replace a flat tire with your inflated spare or repair a flat tire when damaged by a road hazard. This benefit is extended to the tow vehicle while the tow vehicle is in the process of towing your boat trailer.

Wheels/rims: We will reimburse you for the cost to repair or replace a wheel rendered unserviceable due to a road hazard.

*This program may not be available in some states due to state law restrictions. See coverage booklet for exact terms, coverage and exclusions.
**You will be reimbursed for the cost of local and state taxes, as directed by state agencies.

Tire replacement: We will reimburse you for the cost to replace a tire irreparably damaged due to a road hazard. Reimbursable costs include charges for mounting, balancing and valve stems.

Taxes:** We will reimburse you for the cost of any applicable taxes.

Coverage limits & exclusions

The FPC Premium Marine Protection service contract specifies the parts within each component group that are covered. Also, coverage is subject to deductibles, limits and exclusions. The contract covers repairs only of covered parts and only when they suffer a breakdown as defined in the contract. Under some circumstances, a breakdown of a covered part may not be covered (for example, failure due to misuse or lack of proper maintenance or when a non-covered part is what caused the covered part to fail). Also, the exclusions contain a list of parts not covered, some of which may be associated with a covered part (for example, thermostats, fuses and ropes). Please see the coverage booklet for details.

