



SELLING DEALER GUIDE

Prepaid Maintenance

SecureDrive Prepaid Maintenance for Honda* models

Table of Contents

Table of Contents	2
Contact Us	3
General Provisions	4
SecureDrive Prepaid Maintenance	5
Limits of Liability	5
Eligibility	5
E-Contracting	5
Confirmation of Coverage	6
Program Compliance	6
Waiver Information	6
No Interest Deferred Payment Plan	6
Invoice Payment	7
Transfers	7
Cancellations	8
Claims Assistance	10
Parts and Labour Reimbursement Policy for Services	11
Privacy of Information	15
Customer Agreement	15

*You should be aware that none of your contract, the coverage or our product have been reviewed, authorized or approved by or on behalf of Honda Motor Co., Ltd. As such, none of your contract, the coverage or our product is, and under no circumstances is it to be construed as being, offered, endorsed, affiliated with or guaranteed in any way by Honda Motor Co., Ltd. The above reference to Honda is made solely for informational purposes in connection with the applicability of the features and benefits of the coverage to vehicles manufactured by the Honda Motor Co., Ltd.

Contact Us

LGM Financial Services Inc. (“LGM” or the “Administrator”)

#142 - 757 West Hastings Street
Vancouver, BC V6C 1A1

Dealer/Retailer Inquiries: **1-866-287-6200**

Consumer and Dealer/Retailer Website: www.lgm.ca

Each Selling Dealer/Retailer will have a unique login to gain access to Dealer/Retailer only material.

Claims:

Phone: 1-866-287-6200

Email: claims@lgm.ca

Hours: Please visit our contact page at lgm.ca/contact

Sales and Customer Service:

Phone: 1-866-287-6200

Email: service@lgm.ca

Hours: Please visit our contact page at lgm.ca/contact

Settlement Department

Email: settlement@lgm.ca

Accounts Receivable:

Email: ar@lgm.ca

Oakville Office

2010 Winston Park Drive, Suite 300
Oakville, ON L6H 5R7

Montreal Office

1111 Dr. Frederik-Philips Blvd., Suite 450
St. Laurent, QC H4M 2X6

General Provisions

All Dealers shall be governed by the following program requirements:

- a) **Maintenance:** For each customer that purchases a SecureDrive Prepaid Maintenance under applicable Vehicle Service Contracts ("PPM Contract") from the Dealer, the Dealer shall perform vehicle maintenance services (unless an alternative dealer is authorized by LGM to perform such services), using prevailing industry standards and using genuine parts of the original manufacturer of the vehicle.
- b) **License:** The Dealer shall procure and maintain in good standing and at its cost all licenses required under Applicable Law that are required to conduct the Business and shall carry out the sale of the Business in accordance with all of the terms of any such licenses.
- c) **Laws and Regulations:** The Dealer shall familiarize itself with all Applicable Law pertaining to the Business and shall conduct the Business in compliance therewith.
- d) **Rules of LGM:** The Dealer shall adhere to all rules, requirements and procedures of LGM relative to the Business in place from time to time.
- e) **No Authority to Bind:** Other than as expressly contemplated herein, the Dealer shall have no authority whatsoever to bind LGM or to otherwise modify the PPM Contract.
- f) **Illegal and Unfair Practices:** The Dealer shall not engage in discrimination, misrepresentation or any unfair practice or other practice prohibited by Applicable Law.
- g) **Property and Supplies:** The Dealer shall maintain in a secure and safe place and, upon request, shall account for, all Business merchandise, brochures, guides, rates, executed PPM Contracts, and other property ("Confidential Information") received from LGM. Without limiting the foregoing, the Dealer shall maintain the confidentiality and shall not disclose to any other third party, the Confidential Information.
- h) **Modification of Forms:** The Dealer shall not modify, waive, alter or change, whether orally or in writing, any of the terms of the Business.
- i) **Expenses:** The Dealer shall not incur any expense on behalf of LGM without its prior written consent.
- j) **Negotiable Instruments:** The Dealer shall not negotiate or endorse any cheque or other negotiable instrument made payable LGM.
- k) **Trust Funds:** The Dealer shall hold in trust and consider as fiduciary funds any sales prices and monies received by the Dealer on behalf of LGM (and the issuer of the contractual liability insurance policy for the PPM Contracts) and shall promptly remit such funds to LGM (no later than the tenth day of each calendar month for all Business sold by the Dealer during the preceding month) and not convert same to its own use.
- l) **Advertising:** The Dealer shall not publish, circulate or display any advertisements, circulars or other promotional materials related to LGM and the Business unless the content thereof has received the prior written approval of LGM.
- m) **Inducement to Lapse or Claim:** The Dealer shall not induce the lapse, cancellation or termination of any PPM Contract, or induce any claims or additional benefits under the terms of any PPM Contract relating to the Business.
- n) **Audit:** The Dealer shall grant LGM and its representatives the right of free access during normal business hours at the Dealer's business office for the purpose of inspecting the books and records maintained by the Dealer with respect to the Business, including copies off all signed PPM Contracts.
- o) **Claims:** The Dealer shall have no authority to settle or pay claims unless authorized by LGM.

- p) Selling Dealer's Guide: The Dealer has read and understands the Selling Dealer's Guide produced and provided by LGM to the Dealer. The Dealer agrees to be bound by the requirements set forth in the Selling Dealer's Guide. LGM may amend the Selling Dealer's Guide from time to time and the Dealer shall continue to be bound by the Selling Dealer's Guide, as amended.
- q) Sales Restriction: The Dealer shall only sell the Business products on the Dealer's own vehicle inventory and at the time of the vehicle sale to the customer, unless otherwise agreed to as set out from time to time in the Selling Dealer's Guide.
- r) PPM Contract: The Dealer agrees to maintain in good order and make available to LGM for inspection (and provide copies when requested) within two business days of request, copies of all duly signed PPM Contracts that have been sold relating to the Business. The Dealer shall retain SecureDrive Prepaid Maintenance contracts for a period of 2 years after their expiration.

