

Contract Number:

Contract Purchase Date:



APPLICATION / PROTECTION PLUS

MAIN OFFICE (866) 660-7003

Owner Information:

LAST NAME	FIRST NAME	PHONE	EMAIL
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
ADDRESS	CITY	STATE	ZIP CODE
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Co-Owner Information:

NAME	PHONE	EMAIL
<input type="text"/>	<input type="text"/>	<input type="text"/>
ADDRESS	CITY	STATE ZIP CODE
<input type="text"/>	<input type="text"/>	<input type="text"/>

Selling Dealership Information:

DEALER ID#	DEALERSHIP NAME	PHONE
<input type="text"/>	<input type="text"/>	<input type="text"/>
ADDRESS	CITY	STATE ZIP CODE
<input type="text"/>	<input type="text"/>	<input type="text"/>

Vehicle Information:

VIN#	YEAR	MAKE	MODEL
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
PRESENT MILEAGE	VEHICLE PURCHASE PRICE	SERVICE CONTRACT PRICE	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

Product Information:

- PAINTLESS DENT REPAIR KEY REPLACEMENT TIRE AND WHEEL WINDSHIELD REPAIR AND REPLACEMENT BUNDLE AND SAVE

Coverage Information:

- 24 MONTHS 36 MONTHS 48 MONTHS 60 MONTHS 72 MONTHS

FINANCIAL INSTITUTION/LENDER INFORMATION NAME AND ADDRESS

SAMPLE

I have read, understand, and agree to the terms and conditions within the body of this contract.

OWNER SIGNATURE: _____

DATE: _____

The purchase of this **Vehicle Service Contract** is not required to obtain financing or to purchase or lease this vehicle. This **Vehicle Service Contract** is not an insurance policy, a warranty, or a guarantee. This **Vehicle Service Contract** is between You and the Administrator/Obligor. The **Service Contract** Purchase Price may be financed with the purchase of this Vehicle or with other approved payment options allowed by Us. You understand that it is required to obtain authorization prior to beginning any repairs covered by this **Service Contract**. This **Service Contract** does not cover the benefits provided under Dealer Warranties required by state law. This **Service Contract** represents the entire contract between You and Us. No person has the authority to change this **Service Contract** or to waive any of its provisions. No other written or oral statements apply to this **Service Contract**. The attached Terms and Conditions are incorporated herein by reference.

You acknowledge the Dealer has provided You the Vehicle Owner's Manual at the time of Vehicle purchase.

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Selling Dealership Information:

DEALER ID#	DEALERSHIP NAME	PHONE
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ADDRESS	CITY	STATE ZIP CODE
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Vehicle Information:

VIN#	YEAR	MAKE	MODEL
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PRESENT MILEAGE	VEHICLE PURCHASE PRICE	SERVICE CONTRACT PRICE	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

Product Information:

- PAINTLESS DENT REPAIR
 KEY REPLACEMENT
 TIRE AND WHEEL
 WINDSHIELD REPAIR AND REPLACEMENT
 BUNDLE AND SAVE

Coverage Information:

- 24 MONTHS
 36 MONTHS
 48 MONTHS
 60 MONTHS
 72 MONTHS

FINANCIAL INSTITUTION/LENDER INFORMATION NAME AND ADDRESS

I have read, understand, and agree to the terms and conditions within the body of this contract.

OWNER SIGNATURE: _____

DATE: _____

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You acknowledge the Dealer has provided You the Vehicle Owner's Manual at the time of Vehicle purchase.

SERVICE CONTRACT – TERMS AND CONDITIONS – SEE STATE DISCLOSURES

DEFINITIONS

- **Administrator/Obligor (We, Us, Our)** – Ascent Administration Services, LLC, 1550 E. McKellips Road, Suite 117, Mesa, AZ 85203, Telephone: 866-660-7003;
 - In California, the **Administrator/Obligor** is Old Republic Insured Automotive Services, Inc., 8282 S Memorial Dr., Ste. 202, Tulsa, OK 74133, License No.: 0C79822
 - In Florida, the **Administrator** is Minnehoma Automobile Association, Inc., P.O. Box 35008, Tulsa, OK 74153-0008, License #60033
 - In Florida, the **Obligor** is Old Republic Insurance Company, P. O. Box 35008, Tulsa, OK 74153-0008, License #FL-09135
 - In Washington, the Administrator/Obligor is Minnehoma Automobile Association, Inc., 8282 S Memorial Dr., Ste. 202, Tulsa, OK 74133
- **Application Page** – The 1st page of these Terms and Conditions executed by **You** which identifies the parties and property covered by the **Service Contract**.
- **Breakdown** – A repair, replacement or service as indicated in the Schedule of Coverage section of this **Service Contract**.
- **Dealer** – The dealership from whom **You** purchased this **Vehicle Service Contract** as shown on the **Application Page**.
- **Commercial Use** – A commercial vehicle registered to a business and/or for business purposes. **Vehicles that are more than the manufacturer's G.V.W. or exceed manufacturer's recommendation are not eligible. Taxi cabs, tow trucks, snowplows, emergency vehicles, livery and police vehicles are ineligible.**
- **Labor Rate** - Your Repair Facility's posted retail labor rate, not to exceed \$150.00 per hour.
- **Pre-Existing Condition** – A condition and/or failure that within all reasonable mechanical probability and mechanical fitness existed prior to the **Service Contract Purchase Date**.
- **Repair Facility** – A licensed **Repair Facility** (licensed as a retail merchant to perform mechanical repairs) authorized by the **Administrator/Obligor** to perform repair services under this **Service Contract**.
- **Road Hazard**: Objects and road conditions not normally found in the roadway such as potholes, rocks, wood debris, metal parts, nails, glass, plastic or composite scraps or any item causing tire or wheel damage other than wear and tear.
- **Service Contract Purchase Date** - the date listed on the **Application Page**.
- **Term** – This **Vehicle Service Contract** will last for the time period indicated on the **Application Page**.
- **Vehicle** – The **Vehicle** covered by the terms and conditions of this **Vehicle Service Contract** as listed on the **Application Page**.
- **Vehicle Service Contract (Service Contract)** – This **Vehicle Service Contract** purchased for the **Vehicle** described on the **Application Page**.
- **You, Your, Owner (Service Contract Holder)** - the Owner as shown on the **Application Page** or any valid transferee.

SCHEDULE OF COVERAGE

- A. **TIRE AND WHEEL (RIM) PROTECTION**: The repair or replacement of the **Vehicle's** tires and wheels, which during the term of this **Service Contract** become unserviceable due to a **Road Hazard**, covered under this **Service Contract**. Unserviceable means that the tire(s) has been punctured or otherwise damaged to the extent that it is unsafe, or that the wheel would no longer hold a seal with its tire. **Tire and/or wheel damage that is cosmetic in nature and that does not render the tire and/or wheel unserviceable is specifically excluded. Any tires and/or wheels which require repair or replacement under the terms of this Service Contract, MUST BE AUTHORIZED BY ADMINISTRATOR and be made available for inspection PRIOR to repair or replacement.** Please note that all **Our** rights under this **Service Contract** are hereby reserved. **Damaged tires and/or wheels must be preserved for Our inspection, and We reserve the right to deny any claim wherein the damaged tires and/or wheels are disposed of prior to Our inspection.**
- B. **TIRE REPLACEMENT**: **We** agree to pay the reasonable costs as recognized by national retail pricing standards **You** incur to replace a tire, only if a tire covered by this **Service Contract** becomes unrepairable due to damage caused by a **Road Hazard**. **Replacement will be made with a tire of like kind, quality and cost to the original tire.** This coverage is valid through the tread life of a tire (**3/32"** or less is excluded).
- C. **WHEELS (RIMS)**: **We** agree to pay the reasonable costs for the repair or replacement of wheels rendered unserviceable due to a Road Hazard covered under this **Service Contract**. **We** reserve the right to have damaged wheels repaired at **Our** cost by a service provider of **Our** choosing. **We further reserve right to replace the damaged wheel at Our cost with a remanufactured wheel of like kind and quality to wheel that was damaged by the covered Road Hazard. We will cover wheel replacement only if the damaged wheel cannot be repaired.**
- D. **MOUNTING AND BALANCING**: **We** agree to pay the fair market price that **You** incur for mounting, balancing, valve stems, and tire disposal for any tire replaced under this **Service Contract**. **However, shop supplies, Tire Pressure Monitoring System (TPMS) components and unspecified charges are specifically excluded.**
- E. **COSMETIC WHEEL REPAIR**: **We** agree to repair or fully recondition as possible any cosmetic damaged portion of an alloy wheel, such as minor curb rash or flaking paint, which is deemed repairable using manufacturer alloy wheel repair techniques. **In the event the**

wheel is not repairable it will be replaced. Cosmetic alloy wheel repair is limited to an aggregate of six hundred dollars (\$600).

- F. KEY/REMOTE REPLACEMENT:** In the event **Your** key/remote is lost, stolen or becomes inoperable **We** will pay for replacement key/remote in the amount of, not to exceed, one thousand dollars (\$1,000) per year. **IMPORTANT NOTE: for the safety and security of the Vehicle owner, all keys and/or remotes that are reported lost, stolen or destroyed must be reprogrammed by the Dealer prior to replacement.** To obtain key/remote replacement benefits under this **Service Contract:** (1) All claims must be reported to **Us** as soon as reasonably possible by calling 866-660-7003. (2) If **You** are within a twenty-five (25) mile radius of the originating **Dealer**, **You** must contact the **Dealer** to determine if they can provide a replacement key/remote and programming. If **Dealer** is unable to provide key/remote replacement, **You** must call **Us** 866-660-7003 for prior approval before replacing the key/remote at any appropriate franchised dealer. (3) All non-working keys/remotes must be made available to the **Dealer** for inspection. (4) The originating **Dealer** must fax a copy of the original repair order to **Us** for final payment. The originating **Dealer** will be paid as soon as an appropriate repair order is received by **Us** from the originating **Dealer**. **You are not responsible for any out-of-pocket expenses other than costs more than the yearly limit of one thousand dollars (\$1,000).** **We** are solely agreeing to pay the replacement cost for eligible keys/remotes under the terms, conditions and limitations set forth in this **Service Contract**. **We shall not provide any keys/remotes ourselves. Further, We do not in any way warrant or guarantee, whether express or implied, any replacement key/remote obtained by You and/or paid for under this Service Contract.**
- G. PAINTLESS DENT REPAIR (PDR):** PDR is a process developed by automobile manufacturing production teams that use specialized hand tools to permanently remove minor dents (**dents or creases that are up to three inches (3") in length/diameter**) without affecting the existing paint finish, but does not include services that involve the replacement of **Vehicle** body panels or sanding, bonding or repainting. During the **Service Contract Term**, **We** agree to cover the cost to repair dents on all exterior painted sheet metal body panels of the **Vehicle** that are repairable through existing PDR techniques.
- H. WINDSHIELD REPAIR AND REPLACEMENT:** During the **Service Contract Term**, **We** agree to cover the cost of repairs or replacement to the front windshield ONLY due to damage caused by propelled rocks or other road hazard debris such as wood debris, metal parts, plastic or composite scraps or any other propelled object.
Coverage for windshield replacement is limited to one (1) occurrence during the Service Contract Term.
NOTE: this coverage is only applicable if the damage is not repairable.
NOTE: Repair coverage is only for minor repairable chips and cracks. Stress cracks or cracks over six inches (6") are not covered for repair coverage.
NOTE: This coverage isn't permissible for Arizona, Florida, Massachusetts or South Carolina residents.
NOTE: Windshield Repair coverage only is permissible to Georgia, Maine, New York, and Texas residents; windshield replacement coverage is not permissible.
- I. RENTAL BENEFITS:** **You** will be reimbursed \$35.00 for each six hours of Mitchell's ProDemand labor guide time for a **Breakdown** with a maximum benefit of \$250.00 per claim visit if proof of rental is provided with an authorized claim. **Any time not related to the actual repair and replacement, is not included in this benefit.**
- J. 24-HOUR ROADSIDE ASSISTANCE & TOWING:** **You** are covered for up to three (3) emergency road or towing service events per year. If additional emergency road or towing services are requested, **We** will dispatch service; however, **You will be fully responsible for all charges incurred, and You will be required to pay the service provider directly at the time of service. You must be present at the time of service.** Service provided in the United States and Canada. To make a Roadside Assistance Claim, please call 877-626-0880. Services can vary to comply with individual state laws and some restrictions may apply.
- i. **Emergency Fluid Delivery:** Service will come to the **Vehicle's** location to deliver normal types of emergency fluids needed to get the **Vehicle** to the nearest service facility, i.e., fuel, oil, water, etc. **The cost of fuel, oil, etc., will be Your responsibility.**
 - ii. **Flat Tire Assistance:** Service will come to the **Vehicle's** location and replace flat tire with **Your** inflated spare. **Repair or replacement cost of tire is Your responsibility. The benefit limit is up to \$50.00 per occurrence.**
 - iii. **Dead Battery Jump-Starts:** Service will come to the **Vehicle's** location to jump-start a dead battery. **This service will not be provided to hybrid vehicles. The benefit limit is up to \$50.00 per occurrence.**
 - iv. **Lockout Service:** Service will come to the **Vehicle's** location to unlock the doors of the **Vehicle** or provide assistance if the key is lost or broken. **Any key(s) replacement cost will be Your responsibility. The benefit limit is up to \$50.00 per occurrence.**
 - v. **Towing:** **We** will administer the Terms & Conditions of this **Service Contract** to be provided and updated by both parties and provide services up to the benefits limits. **Towing under Roadside Assistance does not include Primary or Secondary tow services for Vehicles involved in collisions.** For towing to the nearest qualified **Repair Facility**, the benefit's limit is up to \$100.00 per occurrence.
 - vi. **Roadside Exclusions:** **The following items are not included as part of the Roadside Assistance benefit: Coverage shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the Vehicle in the commission of a felony. Cost of parts, replacement keys, fluids, lubricants, fuel, material, additional labor relating to towing, or the cost of installation of products. Non-emergency mounting or removing snow tires or chains. Shoveling snow from around the Vehicle, tire repair, extrication or winching, motorcycles, trucks over one-and-a-half-ton capacity, antique**

