

Mechanical Breakdown Insurance Policy

1. What are the terms and conditions of Your Plan?

This Policy is entered into between You and Us on the Purchase Date, contains the terms and conditions governing the Components and Repairs You may receive if there is a Breakdown of Your Vehicle and when You may otherwise receive Additional Benefits. You acknowledge that Your purchase of this Policy is voluntary, that all information listed on the Registration Page is accurate and that You have read and understood all terms and conditions of this Policy. By signing the Registration Page, You accept all terms and conditions of this Policy.

2. Your informed purchase matters to Us

By voluntarily signing this Policy, You acknowledge that:

- a. You are not required to purchase this Plan to obtain financing for Your Vehicle;
- b. Your purchase of this Plan is not a substitute for other coverage, including insurance or liability coverage for Your Vehicle;
- c. if You purchase a "Used Vehicle" plan and Your Vehicle is imported from the U.S.A., You will be eligible to make a claim for Components and Repairs (even if the U.S.A. Manufacturer's warranty will not honour claims made in Canada);
- d. if You purchase a "New Vehicle" plan and Your Vehicle is covered by an original or extended Manufacturer's warranty, You will not be eligible to make a claim for Components or Repairs until that warranty has expired by time or distance (even if the U.S.A. Manufacturer's warranty will not honour claims made in Canada);
- e. if Your Vehicle is covered by a Manufacturer's roadside assistance plan, You will not be eligible to make a claim for roadside assistance under this Policy until that Manufacturer's plan has expired by time or distance;
- f. if a deductible is listed on the Registration Page, You will be required to pay the Standard Deductible on any authorized claim;
- g. if Your Vehicle is, or will be, operated under Light Commercial Use during any time within the term of this Policy, You will be required to pay the greater of the Standard Deductible and the LCU Deductible for any authorized claim. If an authorized claim is solely for Additional Benefits, Roadside Assistance, Car Rental, Trip Interruption, or the "Tire Storage" upgrade, we will waive the Standard Deductible or LCU Deductible, as applicable; and
- h. We are relying on the accuracy of the information You provided on the Registration Page when We accept this Policy.

3. Are You eligible for Breakdown protection for Your Vehicle?

You are only eligible for Components, Repairs and Additional Benefits if, during the term of this Policy:

- a. You are a resident of Canada;
- b. Your Vehicle is not used outside of Canada for more than 6 months in any calendar year;
- c. Your Vehicle is not, and has not been, operated under an Excluded Use;
- d. You maintain insurance for Your Vehicle with a chartered insurance company in Canada; and
- e. Your Vehicle is maintained by a licensed repair facility, in accordance with the Owner's Manual, including maintenance recommendations based on Your individual driving habits and climate conditions, and you retain, and can provide to the Administrator, all applicable maintenance records.

4. What does Your Plan include?

You may file a claim for Components, Repairs and/or Additional Benefits by following the process in Schedule "G". If Your claim is authorized, We will pay for, reimburse You for or otherwise provide You with Components, Repairs and Additional Benefits for Your Plan, all in accordance with the terms and conditions of this Policy. **Please read the process in Schedule "G" carefully** as You have a limited timeframe to file a claim for Components, Repairs and Additional Benefits.

If You have purchased an upgrade for "**Genuine OEM Components**" and make an authorized claim for Components, any replacement parts will include ONLY new or remanufactured original OEM parts (no used, rebuilt, aftermarket, jobber or like kind and quality parts will be used for "Genuine OEM Components") if such Genuine OEM Components are still actively supplied by the Manufacturer and readily available to Us. If You have purchased a standard Plan (without an upgrade for "Genuine OEM Components") and make an authorized claim for Components, any replacement Components will be new or remanufactured by the Manufacturer, or of like kind and quality. Some Lienholders may not finance standard Plans.

5. What does Your Plan exclude?

There are certain reasonable limits on the Components, Repairs and Additional Benefits You may claim under this Policy. **Please read Schedule "E" carefully** as You will not be eligible to receive Components, Repairs or Additional Benefits in those specific circumstances.

6. When does Your Plan end?

This Policy commences on the Purchase Date and expires on the earlier of the: (i) expiry date listed on the Registration Page; (ii) the expiry mileage listed on the Registration Page; or (iii) any date on which You claim Components, Repairs and Additional Benefits that equal or exceed the limit of liability for this Policy. We refer to this date as the "**Expiry Date**" in this Policy. We have provided information in Schedule "D" to help You understand how the Expiry Date is calculated for this Policy.

7. How can You transfer Your Plan?

- a. If You originally purchased this Plan, You may transfer this Plan during the term of this Policy to another individual as part of a Private Transfer.
- b. To initiate a transfer, please request a transfer form from Your Issuing Dealer or the Administrator at service@lgm.ca.
- c. To be eligible for a transfer, You must submit the following to the Administrator within thirty (30) days of the Private Transfer: (i) a completed transfer request form; (ii) an administration fee of \$100 plus applicable tax, unless such fee is prohibited by applicable

law; (iii) a copy of the Transfer of Ownership document signed by You and the transferee; and (iv) a copy of the Vehicle Registration in the transferee's name.