SecureDrive Prepaid Maintenance

SecureDrive Prepaid Maintenance is a smart and convenient way for your customers to manage their vehicle's service. The Basic and Plus plans cover most of the recommended scheduled maintenance using OEM trained technicians, genuine OEM parts, for a savings over retail rates.

For a comprehensive description of the benefits, please refer to the Customer Agreement.

Limits of Liability

The maximum, aggregate liability under, or in connection with a Customer Agreement shall in no event exceed the limits as specifically set out in the applicable Customer Agreement. In no event shall we be liable for any special, indirect, or consequential damages.

Eligibility

SecureDrive Prepaid Maintenance is available on all Honda* models (except the Clarity Electric and the Clarity Fuel Cell) which are classified as New Vehicle. To be classified as New Vehicle, the vehicle is required to be within 12 months of Original In-Service Date, less than 12,000 km at time of purchase and the first service must not yet have been performed on the vehicle.

Please contact LGM at 1-866-287-6200 if you are uncertain if a vehicle qualifies.

E-Contracting

SecureDrive contracts are sold exclusively via a secure online sales portal at www.lgmhub.ca

To get started with e-contracting, please contact LGM at 1-866-287-6200 and LGM will provide you with access. E-contracting provides you with these valuable benefits:

- No need to hand complete pre-printed forms;
- Easy to use and quick to complete;
- Guaranteed accuracy of rates and coverage;
- Track results electronically;
- Complete monthly remittance automatically;
- Professional documents for your customer;
- Instant confirmation of coverage; and
- VIN decoding makes processing faster (auto-population).

Please note that your dealership is to retain a customer signed copy of each contract sold. It is the responsibility of the Dealer to promptly provide LGM a copy of the signed contract upon request.

Confirmation of Coverage

The HUB automatically generates a welcome letter, with its integrated wallet card, along with the complete Customer Agreement terms and conditions after the product is purchased in the HUB. These must be printed, presented to and signed by the customer at time of purchase.

Program Compliance

Participating Dealers agree to offer to their customers SecureDrive Prepaid Maintenance contracts as made available online by LGM.

Each approved, SecureDrive Prepaid Maintenance contract shall be sold only on a qualifying vehicle in accordance with, subject to, and defined by LGM's programs, coverages, rules, and regulations for the base price (also referred to as dealer cost) owed to LGM plus the applicable Dealer profit (also referred to as dealer mark-up) on the Administrator's current suggested retail rate chart in effect at the time each SecureDrive Prepaid Maintenance contract is sold.

LGM may at any time (with thirty (30) days notice) revise its programs, coverages, rules, regulations and fees, and Dealer shall promptly conform to any such revisions. The Administrator shall not be obligated to perform administrative services with respect to any SecureDrive Prepaid Maintenance contract sold by any Dealer on a form (or online program) which has not been approved by LGM or the use of which has been discontinued by LGM.

Dealers shall have no authority to alter, modify, waive or discharge any terms or conditions of the SecureDrive Prepaid Maintenance contract, or to incur any liability on behalf of LGM, or to make representations about the SecureDrive Prepaid Maintenance coverage not contained in the SecureDrive Prepaid Maintenance contract or this Selling Dealer's Guide.

Waiver Information

The waiver form is provided as a suggested selling tool in the business office.

LGM provides this waiver form as a guideline only and urges your dealership to independently seek legal counsel before adopting any waiver form, or practices for using waiver forms, in your dealership.

When used appropriately, this waiver form may add further credibility during your sales presentation in the business office. This waiver reminds the customer they have been given the option to purchase SecureDrive Prepaid Maintenance and that they have chosen to decline coverage; it is important the product is always marketed as a voluntary purchase. It may also serve as a valuable reference in your deal jacket in the event there is ever contestability about offering SecureDrive Prepaid Maintenance to your customers.

The waiver form is accessible via the online sales portal. Upon completion of a customer quote, the Dealer has the option of printing a waiver form. The Waiver Form is also available as a downloadable form by visiting www.lgmhub.ca.

No Interest Deferred Payment Plan

SecureDrive Prepaid Maintenance is eligible for financing with the LGM No Interest Deferred Payment Plan (NIDPP). For complete program details and participation fees please refer to the "No Interest Deferred Payment Plan Program Guide" available in the Sales Tools area of the HUB.

Invoice Payment

SecureDrive Prepaid Maintenance contracts are sold exclusively via a secure online sales portal at www.lgmhub.ca. Your dealership is required, on the last day of the month, to report all valid business for invoicing to the Administrator via the HUB or the Administrator will generate them on your dealership's behalf. The Administrator shall prescribe the method and form of invoicing.

Payment is required by your dealership to the Administrator no later than the tenth business day of the following month, or as per Provincial regulations. Invoices sent to your dealership pertaining to cancellations must be paid immediately upon receipt. Payment submitted later than this date may result in claim service delays to your customers.

Your dealership can make payment through the HUB via bank withdrawal, credit card submission or with a cheque made payable to LGM Financial Services Inc. and mailed to the Administrator. Any cheques not made payable to LGM Financial Services Inc. will be returned to your dealership.

When paying with a cheque, please ensure that you attach the following:

- Invoices generated by the online sales portal; and
- Cheque made payable to LGM Financial Services Inc.

Please remit to:

**LGM Financial Services Inc.,
#142 - 757 West Hastings Street,
Vancouver, BC V6C 1A1**

When calculating remittances, please note the following taxation regulations:

- Dealers in BC, Alberta, Saskatchewan, and Manitoba are required to remit GST
- Dealers in Ontario and Atlantic Canada provinces are required to remit HST
- Dealers in Quebec are required to remit QST and GST

Note: In some cases, where applicable tax has been based on location of customer's residence, tax to be remitted may differ from the above.

Indigenous Customers

Please note that tax regulations pertaining to sales of SecureDrive products to Indigenous customers with Indian Status must be observed by your dealership. It is important that your dealership maintains records of such transactions, including the retention of copies of Indian Status Cards, in the event a taxation audit requires this information to be produced.