vehicles (meaning vehicles over 20 years old or out of manufacture for 10 years or more), taxicabs, limousines, or other commercial vehicles. Recreational Vehicles (RVs), camping trailers, travel trailers, or any vehicles in tow. All taxes or fines. Damage or disablement due to collision, fire, flood or vandalism. Towing from or repair work performed at a service station, garage or repair shop. Towing by other than a licensed service provider or garage; vehicle storage charges; a second tow for the same disablement. Service on a Vehicle that is not in a safe condition to be towed or serviced or that may result in damage to the Vehicle if towed or serviced. Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc. Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law. Repeated service calls for a Vehicle in need of routine maintenance or repair. Services received independently, without prior authorization. Only one (1) disablement for the same service type during any seven (7) day period will be accepted.

- K. **TRIP INTERRUPTION:** In the event of a **Breakdown**, the **Administrator/Obligor** will REIMBURSE You a maximum of \$150 per day, not to exceed a total of \$450.00 for three days, for expense incurred by You for meals and/or lodging, provided: You cannot operate Your Vehicle due to a **Breakdown** covered by this **Vehicle Service Contract**; You are more than 100 miles away from Your home; and expenses are incurred between the time of **Breakdown** and the time repairs are completed. (The date of **Breakdown** shall be considered the first day.) We will reimburse one day's trip interruption expense for each six hours of Mitchell's ProDemand labor guide time for repair or replacement. A detailed receipt must be submitted to the **Administrator/Obligor** before reimbursement is made.

EXCLUSIONS

TIRE AND WHEEL REPAIR /REPLACEMENT EXCLUSIONS: The following items are not covered (1) Any damage resulting from off-road use, racing, collision, accident, chain damage, misuse, abuse, lack of proper maintenance, suspension problems, use on a construction site or on roads not regularly maintained, vandalism or malicious mischief, theft, fire, or any loss covered by primary physical damage insurance; (2) Damage caused by driving on tires that are improperly inflated; (3) Tires with tread depth of 3/32" or less at the lowest point on the tire at time of claim; (4) Any damage to tires and/or wheels transferred from another vehicle subsequent to the Service Contract Purchase Date; (5) Any damage to tires and/or wheels that are mounted on vehicles other than private passenger cars and light duty trucks and vans (under 13,500 GVWR); (6) Any damage that is covered by any other contract, including warranties issued by the manufacturer. Any damage that is the result of a manufacturer defect; (7) Replacement wherein the manufacturer, by public announcement of a recall, established its responsibility to replace tires or wheels; (8) Any loss where You or any person on Your behalf falsely swears or commits any fraudulent act with respect to any claim; (9) Any wheel repair or replacement, or any tire replacement that is not preauthorized by the Us. Any loss that is not reported to Us within sixty (60) days from the date the damage occurs.

COSMETIC WHEEL REPAIR EXCLUSIONS: The following are not covered under the Cosmetic Wheel Repair Exclusions: Aftermarket, chrome wheels (unless chrome wheel surcharge has been paid), wheel covers or damage to wheels that become dented or bent from contact because of frame, body or suspension damage. Only the OEM wheels on the Vehicle at the time of original Vehicle purchase are covered.

PAINTLESS DENT REPAIR EXCLUSIONS: The following are not covered under the PDR Repairs (1) Dents or Damage occurring prior to or after the Service Contract Term; (2) Damage caused by hail or other weather related damage; (3) Dents not accessible with PDR tools located on the hood, roof, trunk lid, body lines or edges of an auto body panel of the vehicle; (4) Dents previously repaired using methods of body fillers and repainting; (5) Non-Factory installed services or equipment that have changed the vehicle's original body and/or eliminated access to a location for the dent repair technician to complete the PDR repair process; (6) Dents or creases that are larger than three inches (3") in length/diameter or have sharply indented the metal and impede the metal from returning to its original shape; (7) Dents not repairable using PDR Techniques.

WINDSHIELD EXCLUSIONS: The following are not covered: (1) Damage from collisions, impact, fire, vandalism, hail, acts of abuse, intentional acts, misuse, negligence, acts which would cause abnormal discoloration or deterioration; (2) Damage from hail, flood, wind, lightning or weather related hazards; (3) Factory Defects; (4) Damage not expressly covered under this Service Contract, otherwise covered in the Vehicle manufacturer's warranty, or when the manufacturer, by public announcement, legal action, settlement, technical service advisory or recall, established its responsibilities for any manufacturer's defect; (5) Repairs for chips or cracks greater than six inches (6") in diameter, length, width or total size; (6) A used, commercial or otherwise ineligible vehicle; (7) Damage resulting from war, invasions, civil war, insurrection, rebellion or revolution, nuclear radiation or radioactive contamination, or any act of terrorism; (8) Damage from wear and tear; Pre-Existing Conditions; (9) Damage caused by alterations, acids, harsh or corrosive chemicals.

GENERAL EXCLUSIONS: This Service Contract DOES NOT COVER OR PAY FOR ANY:

- (1) consequential loss or damage whatsoever, including loss, damage or injury to person or property resulting from the failure of any parts of Your Vehicle, the replacement of which are covered under the terms and conditions of this Service Contract;
- (2) You rent Your Vehicle to someone else;

- (3) Your Vehicle is used for Commercial Use;
- (4) Your Vehicle is used for snow plowing, competition or speed events;
- (5) Your Vehicle is modified from the Manufacturer's original specifications regardless of who or when the modifications were made;
- (6) For fraudulent representations to obtain this Service Contract or when presenting a request for repair under this Service Contract;
- (7) Any damage that occurs outside the United States, Alaska, Hawaii or Canada;
- (8) Excluded vehicles include Bugatti, McLaren Senna, P1, Elva, Lamborghini Sian. Service contracts received for such vehicle classes will be rejected and any applicable refund will be paid according to the CANCELLATION PROVISION section;
- (9) Any repair done without prior authorization from Us;
- (10) Diagnostic and tear-down charges for non-covered repairs.
- (11) Damage from failure to protect Your Vehicle after warning indicators illuminate.
- (12) Repairs performed due to improper diagnosis.
- (13) Damage resulting from any previous improper repair.
- (14) Parts and labor needed to maintain Your Vehicle in accordance with the requirements of Your manufacturer's owner's manual.
- (15) Damage from flood, fire, impact, and/or accident, regardless of the cause.
- (16) Damage from conditions of the environment, including rust and corrosion.
- (17) Damage from You altering, misusing, or tampering with the Vehicle, making improper adjustments, or using improper fuels or fluids.
- (18) Damage resulting from failure to maintain Your Vehicle according to Your manufacturer's maintenance requirements.
- (19) Damage/failure caused by carbon, sludge, or water ingestion.
- (21) Fluid leaks and damage caused by fluid leaks.
- (22) NON-covered Repair Facility charges.
- (23) Pre-Existing Conditions.

GENERAL PROVISIONS

- a. **LIMITS OF BENEFITS & LIABILITY:** For any one repair visit, all benefits paid or payable shall not exceed the J.D. Power N.A.D.A. official used car guide or the actual cash value of Your Vehicle at the instant prior to the covered repair failure, whichever is less. The aggregate total of all benefits paid or payable during the Term of this Service Contract shall not exceed the price You paid for Your Vehicle. If the J.D. Power N.A.D.A. Official Used Car guide vehicle valuation is unavailable, not widely recognized, or not commonly used in the geographic area, the Administrator may use another market retail valuation method. IF THE BREAKDOWN IS COVERED UNDER ANY OTHER OEM, DEALER, DISTRIBUTOR WARRANTY, SERVICE CONTRACT, OR RECALL, WE WILL PAY THE DIFFERENCE, IF ANY, BETWEEN THE PAYMENTS DUE UNDER THIS SERVICE CONTRACT AND THE PAYMENTS DUE UNDER THE OTHER COVERAGE.
- b. **DIAGNOSIS:** We will pay for reasonable, necessary, and customary diagnostic charges incurred in conjunction with a covered repair, not to exceed the labor time listed in a nationally recognized parts and labor guide. **DIAGNOSTIC TIME WILL NOT BE PAID FOR THOSE CONDITIONS WHERE THE PROPER REPAIR IS READILY APPARENT TO THE NORMAL SENSES OF SIGHT, TOUCH, SMELL AND/OR SOUND, OR NOT A COVERED REPAIR.**
- c. **RESERVATION TO REJECT:** We reserve the right to reject any Vehicle Service Contract Application, and any applicable refund will be paid according to the CANCELLATION PROVISION section. We do not provide coverage for any vehicle not originally manufactured to U.S. specifications, commonly known as grey market vehicles, salvaged vehicles, or factory buybacks.
- d. **MODIFICATION:** If, at any time, it is determined Your Vehicle is altered or modified from original manufacturer's specifications, We could consider this a material misrepresentation. Upon discovery by Us, We will cancel Your Service Contract and issue a refund according to the CANCELLATION PROVISION.
- e. **COOPERATION:** You must provide Your Vehicle Identification Number (VIN) or Service Contract Number when contacting Us. You agree You will cooperate with the processing of any claim. Your failure to cooperate is cause to reject, terminate, or cancel the claim and the Service Contract and any applicable refund will be paid according to the CANCELLATION PROVISION section.
- f. **We do not allow any third party to create any obligation or liability in connection with the Service Contract.**
- g. The selling Dealer is not Our agent.
- h. **OBLIGOR PERFORMANCE & OBLIGATIONS:** Obligations of the Obligor under this Service Contract are insured under a contractual liability insurance policy issued by Old Republic Insurance Company. If the Obligor fails to pay or provide service on a claim within sixty (60) days after proof of loss has been filed, You are entitled to make a claim directly against the insurer, Old Republic Insurance Company, P.O. Box 35008, Tulsa, OK 74153- 0008, (800) 331-3780.
- i. **MAINTENANCE OF RECORDS:** During Your ownership, You must retain all Vehicle maintenance/repair records for review by Us upon request. You are responsible for properly using, maintaining, and caring for Your Vehicle. Evidence of the performance of the required maintenance must be kept and presented as proof of such maintenance in connection with related repairs covered by this Vehicle Service Contract. An example of what You will need to support proper maintenance would be repair invoices, receipts, and other such records.
- j. Coverage is superseded by any manufacturer's warranty, recall or warranty on a previous repair.
- k. **JURISDICTION AND VENUE; CHOICE OF LAW:** This Service Contract and all attachments hereto shall be governed by and construed in

accordance with the laws of the state of Arizona, without reference to its conflict of laws provisions. With respect to any litigation based on, arising out of, or in connection with this **Service Contract** and all attachments hereto, the Parties expressly submit to the personal jurisdiction of the Superior Court in and for the County of Maricopa, Arizona, or the United States District Court for the District of Arizona, and the Parties expressly waive, to the fullest extent permitted by law, any objection that they may now or later have to the laying of venue of any such litigation brought in any such court referred to above, including without limitation, any claim that any such litigation has been brought in an inconvenient forum.

