



A deductible that can be as low as \$50 and the freedom to choose from flexible plans and options. Protecting your investment has never been easier!

The benefits below are yours, no matter which protection plan you choose.

**Water/Land Coverage/Service**

- Up to five benefits per policy/contract and up to \$100 per occurrence. Reimbursement for Mechanical First Aid, Battery Service, Delivery Service, Towing and Lift/Haul-out Service.

**Towing for Tow Vehicle**

- One benefit per policy/contract, up to \$100. Towing for the tow vehicle if it becomes disabled.

**Trip Interruption**

- \$100 per day, up to \$400 in lodging and meal expenses in the event of an eligible breakdown on your watercraft, occurring more than 150 km from your home, which results in an overnight repair.

**Reducing Deductible**

- Return to your selling dealership for an eligible repair and your deductible will be reduced by \$50.

**Transferability**

- If you choose to sell your watercraft privately, any unused coverage/service is transferable to the purchaser, increasing the resale value of your investment.

**For over 45 years, we've been there when our customers needed us most.**

SAL Protection Plan is backed by Industrial Alliance Pacific General Insurance Corporation, a subsidiary of Industrial Alliance Pacific Insurance and Financial Services Inc. (IAP).

IAP's strength is demonstrated in its financial ratings from A.M. Best and Standard & Poor's. Based on financial strength, earnings and capital positions, both have rated IAP with high marks.

As an IAP customer, you can enjoy the peace of mind that comes with proven corporate integrity, sound financial backing and a solid track record.



This is a brochure intended to outline the potential coverage/services offered and does not consist of a binding policy/contract. See your Policy/Contract for specific details.



**Administration**

tel 1 888 444-9989  
fax 1 888 444-0697

**Claims**

tel 1 888 444-0301  
fax 1 888 444-0675

2165 West Broadway Vancouver BC V6B 5H6  
www.iapacific.com

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**Marine and Personal Watercraft**

**Protection from unexpected repair bills on the water**



Proudly Canadian



Stand-Alone Outboard Engine	Outboard Engine	Personal Watercraft	Inboard Engine, Stern Drive Boat, Jet Boat	Stand-Alone Cabin/Plus	Sport/Plus Extra
A	B	C	D	E	F
•	•	•	•		1. Engine
•	•	•	•		2. Jet Drive
•	•	•	•		3. Lubricating System
•	•	•	•		4. Fuel System
•	•	•	•		5. Electrical
•	•	•	•		6. Power Trim and Tilt
•	•	•	•		7. Lower unit
	•	•	•		8. Steering
	•	•	•		9. Controls
		•	•		10. Cooling System
		•	•		11. Transmission
		•	•		12. V-Drive
		•	•		13. Intermediate Housing
			•	•	14. A/C and Heating
			•	•	15. Furnace
			•	•	16. Fresh Water Assembly
			•	•	17. Hot Water System
			•	•	18. Waste System
			•	•	19. Range and Oven
			•	•	20. Refrigerator Assembly
			•	•	21. Accessories
			•	•	22. Dual Station
				•	23. Trolling Motor
				•	24. Depth/Fish Finder
				•	25. Electrical Accessories
				•	26. Anchor/Control System
				•	27. Power Transom
				•	28. System Monitors
				•	29. Stereo
				•	30. Canvas Top
				•	31. Covering Material
				•	32. Trailer

## COVERAGE/SERVICES

### **A** STAND ALONE OUTBOARD ENGINE

Eligible Components 1 to 7

### **B** OUTBOARD ENGINE

Eligible Components 1 to 9

### **C** PERSONAL WATERCRAFT

Eligible Components 1 to 5 and 8 to 10

### **D** INBOARD ENGINE, STERN DRIVE BOAT, JET BOAT

Eligible Components 1 to 13

### **E** STAND-ALONE CABINPLUS

Eligible Components 14 to 22

### **F** SPORTPLUS EXTRA

Eligible Components 23 to 32

COVERAGE/SERVICES A to D:

**Supercharger (factory installed only):** If you have selected and paid for the Supercharger Surcharge: Supercharger Housing (when damaged from within) and all internal lubricated parts including Turbine(s), Shaft, Bushings and Waste Gate Actuator.

**NOTE:** Seals and Gaskets are covered if in conjunction with a failure of a listed component only. See optional package for more coverage/services.

## OPTIONAL PACKAGES

**SEALS and GASKETS OPTIONAL PACKAGE:** All Seals and Gaskets are eligible for components listed within the coverage/services.