Transfers

The terms and conditions of the SecureDrive Prepaid Maintenance contract allow for transfers in certain circumstances. In order to facilitate a permitted SecureDrive Prepaid Maintenance contract transfer, the original purchaser must contact the Administrator within 30 days of ownership change to initiate the request. The Administrator requires the following details in order to review and, if accepted, process a contract transfer request:

- Dealer name;
- Date of vehicle ownership change;
- Contract number;
- Odometer reading on vehicle at time of ownership change;
- Name of contract holder;
- Year and model name of vehicle;
- Name of new owner;

- Vehicle Identification Number (VIN);
- Address of new and original owner;
- Copy of Transfer of Ownership document signed between the parties;
- Vehicle registration.

A Transfer Request form is available via an online sales portal which can be accessed at www.lgmhub.ca. Please contact LGM Customer Service at 1-866-287-6200 if you do not have a username and password for the online sales portal.

The transfer request form must be completed by both the original contract holder and the new owner, including their signatures. Once signed, this document, and the applicable transfer fee should be mailed or emailed to the Administrator for review.

The Administrator, upon receiving the completed transfer documentation and fees, will review and provide the new contract holder with confirmation that the transfer application has been accepted. The Administrator does not require any maintenance documents in order to validate coverage or confirm transfer acceptance.

A \$100 fee (plus applicable tax) shall apply to any transfer request.

Please ensure all cheques relating to contract transfers are made payable to: LGM Financial Services Inc.

Please remit to:

**LGM Financial Services Inc.,
#142 - 757 West Hastings Street,
Vancouver, BC V6C 1A1**

Cancellations

SecureDrive Prepaid Maintenance contracts can be cancelled within thirty (30) days from the contract purchase date. As an issuing Dealer, you can submit a cancellation request through the HUB. Alternatively a non-issuing dealer can obtain a cancellation request form via the online sales portal at www.lgmhub.ca, and submit to the Administrator within thirty (30) days from the contract purchase date. The Administrator will refund the retail price paid less an administration fee of \$100 (plus applicable taxes), unless such administration fee is prohibited under applicable law.

Cancellation requests initiated by a contract holder will be redirected to the original issuing Dealer to ensure that the issuing Dealer has an opportunity to discuss the reason for cancellation with their customer. The Administrator will always hold the issuing Dealer's contribution of the refund in strictest confidence.

After thirty (30) days, cancellations can occur under the following conditions with any refund of the contact purchase price to be calculated in accordance with the SecureDrive Prepaid Maintenance contract;

- Total loss of the vehicle
- Lienholder cancellation request
- Vehicle ineligibility

Following 30 days from purchase, the contract is strictly non-cancellable and may not be cancelled by the customer unless:

- a) Your dealership agrees to participate in a refund (the proportional amount of the upfront profit will be invoiced to your dealership following the cancellation); or
- b) The Lienholder who financed the contract, which has an interest in the contract (an outstanding loan balance), and provides a written cancellation request to the Administrator due to the contract holder's failure to pay the lienholder or the vehicle being repossessed or written off as a total loss.

Dealers are required to contribute towards cancellation refunds when the Lienholder requests contract cancellation due to vehicle repossession or total loss and the repossession or total loss occurs within 90 days from the contract purchase date. Dealers are not required to contribute towards cancellation refunds when the repossession/total loss occurs more than 90 days from the contract purchase date.

To initiate a cancellation, the original contract holder must complete the Cancellation Request Form at the issuing Dealer. This form is available via the HUB, or by contacting the Administrator. The Cancellation Request Form will ask for the following information:

- Contract registration number
- Name, phone number and email address for contract /policy holder
- Dealer name, fax number and name of dealer representative
- Vehicle Identification Number (VIN)
- Cancellation date
- Current odometer reading (if applicable)
- Reason for cancellation; loan information, name and address of lienholder (if applicable)
- Signatures of both the contract holder and the dealer representative

If the issuing Dealer is required to participate in the refund, the HUB will provide the Issuing Dealer with a quote which outlines the total refund and outlines the Issuing Dealer's portion.

If the contract was financed, the refund will be sent to the Lienholder, as listed on the warranty (unless customer has discharged their loan). If the warranty was paid in cash, the refund will be made payable to the customer unless otherwise requested by the customer.

IMPORTANT

The Administrator will issue the refund directly to the contract holder (and Lienholder if applicable) and your dealership will be invoiced for your proportional amount of the unearned profit as may be required. Please do not deduct cancellations from your remittances for NEW business.

For further cancellation details please refer to the contract.

Claims Assistance

The customer must return to the Selling Dealer for maintenance services under the SecureDrive Prepaid Maintenance contract unless an alternative dealer is authorized by the Administrator to perform the maintenance services. Only claims submitted by the Selling Dealer (or such alternative dealer as may be authorized by the Administrator) will be authorized under the SecureDrive Prepaid Maintenance contract.

The following is the CUSTOMER's steps to filing a claim:

1. Make a service appointment at the Selling Dealer unless an alternative dealer is authorized by the Administrator to perform the maintenance services. Customers may only have their vehicles serviced by such dealers located in Canada.
2. Provide the Selling Dealer the contract registration number or Vehicle Identification Number (VIN).
3. Advise the Selling Dealer to verify what maintenance is due. The Selling Dealer must use the Administrator's online claims submission portal or otherwise contact the Administrator and obtain an authorization number prior to any service being performed. Please confirm this with the Selling Dealer; failure to receive prior authorization may void coverage for services under the customer's contract.
4. The Administrator will reimburse the Selling Dealer for the pre-authorized cost of the maintenance service performed on the vehicle that is covered by the customer's contract; provided that, the Selling Dealer has provided all invoices and other reasonably requested documents to the Administrator within thirty (30) days of the Administrator authorizing such service and costs.
5. For claims assistance, please contact the Administrator at claims@lgm.ca or toll-free at 1-866-287-6200

To initiate a claim the DEALER should follow these steps:

1. Request the customer's PPM Contract number or VIN number.
2. Verify what maintenance is due, based on the recommendations as outlined in the owner's manual.
3. Create an estimate for the required maintenance. Provide a copy to the customer.
4. Log into www.lgmhub.ca, using personal username and password;
5. Submit a claim through the SecureDrive Prepaid Maintenance Online Portal.