- I. ARBITRATION:** In the event of a disagreement between **You** and **Us** concerning costs, either party may make a written demand for arbitration. This must be done within sixty (60) days after the day **You** filed your claim. Each party will select an arbitrator. The two arbitrators will select an umpire. Each party will pay the expenses of the arbitrator it selects. The expenses of the umpire will be shared equally. Unless both of **Us** agree otherwise, arbitration will take place in the State of Arizona. The Arizona rules of Arbitration, as adopted by the Arizona superior courts, apply. A majority decision between the two arbitrators and the umpire will be binding.
- m. PRIVACY NOTICE:** It is **Our** policy to respect the privacy of **Our** customers. For information on **Our** privacy practices, please review **Our** privacy policy at [www.ascentadmin.com].

CLAIM PROCEDURES

FAILURE, BY YOU OR YOUR REPAIR FACILITY, TO FOLLOW THESE CLAIM PROCEDURES MAY DELAY AND/OR RESULT IN CLAIM DENIAL. TO AVOID THE DELAY, FOLLOW THE CLAIM PROCEDURES LISTED BELOW:

- a. A claim must be opened during normal business hours and while Your Service Contract is active.
- b. **RETURNING TO SELLING DEALER FOR REPAIRS:** If Your Vehicle is within fifty (50) miles of the selling Dealer, You must deliver Your Vehicle to the selling Dealer at the address shown on the Application Page of this Vehicle Service Contract. If Your Vehicle is more than fifty (50) miles from the selling Dealer, call Us at 866-660-7003 for instructions before You deliver Your Vehicle to a Repair Facility. To assure coverage under the terms of this Service Contract, authorization must be obtained prior to teardown or repair.
- c. Your Vehicle must be at a Repair Facility, of Your choosing, within the United States, **CAPABLE TO: (1) perform the repair or replacement** The Vehicle **MUST REMAIN** at the same Repair Facility until repairs are complete. If Your Repair Facility is unwilling or unable to work with Us, then We reserve the right to require You to choose another Repair Facility.
- d. Your Repair Facility must call Us at 866-660-7003 to open a claim **BEFORE** any repairs have begun.
- e. Your Repair Facility must perform a proper diagnosis to determine the cause of failure and extent of damage, which may include tear-down to the point of component failure upon Our request. **YOU ARE RESPONSIBLE FOR THESE CHARGES** for non-covered repairs. Your Repair Facility **MUST** provide Us with an estimate for the covered repair to obtain an authorization number **BEFORE** any repairs have begun. **ANY REPAIRS PERFORMED PRIOR TO AUTHORIZATION WILL BE DENIED.**
- f. We have the right to inspect the Vehicle. If Your Repair Facility is unable/unwilling to show the cause of failure and the extent of damage, You will be responsible for all re-inspection costs.
- g. We have the option to select new, rebuilt, aftermarket, or used components when authorizing repairs.
- h. We will arrange for payment or reimbursement of the amount of the authorized repair, less related charges not covered by the Service Contract, less Your Deductible.
- i. An Authorization number will be issued for the repair. The Authorization number is valid for 180 days from the date issued. After 180 days the Authorization number and claim are void. No invoice will be processed without a valid Authorization number, Your signature, Repair Facility's warranty on repairs (if applicable) and Repair Facility's identifying information.
- j. **Emergency Repairs (non-business hours only)** – Emergency repairs are only those repairs, which, if not performed, would render Your Vehicle inoperable or unsafe to drive and impair its future operation. If emergency repairs covered by this Service Contract are required outside of the Dealer's or Administrator/Obligor's business hours, You should deliver Your Vehicle to a Repair Facility and have the necessary repairs performed at a reasonable and customary charge. On the next business day, You should report the repairs to the Administrator/Obligor for reimbursement, You will be required to provide the repair order/invoice for review.

TRANSFER PROVISION

- a. The Service Contract is transferable, by the original purchaser of the contract, to the subsequent Owner of the Vehicle provided We receive a transfer fee of fifty (\$50.00) dollars, check made payable to the Administrator, and one of the following within fifteen (15) calendar days of the Vehicle sale: (1) a copy of the front and back of the original title with original Owner and new Owner signatures; (2) a copy of the new Owner's temporary or permanent registration; or (3) a copy of the bill of sale. Upon receipt of the transfer fee and one of the three above-identified documents, We will provide the new Owner with a transfer form. We will not transfer the Service Contract to another vehicle or to a business. The transferred Service Contract will remain in effect pursuant to the Terms and Conditions of the original Service Contract.
- b. Without payment of the transfer fee, and the execution of the transfer form, the Service Contract cannot be re-assigned and will be void at the time the vehicle is transferred, and any applicable refund will be paid according to the **CANCELLATION PROVISIONS** section. Call Us at 866-660-7003 or email Us at transfers@ascentadmin.com within fifteen (15) calendar days of transfer to speak with a Customer Service Representative for more details.
- c. The new Owner is responsible for all maintenance records from the original Service Contract Purchase Date.
- d. We retain the right to disapprove of the new Owner subject to the **TERMS AND CONDITIONS** of this Service Contract and any applicable refund will be paid according to the **CANCELLATION PROVISIONS** section.

CANCELLATION PROVISION

ALL REQUESTED CANCELLATIONS/REFUNDS MUST BE IN WRITING AND WILL BE PROCESSED THROUGH **YOUR LIENHOLDER**, IF ANY, OR **YOUR SELLING DEALER**. IF FINANCED, **YOU AGREE YOUR LIENHOLDER IS A JOINT PAYEE TO RECEIVE ANY APPLICABLE REFUND**. ANY CANCELLED **SERVICECONTRACT** IS VOID AND WILL NOT BE REINSTATED.

- a. **CANCELLATION BY SERVICE CONTRACT HOLDER:** **You** may cancel this **Service Contract** at any time by notifying **Us**. If **You** cancel **Your Service Contract** within the first thirty (30) days from the **Service Contract Purchase Date**, **You** will receive a full refund, less any claims paid. After thirty (30) days from the **Service Contract Purchase Date**, **You** will receive a pro rata refund of the **Service Contract Price** based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term**, less any claims paid, and less a cancellation fee of fifty dollars (\$50.00). The **Term** of this **Service Contract** for cancellation purposes will be based on the **Service Contract Purchase Date**. In the event of **Your** cancellation of this **Service Contract**, any refund owed will be paid or credited no more than thirty (30) days from the date the **Administrator/Obligor** or **Dealer** receives notice of the request to cancel or sooner if required by state law.
- b. **CANCELLATION BY US:** **We** will cancel **Your Service Contract** for fraud, material misrepresentation (including alterations/modifications), a substantial breach, or nonpayment, either by **You** or on **Your** behalf. Prior notice of cancellation is not required for these violations. If cancelled by **Us** for any other reason, then **We** shall mail a written notice to **Your** last known address at least five (5) days prior to cancellation. The notice shall state the reason for and effective date of the cancellation. If cancelled by **Us** within the first thirty (30) days from the **Service Contract Purchase Date**, **We** shall provide a full refund, less any claims paid. After thirty (30) days, **We** shall provide a pro rata refund of the **Service Contract Price** based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term**, less any claims paid. The **Term** of this **Service Contract** for cancellation purposes will be based on the **Service Contract Purchase Date**. In the event of **Our** cancellation of this **Service Contract**, any refund owed will be paid or credited no more than thirty (30) days from the date of the **Obligor's** cancellation or sooner if required by state law.
- c. **CANCELLATION BY LIENHOLDER:** If this **Service Contract** was financed, **You** hereby authorize **Your** lienholder to cancel **Your Service Contract** on **Your** behalf in the event of: (1) **Your Vehicle** is repossessed; (2) **Your Vehicle** is declared a total loss; or (3) **You** default on **Your** obligations to **Your** lienholder. The rights under this **Service Contract** are transferred to the lienholder and the lienholder is also entitled to any refund. If cancelled within the first thirty (30) days from the **Service Contract Purchase Date**, a full refund of the **Service Contract Price** will be provided, less any claims paid. After thirty (30) days, a pro rata refund of the **Service Contract Price** will be provided for the unexpired **Term** of the **Service Contract** based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term**, less any claims paid, and less a cancellation fee of fifty dollars (\$50.00). The **Term** of this **Service Contract** for cancellation purposes will be based on the **Service Contract Purchase Date**. In the event of cancellation of this **Service Contract**, any refund owed will be paid or credited no more than thirty (30) days from the date the **Administrator/Obligor** or **Dealer** receives notice of the request to cancel or sooner if required by state law.

STATE DISCLOSURES

The following Special State Requirements and/or Disclosures apply if this **Service Contract** was purchased in one of the following states and supersede any other provision herein to the contrary:

ALABAMA

CANCELLATION, a., is deleted in its entirety and replaced with the following: **You** may cancel this **Service Contract** within thirty (30) days of the **Service Contract Purchase Date** and receive a full refund of the total **Service Contract Price**, less any claims paid. **You** may cancel this **Service Contract** after thirty (30) days and receive a pro rata refund of the total **Service Contract Price** based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term**, less any claims paid and less the applicable cancellation fee. A cancellation fee not to exceed twenty-five dollars (\$25.00) will be charged for cancellation occurring after thirty (30) days. No cancellation fee will be charged if **We** cancel **Your Service Contract**. The **Term** of this **Service Contract** for cancellation purposes will be based on the **Service Contract Purchase Date**. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of the **Service Contract** to **Us**. In the event of **Your** cancellation of this **Service Contract**, any refund owed will be paid or credited no more than thirty (30) days from the date the **Administrator/Obligor** or **Dealer** receives notice of the request to cancel or sooner if required by state law.

Consequential damages and Pre-existing Conditions are excluded under this Service Contract.

The **Service Contract** will be governed under the laws of the State of Alabama.

ALASKA

CANCELLATION, a., is deleted in its entirety and replaced with the following: **You** may cancel this **Service Contract** within thirty (30) days of the **Service Contract Purchase Date** and receive a full refund of the total **Service Contract Price**, less any claims paid. A ten percent (10%) penalty of the provider fee per month shall be added to a refund that is not paid or credited within thirty (30) days of the return of this **Service Contract** to **Us**. **You** may cancel this **Service Contract** after thirty (30) days and receive a pro rata refund of the total **Service Contract Price** based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term**, less the applicable cancellation fee. A cancellation fee of seven and one-half percent (7.5%) of the unearned **Service Contract Price** or twenty-five dollars (\$25), whichever is less. The **Term** of this **Service Contract** for cancellation purposes will be based on the **Service Contract Purchase Date**. The cancellation fee is only applicable if **You** cancel the **Service Contract** after thirty (30) days the **Service Contract** was delivered to **You**. If this **Service Contract** is cancelled, **We** shall refund or credit to **You** the full amount of the full **Service Contract Price**, less any claims paid, within thirty (30) days after the return of this **Service Contract** to **Us**. In the event of **Your** cancellation of this **Service Contract**, any refund owed will be paid or credited no more than thirty (30) days from the date the **Administrator/Obligor** or **Dealer** receives notice of the request to cancel or sooner if

required by state law.

CANCELLATION, b., is amended as follows: If **We** cancel this **Service Contract** within thirty (30) days of the **Service Contract Purchase Date**, a full refund or credit of the total **Service Contract** Price will be issued, less any claims paid. If the refund is not paid or credited within thirty (30) days after **We** cancel this **Service Contract**, a ten percent (10%) penalty of the unearned **Service Contract** Price paid by **You** for each month the refund remains unpaid shall be added to the refund.