### **TRAILER OPTIONAL PACKAGE:**

Eligible component: 32

### **CABINPLUS OPTIONAL PACKAGE:**

Eligible components: 14 to 22

**CRUISERPLUS OPTIONAL PACKAGE:** Satellite System, Auto Pilot, VHF Radio, GPS, Radar, Chart Plotter, Compass, Depth Sounder, All Electronic and Manual Gauges, Dual Throttle Synchronizer, Halon Fire System, Bow Thruster System (except Propeller), Electric Furling System, TV (up to 42"), VCR / CD / DVD Player.

**GENERATOR OPTIONAL PACKAGE:** A/C Power Generator Assembly (factory installed or factory approved dealer installed) including its Engine and all internal components, starter, switches.

### **SPORTSPLUS OPTIONAL PACKAGE:**

Eligible components: 23 to 28

### **SKI/WAKE OPTIONAL PACKAGE:**

(factory installed or factory approved dealer installed)

- **Integrated On-Board Control System:** GPS System, DVD System, Cam Recorder System, Perfect Pass System, Radio/CD Stereo package, Cruise Control, ECM, Sensors, Gauges.
- **Ballast System:** ECM, Pumps, Sending Units, Gauges (Ballast Bladder Excluded).
- **Wake Plate System:** Hydraulic and Electrical, Pump Sensors, Gauges.
- **Depth Finder/Fish Finder:** Unit, Wire Harness, Control Cable, Triducer, Gauges.



## COMPONENTS

**1. Engine:** All internal lubricated parts contained within the engine including: Pistons, Piston Rings and Pins, Connecting Rods, Connecting Rod Bearings, Crankshaft, Crankshaft Main Bearings, Camshaft, Camshaft Bearings, Cam Followers, Timing Chain or Belt, Timing Chain Cover, Timing Gears, Timing Guides and Tensioners, Rocker Arms, Rocker Shafts, Cylinder Head Valves, Valve Guides, Valve Lifters, Valve Springs, Valve Retainers, Valve Seals, Valve Covers, Oil Pump and Housing, Oil Pan (excluding Drain Plug Threads), Intake and Exhaust Manifolds, Engine Mounts, Flywheel / Flexplate (excluding Teeth), Reeds Valves, Reed Blocks and Cage, Reed Valves, Reed Blocks and Cage, Harmonic Balancer, Distributor Housing, Shafts and bearing.

**2. Jet Drive:** All internal lubricated parts contained within the Pump Housing.

**3. Lubricating System:** Complete Oil Injection System including: Oil Injection Check Valve, Injection Pump, Pump Drive Gear, Pump Drive Shaft, Low Oil Level Sensor, Oil Flow Warning Sensors and Control Modules, Oil Tank Reservoir, Tank (Oil) Cap, Tank Pickup Tube, Oil Level Warning Horn and/or Light, Oil Lines, Complete Metering System, Warning Module, Remote Injection Tank.

**4. Fuel System:** Fuel Delivery Pump, Fuel Injection Pump, Fuel Injector(s), Fuel Distributors, Flame Arrester, Rails, Fuel Tank, Metal Fuel Lines and Fittings, Fuel Pressure Regulator, Wiring Harness.

**5. Electrical:** Alternator, Rectifier, Voltage Regulator, Starter Motor, Starter Solenoid, Starter Drive, Engine Mounted Wiring Harness and Connectors, Power Pack / Switch Box, Distributor, Ignition Coil and Switch, Engine Control Module, Electronic Ignition Module / CDI, ECU/Electronic Fuel Injection Control Modules / Sensors, Limit and Control Switches, Trigger Coil and Stator, Windshield Wiper Motor, Stereo (Factory or Dealer Installed Audio System – Speakers are Excluded).

**6. Power Trim and Tilt:** Spring, Sending Unit, Oil Pump, Pump Relief Valve, O-Ring, Trim Cylinder, Tilt Cylinder, Hydraulic Pump, Manual Release Valve, Reverse Lock Valve, Solenoids, Power Tilt Motor and Power Trim Motor.

**7. Lower Unit:** All internal lubricated parts contained within the Lower Unit Case including: Gearcase Head, Bearing and Oil Retainer, Driveshaft and Upper Bearing, Shift Rod and/or Cover Assembly, Pinion Gear and Bearing, Forward and Reverse Gears, Carrier Bearings, Shims, Thrust Washers and Propeller Shaft.