8. How can Your Plan be cancelled?

- a. You may only cancel this Policy within thirty (30) days of the Purchase Date by submitting to the Administrator a completed cancellation request form. If so, We will refund You the purchase price of this Plan after deducting any claims authorized or paid.
- b. If You purchased this Plan in Alberta, please contact your Issuing Dealer to terminate or cancel Your Policy. Upon termination or cancellation, We will provide You with a Pro Rata Refund and will not deduct any administration fee from the Pro Rata Refund.
- c. If You permanently relocate outside of Canada during the term of this Policy, You may cancel this Policy if You provide Us with proof of Your residential address outside of Canada. If so, We will provide You with a Pro Rata Refund.
- d. We may cancel this Policy if You fail to pay any portion of the purchase price for this Plan, if You or Your Vehicle fail to meet any of the eligibility criteria, for misrepresentation or for fraud that is material to this Policy. If You purchased this Plan in Alberta, we will give You 15 days' written notice of termination. If cancelled within thirty (30) days, We will refund You the purchase price of this Plan, after deducting any claims authorized or paid. If cancelled after thirty (30) days, We will provide You with a Pro Rata Refund.
- e. We will cancel this Policy, and You will not be provided a refund, if You sell or transfer Your Vehicle other than by Private Transfer (and as part of the Private Transfer, You also transfer this Plan in accordance with section 7 of this Policy). If You do not transfer this Plan in accordance with section 7 of this Policy as part of the Private Transfer, Your Policy will be cancelled and no refund will be paid.
- f. In the event of repossession, total loss or written off vehicles where the Lienholder requests the cancellation on Your behalf, We will comply with the refund conditions within this Section 8 or any refund policy of the Lienholder that may provide a greater refund benefit.
- g. We will pay any refunds owing under this Policy to You or the Lienholder, as applicable.

9. How is Your personal information handled?

- a. We are required to collect personal information from You to determine Your eligibility for this product and to administer Your Plan, including the Administrator processing Your claims and collaborating with the Issuing Dealer, the Manufacturer, the Lienholder, Our underwriter and relevant third parties in connection with Your Plan.
- b. We will collect, store and disclose to these parties, the minimum amount of personal information to allow Us to administer Your Plan and otherwise in accordance with the Administrator's privacy policy.
- c. To communicate effectively with You, We may contact You using contact details that You have provided to Us, including Your email address and Your mobile phone number or other contact details. You expressly authorize Us to use Your personal information in accordance with this Policy, including sending You electronic communications about this Plan.
- d. If You do not wish to provide personal information to Us, We will not be able to enroll You in this Plan or provide You with Components, Repairs and Additional Benefits under this Plan.
- e. If You have questions about privacy, please contact privacyofficer@lgm.ca or visit www.lgm.ca/privacy-policy, or <https://www.trisura.com/privacy-policy/>

10. What else do You need to know?

Limit Per Repair	If Your claim is authorized, the maximum amount payable for Components, Repairs and/or Additional Benefits is the lesser of the "Limit Per Repair" amount listed on the Registration Page and the Vehicle Wholesale Value. If the "Limit Per Repair" is listed as "None" on the Registration Page, the Vehicle Wholesale Value will apply.
Maximum Liability	Notwithstanding anything to the contrary and to the maximum extent permitted by applicable law, Our maximum aggregate liability in connection with this Policy is the Vehicle Purchase Price and in no event will We be liable; <ol style="list-style-type: none">i. for any property damage, personal injury or death in connection with Your Vehicle;ii. for any negligence or willful misconduct by You or by any third parties; andiii. for any loss of use, loss of data, loss of profits, indirect, incidental, punitive, exemplary or any other consequential damages whatsoever.
Right of Recovery	If You have a right to recover from a third party any amounts We have paid under this Policy, Your rights will become Our rights, You will provide Us with all necessary assistance to enforce Our rights and We will recover any amounts after You have been fully compensated for Your loss.
Statutory Conditions	You may request a copy of the Statutory Conditions applicable to this Policy from the Administrator. <ol style="list-style-type: none">i. If You purchased this Plan in Alberta, Statutory Conditions 1 to 14 set out in section 540(1) of the <i>Insurance Act</i> (Alberta) are deemed to be part of this Policy.ii. You will only be required to deliver to Us a statutory declaration verifying the proof of loss for Your claim if required by Us.
Governing Law	This Policy will be governed by and interpreted in accordance with the laws of the Province or Territory in which You purchased this Policy and the federal laws of Canada applicable therein, without regard to its conflict of laws principles. If these Provincial or Territorial laws are inconsistent with any of the terms or conditions of this Policy, such laws will govern and We will comply with such laws.

