The Lubrico Warranty the most **Protection** Promise... satisfaction

"If you don't use it, you won't lose it!"

We're so confident you'll benefit from having Lubrico Warranty protection on your vehicle, if you don't make a claim under your first term, we'll give you another equal term for only \$149 with



Available on all 2, 3 and 4 year terms! * Subject to Terms & Conditions, Ask your dealer for full details.

Protection Refusal Form

Customer Signature

I have discussed and been offered an application for a Lubrico Warranty. Although I understand that there may be benefits that this coverage could provide me. I DO NOT wish to apply for this mechanical breakdown protection and waive all rights provided by Lubrico Warranty.

Customer Name			

With today's rising vehicle repair costs, can you afford to be WITHOUT the protection of a Lubrico Warranty?

Would you be prepared for any one or more of these unevnected renair expenses?



These costs are estimated retail averages only Actual costs can vary widely depending on such things as make, model, labour costs, etc. Lubrico offers protection plans with varying 'limits of liability from \$600 to \$5,000 per claim.

We know that everyone's needs are a little different, so we have developed a wide range of terms and coverage levels to choose from.

- ✓ We offer coverage ranging from our most basic 3 month Limited Powertrain Protection to our 48 month Superior Protection, which provides coverage for your air conditioning, electrical components, brakes and so much more!
- Roadside Assistance, Towing and Breakdown Away From Home coverage included on all plans at no extra cost!
- Each and every policy is fully insured for your protection.
- Coverage applies anywhere in Canada and the U.S.
- Professional and courteous Customer Service Staff and Claims Adjusters are available to assist you Monday through Friday from 8 am to 8 pm EST.
- We are proud to provide fast, hassle-free claims processing! Just a simple call to our toll-free Claims Line at 1-800-265-1510 and we will start procedures immediately by directing you to one of the more than 2,500 Repair Centres that are approved to carry out Lubrico Warranty repairs.
- Our policies are both transferable and renewable.

Ask your dealer for full details.

Lubrico Warranty has been providing mechanical breakdown protection to hundreds of thousands of car buyers since 1977. For more than 30 years, we have been dedicated to providing a high level of customer satisfaction through reliability, service and continuous product development, which has made us the leader in providing mechanical breakdown protection in Canada.

Across Canada, over 4,000 car dealers choose Lubrico Warranty as their mechanical breakdown protection provider. They know they can trust Lubrico and our more than 2,500 repair centres to protect their customers from unforeseen repair expenses. Through excellent customer service, fast claims processing and prompt claims payment, we have built a solid reputation in this industry - and it shows!

Each and every policy we sell is fully insured by Northbridge General Insurance Corporation (Northbridge General), one of the oldest property and casualty insurance operations in Canada. With origins dating back to 1782. Northbridge General is Canadian owned and operated, with offices in Toronto, Vancouver, Montreal and Halifax, and is licensed to sell insurance in all provinces and territories. Northbridge General is the largest subsidiary of Northbridge Financial Corporation, Please visit www.nbfc.com for more information.

Not all companies that provide mechanical breakdown protection are created equal. In fact, many do not have the security of proper insurance underwriting. Part of an informed decision to purchase mechanical breakdown protection should include establishing how stable the company is BEFORE you buy their "promise to perform". For more information on consumer awareness, please visit www.lubrico.com/insdiff.html

Insist on the fully insured coverage of a Lubrico **Warranty protection plan** on your next vehicle purchase!



Our 24,000 so ft head office in London. Ontario, housing our administrative, claims and sales support staff

LUBRICO WARRANTY INC. www.lubrico.com 1-800-668-3331 fax 519-451-8536 email sales@lubrico.com 2124 Jetstream Road. Trusted by Canadian Car Dealers & Buyers Since 1977 London, Ontario N5V 3P5

Canadian owned and operated.

Discover the road to worry-free driving with Lubrico! ■ Peace of Mind

◆ Affordability Unexpected Costly Repairs Uncertainty ▶ Unnecessary Stress & Financial Strain Home of the innovative... "If you don't use it, you won't lose it!"

Trusted by Canadian Car Dealers & Buyers Since 1977

Select the plan that best suits your needs...

Includes PARTS

and LABOUR Trusted by Canadian Car Dealers & Buyers Since 1977 pins, rocker arm This is not a contract and the contents of this brochure

Engine Engine block and cylinder head(s) (excluding damage caused by overheating regardless of the cause), all internally lubricated parts including: crankshaft and main bearings, camshaft and bearings, connecting rods and bearings, timing chain(s)/timing belts and their gears and tensioners. valve lifters and push rods. intake and exhaust valves, valve springs and retainers, valve guides, valve covers, pistons, piston rings, wrist assemblies and oil pump. Excluding: diesel fuel are limited by its size. All benefits described are subject to injection systems.

Transmission (Automatic/Standard/FWD/ RWD) Transmission case (when damaged from within). all internal parts, torque convertor, modulator valve and solenoid packs. Excluding: all manual clutch components, external linkages, flexplates and flywheels. **Transfer Case** (4WD/AWD) Transfer case housing (when damaged from within) and all internal parts. Differential Front and/or rear differential housings (when damaged from within), all internal parts. Excluding: 4WD locking hubs.

Towing Supercharger You will be reimbursed for receipted towing expenses of up to \$60 per claim when the mechanical breakdown or failure of the registered vehicle is expressly covered under this policy. Valid receipts are required for reimbursement.