We may only cancel this **Service Contract** for the following reasons: (1) **Your** nonpayment of the **Service Contract** Price; (2) **Your** conviction for a crime having as one of its necessary elements an act increasing a hazard covered by this **Service Contract**; (3) discovery of fraud or material misrepresentation made by **You** in obtaining the **Service Contract** or pursuing a claim under this **Service Contract**; (4) discovery of a grossly negligent act or omission by **You** that substantially increases the hazards covered by this **Service Contract**; (5) physical changes in the **Vehicle** that results in the **Vehicle** becoming ineligible for coverage under the **Service Contract**; or (6) a substantial breach of duties by **You** related to the **Vehicle**. If **We** cancel the **Service Contract**, written notice of such cancellation will be mailed to **You** at least five (5) days before cancellation by **Us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the provider fee or fraud or a material misrepresentation by **You** in obtaining this **Service Contract** or by **You** in pursuing a claim under the **Service Contract**.

CANCELLATION, c., is amended as follows: A cancellation fee of seven and one-half percent (7.5%) of the unearned **Service Contract** Price or twenty-five dollars (\$25.00), whichever is less.

ARBITRATION - is deleted in its entirety and replaced with: If **You** and the **Administrator/Obligor** fail to agree on the amount of a covered first party loss, either may make written demand upon the other to submit the dispute for appraisal. Within ten (10) days of the written demand, each party must notify the other of the appraiser each has selected. The two appraisers will promptly choose a competent and impartial umpire. Not later than fifteen (15) days after the umpire has been chosen, unless the time period is extended by the umpire, each appraiser will separately state, in writing, the amount of the loss. If the appraisers submit a written report of **Service Contract** on the amount of the loss, the agreed amount will be binding. If the appraisers fail to agree, the appraisers will promptly submit their differences to the umpire. A decision agreed to by one of the appraisers and the umpire will be binding. All expenses and fees, not including counsel or adjuster fees, incurred because of the appraisal shall be paid, as determined by the umpire. Except as specifically provided, nothing in this section is intended to or shall in any manner limit or restrict **Your** rights or the rights of the **Administrator/Obligor**.

This Service Contract will provide coverage if Your Vehicle is used for snow removal, provided it is properly equipped for such use and is not used commercially.

OBLIGOR PERFORMANCE & OBLIGATIONS: is amended as follows: in the event the **Obligor** fails to provide a covered service within thirty (30) days after **You** notify the **Obligor** of a claim, or if the **Obligor** becomes insolvent or ceases to conduct business during the **Term** of this **Service Contract**, **You** may file a direct claim with the insurer as designated above. To do so, please call the following number for instructions: [800-331-3780].

CLAIM PROCEDURES – i., is amended as follows: **The time limit claims reporting requirement for all coverage and their corresponding exclusions, are not applicable; thereby all references to such requirements are deleted in their entirety.**

ARIZONA

CANCELLATION, a., is amended as follows: **You** may cancel this **Service Contract** by submitting a written request containing a copy of **Your Service Contract** and the current mileage on **Your Vehicle**. During the first thirty (30) days from the **Service Contract Purchase Date**, **We** will refund **You** one hundred percent (100%) of the **Service Contract** Price with no deductions for any claims or pending claims. After the first thirty (30) days from the **Service Contract Purchase Date**, **We** will refund **You** a pro-rated amount of the **Service Contract** Price, based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term**, less claims paid and less a cancellation fee of fifty dollars (\$50.00) or ten percent (10%) of the unearned **Service Contract** pro-rata purchase price, whichever is less.

CANCELLATION, b., is amended as follows: **We** may not cancel or void this **Service Contract** or any provisions of this **Service Contract** due to acts or omissions by **Us**, **Our** assignees or subcontractors for their failure to provide correct information or to perform services or repairs in a timely, competent, and workman like manner. This **Service Contract** will be cancelled or voided by **Us** or **Our** representatives for the following material acts or omissions after the **Service Contract Purchase Date**: (a) fraudulent or unlawful acts by **You** arising out of or relating to the **Service Contract**; (b) **You** use a covered consumer product in a manner other than as intended by the manufacturer that is likely to increase the likelihood that the consumer product will be damaged or require repairs. Consequential damages are excluded under this **Service Contract**. Parts or components repaired or replaced under the **Service Contract** will not be excluded from coverage.

SERVICE CONTRACT GENERAL PROVISIONS, d. MODIFICATION, is amended as follows: If, after the **Service Contract Purchase Date**, it is determined **Your Vehicle** is altered or modified from original manufacturer's specifications, **We** could consider this a material misrepresentation.

ARBITRATION is amended to include: Arbitration cannot be an absolute dispute remedy and both parties must agree to arbitration. This arbitration provision does not prohibit an Arizona resident from following the process to resolve complaints under the provisions of A.R.S. §20-1095.09, Unfair trade Practices as outlined by the Arizona Department of Insurance and Financial Institutions. To learn more about this process, **You** may contact the Arizona Department of Insurance and Financial Institutions at 100 N. 15th Ave., Suite 261, Phoenix, AZ 85007-2630, Attn: Consumer Protection.

You may file any complaint with the Arizona Department of Insurance and Financial Institutions (A.D.I.F.I.) against a Service Company issuing an approved Service Contract under the provisions of A.R.S. §§ 20-1095.04 and/or 20-1095.09 by contacting the Consumer Protection Division of the A.D.I.F.I. at difi.az.gov.

ARKANSAS

The **CANCELLATION** section is amended as follows: Claims paid will not be deducted from **Your** cancellation refund amount. Arbitration

clause is non-binding and voluntary.

CALIFORNIA

DEFINITION of PRE-EXISTING CONDITIONS is amended as follows: a condition that existed prior to the Service Contract Purchase Date.

SCHEDULE OF COVERAGE, J. 24-HOUR ROADSIDE ASSISTANCE & TOWING is amended as follows:

The coverage described below is available to California consumers as reimbursement benefits as opposed to Sign & Drive. **If You need to use any of these services, You are responsible for contacting an emergency roadside provider to request the service and must pay for those benefits directly to the service provider and submit a request for reimbursement to Us within thirty (30) days of the date the service was performed.** For reimbursement, please contact **Us** for instructions on reimbursement or submit a copy of (1) this **Service Contract**, (2) **Your** Roadside Assistance claim tracking number, and (3) invoices or receipts from the licensed emergency roadside provider that performed the service(s) to **Us**.

- i. **Emergency Fluid Delivery:** Service will come to the **Vehicle's** location to deliver normal types of emergency fluids needed to get the **Vehicle** to the nearest service facility, i.e., fuel, oil, water, etc. **The cost of fuel, oil, etc., will be Your responsibility.**
- ii. **Flat Tire Assistance:** Service will come to the **Vehicle's** location and replace flat tire with **Your** inflated spare. **Repair or replacement cost of tire is Your responsibility. The benefit limit is up to \$50.00 per occurrence.**
- iii. **Dead Battery Jump-Starts:** Service will come to the **Vehicle's** location to jump-start a dead battery. **This service will not be provided to hybrid vehicles. The benefit limit is up to \$50.00 per occurrence.**
- iv. **Lockout Service:** Service will come to the **Vehicle's** location to unlock the doors of the **Vehicle** or provide assistance if the key is lost or broken. **Any key(s) replacement cost will be Your responsibility. The benefit limit is up to \$50.00 per occurrence.**
- v. **Towing:** We will administer the Terms & Conditions of this **Service Contract** to be provided and updated by both parties and provide services up to the benefits limits. Towing under Roadside Assistance does not include Primary or Secondary tow services for **Vehicles** involved in collisions. For towing to the nearest qualified **Repair Facility**, the benefit's limit is up to \$100.00 per occurrence.

CANCELLATION BY SERVICE CONTRACT HOLDER, is amended as follows: **You** may cancel this **Service Contract** by submitting a written request to the **Dealer**. If **You** request a cancellation during the first sixty (60) days from the **Service Contract** Purchase Date, **We** will refund **You** one hundred percent (100%) of the **Service Contract** Price, less any claims paid on **Your Service Contract**. After the first sixty (60) days from the **Service Contract Purchase Date**, **We** will refund **You** a pro-rated amount of the **Service Contract** Price, based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term**, less any claims paid, less a cancellation fee of either ten percent (10%) of the **Service Contract** Price or twenty-five dollars (\$25.00), whichever is less.

CANCELLATION BY US, is amended as follows: **We** may cancel this **Service Contract** during the first sixty (60) days of the Agreement Purchase Date for any reason. If **We** cancel this **Agreement** within the first sixty (60) days **We** will mail written notice of cancellation to **You** at **Your** address as listed on the **Application Page** and that notice will be postmarked prior to the sixty-first (61st) day from the **Service Contract** Purchase Date. After sixty (60) days, **We** may cancel this **Service Contract** due to material misrepresentation or fraud at the time of sale, or **Your** failure to pay the **Service Contract** Price. If **We** cancel this **Service Contract**, **We** will mail written notice of cancellation to **You** at **Your** address as listed on the **Application Page** at least five (5) days prior to cancellation. The notice shall state the effective date of the cancellation and the reason for the cancellation. This **Service Contract** ceases to be valid no less than five (5) days after the postmark date of the notice. If **We** cancel this **Service Contract**, **We** or the **Dealer** will refund **You** one hundred percent (100%) of the **Service Contract** Price, less any claims paid by **Us**. No cancellation fee will apply in the event **We** cancel this **Service Contract**. Any refund will be sent to the **Vehicle's** lienholder unless the lien is satisfied. If **We** cancel this **Service Contract** and a refund is owed, the refund will be paid or credited within thirty (30) days from the effective date of the cancellation. In the event that **We** cancel this **Service Contract**, **We** will be liable for any claim reported to **Our Administrator** if the claim is reported prior to the effective date of cancellation and is covered by the **Service Contract**. **You** are deemed to have reported a claim if **You** have completed the first step required under this **Service Contract** for reporting a claim.

CANCELLATION BY LIENHOLDER section is deleted in its entirety.

OBLIGOR PERFORMANCE & OBLIGATIONS, is deleted in its entirety and replaced with the following: Performance to **You** under this **Service Contract** is guaranteed by a California approved insurance company. **You** may file a claim with this insurance company if any promise made in the **Service Contract** has been denied or has not been honored within sixty (60) days after **Your** request. The name and address of the insurance company is: Old Republic Insurance Company, P.O. Box 35008, Tulsa, OK 74153- 0008, (800) 331-3780. If **You** are not satisfied with the insurance company's response, **You** may contact the California Department of Insurance at (800) 927-4357 or access the department's Internet Web site (www.insurance.ca.gov).

GENERAL PROVISIONS, k. JURISDICTION AND VENUE; CHOICE OF LAW is deleted and replaced with the following: This **Service Contract** and all attachments hereto shall be governed by and construed in accordance with the laws of the state of California, without reference to its conflict of laws provisions. With respect to any litigation based on, arising out of, or in connection with this **Service Contract** and all attachments hereto, the Parties expressly submit to the personal jurisdiction of the Superior Court in and for California, or the United States District Court for the District of California, and the Parties expressly waive, to the fullest extent permitted by law, any objection that they may now or later have to the laying of venue of any such litigation brought in any such court referred to above, including without limitation, any claim that any such litigation has been brought in an inconvenient forum.

GENERAL PROVISIONS, l. ARBITRATION section is amended as follows: The arbitrators shall not have the power to commit errors of law or legal reasoning, and the award may be vacated or corrected on appeal to a court of competent jurisdiction for any such error. All arbitration shall be handled in accordance with the California Arbitration Act (California Code of Civil Procedure, Section 1280). The fees and costs are amended to comply with California Code of Civil Procedure, Section 1284.3.

GENERAL PROVISIONS, m. PRIVACY POLICY is amended as follows: **Our** privacy policy is at www.orias.com/privacy-policy.

COLORADO

In the event the **Obligor** fails to pay an authorized claim within sixty (60) days after proof of loss has been filed, **You** may file a direct claim with the insurance company listed in **OBLIGOR PERFORMANCE & OBLIGATIONS** of this **Service Contract**. Policy Number T3-0001.

CONNECTICUT

If this **Service Contract** has a **Term** of less than one (1) year, the **Service Contract Term** shall be extended for the time period the **Vehicle** is being repaired under this **Service Contract**.