For claims assistance please visit the Service Tools section of the HUB for helpful resources, alternatively contact our National Call Centre:

Email**Telephone toll free**

Hours of Operation

claims@lgm.ca**1-866-287-6200**Please visit our contact page at lgm.ca/contact

Parts and Labour Reimbursement Policy for Services

Subject to providing LGM with all information reasonably related to your claim, **LGM will reimburse parts and labour in accordance with this Selling Dealer's Guide**, as it may change from time to time.

The Administrator will authorize genuine OEM parts only. Approved maintenance performed according to the maintenance/reimbursement schedule below, including parts and labour, will be **reimbursed based on the vehicle's class and interval as indicated in the maintenance/reimbursement schedule below**. For clarity, such schedule may change from time to time to reflect market changes, including changes in parts and labour costs. Once the total approved cost of the service has been determined, the Administrator will provide the repair facility with an authorization number. The approved claim amount will be the total approved cost.

Following receipt and settlement of required documents, a WEX credit card payment will be promptly provided (with a target time of 48hrs).

Class 1 models	Accord, Accord Hybrid, Civic Coupe, Civic Sedan, Civic Type R, Clarity Plug-In Hybrid, Insight, CR-V, HR-V													
BASIC PLAN														
Service Intervals	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Replace engine oil	x	x	X	x	x	x	x	x	x	x	x	x	x	x
Replace engine oil filter	x	x	X	x	x	x	x	x	x	x	x	x	x	x
Replace engine drain plug gaskets	x	x	X	x	x	x	x	x	x	x	x	x	x	x
Multi-point inspection	x	x	X	x	x	x	x	x	x	x	x	x	x	x
Shop supplies	x	x	X	x	x	x	x	x	x	x	x	x	x	x
Rotate tires		x		x		x		x		x		x		x
Reimbursement for each interval	\$85	\$110	\$85	\$110	\$85	\$110	\$85	\$110	\$85	\$110	\$85	\$110	\$85	\$110
PLUS PLAN														
Service Intervals	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Basic plan	<i>Maintenance and/or Common Wear Items covered under the Basic plan are included</i>													
Replace dust and pollen filter		x		x		x		x		x		x		x
Replace air cleaner element				x				x				x		
Service front and rear brakes		x		x		x		x		x		x		x
Inspect and adjust drive belt				x				x				x		
Replace transmission fluid						x						x		
Replace brake fluid						x						x		
Replace engine coolant										x				
Reimbursement for each interval	\$85	\$262	\$85	\$306	\$85	\$451	\$85	\$306	\$85	\$342	\$85	\$495	\$85	\$262
OPTIONS														
Service Intervals	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Replace rear differential fluid <i>Ridgeline, CR-V, HR-V, Pilot models only</i>		x				x				x				x
Reimbursement for each interval	\$0	\$44	\$0	\$0	\$0	\$44	\$0	\$0	\$0	\$44	\$0	\$0	\$0	\$44

Class 2 models	Odyssey (Touring), Pilot (EX, EX-L, Elite), Passport, Ridgeline													
BASIC PLAN														
Service Intervals	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Replace engine oil	x	x	X	x	x	x	x	x	x	x	x	x	x	x
Replace engine oil filter	x	x	X	x	x	x	x	x	x	x	x	x	x	x
Replace engine drain plug gaskets	x	x	X	x	x	x	x	x	x	x	x	x	x	x
Multi-point inspection	x	x	X	x	x	x	x	x	x	x	x	x	x	x
Shop supplies	x	x	X	x	x	x	x	x	x	x	x	x	x	x
Rotate tires		x		x		x		x		x		x		x
Reimbursement for each interval	\$90	\$115	\$90	\$115	\$90	\$115	\$90	\$115	\$90	\$115	\$90	\$115	\$90	\$115
PLUS PLAN														
Service Intervals	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Basic plan	<i>Maintenance and/or Common Wear Items covered under the Basic plan are included</i>													
Replace dust and pollen filter		x		x		x		x		x		x		x
Replace air cleaner element				x				x				x		
Service front and rear brakes		x		x		x		x		x		x		x
Inspect and adjust drive belt				x				x				x		
Replace transmission fluid						x						x		
Replace brake fluid						x						x		
Replace engine coolant										x				
Reimbursement for each interval	\$90	\$267	\$90	\$322	\$90	\$456	\$90	\$322	\$90	\$347	\$90	\$510	\$90	\$267
OPTIONS														
Service Intervals	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Replace rear differential fluid Ridgeline, CR-V, HR-V, Pilot models only		x				x				x				x
Reimbursement for each interval	\$0	\$44	\$0	\$0	\$0	\$44	\$0	\$0	\$0	\$44	\$0	\$0	\$0	\$44
Replace transfer fluid Ridgeline, Pilot models only						x						x		
Reimbursement for each interval	\$0	\$0	\$0	\$0	\$0	\$66	\$0	\$0	\$0	\$0	\$0	\$66	\$0	\$0

Class 3 models		Odyssey (EX, EX-L, Elite, LX), Pilot (Touring)													
BASIC PLAN															
Service Intervals	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Replace engine oil	x	x	X	x	x	x	x	x	x	x	x	x	x	x	
Replace engine oil filter	x	x	X	x	x	x	x	x	x	x	x	x	x	x	
Replace engine drain plug gaskets	x	x	X	x	x	x	x	x	x	x	x	x	x	x	
Multi-point inspection	x	x	X	x	x	x	x	x	x	x	x	x	x	x	
Shop supplies	x	x	X	x	x	x	x	x	x	x	x	x	x	x	
Rotate tires		x		x		x		x		x		x		x	
Reimbursement for each interval	\$90	\$115	\$90	\$115	\$90	\$115	\$90	\$115	\$90	\$115	\$90	\$115	\$90	\$115	
PLUS PLAN															
Service Intervals	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Basic plan	<i>Maintenance and/or Common Wear Items covered under the Basic plan are included</i>														
Replace dust and pollen filter		x		x		x		x		x		x		x	
Replace air cleaner element				x				x				x			
Service front and rear brakes		x		x		x		x		x		x		x	
Inspect and adjust drive belt				x				x				x			
Replace transmission fluid						x						x			
Replace brake fluid						x						x			
Replace engine coolant										x					
Reimbursement for each interval	\$90	\$267	\$90	\$322	\$90	\$713	\$90	\$322	\$90	\$347	\$90	\$768	\$90	\$267	
OPTIONS															
Service Intervals	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Replace rear differential fluid Ridgeline, CR-V, HR-V, Pilot models only		x				x				x				x	
Reimbursement for each interval	\$0	\$44	\$0	\$0	\$0	\$44	\$0	\$0	\$0	\$44	\$0	\$0	\$0	\$44	
Replace transfer fluid Ridgeline, Pilot models only						x						x			
Reimbursement for each interval	\$0	\$0	\$0	\$0	\$0	\$66	\$0	\$0	\$0	\$0	\$0	\$66	\$0	\$0	