**8. Steering:** Steering Control Helm Assembly, Steering Bracket and Bushing, Swivel Bracket and Bearing, Control Rack and Yoke Assembly, Power Steering Pump, Power Cylinder Assembly, Steering Wheel and Coupling, Hub and Steering Cables.

**9. Controls:** Throttle Assembly, Remote Control Starter/Choke Primer Switch, Starter/Stop Switch, Trim/Tilt Switch and Ignition Switch, Shift & Throttle Cables, Shift Control Box, Shift Interrupter Switch.

**10. Cooling System:** (Closed System Only), Engine Circulating Water Pump, Coolant Circulating Pump, Heat Exchangers, Oil Cooler, Water Pump Pulley.

**11. Transmission:** Transmission Housing (when damaged from within) and all internal lubricated parts.

**12. V-Drive:** All internal lubricated parts contained within the V-Drive Case / Pump Housing including: Gears, Carrier Bearings, Shims, Thrust Bearings and Shaft.

**13. Intermediate Housing:** Intermediate Shaft, Bearings, Universal Joints, Centre Yoke, Drive Yoke, Gimble Bearings, Steering Yoke, Engine Coupler.

**14. Air Conditioning / Heating Exchange System:** Compressor, Compressor Drive Motor, Condenser, Evaporator, Receiver Dryer, Expansion Valve, Blower Motor, Fan, Heating Element, Capacitors, Relays, Control Panel, Thermostat, Temperature Control Programmer.

**15. Furnace:** Ignitor, Burner Assembly, Thermostat, Thermocouple, Blower Motor.

**16. Fresh Water Assembly:** Water Pump, Compressor, Water Tank, Accumulator, Lines and Fittings, Faucets, Traps.

**17. Hot Water System:** Thermostat, Relays, Water Heater Unit.

**18. Waste System:** Shower, Toilet, and Sink(s), Holding Tanks, Gate Valves and Fittings, Connections, Trash Compactor, Central Vacuum System.

**19. Range and Oven Assembly:** Burner Assembly, Thermostat, Thermocouple, Microwave, Power Hood, Range/Cook Top, Oven.

Sail peacefully with SAL.  
We have your boat covered.

**20. Refrigerator Assembly:** Thermostat, Thermocouple, Three Way Cooling Unit, Burner Assembly and Ignitor, Icemaker, Refrigerator.

**21. Accessories:** Anchor Winch, Electric Windlass/Winch, Light Switches, Shore Power Main Switch, Circuit Breakers, Circuit Panel, Junction Box, Battery Charger and Converter / Inverter, including Voltage Regulators.

**22. Dual Station / Tower Control Set:** all Steering and Controls components listed in clause 8 and 9 for a second station if applicable.

**23. Outboard Trolling Motor up to 9.9 Horsepower or Electric:** All internal parts contained within the Motor Housing, Wiring Harness, Foot/Hand Speed Control, Steering Cable and Gears, Bow Arm Bracket,

**24. Depth Finder/Fish Finder:** Unit, Wire Harness, Control Cable, Transducer.

**25. Electrical Accessories:** Bilge Pump, Bilge Blower, Live Well Pump, Aerifier, Sea/Lake Water Temperature Gauge including Sensor and Control Cable, PH Meter, Battery Main Switch and Selector Switch, Isolator Switch, Tach Head, Voltage and All Pressure Gauges, Fuel Gauge, Speedometer and Tilt/Trim Gauge, Remote Spotlight (manual control panel, horizontal/vertical control motors), Electric Horn.

**26. Anchor / Control System:** Winch, Electric Windless Motor, Bow Pulpit Guide, and Switches.

**27. Power Transom:** Motor, Motor Bracket, Motor Slides, Jack Screws and Cylinder, Control Switches and Wiring Harness.

**28. System Monitors:** Fume detector Carbon Monoxide (CO), Fuel Vapour, and High Bilge Level Sensor.

**29. Stereo:** Factory or Dealer Installed Audio System.  
**NOTE:** Speakers are Excluded.

**30. Canvas Top:** All Mechanical Components of Canvas Top System.

**31. Carpet, fabric and vinyl covered furniture:** (factory installed or factory approved dealer installed) any carpet, fabric or vinyl covered furniture.

**32. Trailer:** Master Cylinder, Hydraulic Brake Actuator, Backing Plates, Trailer Frame Welds, Suspension Springs, Spring Hanger Brackets and U-Bolts, Axles, Spindles, Wheel Bearings, Hubs, Roller Cradles (excluding Rollers), Manual Winch and Stand.

SAL  
PROTECTION PLAN