



COMPREHENSIVE COVERAGE

INCLUDING ALL MAJOR COMPONENTS



ENGINE



TRANSMISSION



STEERING



DRIVE AXLES



SUSPENSION



BRAKES



HEATING / COOLING



HIGH-TECH



ELECTRICAL

SIMPLE. TRUSTED. QUICK. VALUE.

Have your vehicle repaired at any licensed repair facility • Car rental and travel expense reimbursement • Canada wide and U.S. repair coverage • Transfer the policy even at a dealer trade!

At Obvi we make it clear that we talk about what's **NOT** covered, but it is important to understand why we exclude certain components.



BATTERY/BATTERY PACK ON HYBRID VEHICLES:

Car batteries last on average 4 years and it should be budgeted as regular cost of maintaining your vehicle. This is a cost of ownership and at what point you need to replace it depends on your operating conditions of the vehicle. With Hybrid or Electric vehicles, the manufacturer typically covers the battery for 8 years.



UPHOLSTERY & CARPET:

Your upholstery/carpet will generally wear depending on how the vehicle is used and looked after. Exposed to water or winter salt? Parked in the Sun? This isn't a warranty issue and steps can be taken to limit damaging effects such as using a windshield shade, regular cleaning, and proper floor mats.



SHOCK ABSORBERS:

Shocks are relatively inexpensive repairs and replacement is largely influenced by operation of the vehicle. Most issues that occur with shock absorbers are due to the use of the vehicle such as heavy off-road use, potholes, etc. Most drivers will not encounter problems with their shocks unless the vehicle is used outside of normal operating conditions.



TIRES, WHEELS, RIMS:

It goes without saying that tires wear and are part of the regular cost of maintaining a vehicle, most tires will come with some form of warranty. As for punctures, reputable tire shops have some coverage built in – MAKE SURE YOU ASK!



EMISSION SYSTEMS:

The emission system is a source of additional maintenance on your vehicle and failure or damage is often a sign that a vehicle hasn't been maintained properly or even bad fuel. Failures here are often contested by the manufacturers warranty as diagnostic reports point to the maintenance of the vehicle. As a vehicle ages, especially beyond 7 years, proper maintenance will have a direct result on issues relative to the emission system.



GLASS, LENSES, SEALED BEAMS, BULBS:

Glass is subject to damage from road hazards, weather, and physical impacts rather than being faulty. It is usually covered by conventional vehicle insurance or part of regular maintenance. Lights are a relatively inexpensive cost of maintaining a vehicle and are considered part of regular maintenance.



EXHAUST SYSTEM:

Most problems with the exhaust system are related to rust or damage from impact with an object which can be avoided with proper operation and maintenance.



GENERAL MAINTENANCE, MISUSE, ABUSE, & DAMAGE:

These exclusions generally speak for themselves and are part of all warranty policies. They help ensure we can price policies fairly for everyone.



MANUAL TRANSMISSION CLUTCH ASSEMBLY, MANUAL & HYDRAULIC LINKAGES:

These components are only a factor in manual transmission vehicles and can fail based upon the skill of the driver and how hard they operate the clutch. While less and less common to find manual vehicles, this is a component that can last for a long time or need repair strictly based upon ability to operate properly.



WEATHER STRIPS, EXTERIOR BODY PARTS, PAINT:

How you look after your vehicle will largely determine if repair or replacement is needed to these parts. Is your vehicle covered or removed from the elements when possible? Do you have 3M protecting the paint from common road hazards? Proper cleaning and maintenance of your vehicle will limit any risk associated with these parts of the vehicle.