



Nationwide Protection

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

Direct Response

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

Transferable Coverage

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

Deductible

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



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



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

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

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



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

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Watercraft
 Extended Protection



Cruise with
 Peace of mind.

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



Direct Response

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



Extended Protection Plan

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

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

FCPP can eliminate those worries.

Choose FCPP Watercraft protection plans to guard you against these unplanned expenses.



Begin with our Comprehensive Standard Plan

Standard Plan

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

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

Sportsman Package

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

Onboard Package

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

Deluxe Cruiser Package

26	Hi-Tech Cabin Components (see over for details)	█
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TOLL FREE 1.800.381.2580

Schedule of Coverages:

Standard Plan

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

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

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

POLICIES INCLUDING EBR

EXPERIENCE BASED REFUND (EBR)

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

Criteria for the EBR claim include:

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

See EBR terms and conditions on Policy for complete details



Optional Packages:

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

SPORTSMAN PACKAGE

15. ELECTRICAL ACCESSORIES

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

16. POWER TRANSOM

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

17. ELECTRIC TROLLING MOTOR

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

18. DEPTH FINDER/FISH FINDER

Unit; Wire Harness and Transducer.

ONBOARD PACKAGE

19. AIR CONDITIONING/HEATING

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

20. FURNACE

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

21. FRESH WATER ASSEMBLY

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

22 RANGE & OVEN ASSEMBLY

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

23. REFRIDGERATOR ASSEMBLY

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

24. ACCESSORIES

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

25. DUAL STATION

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

DELUXE CRUISER PACKAGE

26. HI-TECH CABIN COMPONENTS

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

OPTIONAL GPR COVERAGE

GUARANTEED PRICE REBATE (GPR):

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

Criteria for the GPR claim include:

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

See GPR terms and conditions on Contract for complete details

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



TOWING

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



TRIP INTERRUPTION

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



LIFT/HAUL OUT

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