Limitation Period	If You purchased this Plan in Alberta: Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the <i>Insurance Act</i> (Alberta). If You purchased this Plan in British Columbia: Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the <i>Insurance Act</i> (British Columbia)
Miscellaneous	All amounts referred to in this Policy are in Canadian dollars. Capitalized terms used in this Policy are given such meanings as defined in Schedule "F".
Entire Agreement	This Policy constitutes the entire agreement about Your Plan and supersedes any prior understandings or agreements between the parties about Your Plan. The terms and conditions of this Policy may not be amended or waived unless agreed in writing by the parties.

Schedule "A"

Which Components and Repairs are INCLUDED in Your SecureDrive Plan?				
Component	Other Inclusions	Basic	Essential	Elite
Other Components	If You purchased an Elite SecureDrive Plan , all other components of Your Vehicle are included in Your Plan other than the Excluded Components listed in Schedule "B".	✗	✗	✓
Engine	Cylinder Block, Cylinder Head(s) and all internally lubricated components contained within the engine; Water Pump; Oil Pump and Oil Pump Housing; Harmonic Balancer; Timing Chain Cover; Intake and Exhaust Manifolds; Valve Covers; Engine Mounts; Fuel Injection Pump and Injectors (Diesel Engine only); Seals and Gaskets.	✓	✓	✓
Turbocharger/ Supercharger	The following components for factory installed Turbocharger or Supercharger only: Turbocharger/Supercharger Housing and all internal components; Seals and Gaskets.	✓	✓	✓
Automatic/Manual Transmission	Transmission Case and all internal components; Torque Converter; Flywheel/Flex Plate; Vacuum Modulator; Electronic Shift Control Unit; Transmission Cooler and Lines; Transmission Mounts; Oil Pan; Seals and Gaskets.	✓	✓	✓
Transfer Case	Transfer Case and all internal components; Seals and Gaskets.	✓	✓	✓
Front and Rear Drive Axle	Drive Axle Cases; all internal components contained within the Drive Axle; Axle Shaft; Locking Hubs; Drive Shafts and Yokes; Universal Joints; Centre Support Bearing; Constant Velocity Joints; Wheel Bearings/Hub Assemblies; Axle Bearings; Four-Wheel Drive Actuator; Differential Cover; Seals and Gaskets.	✓	✓	✓
Electric/Hybrid Vehicle Components	Electric-vehicle battery (EVB) or equivalent battery used to power a battery electric vehicle (BEV); Home Charging Unit per residential address; Electric Motor; Manufacturer supplied High Voltage Cables; Power Converter/Inverter; Battery Charger; Generators. Maximum Benefit: Repairs to or replacement of one (1) EVB during the term of the Agreement plus repairs to or replacement of one (1) Home Charging Unit during the term of the Agreement to a maximum of \$800. For clarity, repairs to or replacement of one (1) EVB may not exceed the "Limit Per Repair".	✓	✓	✓
Steering	All internal components contained within the Steering Box or Rack and Pinion Gear; Power Steering Pump; Power Steering Hoses; Steering Knuckles; Pitman Arm; Idler Arm; Tie Rod Ends and Drag Link; Upper and Lower Steering Column Shafts and Couplings, including Internal Tilt-Wheel Mechanism; Power Cylinder and Pump; Electronic Control Unit/Solenoid; Phase Control Unit; Stepper Motor; Control Valve; Seals and Gaskets.	✗	✓	✓