Privacy of Information

Maintaining the privacy of customer information is very important to LGM. The information each dealer provides LGM for a SecureDrive customer is held in strict confidence and is not shared with any third parties unless authorized by the customer, required in connection with administration of SecureDrive Prepaid Maintenance contracts or for statutory or underwriting purposes. Please see LGM's Privacy Policy for more details www.lgm.ca/privacy-policy.

Customer Agreement

A copy of the full Customer Agreement is displayed on the following pages.



REGISTRATION NUMBER

PERSONAL INFORMATION

COVERAGE INFORMATION

First Name | Middle Name | Last Name

Address

***Please note that your coverage expires on:**

***Or when all Service Intervals have been used**

* Whichever occurs first.

PREPAID MAINTENANCE

Thank you for your recent purchase of SecureDrive Prepaid Maintenance - Honda. We recommend that you carefully review the contract terms and conditions to ensure you have a clear understanding of your coverage, the steps required to file a claim and the requirements to receive any eligible benefits.

Should you have any questions regarding your coverage, you may reach us by phone at 1-866-287-6200 or by email at customerservice@lgm.ca during our regular office hours.

Thank you,
LGM Financial Services Inc.



First Name

Last Name

Plan Purchased

Service Intervals Purchased

Contract Number

Issuing Dealer

Expiry Date

IF YOU REQUIRE CUSTOMER ASSISTANCE PLEASE CALL:

1-866-287-6200

For your convenience, please retain the wallet card above which has the contact details for claims, and customer assistance. In the event of a claim please present this card to your Securedrive dealer for assistance.

PREPAID MAINTENANCE

Contract Registration Page



REGISTRATION NUMBER

VEHICLE INFORMATION

Vehicle Identification Number	Model Year	Manufacturer	Model	Current Odometer Reading
Original In-Service Date	Vehicle Purchase Type			

CUSTOMER INFORMATION

First Name Middle Name Last Name	Business Name	Primary Phone Number
Address	Email	Native Status
		Out of Province Delivery
Secondary Customer Information: First Name Middle Name Last Name		

COVERAGE INFORMATION

Plan Purchased	Service Intervals Purchased
Contract Purchase Date	Contract Expiration Date
Rear Differential Fluid Replacement	Transfer Fluid Replacement

NO INTEREST DEFERRED PAYMENT PLAN – PAYMENT SCHEDULE†

Down Payment	Deferred Payment Value	Number of Payments	Monthly Payment
First Payment Date	Last Payment Date	Type of Use	
Payment Method	Bank Account / Credit Card Number		

† Only applicable if NIDPP is selected.

CONTRACT PRICE INFORMATION

Contract Price	GST / HST	PST / QST	Total Price Paid (inc. Taxes)
----------------	-----------	-----------	-------------------------------

ISSUING DEALER INFORMATION

Dealership Name	
Dealership Contact Person	Phone Number
Address	

LIENHOLDER INFORMATION

Name	
Address	
Phone Number	

ADMINISTRATOR INFORMATION

LGM Financial Services Inc	
Administrator Name #142 - 757 West Hastings Street, Vancouver BC V6C 1A1	
Address	
1-866-287-6218	service@lgm.ca
Phone Number	Email

PLEASE READ CAREFULLY BEFORE SIGNING

YOU ACKNOWLEDGE THAT YOU HAVE READ AND AGREE TO THE TERMS AND CONDITIONS OF THIS CONTRACT, INCLUDING THE ATTACHED SCHEDULE OF COVERAGES AND THE ATTACHED TERMS AND CONDITIONS. THIS CONTRACT COVERS THE MAINTENANCE AND COMMON WEAR ITEMS EXPRESSLY DESCRIBED IN THE SCHEDULE OF COVERAGES. OTHER MAINTENANCE AND COMMON WEAR ITEMS ARE NOT COVERED UNDER THIS CONTRACT UNLESS EXPRESSLY INCLUDED IN THE SCHEDULE OF COVERAGES.

YOU UNDERSTAND THAT CERTAIN VEHICLE USES OR EVENTS ARE EXCLUDED UNDER THIS CONTRACT AND YOU HAVE REVIEWED SUCH EXCLUSIONS TO ENSURE YOUR VEHICLE WILL BE ELIGIBLE FOR COVERAGE BASED ON YOUR INTENDED USE AND THAT YOU UNDERSTAND WHICH EVENTS MAY PRECLUDE COVERAGE. YOU MAY ONLY CANCEL THIS CONTRACT WITHIN THIRTY (30) DAYS FROM THE CONTRACT PURCHASE DATE OR AS OTHERWISE.

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X Authorized by Selling Dealer on behalf of LGM Financial Services Inc.	X Customer Signature	X Contract Purchase Date
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PREPAID MAINTENANCE

Contract Registration Page



REGISTRATION NUMBER

VEHICLE INFORMATION

Vehicle Identification Number	Model Year	Manufacturer	Model	Current Odometer Reading
Original In-Service Date	Vehicle Purchase Type			

CUSTOMER INFORMATION

First Name Middle Name Last Name	Business Name	Primary Phone Number
Address	Email	Native Status
		Out of Province Delivery
Secondary Customer Information: First Name Middle Name Last Name		

COVERAGE INFORMATION

Plan Purchased	Service Intervals Purchased
Contract Purchase Date	Contract Expiration Date
Rear Differential Fluid Replacement	Transfer Fluid Replacement

NO INTEREST DEFERRED PAYMENT PLAN – PAYMENT SCHEDULE†

Down Payment	Deferred Payment Value	Number of Payments	Monthly Payment
First Payment Date	Last Payment Date	Type of Use	
Payment Method	Bank Account / Credit Card Number		

† Only applicable if NIDPP is selected.