Roadside Assistance You will be reimbursed up to \$60 per occurrence for the following services: Fuel Delivery (excluding the cost of fuel). Battery Boost, Lockout Services (excluding locksmith costs). Tire Change and Winching Services. This coverage applies to the registered vehicle and anvone who is driving it. Coverage is limited to a maximum of 3 (three) service calls. All services listed expire at the time of policy expiration. Please contact a local service facility of your choice to arrange for assistance. Forward the original receipt to Lubrico within 60 days of occurrence in order to receive reimbursement. Please include your policy number, the date of occurrence, vehicle year, make and model and the odometer reading at time of occurrence. Coverage is subject to the Terms and Conditions outlined in the policy.

Breakdown Away From Home You will be reimbursed up to a maximum of \$150 per claim for expenses incurred if a covered component fails while traveling. Eligible expenses include the cost of hotel rooms, bus fare, taxis train or airfare. Lubrico will pay if the following conditions apply: you are at least 300 km (180 miles) from your residence at the time of breakdown, the labour time allocated by a current recognized professional Labour Guide exceeds 8 hours and requires that your vehicle be kept in the shop overnight. Valid receipts are required for reimbursement.

Seals and Supplementary Gaskets **Mechanical Parts** All those used to Engine: Water pump, motor contain mounts and torque struts, oil fluids/lubricants pan, harmonic balancer and within the covered parts. "Seeping" or "sweating" is not covered as this is considered normal and acceptable.

pulley, intake and exhaust manifolds, timing cover, dipstick and tube, oil pressure sending unit and temperature gauge sending unit. Transmission/Transaxle: Flexplate, flywheel and mounts Drivetrain: Axle shafts, drive shafts. CV joints and boots. universal joints and hanger bearings. Wheel bearings are only covered under Essential 8 Protection and Superior Protection programs. Transfer Case: (4WD/AWD) Transfer case mounts.

Electrical Starter motor & solenoid, alternator & voltage regulator. windshield wiper motors & windshield washer pumps (front & rean, heater motor & fan, electronic ignition module (excluding computer systems). electric radiator and air conditioning condenser fan motors.

See below for Optional Coverage available

Brakes Fuel Injection (Gasoline & diesel) Pressure regulators. fuel injector lines & fuel injectors injection/distribution & fuel pumps.

Manual & power steering gear Conditioning housing & all internal parts, rack & Compressor & pinion and all internal parts, power clutch steering pump and their seals & condenser evaporator and their seals and Front Suspension gaskets. Upper & lower ball joints, upper

& lower control arms & their shafts & bushings, steering knuckles, king pins & their bushings. Master cylinder, vacuum assist booster, disc brake caliners, wheel

Steering

cylinders, proportioning valve, flexible brake fluid hoses, hydraulic steel lines & fittings, Excluding: brake pads. linings, rotors, drums & emergency brake components. (For ABS/Traction Control coverage see Power Equipment Plus Option.)

Optional coverage available Ask your salesperson for details on coverage, availability and prices. Options can be bundled for great savings!

If this option has been selected and the premium paid at the time of application, the following parts will be covered: compressor & clutch, condenser, evaporator and their seals and gaskets. Available on Powertrain Protection programs. Included on Essential 8

the Terms and Conditions of the warranty chosen.

Air Conditioning

Protection and Superior

Protection programs.

Seals and Gaskets

If this option has been selected and fee paid for at the time of application, the following parts will be covered: the seals and gaskets used to contain fluids/lubricants within the covered parts including but not limited to cylinder head gasket(s), crankshaft seals, camshaft seals, valve seals, intake manifold gaskets, timing cover gasket, oil pan gasket, valve cover gasket(s) and all seals and gaskets used to contain fluids/lubricants in the transmission/ transaxle/transfer case/differential.

Available on Powertrain Protection programs

Extra Value Protection

Turbo

Housing (when

damaged from

within) and all

internal parts.

If this option has been selected and the premium paid at the time of application, the following parts will be covered: water pump. starter motor and solenoid, alternator and regulator, axle shafts, drive shafts, CV joints and boots, universal joints, hanger bearings, timing cover, flexplate and flywheel, wheel bearings, fuel pump.

Available on Powertrain Protection programs. Included on Essential 8 Protection and Superior Protection programs.

Zero Deductible

If this option has been selected and the premium paid at the time of application, the deductible will be waived on all claims authorized throughout the lifetime of the nolicy. Available on all programs. Included on Essential 8

Protection program.

Car Rental

If this option has been selected and the premium paid at the time of application, you will be reimbursed for the rental of an automobile if a covered component fails. Expenses shall be limited to \$35 a day to a maximum of \$210 for the lifetime of the policy. Valid rental receipts are required for reimbursement. Available on Powertrain Protection. Essential 8 Protection and Superior Protection programs.

\$5,000 Per Claim Liability

If this option has been selected and the premium paid at the time of application, the single claim limit of liability will be increased to \$5,000 or half the purchase price of the vehicle (excluding taxes) at the time of sale. whichever is the lesser.

Available on Powertrain Protection and Essential 8 Protection programs. Included on Superior Protection programs.

Power Equipment Plus

If this option has been selected and the premium paid at the time of application, the following parts will be covered; Anti-lock brakes/traction control module, sensor rings, wheel speed sensors, pump and pressure modulator assembly; electric trunk release actuator, power door lock actuator motors, exterior mirror motors, power window motors and regulators and manually operated electrical switches, cruise control module and servo, fuel injection and/or electronic ignition computer control module, fuel injection and electronic engine management (including cam, crank and 02) sensors, transmission computer control module, electronic/vacuum transfer case and/or differential engagement components for 4WD/AWD, electronic instrumentation displays (speedometer, tachometer, odometer, fuel, oil, temperature and voltage only), power sliding door and lift gate motors, keyless entry door keypads and receiver, power seat motors, sunroof motor, heated mirrors, convertible top motors, headlamp wiper motors, load leveling compressor motor, electronic climate control module.

Available on Powertrain Protection, Essential 8 Protection and Superior Protection programs.