Brakes	Master Cylinder; Power Brake Cylinder; Vacuum Assist Booster; Hydro Boost; Disc Brake Caliper; Wheel Cylinders; Compensating Valve; Brake Hydraulic Lines and Fittings; Hydraulic Control Unit; Parking Brake Assembly and Linkages; Electronic Control Processor; Wheel Speed Sensors; Hydraulic Pump/Motor Assembly; Pressure Modulator Valve/Isolation Dump Valve; Accumulator; Seals and Gaskets.	x	✓	✓
Which Components and Repairs are INCLUDED in Your SecureDrive Plan?				
Component	Other Inclusions	Basic	Essential	Elite
Electrical	Alternator; Voltage Regulator; Starter Motor; Starter Solenoid and Starter Drive; Engine Compartment Wiring Harness(es); Electronic Ignition Module; Crank Angle Sensor; Knock Sensor; Ignition Switch; Ignition Switch Lock Cylinder; Front and Rear Window Wiper Motors; Washer Pump and Switch; Stop Lamp Switch; Headlamp Switch; Turn Signal Switch; Multi-function Switch; Heater/A.C. Blower Speed Switch; Manual Heater/A.C. Control Assembly; Horns.	x	✓	✓
Air Conditioner	Condenser; Compressor; Clutch and Pulley; Air Conditioning Lines and Hoses; Evaporator; Idler Pulley and Idler Pulley Bearing; High/Low Compressor Cut-Off Switch; Expansion Valve; Pressure Cycling Switch; Seals and Gaskets. The following components are also covered if they are required in connection with the repair of a covered part listed above: Accumulator/Receiver Dryer; Orifice Tube; Oil and Refrigerant.	x	✓	✓
Fuel Delivery	Fuel Pump; Fuel Distributor and Injectors; Sensors (except Oxygen Sensor); Vacuum Pump; Fuel Tank Sending Unit; IAC Motor; Vacuum Restrictor; Fuel Delivery Lines; Seals and Gaskets.	x	✓	✓
Front and Rear Suspension Systems	Upper and Lower Control Arms; Control Arm Shafts and Bearings or Bushings; Upper and Lower Ball Joints; Radius Arm and Bushings; Torsion Bars and Mounts or Bushings; Stabilizer Bar, Links and Bushings; Spindle and Spindle Support; Variable Dampening Suspension.	x	✓	✓
Cooling Systems	Engine Cooling Fan, Motor and Relay; Fan Clutch; Belt Tensioner; Radiator; Heater Core; Thermostat; Blower Motor; Hot Water Valve.	x	✓	✓
Enhanced Electrical Systems	Automatic Climate Control Programmer; Electronic Instrument Cluster; Gauges, Mileage Computer; Distributor; Ignition Coil; Electronic Combination Entry System (Does not include Transmitters and Receivers for Remote Locks); Cruise Control Module Transducer, Servo and Amplifier; Powertrain Control Module; Headlamp Motors; Power Window Motor; Power Seat Motor; Power Mirror Motor; Power Antenna Motor/Mast Assembly; Convertible Top Motor; Power Sunroof Motor; Power Window Switches; Cruise Control Engagement Switch; Power Seat Switches; Power Mirror Motor Switches; Rear Defogger Switch; Power Door Lock Actuators and Switches; Global Positioning System (GPS); DVD Navigation System; CD Player, Radio (including factory installed Satellite Radio) and/or DVD/MP3 Player; Rear-Distance Monitoring Systems; iPod™ docks; OnStar™ System.	x	✓	✓
Supplemental Restraint Systems	All components.	x	x	✓
Emission Systems	Oxygen Sensor; Vapour Canister; PCV Valve Hose; EGR Adapter Plate; Air Bypass Valve; A.I.R. Manifold; A.I.R. Check Valve; Diverter Valve; Canister Purge Solenoid.	x	x	✓
Software	Software updates made available on or after the Purchase Date and required by the Manufacturer to be installed to address malfunction indicator lights or standard vehicle operations.	x	✓	✓

Roadside Assistance	If Your Vehicle is in need of roadside assistance that is not related to a collision, You may request the following roadside assistance benefits 24 hours per day, 365 days per year in the Territory: Towing; Winching; Jump Start; Flat Tire Changes (using Your inflated spare); Vehicle Fuel Delivery (You pay for the cost of fuel - one (1) claim per year maximum); Lock Out Service (You pay for the cost of key cutting and replacement keys – one (1) claim per year maximum); and Concierge Service (family notification,	✓	✓	✓
Which Components and Repairs are INCLUDED in Your SecureDrive Plan?				
Component	Other Inclusions	Basic	Essential	Elite
	reservation changes, ATM locations, etc.). Maximum Benefit: \$175 for each of the roadside benefits described above, including tax, per Roadside Assistance event.			
Trip Interruption	If You make an authorized claim for a Breakdown of Your Vehicle that requires overnight repairs to Your Vehicle and the Breakdown occurs more than 150 kilometres from Your primary residence, We will reimburse Your applicable accommodation and meal expense receipts. Maximum Benefit: \$150 per day, including tax, up to a maximum of \$750 per Breakdown.	✓	✓	✓
Rental Benefit	If You make an authorized claim for a Breakdown of Your Vehicle, We will reimburse Your applicable rental car receipts for each eight labour hours, or part thereof, as determined by a current nationally recognized labour guide, for the Repairs required to your Vehicle. Maximum Benefit: \$65 per day, including tax, up to a maximum of \$260 per authorized claim, plus \$65 per day, including tax, up to maximum of \$195 for subsequent days if one or more major drivetrain components (as determined by the Administrator acting reasonably) are on “special order” for authorized repairs, plus \$65 per day, including tax, up to a maximum of \$130 if a vehicle inspection is required by the Administrator.	✓	✓	✓

Schedule “B”