CANCELLATION, a., is amended as follows: This **Service Contract** may be cancelled by **You** at any time for any reason by submitting a written request to the **Administrator/Obligor** or **Dealer** containing a copy of **Your Service Contract**.

You may pursue arbitration to settle disputes between **You** and the **Administrator/Obligor**. A written complaint containing a description of the dispute, the purchase or lease price of the **Vehicle**, the cost of repair of the **Vehicle** and a copy of **Your Service Contract** may be mailed to: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attention: Consumer Affairs Division.

We do not offer in-home service for Your Vehicle.

FLORIDA

CANCELLATION, a., b., & c., are deleted in their entirety and replaced with the following:

- a. **CANCELLATION BY SERVICE CONTRACT HOLDER:** **You** may cancel this **Service Contract** by submitting a written request to the **Administrator/Obligor** or **Dealer** containing a copy of **Your Service Contract**. During the first sixty (60) days from the **Service Contract Purchase Date**, **We** or the **Dealer** will refund **You** one hundred percent (100%) of the **Service Contract Price**, less any claims paid on **Your Service Contract**. After the first sixty (60) days from the **Service Contract Purchase Date**, **We** or the **Dealer** will refund **You** a pro rata amount of the **Service Contract Price**, based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term**, less any claims paid and less a fifty dollar (\$50) cancellation fee or ten percent (10%) of the unearned pro rata premium, whichever is less. The **Term** of this **Service Contract** for cancellation purposes will be based on the **Service Contract Purchase Date**. In the event of **Your** cancellation of this **Service Contract**, any refund owed will be paid or credited no more than thirty (30) days from the date the **Administrator/Obligor** or **Dealer** receives notice of the request to cancel or sooner if required by state law.
- b. **CANCELLATION BY US:** **We** may cancel this **Service Contract** during the first sixty (60) days of the **Service Contract Purchase Date** for any reason. After sixty (60) days, **We** may cancel this **Service Contract** for material misrepresentation or fraud at time of sale or for non-payment of **Service Contract Price** or if **You** have failed to maintain the covered parts as prescribed by the manufacturer. If **We** cancel this **Service Contract**, **We** or the **Dealer** will refund **You** one hundred percent (100%) of the **Service Contract Price**, less any claims paid on **Your Service Contract**. If **We** cancel this **Service Contract** for non-payment of the **Service Contract Price** by **You**, **We** shall provide **You** notice of cancellation by certified mail. Any refunds due will be paid or credited no more than thirty (30) days from the date of cancellation by the **Obligor** or sooner if required by state law.
- c. **CANCELLATION BY LIENHOLDER:** If this **Service Contract** was financed, **You** hereby authorize **Your** lienholder to cancel **Your Service Contract** on **Your** behalf in the event of: (1) **Your Vehicle** is repossessed; (2) **Your Vehicle** is declared a total loss; or (3) **You** default on **Your** obligations to **Your** lienholder. The rights under this **Service Contract** are transferred to the lienholder and the lienholder is also entitled to any refund. If cancelled within the first sixty (60) days from the **Service Contract Purchase Date**, a full refund of the **Service Contract Price** will be provided if no claims have been made. After sixty (60) days, a pro rata refund of the **Service Contract Price** based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term**, less any claims paid. The **Term** of this **Service Contract** for cancellation purposes will be based on the **Service Contract Purchase Date**. In the event of cancellation of this **Service Contract**, any refund owed will be paid or credited no more than thirty (30) days from the date the **Administrator/Obligor** or **Dealer** receives notice of the request to cancel or sooner if required by state law.

The lienholder, if any, will be named on a cancellation refund check as their interest may appear.

A forty dollars (\$40) transfer fee is applicable.

ARBITRATION section is amended to add the following: Arbitration proceedings shall be conducted in the county in which the consumer resides.

GENERAL PROVISIONS, h. OBLIGOR PERFORMANCE & OBLIGATIONS, is deleted in its entirety.

The Service Contract Price charged for this Service Contract is not subject to regulation by the FL Office of Insurance Regulation.

GEORGIA

CANCELLATION, a., is amended to read as follows: If **You** cancel the **Service Contract** within thirty (30) days of the **Service Contract Purchase Date**, **You** will receive a full refund of the **Service Contract Price**, less any claims paid and the cancellation fee will not be charged. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days of the return of this **Service Contract** to **Us**. If cancelled after thirty (30) days, a pro-rata refund based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term** will be provided less any claims paid and less a cancellation fee of fifty dollars (\$50.00) or ten percent (10%) of the pro rata refund amount, whichever is less. If **You** cancel this **Service Contract** and have not received a refund from **Us** within sixty (60) days of such cancellation, **You** may contact the Insurance Company identified in the **OBLIGOR PERFORMANCE & OBLIGATIONS** section.

CANCELLATION, b., is amended as follows: **We** may cancel this **Service Contract** for non-payment of the **Service Contract price** or for material misrepresentation, or for fraud and no cancellation fee will be charged. The cancellation shall be in writing and shall not be less than thirty (30) days from the date of mailing or delivery in person of such notice of cancellation. If **We** cancel this **Service Contract**, **We** or the **Dealer** will refund **You** one hundred percent (100%) of the **Service Contract Price**, less any claims paid.

Pre-existing conditions known to **You** are not covered, including any covered part that was broken, worn beyond serviceable limits, or making noise at the time of purchase, or any component or system that was not functioning properly upon the first attempt to operate.

SERVICE CONTRACT GENERAL PROVISIONS, d., MODIFICATION, is amended as follows: If, at any time, it is determined **Your Vehicle** is altered or modified from original manufacturer's specifications by **You** or with **Your** knowledge, **We** could consider this a material misrepresentation. Upon discovery by **Us**, **We** will cancel **Your Service Contract** and issue a prorated refund less claims paid or authorized for payment.

GENERAL EXCLUSIONS, 19., is amended to delete sludge.

ARBITRATION is deleted in its entirety. Arbitration does not apply in Georgia.

The funding party and lienholder may only cancel for nonpayment in the event of a total loss or repossession of the **Vehicle**.

HAWAII

CANCELLATION, a., is amended as follows: If **You** cancel this **Service Contract** within the applicable time period for a full refund and no claims have been paid, a penalty of ten percent (10%) per month shall be added to any refund not paid to **You** within forty-five (45) days.

CANCELLATION, b., is amended as follows: If **We** cancel this **Service Contract**, **We** will mail a written notice five (5) days prior to the cancellation effective date stating the reason for cancellation. A notice will not be provided if cancellation is for non-payment, material misrepresentation, or a substantial breach of duties by **You** relating to the **Vehicle** or its use.

IDAHO

CANCELLATION, a., is amended as follows: Claims paid will not be deducted from **Your** cancellation refund amount.

If **You** need emergency repairs and are unable to contact **Us** for prior authorization, then **You** may take **Your Vehicle** to any state licensed **Repair Facility** to have the repairs performed prior to authorization by **Us**. In such a case, **You** must contact **Us** as soon as possible to file a claim. Failure to obtain prior authorization from **Us** prior to the performance of a repair will not invalidate a covered claim if **You** show that it was not reasonably possible to do so.

Coverage afforded under this **Service Contract** is not guaranteed by the Idaho Insurance Guaranty Association.

ILLINOIS

CANCELLATION, a., is amended as follows: If **You** elect cancellation, **We** may retain a cancellation fee not to exceed the lesser of ten percent (10%) of the **Service Contract** Price or fifty dollars (\$50.00).

INDIANA

Your proof of payment to the **Dealer** for this **Service Contract** shall be considered proof of payment. This **Service Contract** is not insurance and is not subject to Indiana insurance law. **OBLIGOR PERFORMANCE & OBLIGATIONS** is amended as follows: Obligations of the **Obligor** under this **Service Contract** are insured under a reimbursement insurance policy. If the **Obligor** fails to pay or provide service on a claim or provide a refund within sixty (60) days after proof of loss has been filed, **You** are entitled to make a claim directly against the insurance company referenced in this section.

IOWA

CANCELLATION, a., is amended to include the following: If cancelled after the first thirty (30) days, the cancellation fee for cancellation by **You** can be no more than ten percent (10%) of the **Service Contract** Price or fifty dollars (\$50.00), whichever is less. If **You** cancel this **Service Contract** within the first thirty (30) days, a ten percent (10%) penalty per month shall be added to a refund that is not made within thirty (30) days of return of this **Service Contract** to **Us**.

CANCELLATION, b., is amended as follows: If **We** cancel this **Service Contract**, written notice of such cancellation will be mailed to **You** at least fifteen (15) days prior to the date of cancellation. In the event of cancellation by the **Administrator/Obligor**, notice of cancellation will state the effective date of cancellation and the reason for the cancellation.

Iowa residents only may contact the Iowa Insurance Commissioner at the following address: Iowa Insurance Division, 1963 Bell Avenue, Suite 100, Des Moines, Iowa 50315 (515) 654-6600. This **Service Contract** is subject to the applicable provisions of the Iowa Consumer Credit Code, Chapter 537.

OBLIGOR PERFORMANCE & OBLIGATIONS is amended as follows: Obligation of the **Obligor** under this **Service Contract** are insured under a reimbursement insurance policy. If the **Obligor** fails to pay or provide service on a claim or provide a refund within sixty (60) days after proof of loss has been filed, **You** are entitled to make a claim directly against the insurance company referenced in this section.

LOUISIANA

CANCELLATION, a., is amended as follows: If **You** have requested cancellation within the first thirty (30) days, a full refund shall be issued. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of this **Service Contract** to **Us**.

CANCELLATION, b., is amended as follows: **We** shall mail a written notice to **You** at **Your** last known address at least fifteen (15) days prior to cancellation by **Us**. The notice shall state the effective date of the cancellation and the reason for the cancellation. Prior notice is not required if the reason for cancellation is for, non-payment of the **Service Contract** Price, a material misrepresentation by **You** to **Us**, or a substantial breach of duties by **You** relating to the **Vehicle** or its use.

This **Service Contract** is not regulated by the Louisiana Department of Insurance.

Any concerns or complaints regarding this **Service Contract** may be directed to the Louisiana Attorney General.

The **ARBITRATION** section is voluntary and non-binding.

If **You** need emergency repairs and are unable to contact **Us** for prior authorization, then **You** may take **Your Vehicle** to any state licensed **Repair Facility** to have the repairs performed prior to authorization by **Us**. In such a case, **You** must contact **Us** as soon as possible to open a claim file. Failure to obtain prior authorization from **Us** prior to the performance of a repair will not invalidate a covered claim if **You** show that it was not reasonably possible to do so.

MAINE

CANCELLATION, a., is deleted and replaced with the following: **You** may cancel this **Service Contract** within the first thirty (30) days of the **Service Contract Purchase Date** and receive a full refund of the total **Service Contract** Price plus any applicable sales tax, less any claims paid. **You** may cancel this **Service Contract** after thirty (30) days and receive a pro rata refund of the total **Service Contract** Price based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term**, less any claims paid and less the applicable cancellation fee of fifty dollars (\$50.00) or ten percent (10%) of the **Service Contract** Price, whichever is less. The **Term** of this **Service Contract** for cancellation purposes will be based on the **Service Contract** Purchase Date. If a refund is owed, the refund will be paid or credited within thirty (30) days from the date the **We** or the **Dealer** receives notice of the request to cancel from **You**. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of this **Service Contract** to **Us**.

CANCELLATION, b., is amended as follows: **We** shall mail a written notice to **You** at **Your** last known address contained in **Our** records at least fifteen (15) days prior to cancellation to **Us**. The notice must state the effective date of the cancellation and the reason for the cancellation. If **We** cancel this **Service Contract** within the first thirty (30) days of the **Service Contract Purchase Date**, a full refund of the total **Service Contract** Price will be issued. If **We** cancel this **Service Contract** after thirty (30) days, **We** shall refund to **You** one hundred percent (100%) of the unearned pro rata **Service Contract** Price, less any claims paid.

If an emergency repair is needed when **Our** claims office is closed and prior authorization for the repair cannot be obtained, **You** should proceed with the claim procedure and contact **Us** for the reimbursement consideration instructions on the next business day.

