

Average Repair Costs

Repair cost estimates based on Protective's internal adjusted claims data. (2017)

ENGINE COMPONENTS

Fuel Delivery	\$1,900
Lower Unit	\$1,600
Oil Injection System	\$1,200
Jet Drive	\$1,100
Ignition	\$750
Power Trim and/or Tilt	\$2,400
Transmission	\$3,300
V-Drive	\$3,400
Stern Drive Upper Housing	\$2,700
Stern Drive Lower Unit	\$4,100



Protect Tomorrow. Embrace Today.™

At Protective Asset Protection, our mission is in our name. We are Protective. We protect your tomorrow so you can embrace today—providing the right solutions for you and your watercraft. We do what we say and stand behind what we do. This has resulted in our reputation of excellence in serving watercraft owners for nearly 40 years.

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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 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 (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.



Engine Coverage

Protection for New and Pre-owned Boats and Personal Watercraft



Protect Tomorrow. Embrace Today.™

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 nearly 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.



Protect yourself from the high cost of unexpected mechanical failures.

ENHANCED ENGINE COVERAGE

Coverage for Outboard, Inboard, Stern Drive, Diesel and Personal Watercraft Engines.

Engine (including electric outboard): Electric outboard motor assembly engine head(s), engine block and/or cylinder barrels, only if damaged by the failure of an internally lubricated covered part; all internally lubricated parts including pistons, piston rings and pins, main bearings and rod bearings; cylinder head bolts, main bearing bolts, rod bolts, rocker arms, crankshaft, connecting rods, camshaft, camshaft bearings, valves, valve springs, push rods, lifters, guides and seats, rocker arms, oil pump, valve cover(s), oil pan, engine oil cooler, harmonic balancer, intake manifold, reeds and reed blocks, engine mounts, distributor housing, shafts, and bearings, engine water coolant circulating pump, coolant heat exchanger, thermostat, exhaust metering valve, springs, and diaphragm, timing chain, gears and/or belt, flywheel, seals and gaskets within component group.

Diesel Engines Only: Air intake housing, oil cooler housing, oil filter housing, flywheel housing, pump drive gears, front covers, idler gears, balancing cover housing; all internally lubricated parts located within the turbocharger, housing and wastegate actuator.

Electrical: Alternator/stator, voltage regulator/rectifier, engine mounted terminal blocks, engine mounted wiring harness, manufacturer recommended ignition switch; starter motor, solenoid, and starter drive; LCD gauge assembly and electric choke solenoid.

Fuel Delivery: Fuel delivery pump (mechanical/diaphragm), carburetor body, air box (silencer), electric choke solenoid (enricher), electronic fuel injector delivery pumps (high and low pressure), fuel injectors, fuel rails, fuel distributors, ECU module, throttle position sensor, manifold air temperature sender, idle speed control, mass air flow sensor, coolant sensor, O2 sensors, exhaust temperature sender, fuel pump diaphragm, flame arrestor, detonation/knock sensor, ignition pickup sensor, seals and gaskets within component group.

Filters, Fluids, Lubricants & Taxes: Filters, fluids, lubricants and taxes required to complete a covered repair for any covered part listed above.

Lower Unit: Internally lubricated parts within the gear case including: forward gear, reverse gear, pinion gear, clutch dog, dog pin, cam follower, prop shaft, drive shaft, bearing carriers, bearings, shims, gear housing only if damaged by the failure of an internally lubricated covered part, seals and gaskets within component group.

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.

Oil Injection System: Oil injection pump, oil pump drive gear, oil pump drive shaft, oil tank, oil tank cap, oil level sensors, oil level warning horn and lights, oil injection lines, oil injection check valves and oil injection metering system.

Jet Drive: Internally lubricated parts contained within the pump housing including: drive shafts, shaft bearings, shaft coupler, flex disc, VTS motor, VTS box, VTS shafts, VTS gauge and switch (excluding jet impellers), housing only if damaged by the failure of an internally lubricated covered part, seals and gaskets within component group.

Ignition: Power pack/switch box, amplifier, ignition trigger coil, ignition module, ignition high output coil, spark plug wires, shift interrupter switch and rev limiter.

Multi-Function Instrumentation (manufacturer or seller installed only): Digital multi-function gauges, cluster control unit/display module, power hub, consolidator hub, EMM harness, power supply harness and data harness.

Power Trim and/or Tilt: Trim and/or tilt motor, trim cylinders, cylinder rams, cylinder mounts and pivots, trim motor actuator solenoids, control valves, reverse lock valve, pump, trim and/or tilt wiring harness, trim and/or tilt master control switches, trim limit switch, trim position sender, manual trim cylinder, manual trim cable, seals and gaskets within component group.

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, Jet Drive components: column U-joints, steering gate, rudder, nozzle and pulleys; seals and gaskets within component group.

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.

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 and ignition switch, shift control cable, throttle control cables, shift and throttle micro switches, potentiometer, control panel and wire harness.

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 mounts and oil pan, transmission case only if damaged by the failure of an internally lubricated covered part, seals and gaskets within component group.

V-Drive: Internally lubricated parts contained within the V-drive case including: bevel gears, bearings, shafts, shims, bearing carriers, V-drive case only if damaged by the failure of an internally lubricated covered part, seals and gaskets within component group.

Stern Drive Upper Housing: Internally lubricated parts contained within the upper housing including: upper drive gears set, clutch packs/dogs/cones, shift cams, bearings, shims, bearing carriers, upper drive shaft, upper case housing only if damaged by the failure of an internally lubricated covered part, seals and gaskets within component group.

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 only if damaged by the failure of an internally lubricated covered part, seals and gaskets within a component group.

Transom Assembly: Intermediate shaft, bearings, U-joints, center yoke, drive yoke, gimbal bearings, steering yoke, engine coupler, transom shield/gimbal housing only if damaged by the failure of an internally lubricated covered part, seals and gaskets within component group.

PLATINUM ENGINE COVERAGE

Provides our most extensive engine coverage

Platinum Engine Coverage covers all components listed under Enhanced Engine Coverage plus extends to **all engine components** experiencing a mechanical breakdown except for those parts listed as excluded under the service contract. A complete list of exclusions can be found in the coverage booklet.

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.

+ 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.

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.

*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.

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.