Which Components and Repairs are EXCLUDED from Your SecureDrive Plan?				
When “x” is used in Schedule “B”, the symbol indicates that certain Components and Repairs are excluded.				
Component	Other Exclusions	Basic	Essential	Elite
Emission Systems	All emissions components, other than the emission systems specifically listed in Schedule “A”.	x	x	x
Exhaust Systems	All components.	x	x	x
Safety Restraint Systems	All safety restraint system components, other than the safety restraint systems specifically listed in Schedule “A”.	x	x	x
Software	All software, other than software specifically listed in Schedule “A”, unless You have purchased the “Multi-Media Software” as part of Additional Benefits, in which case You will be eligible for the benefits specifically listed in Schedule “C”.	x	x	x
Mobile Phones	Phones used for keyless entry systems unless You have purchased the “Keyless Entry Mobile” as part of Additional Benefits, in which case You will be eligible for the benefits specifically listed in Schedule “C”.	x	x	x
Electronic Transmitting Devices	Tire pressure monitoring systems, keyless entry systems.	x	x	x
Shop Supplies	All shop supplies.	x	x	x
Maintenance components	All routine maintenance services and components, including; Alignments, Wheel Balancing, Tune-Ups, Environmental Levy, Disposal Fees, Spark Plugs, Spark Plug Wires; Glow Plugs; Hoses (other than Steering and Air Conditioning Hoses); Belts (other than Timing Belts maintained in accordance with the Owner’s Manual); Brake Pads, Brake Linings/Shoes, Brake Rotors/Drums; Wiper Blades; other than Filters; Lubricants; Coolants; Fluids and Refrigerants required in connection with a Breakdown.	x	x	x

Other Exclusions	Shock Absorbers; Struts, Mounts; Bearing Plates; Standard Transmission Clutch Assembly, Friction Clutch Disc, Pressure Plate, Throw Out Bearing; Manual Linkages, door, trunk and seat handles; Manual transmission shift linkages; Glass; Lenses; Sealed Beams; Light Bulbs; LEDs; Fuses; Batteries; Weather Strips; Trim Items; Moldings; Bright Metal; Chrome; Upholstery; Carpet; Paint; Outside Ornamentation; Bumpers; Body Sheet Metal; Panels; Frame; Structural Body Parts; Tires, Wheels and Rims.	x	x	x
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Schedule "C"

IF SELECTED ON THE REGISTRATION PAGE, what upgrades are included in Your Plan?		
Genuine OEM Components	If You have purchased an upgrade for " Genuine OEM Components ", replacement parts will be provided in accordance with Section 4 of the Policy.	
	Maximum Benefit	Applies to all claims, subject to section 10 of the Policy.
Tire Storage	If Your Issuing Dealer participates in a tire storage program, You may request for Your seasonal tires to be stored. You will be responsible for any costs associated with tire mounting and balancing. If You permanently relocate outside of the city in which You purchased this Policy, You may transfer Your seasonal tires to be stored at an automobile dealership in the city where You have relocated if You provide Us with proof of Your new residential address. If so, We will reimburse Your applicable tire storage receipts.	
	Maximum Benefit	Up to two (2) tire storage events per year (up to a maximum benefit of \$150, including tax, per calendar year), during the term of the Policy. For example, if You store Your tires during Winter and during Summer, each would be considered a separate tire storage event. You will be responsible for tire storage costs (if any) above \$150, including tax, per calendar year.
Additional Benefits		
Additional Benefits	If selected on the Registration Page, You will be eligible in accordance with the terms and conditions of the Policy to all of the additional benefits described below.	
Claim-Free Reward	If You do not make a claim under this Policy by the expiry date listed on the Registration Page, other than a claim for Roadside Assistance or the "Tire Storage" upgrade, and if You meet all of the eligibility criteria described below on such expiry date, then You may select one of the reward options described below:	
	Please Note	<ul style="list-style-type: none"> - The Claim-Free Reward benefit cannot be purchased as a stand-alone upgrade to Your Plan and may only be included as part of the bundled "Additional Benefits" package, as described in this Schedule "C". The Claim-Free Reward benefit is not available for Basic Plans.
	Eligibility Criteria	<ul style="list-style-type: none"> - You submit Your request for a reward to Us within six (6) months of the Expiry Date. Your request will not be approved if made after six (6) months. - The Expiry Date has elapsed by time. You are not eligible for a reward if the Expiry Date has only elapsed by mileage. - The time between the Purchase Date and the Expiry Date must be a minimum of four (4) years. You are not eligible for a reward if the time between the Purchase Date and the Expiry Date was less than four (4) years. - This Plan has a term of four (4) years or more. You are not eligible for a reward if this Plan term was less than four (4) years. - The "Limit Per Repair" is listed as "None" on the Registration Page. You are not eligible for a reward if Your Plan has a "Limit Per Repair". - You provide Us with proof that You are the person, listed on the Registration, who purchased this Plan. You are not eligible for a reward if there has been a Private Sale or other transfer of Your vehicle, including temporary transfer for a commercial purpose, such as rental. - You may only claim one (1) Claim-Free Reward benefit for Your Vehicle. If You purchased this Plan with a Claim-Free Reward benefit, then You will not be entitled to a second Claim-Free Reward benefit.
	Reward Options	<p>If you qualify for the Claim-Free Reward benefit, you are entitled, at Your option, to one of the following reward options:</p> <ul style="list-style-type: none"> - Credit towards a SecureDrive Policy in the amount of the purchase price for this Plan, including applicable tax. The credit is valid for six (6) months from the Expiry Date. You may only apply the credit towards the purchase of a qualifying SecureDrive product, if available, at the Issuing Dealer. - Issuing Dealer In-Store Credit in the amount of the lesser of the purchase price for this Plan, including applicable tax, or \$2,000. The in-store credit is valid for six (6) months from the Expiry Date. You may only apply the in-store credit towards a purchase at the Issuing Dealer. - Refund Cheque in the amount of the lesser of the purchase price for this Plan, including applicable tax, or \$1,000.

