

PROTECTION

Mechanical Breakdown



Life Doesn't Stop for Repairs. Mechanical Breakdown Protection Keeps You Moving.

Knowing that you are protected if your vehicle breaks down, and that insurance is available to assist you if significant repair expenses are required, provides you with the peace of mind to drive with confidence every day.

There are 3 Coverage options available under the Mechanical Breakdown Protection Plan:

- 1/ **Coverage A** - Powertrain
- 2/ **Coverage B** - Comprehensive
- 3/ **Coverage C** - Complete

Powertrain
(Engine, Transmission, Drivetrain)

Brakes

Climate Control

Cooling

Electrical
(Including Hybrid, PHEV & EV)

Fuel

Steering

Suspension
(Front and rear)

Rental Reimbursement

Towing

Trip Interruption



DEDUCTIBLE
\$100

MAX LIMIT PER CLAIM
\$7,500

MAX LIMIT PER POLICY
\$25,000

Term



Term	12 mths 20,000 kms	12 mths 20,000 kms	12 mths 20,000 kms
MODEL Year 1 to 6	24 mths 40,000 kms	24 mths 40,000 kms	24 mths 40,000 kms
	36 mths 60,000 kms	36 mths 60,000 kms	36 mths 60,000 kms
	48 mths 80,000 kms	48 mths 80,000 kms	48 mths 80,000 kms
MODEL Year 7	12 mths 20,000 kms	12 mths 20,000 kms	12 mths 20,000 kms
	24 mths 40,000 kms	24 mths 40,000 kms	24 mths 40,000 kms
	X	36 mths 60,000 kms	36 mths 60,000 kms
MODEL Year 8	12 mths 20,000 kms	X	X
	24 mths 40,000 kms	X	X
MODEL Year 9	12 mths 20,000 kms	X	X


OPTION
INC

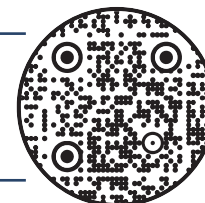
Phone
1-844-427-7587

Email
marketing@option.com

Website
option.com/dealer-suite

To Learn More

Scan the QR code for more information about your coverage.



Like all products, there are limitations and exclusions that apply. All coverage is subject to the terms and conditions of the contract. Check your plan for details.

Plan Eligibility

- Vehicles 9 model years old or newer
- Vehicles with odometer under 200K
- Vehicle must be purchased within 30 days of vehicle delivery date
- Vehicle purchase price between \$10,000 and \$200,000
- Personal and business use only. All commercial use is ineligible.

Mechanical Components

Powertrain (Coverage A, C)

Engine: cylinder block and heads, internal components (pistons, crankshaft, camshaft, valves, etc.), timing gears and timing chain/belt, oil pump and oil pan, Intake and exhaust manifolds, turbocharger/supercharger (if factory-installed), water pump, engine mounts.

Transmission: transmission case and all internal parts, torque converter, transfer case (for AWD/4WD vehicles), transmission mounts, seals and gaskets (when part of a covered repair).

Drive Axle/Drivetrain: drive shafts, axle shafts, differential and all internal components, CV joints and boots, universal joints, bearings, propeller shafts.

Brakes (Coverage B, C)

Components: master cylinder, brake booster, brake lines and fittings, proportioning valve, ABS (Anti-lock Braking System) components, such as: ABS control module, ABS sensors, ABS pump/motor, parking brake mechanism (excluding cables if considered wear-and-tear).

Climate Control (Coverage B, C)

Components: air conditioning compressor, condenser, evaporator, expansion valve/orifice tube, Receiver-drier or accumulator, Blower motor, Heater core, HVAC control module (if not excluded under electronics), Refrigerant lines and hoses (if part of a covered repair), Temperature control actuators.

Cooling System (Coverage B, C)

Components: radiator, water pump, thermostat, cooling fan motor, fan clutch, coolant temperature sensor, radiator fan relay, radiator hoses and clamps (only if part of a covered repair), coolant reservoir tank.

Fuel System (Coverage B, C)

Components: fuel pump, fuel injectors, fuel tank and fuel lines (if damage is due to mechanical failure, not corrosion or wear or external impact), fuel pressure regulator, fuel rails and sensors.

Steering System (Coverage B, C)

Components: steering column, shafts and couplings, rack and pinion / steering gearbox, power steering pump, tie rods (inner and out), drag link, idler arm, pitman arm, steering knuckles, ball joints, steering angle sensors, link rods, stabilizer bar (factory installed), steering control module, bushings, electronic steering assist motor, power steering line and hoses (provided breakdown was not caused by corrosion or wear).