CONTRACT PRICE INFORMATION

Contract Price	GST / HST	PST / QST	Total Price Paid (inc. Taxes)
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ISSUING DEALER INFORMATION

Dealership Name	
Dealership Contact Person	Phone Number
Address	

LIENHOLDER INFORMATION

Name	
Address	
Phone Number	

ADMINISTRATOR INFORMATION

LGM Financial Services Inc	
Administrator Name #142 - 757 West Hastings Street, Vancouver BC V6C 1A1	
Address	
1-866-287-6218	service@lgm.ca
Phone Number	Email

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Dealership Contact Person	Phone Number
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Name	
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X Authorized by Selling Dealer on behalf of LGM Financial Services Inc.	X Customer Signature	X Contract Purchase Date
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TERMS AND CONDITIONS

1. GENERAL

The following terms and conditions are an integral part of the Contract between Us and You. Capitalized terms used in this Contract are defined in Schedule "A" attached to this Contract.

2. CONTRACT PERIOD

This Contract will commence on the Contract Purchase Date and will expire on the Contract Expiration Date or when all of the Maintenance and Common Wear Items You may be eligible for have been redeemed, whichever occurs first.

3. LIMITS OF LIABILITY

Notwithstanding anything to the contrary: (a) Our maximum, aggregate liability under, or in connection with, this Contract shall in no event exceed the aggregate amounts payable for the Coverage that You are eligible for in accordance with the terms and conditions of this Contract; and (b) in no event shall We be liable for any special, indirect, or consequential damages.

4. TERRITORY

This Contract applies only to Services performed within Canada.

5. YOUR RESPONSIBILITIES

- a. You will be responsible to follow all recommended maintenance and usage instructions outlined in the Owner's Manual provided by the Manufacturer for Your Vehicle.
- b. To be eligible for Coverage, Your Vehicle must have Services performed at the Issuing Dealer. For more information, please see "How to Get Service Completed" below.

6. TRANSFER OF CONTRACT

- a. You may transfer Your Contract to an individual to whom You sell or otherwise transfer Your Vehicle while this Contract is still in force; provided, that:
 - i. You are the original purchaser of this Contract;
 - ii. The individual purchaser or transferee is a resident of Canada;
 - iii. The transfer request is made within thirty (30) days of the sale or transfer of Your Vehicle by submitting the information and payment below to Us;
 - iv. This Contract cannot be transferred if the title transfer of Your Vehicle passes through an entity other than the subsequent private purchaser; and
 - v. This Contract cannot be transferred: (a) if Your Vehicle is sold or traded to a dealership, leasing agency or entity/individual in the business of selling vehicles; (b) by anyone other than the original Contract purchaser; or (c) to a non-Canadian resident.
- b. The following must be submitted to Us within thirty (30) days of the change of ownership of Your Vehicle to a subsequent eligible private purchaser:
 - i. A copy of the official transfer of ownership document signed by the parties;
 - ii. A completed transfer request form which provides the name and address of the new owner, date of sale to new owner, current odometer reading at time of transfer (the transfer request form can be obtained from Us); and
 - iii. One hundred dollar (\$100.00) transfer fee (plus applicable taxes) made payable to Us, unless such transfer fee is prohibited under applicable law.
- c. You must provide to the new owner, a copy of Your Contract. To initiate a transfer request, please return to Your Issuing Dealer, or contact Us at 1-866-287-6200.

7. CANCELLATION OF CONTRACT

- a. You may only cancel this Contract within thirty (30) days from the Contract Purchase Date. To request cancellation of this Contract, You must contact Your Issuing Dealer to obtain a cancellation request form which You must complete, sign, and submit to Us.
- b. If You request cancellation of this Contract within thirty (30) days from the Contract Purchase Date, then We will refund You the retail price paid for Your Contract.
- c. If You request cancellation of this Contract due to a Total Loss, then We will provide Your Lienholder with a Pro-Rata Refund.
- d. If there are outstanding payments owing under Your agreement with the Lienholder and the Lienholder requests cancellation of this Contract due to Your Vehicle being repossessed due to not meeting Your ongoing financial obligations or as a result of a Total Loss, then We will provide Your Lienholder with a Pro-Rata Refund. You authorize Us to pay such refund directly to the Lienholder to be applied towards the remaining balance of Your loan.
- e. We reserve the right to cancel this Contract if Your Vehicle is determined to be ineligible for Coverage, if any information listed on the Registration Page is found to be inaccurate, incomplete or falsified, or if there is misrepresentation by You, Your authorized representative or any third party in connection with this Contract or any claims made for Coverage. If We cancel Your Contract pursuant to this Section 7(e), We will provide You with a Pro-Rata Refund.
- f. If any subsequent vehicle owner or their Lienholder requests cancellation of this Contract for any reason, such subsequent vehicle owner or their Lienholder will not be entitled to any refund.
- g. Your Contract with Us will be cancelled automatically, and no refund amount will be paid to You, if Your Contract is not transferred in accordance with the terms of this Contract.

8. CHANGES

No changes may be made to this Contract unless approved by Us in writing. None of Our representatives nor the Issuing Dealer have the authority to change or waive any provision of this Contract unless approved by Us in writing.

9. CONFORMITY TO STATUTE

If the laws applicable in the Province or Territory where You purchased this Contract are inconsistent with any of the terms or conditions of this Contract, then We shall comply with the requirements of such Province or Territory by endorsement.

10. REPRESENTATIONS

By signing the Registration Page and accepting the terms and conditions of this Contract, You agree that the statements and representations on the Registration Page are voluntarily and truthfully made by You and that this Contract is issued by Us in reliance upon the completeness, accuracy and truthfulness of those statements.

