



Kubota-Endorsed
Property Damage Insurance Program for Canadians
Underwritten by Chartis Insurance Company of Canada
Sold through Partners Indemnity Insurance Brokers Ltd.

REPLACEMENT POLICY

In the event of a total loss on the equipment insured under this policy, you may qualify for full reimbursement of the Retail Cash Selling Price, excluding taxes, fees or delivery charges.

Here are the qualifications:

- Replacement equipment must be new Kubota or new equipment of like kind and quality from the original manufacturer.
- Replacement equipment must be purchased or leased within 60 days from the date of claim settlement from an authorized and approved dealer.

Otherwise the equipment total loss will be evaluated using the Actual Cash Value of the equipment as defined in the policy of insurance.

For more information about this program or to report a claim, please contact
Partners Indemnity Insurance Brokers Ltd.
3410 South Service Road, Suite 201
Burlington, Ontario L7N 3T2
1-855-681-7069 ext. 203

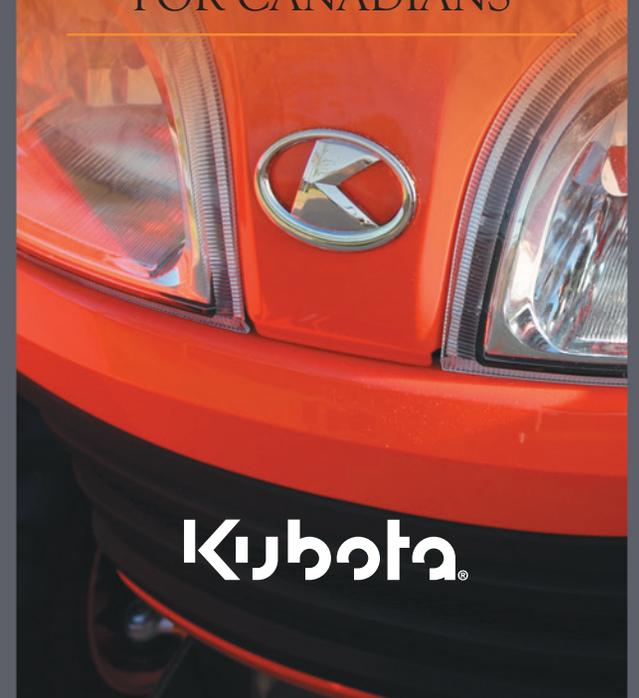
This is a summary of the Kubota-Endorsed Property Damage Insurance Program for Canadians. This literature is descriptive only and not intended to be a solicitation or an offer to sell any insurance product or service, nor is the information a complete description of all the terms, conditions and exclusions applicable. Actual coverage is subject to the language of the policy issued. This policy is underwritten and issued by Chartis Insurance Company of Canada.
145 Wellington ST West, Toronto, Ontario M5J 1H8
www.chartisinsurance.com



PROTECT *Your* KUBOTA

ALL RISK PROTECTION
ON AND OFF YOUR PROPERTY

KUBOTA-ENDORSED
PROPERTY DAMAGE
INSURANCE PROGRAM
FOR CANADIANS



Advantages of the Kubota-Endorsed Property Damage Insurance Program for Canadians



FEATURE	TYPICAL HOMEOWNER'S POLICY	KUBOTA-ENDORSED PROPERTY DAMAGE INSURANCE PROGRAM FOR CANADIANS
Wind or flood damage, including Hurricane	Often excluded	INSURED
Damage to equipment while being transported	Often excluded	INSURED
Damage to equipment when used away from your property	Often excluded	INSURED
Protection for larger tractors	May have limitations on the amount of coverage	Insured to full actual cash value
Easy to participate	Require separate application and payment	Payment and enrollment included within equipment financing
Retail Cash Selling price protection	May not be available	100% payout of purchase price, less taxes, upon total loss if replaced with new Kubota equipment or new equipment of like kind and quality from original manufacturer.

DAMAGE AND LOSS PROTECTION

Your decision to purchase a Kubota was most likely an easy one. Now you need to decide how to protect your investment against unexpected damage or loss.

At Kubota Canada Ltd., we want to make that decision easy for you. That's why we have made a competitively priced, convenient Kubota-Endorsed Property Damage Insurance Program available to Kubota equipment owners in Canada.



POLICY TERMS

CONVENIENT

Physical Damage Insurance may be included in your financing and will provide coverage throughout the scheduled term of your financing or until your financing ends, whichever occurs first.

LOW DEDUCTIBLE

A low \$250 deductible will apply to a loss.

TRUSTED ASSOCIATES

This valuable Kubota-Endorsed Property Damage Insurance Program for Canadians is underwritten by Chartis Insurance Company of Canada and sold through Partners Indemnity Insurance Brokers Ltd. 1-855-681-7069 ext. 203. Actual Coverage is subject to the language of the policy as issued.

PERILS INSURED

- Wind or flood damage, including hurricane
- Theft
- Windstorm
- Hail
- Accidental damage
- Fire
- Vandalism

EXCLUSIONS

- Loss or damage from fraudulent, dishonest or criminal acts of borrower
- Governmental action – confiscation or seizure by governmental authority
- Mechanical breakdown
- Wear and tear
- Nuclear accidents
- War
- Terrorism

“ALL RISK” Protection— On and Off Your Property!

Convenient Payment Option

When you choose to finance your equipment through Kubota Canada Ltd., you may add the cost of insurance to your financing for the duration of your loan or lease. That means the convenience of just one payment. This option is only available at the time of purchase or lease.

Replacement Policy

Why not protect yourself from the impact of equipment depreciation? In the event of a total equipment loss, our Replacement Policy gives you back your initial purchase price, enabling you to start again with new equipment. See the back of this brochure for all the details.



BROAD PROTECTION

Unlike the typical homeowner's or business owner's property damage policy, this valuable program offers broader protection for your Kubota equipment. Some advantages of this insurance include protection for your equipment while off-premises or in-transit. It also provides insurance for larger units that are often excluded from your homeowner's policy.

PROPERTY DAMAGE INSURANCE PROGRAM

When you finance your Kubota through Kubota Canada Ltd., you are required to show proof of insurance against “ALL RISKS” including flood, theft, collision, fire, and upset both on and off your property. The Kubota-Endorsed Property Damage Insurance Program for Canadians is a convenient way to receive competitive rates and quality insurance protection you may not be able to obtain elsewhere. As an added benefit, your rate will be locked in for the duration of your loan or lease.