		Conditions: Credits are not valid after six (6) months from the Expiry Date, are non-transferrable and cannot be redeemed for cash. If the full balance of the credit is not used in a single transaction, the remaining balance will be forfeited. If the purchase exceeds the credit amount, You will be responsible for paying the remaining balance.
Keyless Entry Mobile	If Your Vehicle has a Manufacturer phone-based “app” that enables keyless entry to Your Vehicle and if, after the Purchase Date, Your mobile phone fails due to accidental loss or damage, resulting from an unexpected and unintentional event that arises from normal handling, We will reimburse Your applicable receipts for repairing damage to Your mobile phone, or replacing Your mobile phone with an equivalent product to provide you with continued access to the “app” referenced above. You will not be eligible for this benefit if Your mobile phone is covered by manufacturer’s warranty, no longer supported by the Manufacturer phone-based “app”, stolen, or damaged by misuse or abuse.	
	Maximum Benefit	Repairs to, or replacement of, one (1) mobile phone, up to a maximum of \$1000, including tax, during the term of the Policy.
Multi-Media Software	If Your Vehicle has an infotainment system that installed by the Manufacturer, We will pay for standard software updates to that system issued after the Purchase Date. This benefit will not cover: (i) software that is not exclusively used for infotainment systems; (ii) software that was not installed by the Manufacturer; (iii) software that was modified other than by the Manufacturer; (iv) updates available prior to the Purchase Date; or (v) any hardware or system upgrades required before a software update can be installed.	
	Maximum Benefit	Up to \$500, including tax, during the term of the Policy.

Schedule “D”

How is the Expiry Date calculated for Your Plan?	
General	The Expiry Date is calculated by measuring the time and distance, as listed under the “Term” on the Registration Page, from the following starting points.
New Vehicle Plans	Original-In-Service Date and zero (0) kilometres.
Certified Vehicle Plans	Certified vehicle plan expiry date and Certified vehicle plan expiry mileage.
Used Vehicle Plans	Purchase Date and Your Vehicle’s odometer reading at the Purchase Date.
Leased Vehicle Plans	Original-In-Service Date.
Light Commercial Use	Notwithstanding anything to the contrary, if You declare Light Commercial Use or such use becomes known to Us during the term of this Policy, the Expiry Date measured by distance will be fixed at 250,000 kilometres regardless of whether the Registration Page lists “unlimited mileage” or any greater amount of mileage.

Schedule “E”

When will Your Vehicle not be eligible for protection?
<ol style="list-style-type: none"> a. If You fail to meet any of the eligibility criteria listed in this Policy. b. If responsibility for the Components or Repairs to Your Vehicle is covered by: <ol style="list-style-type: none"> i. an insurance policy, Manufacturer’s warranty (other than Vehicles imported from the U.S.A. under a “Used Vehicle” plan), certified pre-owned warranty, parts distributor’s warranty, repairer’s warranty or other third party warranty, whether or not Your claim is honoured under such policy or warranty; and ii. a public recall, service bulletin or other communication issued by the Manufacturer. c. If Your Vehicle is operated under an Excluded Use. d. If alterations or modifications are, or have been, made to Your Vehicle. e. If Your odometer ceases to operate and has not been immediately repaired or if the odometer has been altered in any way. f. If You make a claim for an Excluded Breakdown, Excluded Components or Excluded Services. g. If a Breakdown occurred: <ol style="list-style-type: none"> i. before the Purchase Date; ii. as a result of a condition that existed before the Purchase Date as determined by the Administrator, acting reasonably; iii. after the Expiry Date or cancellation date of this Policy; iv. after You are denied partial or full coverage under an applicable original or extended Manufacturer’s warranty (other than Vehicles imported from the U.S.A. under a “Used Vehicle” plan); v. outside of the Territory; or vi. during any time period when You had failed to pay any portion of the purchase price for this Plan or under a deferred payment plan.

- h. If You failed to take Your Vehicle to a licensed repair facility, minimize damage to Your Vehicle following a Breakdown and/or obtain claim authorization from the Administrator.
- i. If the Manufacturer has ceased providing the Components required to perform Repairs for the Breakdown and components of like kind and quality are not available as new or remanufactured in any region of Canada.
- j. If Your Vehicle has a salvage title or is lawfully repossessed or confiscated.
- k. If You make a claim for loss, theft, damage or deterioration of tires or wheels while in storage.
- l. If the Vehicle Purchase Date listed on the Registration Page is before the Purchase Date of this Policy, unless Your Vehicle passes an official inspection conducted by the Issuing Dealer that is submitted to the Administrator or You purchased a “New Vehicle” or “Certified Vehicle” plan.
- m. If We cannot verify information provided by You or the repair facility checking on Your Vehicle. If We become aware of any misrepresentation, false statement, or fraud in connection with this Policy.
- n. If You do not seek authorization from the Administrator prior to the repair being commenced.