Suspension (Coverage B, C)

Components (front and/or rear): struts, control arm, bushings and mounts, sway bars (stabilizer bars), wheel bearings, air suspension components (if factory equipped).

Electrical System (Coverage B, C)

Components: alternator, starter motor and solenoid, voltage regulator, ignition switch and ignition module, electronic ignition control module, wiper motor and washer pump, switches, power accessories (e.g. window motors and regulators, power door lock actuators, power seat motors, sunroof motors), interior and exterior lighting systems, LED modules (if factory installed), sensors and modules (e.g. backup cameras, Advanced Driver Assistance Systems sensors, parking sensors, electronic thermostats, factory installed Infotainment Systems (touchscreens, GPS navigation, Bluetooth module, voice command system, satellite radio tuners), Electronic Control Units (ECUs) (e.g., engine control module, transmission control module), wiring harnesses, relays.

For Hybrid, PHEV and EV, the following additional components are covered under the Electrical System:

- Electric Drive System: electric motor, power inverter, electric drive unit
- Charging system: onboard charger, charging port and adapter
- Regenerative Braking System: regenerative brake actuators, associated electronics and sensors
- HVAC System

Rental Vehicle Reimbursement (Coverage A, B, C)

To qualify for Rental Vehicle Reimbursement, one of the following conditions must be met:

1. The covered Breakdown requires a minimum of 2 hours of labour; or
2. The Breakdown renders the Vehicle inoperable and needs overnight maintenance at a licensed Repair Centre.

We will reimburse actual expenses incurred for renting a vehicle from a licensed rental agency, or for taxi or public transportation costs to the following amounts:

1. Up to a maximum of 5 days at a rate not exceeding \$50 per day, inclusive of taxes.
2. The total reimbursement per claim shall not exceed \$250, inclusive of taxes.
3. This Coverage applies while the Vehicle is undergoing repairs for a covered Breakdown at a licensed Repair Centre.

Towing Reimbursement (Coverage A, B, C)

In the event of a Breakdown where the Vehicle is inoperable, Optiom will reimburse the client up to a maximum of the following amounts:

1. \$200 per towing incident, up to a maximum of 3 incidents during the Coverage Term.
2. The limit of liability for towing reimbursement coverage shall not exceed \$600 during the Coverage Term.

Trip Interruption (Coverage A, B, C)

If a Breakdown occurs 200 km or more from the client's address, Optiom will reimburse the client for expenses for hotel accommodation and meals/refreshments (excluding alcohol):

1. Up to \$300 per night up to a maximum of 2 nights and 2 occurrences during the Coverage Term.

Regardless of the coverage chosen, the following components of the Vehicle are excluded from coverage including but not limited to: any accessories not installed by the manufacturer, aftermarket anti-theft systems, plugs, antennas, and antenna masts, batteries and cables, high-voltage battery packs for EVs, PHEVs, and hybrids, fuses, distributor caps and rotors, spark plugs and wires, glow plugs, and micro antennas, external shift linkages, shifter bushings and boots, and shift cables, shock absorbers, struts, springs, wheel alignment, tire pressure sensors, and tire valves, brake pads, brake shoes, brake rotors, brake drums, and brake calipers, exhaust pipes, mufflers, resonators, catalytic converters, EGR systems, air injection reaction systems, carburetors, early fuel evaporation systems, PCV systems, and any repairs made solely to meet or maintain governmental emission standards, light bulbs, LED lights, sealed beams, lenses, headlights and their alignment, side view mirror glass and housing, and wiper blades, body structure and sheet metal, structural framework and welds, chassis frame, rear beams, inner and outer panels, truck beds, lift gates, side and rear steps, chrome, bright metal, bumpers, door handles, hinges, latches, flexible body parts and their alignment, paint, corrosion damage, water leaks, weatherstripping, moldings, ornamentation (interior and exterior), glass, service adjustments to glass, squeaks and rattles, wheel covers and ornaments, and wheels/rims, upholstery, carpeting, interior surfaces, roof liners, door panels, pockets, grill covers, cup holders, removable hardtop assemblies, vinyl and convertible tops, seat tracks, window channels, body seals, filters, lubricants and fluids, engine coolant, air conditioning refrigerant (re-gassing), injector cleaning, wheel balancing and alignments, and any breakdowns resulting from failure to follow the maintenance requirements specified in the Manufacturer's Warranty and Owner's Manual.