OBLIGOR PERFORMANCE & OBLIGATIONS is amended as follows: If **We** fail to pay or provide service on a claim, including any claim for the return of the unearned portion of the **Service Contract** Price, within sixty (60) days after proof of loss has been filed, **You** are entitled to make a claim directly against the insurance company listed in **OBLIGOR PERFORMANCE & OBLIGATIONS** of this **Service Contract**.

MARYLAND

CANCELLATION, a., is amended as follows: If **You** are the original **Service Contract** holder and **You** cancel this **Service Contract** within thirty (30) days of the original **Service Contract Purchase Date**, a full refund will be issued, less any claims paid. If **You** cancel this **Service Contract** after thirty (30) days, **You** will receive a pro rata refund of the total **Service Contract** Price, based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term**, less any claims paid. The **Term** of this **Service Contract** for cancellation purposes will be based on the **Service Contract** Purchase. The cancellation fee does not apply in Maryland. A ten percent (10%) penalty per month of the **Service Contract** Price shall be added to a refund that is not made within forty-five (45) days of return of this **Service Contract** to **Us**.

If a refund is owed, the refund will be paid or credited within thirty (30) days from the date **We** or **Dealer** receive notice of cancellation from **You**.

BREAKDOWN – A **Breakdown** will also be covered if it was caused by normal wear and tear of a covered component.

ARBITRATION does not apply in Maryland.

The transfer fee does not apply in Maryland.

The cost of tear down and diagnostics are included with loss covered by this **Service Contract**.

OBLIGOR PERFORMANCE & OBLIGATIONS is amended as follows:

You may file a direct claim with the insurance company listed in this section if **We** fail to pay any claim or make any refund or consideration due within sixty (60) days after the proof is filed with the **Us**. To do so, please call the following toll-free number for instructions: [800-331-3780].

This **Service Contract** is extended automatically when the **Obligor** fails to perform the services under the **Service Contract**. The **Service Contract** does not terminate until the services are provided in accordance with the terms of the **Service Contract**.

MASSACHUSETTS

CANCELLATION, a., is amended as follows: If **You** are the original **Service Contract** holder and **You** cancel this **Service Contract** within thirty (30) days of the **Service Contract Purchase Date**, **You** will receive a refund within forty-five (45) days of return of this **Service Contract** to **Us**, otherwise a ten percent (10%) penalty per month shall be added to a refund.

The **Administrator/Obligor** of this **Service Contract** is the **Dealer** listed on the **Application Page**.

MINNESOTA

CANCELLATION, a., is amended as follows: A ten percent (10%) penalty per month must be added to a refund that is not paid or credited within forty-five (45) days after return of the **Service Contract** to **Us**. If **We** cancel this **Service Contract**, written notice of such cancellation will be mailed to **You** within fifteen (15) days of the date of cancellation and will state the effective date and the reason for cancellation; five (5) days written notice will be mailed to **You** for non-payment of premium, material misrepresentation or substantial breach of duties by **You**.

MISSISSIPPI

CANCELLATION, a., is amended as follows: The cancellation fee is not to exceed ten percent (10%) of the **Service Contract** Price or fifty dollars (\$50.00), whichever is less. A ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days of return of this **Service Contract** to **Us**.

CANCELLATION b., is amended as follows: If **We** cancel the **Service Contract**, written notice of such cancellation will be mailed to **You** not less than thirty (30) days prior to the effective date of such cancellation and will state the reason for cancellation; ten (10) days written notice will be mailed to **You** for non-payment of the **Service Contract** Price, material misrepresentation, or substantial breach of duties by **You** relating to the covered product or its use. If **We** cancel this **Service Contract** within the first thirty (30) days of the **Service Contract Purchase Date**, a full refund of the **Service Contract** Price will be issued, less any claims paid. After thirty (30) days, a pro rata refund of the total

Service Contract Price based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term** will be issued less the amount of any claims paid.

This **Service Contract** is not supported by a manufacturer or distributor.

IMPORTANT NOTICE ABOUT YOUR COVERAGE:

- 1.) This **Service Contract** includes a binding Arbitration Agreement.
- 2.) The Arbitration Agreement requires that any dispute related to **Your** coverage must be resolved by Arbitration and not in a court of law.
- 3.) The results of the Arbitration are final and binding on **You** and **Us**.
- 4.) In an Arbitration, one or more arbitrators, who are independent, neutral decision makers, render a decision after hearing the positions of the parties.
- 5.) When **You** become a **Service Contract** holder under this **Service Contract**, **You** must resolve any dispute related to the **Service Contract** by binding arbitration instead of a trial in court, including a trial by jury.
- 6.) Binding arbitration generally takes the place of resolving disputes by a judge and jury.
- 7.) Should **You** need additional information regarding the binding arbitration provision in the **Service Contract**, **You** may contact Our toll-free assistance line at 866-660-7003.

MISSOURI

CANCELLATION, a., is amended as follows: If **You** cancel within thirty (30) days of the **Service Contract Purchase Date**, and a claim has been made, a full refund of the total **Service Contract** Price will be made less any claims that have been paid. If **You** cancel within the first thirty (30) days of the **Service Contract Purchase Date**, a ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days of return of this **Service Contract** to **Us**. The applicable free-look time period on this **Service Contract** shall only apply to the original **Service Contract** holder. If **You** cancel this **Service Contract**, a written notice of such cancellation shall be delivered to **You** by registered mail within forty-five (45) days of the date of termination.

Upon **Our** receipt of **Your** cancellation request, an acknowledgement of said cancellation request will be mailed to **You** within forty-five (45) days. Upon **Our** receipt of a refund request, a refund will be issued in a timely manner.

Consequential damages and **Pre-existing Conditions** are excluded under this **Service Contract**.

If an emergency repair is needed when **Our** claims office is closed and prior authorization for the repair cannot be obtained, **You** should proceed with the claim procedure and contact **Us** for the reimbursement consideration instructions on the next business day.

NEBRASKA

ARBITRATION section is deleted in its entirety and replaced with the following: Any claim or dispute in any way related to this **Service Contract**, by a person covered by this **Service Contract** against **Us** or **Us** against a person covered under this **Service Contract**, may be resolved by arbitration only upon mutual consent of the parties. Arbitration pursuant to this provision shall be subject to the following:

- a) No arbitrator shall have the authority to award punitive damages or attorney's fees;
- b) Neither party shall be entitled to arbitrate any claims or disputes in a representative capacity or as a member of a class; and
- c) No arbitrator shall have the authority, without the mutual consent of the parties, to consolidate claims or disputes in arbitration.

NEVADA

ARBITRATION does not apply in Nevada.

CANCELLATION, a., is amended as follows: **You** may cancel this **Service Contract** by submitting a written request to the **Us** or the **Dealer** containing a copy of **Your Service Contract** and the current mileage on **Your Vehicle**. During the first thirty (30) days from the **Service Contract Purchase Date**, **We** or the **Dealer** will refund **You** one hundred percent (100%) of the **Service Contract** Price. After the first thirty (30) days from the **Service Contract Purchase Date**, **We** will refund **You** a pro-rated amount of the **Service Contract** Price, based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term**, less a twenty-five dollar (\$25.00) cancellation fee, within forty-five (45) days after the **Service Contract** has been returned to **Us**. A ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days of return of this **Service Contract** to **Us**.

CANCELLATION, b., is amended as follows: **We** may cancel this **Service Contract** during the first thirty (30) days of the **Service Contract Purchase Date** for any reason. After seventy (70) days, **We** may cancel this **Service Contract** for material misrepresentation or fraud by **You** at time of sale or non-payment of **Service Contract** Price by **You**. If **We** cancel this **Service Contract**, **We** or the **Dealer** will refund **You** one hundred percent (100%) of the **Service Contract** Price. No claims paid on **Your Service Contract** will ever be deducted from any refund issued pursuant to this **Service Contract** in Nevada. If **We** cancel this **Service Contract**, no cancellation will become effective until at least fifteen (15) days after the notice of cancellation is mailed to **You**. If **Your Service Contract** is financed, the lender has the right to receive the lender portion of the cancellation refund amount, all other amounts will be returned to the **Service Contract Holder**. If **Your Vehicle** is repossessed, stolen or declared a total loss, the lender may provide notice to **Us** and **We** may initiate cancellation in compliance with NRS 690C.270. In either case, no cancellation will become effective until at least fifteen (15) days after the notice of cancellation is mailed to **You**.

This **Service Contract** will not cover any unauthorized or non-manufacturer recommended modifications to the **Vehicle**, or any damages arising from such unauthorized or non-manufacturer recommended modifications. However, if the **Vehicle** is modified or repaired in an unauthorized or non-manufacturer recommended manner, **We** will not automatically suspend all coverage. Rather, this **Service Contract** will continue to provide any applicable coverage that is not related to the unauthorized or non-manufacturer recommended modification or any damages arising therefrom, unless such coverage is otherwise excluded by the terms of this **Service Contract**. This **Service Contract** is non-renewable. If **You** are not satisfied with the manner in which **We** are handling the claim on the **Service Contract**, **You** may contact the Nevada Commissioner by use of the toll-free telephone number: (888) 872-3234 or <http://doi.nv.gov/>.

CANCELLATION BY LIENHOLDER section is deleted in its entirety.

TRANSFER is amended as follows: Transfer fee is twenty-five (\$25) dollars.

The cost of claims paid or services provided will not, under any circumstances, be deducted from any refund issued pursuant to this **Service Contract**.

SERVICE CONTRACT GENERAL PROVISIONS, d., MODIFICATION is deleted and replaced with the following: If, at any time, it is determined Your Vehicle is altered or modified from original manufacturer's specifications, We could consider this a material misrepresentation; (i) after the Service Contract Purchase Date and which substantially and materially increases the service required under this Service Contract; or (ii) constitutes a material change in the nature or extent of the required service or repair to be substantially and materially increased beyond that contemplated at the time that the Service Contract was issued or sold. Upon discovery by Us, We will cancel Your Service Contract and issue You a refund of one hundred percent (100%) of the Service Contract Price. We may deny coverage for specific unauthorized modifications or the damage arising therefrom.

Consequential damages and Pre-existing Conditions are excluded under this Service Contract.

NEW HAMPSHIRE

CANCELLATION, a., is amended as follows: You may cancel this Service Contract at any time by notifying Us. If You cancel Your Service Contract within the first thirty (30) days from the Service Contract Purchase Date, You will receive a full refund of the Service Contract Price. After thirty (30) days from the Service Contract Purchase Date, You will receive a pro rata refund of the Service Contract Price based on the number of days the Service Contract was in force compared to the total Service Contract Term, less a cancellation fee of ten (10%) of the Service Contract Price or fifty (\$50.00) dollars, whichever is less. In the event of Your cancellation of this Service Contract, any refund owed will be paid or credited no more than thirty (30) days from the date the Administrator/Obligor or Dealer receives notice of the request to cancel or sooner if required by state law.

If You have any questions regarding this Service Contract, You may contact Us by mail or by phone. Refer to the Definition section of this Service Contract for Our address and toll-free number.

Claims made, paid or authorized for payment will not be deducted from Your cancellation refund amount.

ARBITRATION is subject to N.H. Rev. Stat. 542. Arbitration is revised as follows: Unless both of Us agree otherwise, arbitration will take place in the State of New Hampshire.

In the event You do not receive satisfaction under this Service Contract, You may contact the New Hampshire Insurance Department at the following address: 21 South Fruit Street, Suite 14, Concord, New Hampshire, 03301 and at phone number 603-271-2261.

NEW JERSEY

The product being offered is a service contract and is separate and distinct from any product or service warranty which may be provided by the manufacturer, importer, or seller.

CANCELLATION, a., is amended as follows: If You are the original Service Contract holder and You cancel this Service Contract within thirty (30) days of the original Service Contract Purchase Date, You will receive a refund within forty-five (45) days of return of this Service Contract to Us; otherwise a ten percent (10%) penalty per month shall be added to a refund.

CANCELLATION, b., is amended as follows: If We cancel this Service Contract, We shall mail a written notice to You at Your last known address at least five (5) days before cancellation. The notice shall state the effective date of the cancellation and the reason for the cancellation. Written notice is not required if cancelled due to non-payment by You of the Service Contract Price; a material misrepresentation by You to Us; or substantial breach of duties by You relating to the Vehicle or its use.

