

XTENDED AUTO SERIES COMPARISON SHEET



Xtensive Series



Xpanded Series



Xtra Series



Xotic Series



TARGET MARKET				
Franchised New	All			Exotic
Franchised Used	Lower Mileage	Moderate to Higher Mileage	Higher Mileage	Exotic
Independent Used	All	All	Higher Mileage	Exotic
ELIGIBILITY				
Model Years	Current +20	Current +20	Current +20	Current +10
KM at Time of Sale	Up to 320,000 KM	Up to 320,000 KM	Up to 320,000 KM	Up to 85,000 KM
Deductible	\$0/\$50/\$100/\$200/\$100 and \$200 disappearing	\$100/\$250	\$100/\$250	\$250/\$500/\$1000
TERMS AVAILABLE				
Wrap Coverage	24/100-120/160			
Wrap Plus Coverage	36/110- 120/250			
New	36/75-108/250			
Extended New	24/120-108/250			
Used	3/5 - 60/200	3/5 - 72/200	3/Unlimited - 60/160	12/20 - 60/100
PLAN START DATES				
Wrap Coverage	Plan Purchase Date and 0 KM			
Wrap Plus Coverage	Plan Purchase Date and 0 KM			
New	Plan Purchase Date and 0 KM			
Extended New	Plan Purchase Date and 0 KM			
Used	Plan Purchase Date and KM on Odometer at Time of Sale	Plan Purchase Date and KM on Odometer at Time of Sale	Plan Purchase Date and KM on Odometer at Time of Sale	Plan Purchase Date and KM on Odometer at Time of Sale
Post Sale	30 days and 1,000 KM after the Plan Purchase Date	30 days and 1,000 KM after the Plan Purchase Date	Plan Purchase Date and KM on Odometer at Time of Sale	
LIMITS OF LIABILITY				
	ACV	Premium - ACV <i>Essential</i> - \$2500 per claim to a maximum of \$5,000 aggregate. Can be increase \$5000 per claim and \$7,500 aggregate with surcharge.	Limits are based on component and are dependent on coverage level and any additional optional coverage selected	ACV
WAITING PERIOD				
Wrap Coverage	None			
Wrap Plus Coverage	Coverage for XT-1 parts do not start until the vehicle Manufacturer's Extended Powertrain Warranty has expired.			
New	None			
Extended New	None			
Used	None	None	3 & 6 Month Term- None 12 month term- 30 days and 1,500 KM 24 month term- 60 days and 1,500 KM 36 month term- 90 days and 1,500 KM 60 month term- 90 days and 1,500 KM Shortened Period- 30 days and 1,500 KM	None
Post Sale	Post Sale- 30 days and 1,000 KM	Post Sale- 30 days and 1,000 KM	Post Sale- 30 days and 1,000 KM	

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COVERAGE				
Rate Structure	12 Class	5 Class	3 Class	3 Class
Coverage Levels	XT-1 Basic Powertrain XT-2 Powertrain Plus XT-3 Comprehensive Ultimate XT-Exclusionary Ultimate XT Wrap Ultimate XP Wrap Plus	XP-1 Powertrain XP-2 Powertrain Plus XP-3 Basic Coverage XP-4 Comprehensive Ultimate XP-Exclusionary	X-1 Powertrain X-2 Powertrain Plus X-3 Basic Coverage X-4 Comprehensive	XO-1 Basic Coverage XO-2 Comprehensive Ultimate XO-Exclusionary
Seals and Gaskets	Included in Conjunction or Independently	Standard in Conjunction with a covered repair Enhanced in Conjunction or Independently	Seals & Gasket Coverage Available with Surcharge	Standard Seals & Gaskets Included Enhanced Seals & Gaskets Available with Surcharge (Included in Ultimate XO)
Business Use	Yes	Yes	Yes	No
Commercial Use	Yes- with surcharge	Yes- with surcharge	Yes- with surcharge	No
Hybrid/ Electric	Yes- with surcharge	Yes- with surcharge	Yes- with surcharge	Yes - with surcharge
Post Sale	Yes- with surcharge	Yes- with surcharge	Yes	No
Modified	Yes- with surcharge	Yes- with surcharge	Yes- with surcharge	No
Lifted Suspension	Lifted over 6" up to 12" with Surcharge Lifted to 6" without Surcharge	Lifted over 6" up to 12" with Surcharge Lifted to 6" without Surcharge	Lifted over 6" up to 12" with Surcharge Lifted to 6" without Surcharge	No
Oversized Tires	Over 35" up to 40" with Surcharge Up to 35" without Surcharge	Over 35" up to 40" with Surcharge Up to 35" without Surcharge	Over 35" up to 40" with Surcharge Up to 35" without Surcharge	No
Factory Plus	Yes- with surcharge	Yes- with surcharge	Yes- with surcharge	No
Branded Title	Yes- with surcharge	Yes- with surcharge	Yes- with surcharge	No
Snowplow Use	Yes- with surcharge	Yes- with surcharge	No	No
Turbo/ Supercharger	Yes	Yes	Yes- with surcharge	Yes- with surcharge
Optional Coverages	Luxury Electronics Package (included with Ultimate XT), Consequential Damage Option, Rental Expense Upgrade, Mobility Equipment Package	Luxury Electronic Package (Included with Ultimate XP Coverage)	Cooling, Fuel Delivery, Steering, Suspension, Air Conditioning, Electrical, Brake, Enhanced Limits of Liability, Seals & Gaskets, Shortened Waiting Period, Day 1 Coverage	Enhanced Seals & Gaskets (included in Ultimate XO), Hydraulic Suspension (OEM Only), Air Bladder Suspension (OEM ONLY)
ADDITIONAL BENEFITS				
Rental Expense	\$40/8 hours maximum of \$200 per occurrence. Rental benefits are increased up to an additional 5 extra days in the case of a covered major component and/or parts delay for any covered repair or Administrator requested inspection	\$30/8 hours Maximum of \$150 per occurrence	\$40/8 hours Maximum of \$200 per occurrence	n/a
Emergency Roadside Assistance	\$100 maximum per occurrence	\$50 maximum per occurrence	n/a	\$100 maximum per occurrence
Trip Interruption	\$200 per day maximum for 3 days	\$75 per day maximum for 3 days	n/a	\$200 per day maximum for 3 days
Towing Expense	Included in Roadside Assistance	Included in Roadside Assistance	\$100 maximum	Included in Roadside Assistance

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