11. PRIVACY OF INFORMATION

- a. We are required to collect personal information from You that is necessary to determine Your eligibility for Coverage, process Your Contract, and process Your claims, including collaborating with the Issuing Dealer, the Manufacturer, the Lienholder, Our underwriter and third parties in connection with Our administration of this Contract.
- b. We will collect, store and disclose to these parties, the minimum amount of personal information to allow Us to administer this Contract and otherwise in accordance with Our 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. You expressly authorize Us to use Your personal information in accordance with this Contract, including sending You electronic communications about this Contract.
- d. If You have opted-in on the Registration Page, You expressly authorize Us to send You electronic communications nearing the expiry of this Contract to offer a renewal plan or throughout the term of this Contract to purchase additional products offered by Us that may benefit You and/or Your Vehicle.
- e. If You do not wish to provide personal information to Us, We will not be able to enroll You in this Contract or provide You with Coverage under this Contract.
- f. If You have questions about privacy, please contact privacyofficer@lgm.ca or visit www.lgm.ca/privacy-policy.

12. INELIGIBLE USES AND VEHICLES

Notwithstanding anything to the contrary, no Coverage will be provided if services are performed on Your Vehicle other than at the Issuing Dealer, if any modifications have been made to Your Vehicle or if any using Aftermarket Parts have been used for Your Vehicle.

13. CURRENCY

All amounts referred to in this Contract are all stated in Canadian currency.

14. HOW TO GET SERVICE COMPLETED

If Your Vehicle is due for Maintenance, please take the following steps:

- a. Make a Service appointment at the Issuing Dealer.
- b. Provide the Issuing Dealer with a copy of Your Contract or Your Contract registration number.
- c. Advise the Issuing Dealer to verify what Maintenance is due. The Issuing Dealer must contact Us and obtain an authorization from Us or LGM HUB prior to any Service being performed. Please confirm this with the Issuing Dealer; failure to receive prior authorization may void Coverage for Services under this Contract.
- d. We will reimburse the Issuing Dealer or You for the pre-authorized cost of the Service performed on Your Vehicle that is covered by this Contract;
- e. For claims assistance, please contact Us toll-free at 1-866-287-6200.

15. SPECIAL CONSIDERATIONS

- a. Should a Common Wear Item need to be replaced earlier than what is stated in the Schedule of Coverages, the replacement will only be made when considered necessary by the Issuing Dealer and at the sole discretion and authorization of Us.

16. GENERAL EXCLUSIONS

Notwithstanding anything to the contrary, this Contract does not include coverage for any of the following:

- a. If Your Vehicle has been dismantled, retitled, reconstructed, salvaged, determined to be a Total Loss, or the vehicle identification number cannot be established or verified;
- b. Any maintenance or replacement of a common wear item that is not specifically listed in the Schedule of Coverages;
- c. Any incremental maintenance or service intervals that may be recommended by the Manufacturer for Your Vehicle from time to time that is not contained in the Schedule of Coverages;
- d. Any replacement of a common wear item using an Aftermarket Part or custom add-on, original equipment manufacturer racing part, competition accessory, or part(s) designated for 'off-road use only';
- e. Any maintenance or service(s) conducted by a service facility that was not the Issuing Dealer;
- f. Any maintenance or service(s) that is required, directly or indirectly, as a result of the failure of any part of Your Vehicle that You neglected to have promptly serviced, repaired or replaced upon a mechanical breakdown or if Your Vehicle has not been serviced in accordance with the Recommended Service Intervals;
- g. Any maintenance or repair(s) that is required, directly or indirectly, as a result of the Manufacturer announcing the Manufacturer's responsibility for such repair(s) due to a technical service bulletin, recall or service campaign covering Your Vehicle;
- h. Any maintenance or repair(s) if Your odometer has been modified or ceased to operate and odometer repairs have not been made by the Issuing Dealer within 14 days from breakdown;
- i. Any maintenance or repair(s) required as a result of vehicle collisions, vehicle accidents, improper towing procedures, airborne fallout, acts of war, vandalism, terrorism, theft, floods, water submersions, chemicals, debris, salt, corrosion, hail, windstorm, lightning, road hazards, hurricanes, tornadoes, electrical magnetic pulse (EMP) damage, or other acts of God outside Our reasonable control;
- j. Any Diagnosis not specifically covered under Schedule of Coverages;
- k. If You do not maintain in full force and effect during the term of this Contract, an automobile insurance policy, issued by an Insurer, providing loss and physical damage and theft coverage for all losses resulting from legal responsibility and damages to Your Vehicle;
- l. For tire rotations, any necessary repairs/replacement of tires/wheels due to damage or reaching the maximum wear recommended by the manufacturer of such tires; or
- M. For engine oil, any subsequent recommendations by the Manufacturer for upgraded oil types than as originally stated in the Original Owner's Manual.