NEW MEXICO

CANCELLATION, a., is amended as follows: If Your refund is not returned within sixty (60) days of return of this Service Contract to Us, a ten percent (10%) penalty of the purchase price, for each thirty (30) day period or portion thereof that the refund remains unpaid will be added to the refund. If You cancel this Service Contract thirty (30) days after the Service Contract Purchase Date, a refund of 100% of the unearned pro rata Service Contract Price based on the number of days the Service Contract was in force compared to the total Service Contract Term, less a cancellation fee of fifty dollars (\$50.00) or ten percent (10%) of the Service Contract Price, whichever is less, and less any claims paid. The right to void this Service Contract and receive a full refund is not transferable and applies to only the original Service Contract holder.

CANCELLATION, b., is amended as follows: No Service Contract that has been in effect for at least seventy (70) days and before one (1) year, will be cancelled by Us, except on any of the following grounds:

- (a) You fail to pay an amount when due;
- (b) You are convicted of a crime that results in an increase in the service required under the Service Contract;
- (c) We discover that fraud was committed or there was a material misrepresentation by You in obtaining the Service Contract, or in presenting a claim for payment;
- (d) We discover an act or omission by You or a violation by You of any condition of the Service Contract that occurred after the effective date of the Service Contract that substantially and materially increased the service required under the Service Contract.

We will mail a cancellation notice to You at least fifteen (15) days prior to the cancellation effective date.

The notice of cancellation will be effective as of the date of termination as stated in the notice of cancellation.

If You have any concerns regarding the handling of Your claim, You may contact the Office of Superintendent of Insurance at 855-427-5674.

NEW YORK

CANCELLATION, a., is amended as follows: If this Service Contract is originally delivered to You by mail, You may cancel this Service Contract within thirty (30) days after the Service Contract was mailed to You and receive a full refund of the Service Contract Price provided, less any claims paid. If a full refund is due to You under this Service Contract, a ten percent (10%) penalty per month will be added to the refund if it is not made within thirty (30) days of return of the Service Contract to Us.

CANCELLATION, b., is amended as follows: If We cancel, a notice of cancellation will be sent to You, which will include the effective date of

cancellation and the reason for the cancellation. **We** will mail a notice of cancellation to **You** at least fifteen (15) days prior to cancellation. If **You** need emergency repairs and are unable to contact **Us** for prior authorization, then **You** may take **Your Vehicle** to any state licensed **Repair Facility** to have the repairs performed prior to authorization by **Us**. In such case, **You** must contact **Us** as soon as possible to open a claim file. Failure to obtain prior authorization from **Us** prior to the performance of a repair will not invalidate a covered claim if **You** show that it was not reasonably possible to do so. Additionally, failure to furnish **Us** with copies of repair orders and other requested receipts or documents within thirty (30) days of the repair will not invalidate a covered claim if **You** show that it was not reasonably possible to do so. **OBLIGOR PERFORMANCE & OBLIGATIONS** is amended as follows: Obligations of the **Obligor** under this **Service Contract** are guaranteed under a service contract reimbursement insurance policy. If the **Obligor** fails to pay or provide service on a claim within sixty (60) days after proof of loss has been filed, **You** are entitled to make a claim directly against the insurance company.

NORTH CAROLINA

CANCELLATION is amended as follows: A twenty-five-dollar (\$25.00) cancellation fee or ten percent (10%) of the pro-rata refund amount, whichever is less, is applicable.

CANCELLATION, b., is amended as follows: **We** may only cancel this **Service Contract** for non-payment of premium or for a direct violation of the **Service Contract** by **You**.

OHIO

THIS SERVICE CONTRACT IS NOT INSURANCE AND IS NOT SUBJECT TO THE INSURANCE LAWS OF THIS STATE.

CANCELLATION, a., is amended as follows: In the event **You** cancel this **Service Contract**, and no refund is received, **You** may contact the insurance company listed in the **OBLIGOR PERFORMANCE & OBLIGATIONS** section of this **Service Contract** for **Your** refund.

OBLIGOR PERFORMANCE & OBLIGATIONS is amended as follows: Obligations of the **Obligor** under this **Service Contract** are insured under a reimbursement insurance policy. If the **Obligor** fails to pay or provide service on a claim within sixty (60) days after proof of loss has been filed, **You** are entitled to make a claim directly against the insurance company referenced in this section.

OKLAHOMA

This **Service Contract** is not issued by the manufacturer or wholesale company marketing the product. This **Service Contract** will not be honored by such a manufacturer or wholesale company.

The coverage afforded under this **Service Contract** is not guaranteed by the Oklahoma Insurance Guaranty Association. Oklahoma Service Warranty Statutes do not apply to commercial use references in Service Warranty Contracts, Oklahoma License Number: 520369859.

CANCELLATION, a., is amended as follows: **You** may cancel this **Service Contract** by submitting a written request to the **Dealer** containing a copy of **Your Service Contract**. If **You** cancel during the first thirty (30) days from the **Service Contract Purchase Date**, the **Administrator/Obligor** or the **Dealer** will refund **You** one hundred percent (100%) of the **Service Contract Price**, less any claims paid. After the first thirty (30) days from the **Service Contract Purchase Date**, the **Administrator/Obligor** or the **Dealer** shall provide a refund of one hundred percent (100%) of the unearned pro rata premium, based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term**, less the cost of service provided under this **Service Contract**. **We** may cancel this **Service Contract** during the first thirty (30) days of the **Service Contract Purchase Date** for any reason. After thirty (30) days, **We** may cancel this **Service Contract** for material misrepresentation or fraud at time of sale or for non-payment of **Service Contract Price**.

CANCELLATION, b., is amended as follows: If **We** cancel this **Service Contract**, **We** or the **Dealer** will refund **You** one hundred percent (100%) of the **Service Contract Price**, less the cost of service provided under this **Service Contract**. If **Your Service Contract** is financed, the lienholder has the right to receive any portion of the cancellation refund amounts.

CANCELLATION, c., is amended as follows: If **Your Vehicle** is repossessed, stolen or declared a total loss, **You** authorize the lienholder to cancel this **Service Contract**. The cancellation fee is deleted.

ARBITRATION is amended as follows: While arbitration is mandatory, the outcome of any arbitration shall be non-binding on the parties, and either party shall, following arbitration, have the right to reject the arbitration award and bring suit in a district court of Oklahoma.

OREGON

If **You** have any questions regarding this **Service Contract**, or a complaint against **Us**, **You** may contact the Oregon Department of Consumer & Business Services, Division of Financial Regulation, Consumer Advocacy Unit at 350 Winter Street NE, Room 300, Salem Oregon 97301, (888) 877-4894.

ARBITRATION does not apply in Oregon. If an emergency repair must be performed outside of normal business hours, **You** may contact **Us** during normal business hours to seek reimbursement of a covered claim.

The **Service Contract** will be governed under the laws of the State of Oregon.

RHODE ISLAND

Section 31-5.4 of Rhode Island General Business Law requires an automobile dealer to provide a warranty covering certain classes of used motor vehicles as follows: Used vehicles with 36,000 miles or less at the time of sale; Provides coverage for ninety (90) days or 4,000 miles, whichever occurs first. Used vehicles with more than 36,000 miles but less than 100,000 miles at time of sale; Provides coverage for thirty (30) days or 1,000 miles, whichever occurs first. The **Vehicle You** have purchased may be covered by this law. If so, the following is added to this **Service Contract**: In addition to the dealer warranty required by this law, **You** have elected to purchase this **Service Contract**, which may provide **You** with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. **You** have been charged separately only for this **Service Contract**. The required dealer warranty is provided free of charge. Furthermore, the Definitions, Coverages and Exclusions stated in this **Service Contract** apply only to this **Service Contract** and are not the terms of the required dealer warranty.

SOUTH CAROLINA

If **You** have any questions regarding this **Service Contract**, or a complaint against **Us**, **You** may contact the South Carolina Department of Insurance, Capital Center, 1201 Main Street, Ste. 1000, Columbia, SC 29201, (800) 768-3467.

CANCELLATION, a., is amended to include the following: A ten (10%) percent penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of the **Service Contract** to **Us**.

CANCELLATION, b., is amended as follows: If **We** cancel this **Service Contract** for any reason, **We** will mail written notice to **You** at least fifteen (15) days prior to cancellation by **Us**. The notice of cancellation will state the effective date and reason for the cancellation. The lienholder, if any, will be named on a cancellation refund check as their interest may appear.

TEXAS

CANCELLATION, a., is amended as follows: If **You** cancel this **Service Contract** before the thirty-first (31) day of the **Service Contract Purchase Date**, **You** will receive a full refund of the total **Service Contract** Price. If a claim has been incurred before the thirty-first (31) day, **You** shall receive a full refund of the **Service Contract** Price less claims paid. If **You** cancel this **Service Contract** after the thirty-first (31) day, **You** will receive a pro rata refund of the total **Service Contract** Price, based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term**, less claims paid and the applicable cancellation fee in the amount of fifty dollars (\$50). The **Term** of this **Service Contract** for cancellation purposes will be based on the **Service Contract** Purchase Date. If a refund is owed, the refund will be paid or credited within thirty (30) days from the date **Administrator/Obligor** or the **Dealer** receive notice of cancellation from **You**. A ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days after return of this **Service Contract** to **Us**.

CANCELLATION, b., is amended as follows: If **We** cancel this **Service Contract** for any reason other than non-payment of the **Service Contract** Price or material misrepresentation by **You** to **Us**, **We** shall mail a written notice of cancellation to **You** at the last known address before the fifth (5th) day preceding the effective date of cancellation. The notice will state the effective date of cancellation and reason for cancellation. If a covered claim is not paid or a refund not provided within forty-five (45) days after **You** have filed proof of loss with **Us**, **You** may contact or file a claim directly with the insurance company listed in the **OBLIGOR PERFORMANCE & OBLIGATIONS** section of this **Service Contract**.

If **You** have any questions regarding the regulation of this **Service Contract** or a complaint against **Us**, **You** may contact the Texas Department of Licensing and Regulation, 920 Colorado St., Austin, Texas 78701, or P.O. Box 12157, Austin, Texas 78711, (800) 803-9202.

Our service contract provider license number is: 810.

UTAH

Payment of this **Service Contract** may be paid with cash, check or credit card by **You** or financed with the vehicle loan or lease.

Coverage afforded under this **Service Contract** is not guaranteed by the Utah Property and Casualty Guaranty Association.

This **Service Contract** is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department.

CANCELLATION, b., is amended as follows: This **Service Contract** may only be canceled by **Us** on grounds of: (1) material misrepresentation; (2) substantial change in risk; or (3) substantial breaches of contractual duties, conditions or warranties. In general, If **We** cancel this **Service Contract**, **We** will mail to **You** written notice of cancellation at least thirty (30) days before the cancellation date. However, if **We** cancel this **Service Contract** within the first sixty (60) days after the **Service Contract Purchase Date** or if **We** cancel this **Service Contract** because **You** have defaulted in **Your** obligation to repay the amount financed by the lienholder, **We** will mail to **You** written notice of cancellation at least ten (10) days before the cancellation date.

FILING A CLAIM, is amended to add: For Claim Authorization (prior approval of repair work) and Emergency Repairs, call toll-free at 866-660-7003, which is available 24/7. If **You** need emergency repairs and are unable to contact **Us** for prior authorization, then **You** may take **Your Vehicle** to any state licensed **Repair Facility** to have the repairs performed prior to authorization by **Us**. In such a case, **You** must contact **Us** as soon as possible to open a claim file. Failure to obtain prior authorization from **Us** prior to the performance of a repair will not invalidate a covered claim if **You** show that it was not reasonably possible to do so. Additionally, failure to furnish **Us** with copies of repair orders and other requested receipts or documents within thirty (30) days of the repair will not invalidate a covered claim if **You** show that it was not reasonably possible to do so.

OBLIGOR PERFORMANCE & OBLIGATIONS is amended as follows: In the event the **Obligor** fails to pay a claim within sixty (60) days, or if the **Obligor** becomes insolvent or ceases to conduct business during the **Term** of this **Service Contract**, **You** may file a direct claim with the insurer as designated in this section. To do so, please call the following number for instructions: (800) 331-3780.