Schedule “F”

What do the capitalized terms mean?			
Additional Benefits	The upgrades that are selected on the Registration Page, as described in Schedule “C”.		
Administrator	LGM Financial Services Inc., its successors or assigns.		
Breakdown	The inherent failure of one (1) or more Components under normal use, other than Excluded Breakdowns, when that Component can no longer perform the function for which that Component was designed.		
Components	The replacement vehicle components listed in Schedule “A” that are included in Your Plan.		
CPO Vehicle	If, on the Purchase Date, Your Vehicle is a certified pre-owned by the Manufacturer and has at least 1 day and 1 kilometre remaining on the extended Manufacturer’s warranty.		
Excluded Breakdowns	<p>If Your Vehicle is unable to be safely operated under normal use; or has reduced operating performance that is outside of Manufacturers’ specifications due to any of the following, as determined by the Administrator, acting reasonably:</p> <ol style="list-style-type: none"> 1. failure of, or damage to, a Component caused by an Excluded Component; 2. failure of, or damage to, an Excluded Component caused by any reason; 3. failure of, or caused by, any custom component or add-on part not from the Manufacturer; 4. alterations or modifications made to Your Vehicle; 5. acts of war, riot or terrorism; 6. collision, fire, theft, vandalism, riot, explosion, lightning, earthquake, freezing, rust, corrosion, windstorm, hail, water, floods, salt, environmental damage, contamination of fluids, coolants or lubricants; 7. noises, vibrations, squeaks, rattles, whines or groans (unless these sounds are directly caused by failure of a Component); 8. Your willful, criminal or fraudulent acts or omissions; or 9. Your misuse, abuse, negligence, lack of normal maintenance (including lack of cleaning, winterization and failure to maintain proper levels of lubricants and/or coolants) required by the Manufacturer's maintenance schedule for Your Vehicle, or improper servicing. 		
Excluded Components	The replacement vehicle components listed in Schedule “B” that are excluded from Your Plan.		
Excluded Use	<ol style="list-style-type: none"> 1. Off-road or racing. 2. Towing without a tow package installed or authorized by the Manufacturer. 3. Heavy Commercial Use. 4. Use in any manner not recommended by the Manufacturer. 		
Excluded Services	Any maintenance services that are listed in the Owner’s Manual or are routinely performed by a licensed repair facility when maintaining a vehicle.		
Expiry Date	The earlier of the: (i) expiry date listed on the Registration Page; (ii) expiry mileage listed on the Registration Page; or (iii) any date on which You claim Components, Repairs and Additional Benefits that equal or exceed the limit of liability for this Policy. We have provided information in Schedule “D” to help You understand how the Expiry Date is calculated for this Policy.		
Heavy Commercial Use	<table border="0"> <tr> <td> <ol style="list-style-type: none"> 1. Rental 2. Police or emergency use 3. Road repair operations 4. Hauling 5. Driving school 6. Route work 7. Vehicles used primarily off-road </td><td> <ol style="list-style-type: none"> 8. Taxi or fleet vehicles 9. Job site activity 10. Courier or delivery 11. Snow removal 12. Construction 13. Limousine or shuttle 14. Moving services </td></tr> </table>	<ol style="list-style-type: none"> 1. Rental 2. Police or emergency use 3. Road repair operations 4. Hauling 5. Driving school 6. Route work 7. Vehicles used primarily off-road 	<ol style="list-style-type: none"> 8. Taxi or fleet vehicles 9. Job site activity 10. Courier or delivery 11. Snow removal 12. Construction 13. Limousine or shuttle 14. Moving services
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Issuing Dealer	The authorized automobile dealership listed on the Registration Page from which You leased or purchased Your Vehicle.
Lienholder	Any person that loaned money to You to purchase this Policy.
Lienholder Agreement	The agreement You entered into with the Lienholder on or before the Purchase Date, which sets forth the terms and conditions on which You have been loaned money to purchase this Policy.
Light Commercial Use	If the Administrator determines, acting reasonably, that Your Vehicle is an owner-operated vehicle used for a purpose other than Heavy Commercial Use, and includes commercial car-sharing or ride-sharing uses.
LCU Deductible	A light commercial use deductible of 20% of the authorized claim amount, after applicable tax has been added, which is the amount that You are required to pay (if such amount is greater than the Standard Deductible) on any claim for Components or Repairs after the Administrator determines, acting reasonably, that Your Vehicle is, or has been, operated under Light Commercial Use.
Manufacturer or OEM	The original equipment manufacturer of Your Vehicle.
New Vehicle	If, on the Purchase Date, Your Vehicle has at least 1 day and 1 kilometre remaining on the original Canadian Manufacturer's warranty and less than 200,000 kilometres showing on the odometer.
Owner's Manual	The manual for Your Vehicle provided by the Manufacturer which may be amended from time-to-time.
Plan	The SecureDrive Basic, Essential or Elite Plan type that is selected on the Registration Page.
Policy	This mechanical breakdown insurance policy entered into between You and Us governing Your Plan, including the Registration Page and all attached schedules.
Private Transfer	If You sell or transfer Your Vehicle directly to an individual without the title to Your Vehicle being transferred to an intermediary and without the involvement of a dealership, leasing agency or person in the business of selling, leasing or recycling vehicles.
Pro Rata Refund	A refund of the purchase price for this Plan calculated: (i) based on the expired portion of Your Plan by time or kilometres, whichever is greater, using the term selected and the date coverage begins as reference points; (ii) after deducting an administration fee of \$100 plus applicable tax, unless such fee is prohibited by the Lienholder's policy or by applicable law; and (iii) after deducting, any claims authorized or paid, unless such deduction is prohibited by the Lienholder's policy or by applicable law.
Purchase Date	The date listed on the Registration Page that You purchased this Plan or any later date on which You take possession of Your Vehicle.
Registration Page	The first page of this Policy listing details about You, Your Vehicle and Your Plan.
Repairs	The repair procedure directly required to repair or replace the Components.
Standard Deductible	The amount listed on the Registration Page that You are required to pay per authorized repair visit for Components or Repairs.
Territory	Canada and the United States of America, excluding Hawaii and Puerto Rico.
Used Vehicle	If, on the Purchase Date, Your Vehicle is not a New Vehicle, is within thirteen (13) years of the current model year, and has less than 160,000 kilometres showing on the odometer.
Vehicle	The vehicle, listed on the Registration Page, that You leased or purchased from the Issuing Dealer and which does not have a salvage title.
Vehicle Purchase Price	The Manufacturer's suggested retail price as a New Vehicle or the actual purchase price as a Used Vehicle at the time of purchase of Your Vehicle.
Vehicle Wholesale Value	The wholesale cash value for Your Vehicle at the time of Your claim, as published in the Canadian Black Book Retail Market Guide or an equivalent guide selected by the Administrator, acting reasonably.
We, Us, Our	Trisura Guarantee Insurance Company and its successors and assigns, who can be contacted at 333 Bay Street, Suite 1600, Box 22, Toronto, ON, M5H 2R2; telephone 1-416-214-2555; email Risk.solutions@trisura.com
You, Your	The person, listed on the Registration Page, who purchased this Plan.