SCHEDULE "A" DEFINITIONS

1. **Aftermarket Part** – Means a part that was not originally manufactured by the Manufacturer.
2. **Common Wear Item** – Means a part, as expressly described in the Schedule of Coverages, which requires regular maintenance and/or replacement, due to regular wear and tear under Normal Operating Conditions.
3. **Contract** – Means this Vehicle Service Contract together with these terms and conditions, the completed Registration Page and Schedule of Coverages.
4. **Contract Expiration Date** – Means the date Your Contract will expire by time, as stated on the Registration Page.
5. **Contract Purchase Date** – Means the date Your Contract will begin, as stated on the Registration Page.
6. **Coverage** – Means the Maintenance and/or Common Wear Items You may be eligible to receive as described in the Schedule of Coverages, subject to the terms and conditions of this Contract, and expressly excludes those items in "General Exclusions" below.
7. **Diagnosis** – Means the inspection and/or teardown of Your Vehicle to determine the cause and extent of potential damage and/or wearing of parts.
8. **Insurer** – Means an insurance company duly licensed to conduct business in Canada that is an insurer of Your Vehicle as evidenced by the issuance of an automobile insurance policy providing loss and physical damage and theft coverage for all losses resulting from legal responsibility and damages to Your Vehicle.
9. **Issuing Dealer** – Means the authorized dealer as shown on the Registration Page which sold You this Contract for Your Vehicle.
10. **Lienholder** – Means the person or company that has advanced the money for this Contract.
11. **Maintenance** – Means the regularly scheduled Services that may be performed on Your Vehicle at the Recommended Service Intervals as expressly described in the Schedule of Coverages.
12. **Manufacturer** – Means the company that built Your Vehicle as shown on the Registration Page.
13. **Normal Operating Conditions** – Means reasonable use of Your Vehicle for the standard purposes recommended by the Manufacturer.
14. **Original In-Service Date** - Means the date on which Your Vehicle was first registered as sold by the Manufacturer.
15. **Original Owner's Manual** – Means the owner's manual issued by the Manufacturer for Your Vehicle at the Original In-Service Date, or, if no original owner's manual was provided with Your Vehicle purchase, then the recommended maintenance originally published by the Manufacturer for Your Vehicle at the Original In-Service Date, as may be electronically displayed from time-to-time by Your Vehicle.
16. **Pro-Rata Refund** – Means a *pro rata* amount, if any, of the retail price paid for Your Contract calculated as of the date You request cancellation and less a one hundred dollar (\$100) cancellation fee (plus applicable taxes), unless such cancellation fee is prohibited under applicable law. We will calculate the lesser *pro rata refund* amount to which You may be entitled, if any, by reference to: (a) the Contract Purchase Date and Contract Expiration Date, less six (6) months; and (b) the number of Intervals redeemed for Your Vehicle under this Contract, plus one (1) Interval, and the number of Intervals You are entitled to redeem for Your Vehicle as outlined on the Registration Page.
17. **Recommended Service Intervals** – Means those standard service intervals (in months and kilometres) as specifically set out in the Original Owner's Manual.
18. **Registration Page** – Means the numbered document attached to this Contract, which lists information regarding You, Your Vehicle, Coverage and that is otherwise required by Us to fulfill obligations under this Contract.
19. **Schedule of Coverages** – Means Schedule "B" attached to this Contract, which lists Maintenance and/or Common Wear Items You may be eligible to receive for Your Vehicle subject to the terms and conditions of this Contract.
20. **Service** – Means an event when the Issuing Dealer conducts Maintenance and/or replaces Common Wear Item in accordance with the Coverage You have purchased.
21. **Total Loss** – Means that Your Vehicle has been declared a total and permanent loss by Your Insurer and You have been indemnified by that Insurer for such loss.
22. **We, Us, Our** – Means LGM Financial Services Inc. which is obligated to perform under this Contract. You can reach Us at R142-757 West Hastings Street, Suite 617, Vancouver, British Columbia, V6C 1A1. Phone: 1-866-287-6200.
23. **You, Your, Customer, Contract Holder** – Means the individual purchaser(s) or lessee(s) of Your Vehicle and this Contract as shown on the Registration Page or the individual(s) to whom this Contract was transferred in accordance with "Transfer of Contract" below.
24. **Your Vehicle** – Means the vehicle which is described on the attached Registration Page.

SCHEDULE "B"
SCHEDULE OF COVERAGES – HONDA¹

This table outlines the Coverage You are eligible to receive for Your Vehicle at the Recommended Service Intervals based on the intervals You selected on the Registration Page and subject to the terms and conditions of this Contract. If a box is left blank, You are not eligible for that Coverage.

¹You should be aware that none of Your Contract, the Coverage or Our product have been reviewed, authorized or approved by or on behalf of Honda Motor Co., Ltd.. As such, none of Your Contract, the Coverage or Our product is, and under no circumstances is it to be construed as being, offered, endorsed, affiliated with or guaranteed in any way by Honda Motor Co., Ltd.. The above reference to Honda is made solely for informational purposes in connection with the applicability of the features and benefits of the Coverage to vehicles manufactured by the Honda Motor Co., Ltd..

SECUREDRIVE BASIC

The following Maintenance and/or Common Wear Items are covered under SecureDrive Basic:

Maintenance/Common Wear Items	Intervals													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Replace engine oil	x	x	x	x	x	x	x	X	x	x	x	x	x	x
Replace engine oil filter	x	x	x	x	x	x	x	X	x	x	x	x	x	x
Replace engine drain plug gaskets	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Multi-point inspection	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Shop supplies	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Rotate tires		x		x		x		x		x		x		x

SECUREDRIVE PLUS

In addition to the Maintenance and/or Common Wear Items covered under SecureDrive Basic, the following Maintenance and/or Common Wear Items are covered under SecureDrive Plus:

Maintenance/Common Wear Items	Intervals													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Replace dust and pollen filter		x		x		x		x		x		x		x
Replace air cleaner element				x				x				x		
Service front and rear brakes		x		x		x		x		x		x		x
Inspect and adjust drive belt				x				x				x		
Replace transmission fluid						x						x		
Replace brake fluid						x						x		
Replace engine coolant										x				

OPTIONAL MAINTENANCE AND/OR COMMON WEAR ITEMS

In addition to the Maintenance and/or Common Wear Items covered under SecureDrive Plus, the following Maintenance and/or Common Wear Items are covered if selected on the Registration Page:

Maintenance/Common Wear Items	Intervals													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Replace rear differential fluid - Ridgeline, CR-V, HR-V, Pilot models only		x				x				x				x
Replace transfer fluid - Ridgeline, Pilot models only						x						x		

HOW YOUR PLAN WORKS

1. We will pay for costs to Service Your Vehicle at the Issuing Dealer in accordance with this Schedule of Coverages.
2. The Schedule of Coverages was designed based on a non-exhaustive portion of the Manufacturer’s standard maintenance schedule, as set out in the Original Owner’s Manual, which may list different service recommendations than any maintenance schedule customized for Your individual driving habits and climate conditions. In the event of conflict between any of the foregoing schedules or recommendations and this Schedule of Coverages, the Schedule of Coverages shall prevail.
3. Multiples of the same Service may not be claimed for Your Vehicle at the same service visit.
4. Please refer to Your Original Owner’s Manual for details of what is covered under inspection or any other Service listed in this Schedule of Coverages.