Schedule "G"

What steps do You need to take to make a claim under this Plan?	
Minimize Damage	Take immediate action to prevent further damage to Your Vehicle. This Plan does not provide Components and Repairs if a Breakdown is caused by Your neglect of Your Vehicle.
Visit a Repair Facility	Promptly take Your Vehicle to the Issuing Dealer or a licensed repair facility. This Plan does not provide Components and Repairs if Your Vehicle is repaired by a non-licensed repair facility.
Make a Claim	You must file a claim with, and obtain prior authorization for Components and Repairs from, the Administrator, whom You can contact Toll-free 1-866-287-6200 . Your claim must be filed within seven (7) days of a Breakdown.
Review Coverage	Discuss with the dealer or licensed repair facility what amounts are covered by this Plan and what, if any, amounts You will be required to pay.

Obtain Authorization	Provide the Issuing Dealer or licensed repair facility with Your Plan number listed on the Registration Page. Before any Repairs, ask the dealer or licensed repair facility to contact the Administrator to obtain
	authorization for the claim. This Plan does not pay for or reimburse Components and Repairs that have not been authorized by the Administrator.
Authorize Diagnosis and/or Teardown	You may need to authorize the licensed repair facility to diagnose and/or teardown Your Vehicle to determine the cause of the Breakdown and the cost of Repairs. You will be responsible for diagnostic and/or teardown charges if the Breakdown is not covered under this Policy. We reserve the right to require diagnosis and/or teardown of Your Vehicle prior to any Repairs. You will be responsible for labour and other charges for diagnosis and/or teardown, unless specifically listed within a nationally recognized labour guide for covered Components.
Provide Documents	You may be asked to provide the Administrator with information related to Your Vehicle and reasonably required to authorize Your claim, including odometer reading, registration documents, insurance documents and telematics records.
Pay Deductible(s)	You must submit all repair orders, applicable receipts and documentation to the Administrator within thirty (30) days of Repairs being completed for Your Vehicle. We will pay or reimburse You for Components and Repairs in accordance with this Policy and You will be responsible for paying any Standard Deductible or LCU Deductible, as applicable.
Emergency Repairs	If a Breakdown occurs which requires emergency Repairs to be made when the Administrator's offices are closed, You must contact the Administrator on the next business day to determine if the Repairs are covered by this Plan.
Light Commercial Use	If Your Vehicle is operated under Light Commercial Use during the term of this Policy, You must promptly notify the Administrator and You will be responsible for paying the LCU Deductible on future claims (instead of the Standard Deductible).