ARBITRATION is amended as follows: ANY MATTER IN DISPUTE BETWEEN CONSUMER AND **ADMINISTRATOR/OBLIGOR** MAY BE SUBJECT TO ARBITRATION AS AN ALTERNATIVE TO COURT ACTION PURSUANT TO THE RULES OF (THE AMERICAN ARBITRATION ASSOCIATION OR OTHER RECOGNIZED ARBITRATOR), A COPY OF WHICH IS AVAILABLE ON REQUEST FROM **ADMINISTRATOR/OBLIGOR**. ANY DECISION REACHED BY ARBITRATION SHALL BE BINDING UPON BOTH CONSUMER AND **ADMINISTRATOR/OBLIGOR**. THE ARBITRATION AWARD MAY INCLUDE ATTORNEY'S FEES, IF ALLOWED BY STATE LAW, AND MAY BE ENTERED AS A JUDGMENT IN ANY COURT OF PROPER JURISDICTION. THE ARBITRATOR SHALL BE PROHIBITED FROM AWARDED PUNITIVE, CONSEQUENTIAL, SPECIAL, INCIDENTAL, AND EXEMPLARY DAMAGES. THE ARBITRATOR MAY AWARD A PARTY ONLY ITS ACTUAL DAMAGES AND THE ARBITRATOR MAY AWARD EQUITABLE RELIEF INCLUDING INJUNCTIVE RELIEF. AN ARBITRATION AWARD MAY NOT BE SET ASIDE IN LATER LITIGATION EXCEPT UPON THE LIMITED CIRCUMSTANCES SET FORTH IN THE FEDERAL ARBITRATION ACT, 9 U.S.C. §1 ET SEQ. AN AWARD IN ARBITRATION WILL BE ENFORCEABLE UNDER THE FEDERAL ARBITRATION ACT BY ANY COURT HAVING JURISDICTION.

VERMONT

CANCELLATION, b., is amended as follows: **We** may only cancel this **Service Contract** for fraud or material misrepresentation affecting the **Service Contract** or the presentation of a claim there under, non-payment of the **Service Contract** Price, or violation of any terms or conditions

of the **Service Contract**. If **We** cancel this **Service Contract** for any other reason, **We** will provide a written notice with the reason for cancellation by certified mail within forty-five (45) days' notice of the cancellation date.

VIRGINIA

If any promise made in the **Service Contract** has been denied or has not been honored within sixty (60) days after **Your** request, **You** may contact the Virginia Department of Agriculture and Consumer Services, Office of Charitable and Regulatory Programs at www.vdacs.virginia.gov/food-extended-service-contract-providers.shtml to file a complaint.

WASHINGTON

Initial _____ WA Residents Only: By initialing, **You** acknowledge that **You** have reviewed the **CANCELLATION** and **OBLIGOR PERFORMANCE & OBLIGATIONS** sections of this Disclosure. Additionally, **You** have reviewed the SCHEDULE OF COVERAGE, EXCLUSIONS-WHAT IS NOT COVERED, SERVICE CONTRACT GENERAL PROVISIONS, TERM and FILING A CLAIM set forth in this **Service Contract**.

We cannot deny a claim for coverage based on the Your failure to maintain the Vehicle properly unless the failure to maintain the Vehicle involved the failed part or parts.

CANCELLATION, a., is deleted in its entirety and replaced with the following: **HOW YOU MAY CANCEL THIS SERVICE CONTRACT:** **You** may cancel this **Service Contract** by surrendering **Your** copy of this **Service Contract** with written notice to the **Dealer** or directly to **Us**. Written notice shall contain an odometer statement indicating the odometer reading at the date of the request of cancellation. If **You** cancel this **Service Contract** within the first thirty (30) days, **We** will refund the entire **Service Contract** Price, less any claims paid. A ten percent (10%) penalty shall be added to any refund that is not paid or credited within thirty (30) days after return of this **Service Contract** to the **Dealer** or to **Us**. If this **Service Contract** is canceled after the first thirty (30) days **We** will refund the unearned **Service Contract** Purchase Price to **You** calculated on a pro rata basis, based on the number of days the **Service Contract** was in force compared to the total **Service Contract** Term, less any claims paid, and less a cancellation fee of twenty-five dollars (\$25.00). The **Term** of this **Service Contract** for cancellation purposes will be based on the **Service Contract** Purchase Date. If a refund is owed, the refund will be paid or credited within thirty (30) days from the date **Administrator/Obligor** or **Dealer** receive notice of cancellation from **You**. In the event of cancellation, the lienholder identified on the **Application Page**, if any, will be named on a cancellation refund check as its interest may appear. If the **Vehicle** and this **Service Contract** have been financed, the lienholder shown on the **Application Page** may cancel this **Service Contract** for non-payment or if the **Vehicle** is declared a total loss or is repossessed. If the lienholder cancels this **Service Contract** within the first thirty (30) days, **We** will refund the entire **Service Contract** Purchase Price, less claims paid. A ten percent (10%) penalty shall be added to any refund that is not paid or credited within thirty (30) days after return of this **Service Contract** to the **Administrator** or to **Us**. If the lienholder cancels this **Service Contract** after the first thirty (30) days, **We** will refund the unearned **Service Contract** Purchase Price calculated on a pro-rata basis based on the number of days the **Contract** was in force compared to the total **Service Contract** Term, less any claims paid and less a cancellation fee of twenty-five dollars (\$25). This right of cancellation does not confer ownership of this **Service Contract** to the lienholder or otherwise entitle the lienholder to performance under this **Service Contract**.

CANCELLATION, b., is deleted in its entirety and replaced with the following: **OUR RIGHT TO CANCEL THIS SERVICE CONTRACT:** **We** may cancel this **Service Contract** based on one or more of the following reasons: (1) non-payment of the **Service Contract** Price; (2) a material misrepresentation made by **You**; or (3) a substantial breach of duties by **You** under the **Service Contract** relating to the **Vehicle** or its use. If this **Service Contract** is canceled by **Us** within thirty (30) days of the **Service Contract** Purchase Date, a full refund of the total **Service Contract** Price will be issued, less claims paid. If this **Service Contract** is cancelled by **Us** after thirty (30) days, a pro rata refund of the total **Service Contract** Price based on the number of days the **Service Contract** was in force compared to the total **Service Contract** Term will be issued, less any claims paid. The **Term** of this **Service Contract** for cancellation purposes will be based on the **Service Contract** Purchase Date. In the event of cancellation, the lienholder identified on the **Application Page**, if any, will be named on a cancellation refund check as its interest may appear. Written notice of such cancellation shall include the actual reason for cancellation and shall be mailed or delivered to **You** not less than ten (10) days prior to the effective date of cancellation, where such cancellation is for non-payment of the **Service Contract** Price, or not less than forty-five (45) days prior to the effective date of cancellation, where such cancellation is for any other reason. **We** have only sixty (60) days from the date of the sale of the **Service Contract** to **You** to determine whether or not the **Vehicle** qualifies for the program. Except as set forth above, after sixty (60) days the **Vehicle** qualifies for the issued **Service Contract** and **We** may not cancel the **Service Contract** and is fully obligated under the terms of the **Service Contract** sold **You**. If **We** cancel this **Service Contract** and a refund is owed, the refund will be paid or credited within thirty (30) days from the effective date of the cancellation.

OBLIGOR PERFORMANCE & OBLIGATIONS is amended as follows: **Our** performance under this **Service Contract** is insured by an insurance policy issued to **Us** by the insurance company listed in this section, Policy Number T3-46-0244. If **You** cancel this **Service Contract**, **You** may apply for a refund with the insurance company. The warranty of merchantability on the **Vehicle** is not waived if the **Service Contract** was purchased within ninety (90) days of the purchase date of the **Vehicle**, and the provider or the service contract seller also sold the **Vehicle**. **You** may file a claim directly with the insurance company without restrictions.

If **You** need emergency repairs and are unable to contact **Us** for prior authorization, then **You** may take **Your Vehicle** to any **Repair Facility** to have the repairs performed prior to authorization by **Us**. In such a case, **You** must contact **Us** as soon as possible to open a claim file. Failure to obtain prior authorization from **Us** prior to the performance of a repair will not invalidate a covered claim if **You** show that it was not reasonably possible to do so. Additionally, failure to furnish **Us** with copies of repair orders and other requested receipts or documents within thirty (30) days of the repair will not invalidate a covered claim if **You** show that it was not reasonably possible to do so.

ARBITRATION is amended as follows: The Insurance Commissioner of Washington is the Service Provider's attorney to receive service of process in any action, suit or proceeding in any court, and the state of Washington has jurisdiction of any civil action in connection with this **Service Contract**. Arbitration proceedings shall be held at a location near **Your** permanent residence.

Consequential damages are excluded under this Service Contract.

WASHINGTON D.C.

CANCELLATION, a., is amended as follows: If **You** cancel within the first thirty (30) days, a ten percent (10%) penalty per month shall be added to a refund not paid or credited within forty-five (45) days after return of the **Service Contract** and upon **Our** receipt. The cancellation fee may not exceed ten (10%) percent of the **Service Contract** Price or fifty dollars (\$50.00).

CANCELLATION, b., is amended as follows: In the event of cancellation by the **Obligor**, the notice of cancellation will be mailed to the **Service Contract** Holder at least five (5) days prior to the date of cancellation. The notice will include the effective date of, and reason for, the cancellation. Notice is not required if the reason for cancellation is nonpayment, a material misrepresentation or a substantial breach of duties by the **Service Contract** Holder.

This **Service Contract** is amended to include: At the sole discretion of the **Administrator/Obligor**, replacement may be made with new, remanufactured, non-OEM or used parts, which are of a like kind and quality comparable with the original design specifications and wear tolerances of **Your Vehicle**.

WEST VIRGINIA

CANCELLATION, a., is amended as follows: The cancellation fee does not apply in West Virginia.

If a covered claim is not paid within fifteen (15) working days from the agreed upon settlement, **You** may file a claim directly with the insurance company listed in the **OBLIGOR PERFORMANCE & OBLIGATIONS** section of this **Service Contract**.

ARBITRATION is amended as follows: If both parties agree to arbitrate, each party will select an arbitrator. The two arbitrators will select a third arbitrator. If they cannot agree upon the selection of a third arbitrator within thirty (30) days, both parties must request that selection of a third arbitrator be made by a judge of a court having jurisdiction. Local rules of law as to procedure and evidence will apply. Payment of the arbitrator's fee shall be made by **Us** if coverage is found to exist. If coverage is not found, each party will: (a) pay its chosen arbitrator; and (b) bear the other expenses of the arbitrator equally.

WISCONSIN

THIS SERVICE CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.

CANCELLATION, a., is amended as follows: **You** may cancel this **Service Contract** for any reason within thirty (30) days of the **Service Contract Purchase Date**, or thirty (30) days from mailing if the **Service Contract** is provided to **You** by mail and receive a full refund of the total **Service Contract** Price, less any claims paid. **You** may cancel this **Service Contract** for any reason after thirty (30) days and receive a pro rata refund of the total **Service Contract** Price, less any claims paid and less the cancellation fee. The cancellation fee may not exceed the lesser of fifty dollars (\$50.00) or ten percent (10%) of the amount paid by **You**. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of the **Service Contract** to **Us** or the **Dealer**.

CANCELLATION, b., is amended as follows: **We** may only cancel this **Service Contract** for non-payment of the **Service Contract** Price, material misrepresentation by **You** to **Us**, or substantial breach of duties by **You** relating to the **Vehicle** or its use. **We** will mail a written notice to **You** at the last-known address that **We** have on record at least five (5) days prior to cancellation by **Us**. The written notice will state the effective date of the cancellation and the reason for the cancellation. If **We** cancel this **Service Contract** within thirty (30) days of the **Service Contract Purchase Date**, a full refund of the total **Service Contract** Price will be issued. At any other time, **We** will refund 100% of the unearned pro rata **Service Contract** Price, based on the number of days the **Service Contract** was in force compared to the total **Service Contract Term** will be issued, less any claims paid. In the event of a total loss of property covered by the **Service Contract** that is not covered by a replacement of the property pursuant to the terms of the **Service Contract**, **You** shall be entitled to cancel the **Service Contract** and receive a pro-rata refund, based on the number of days in the **Service Contract** was in force compared to the total **Service Contract Term**, of the unearned **Service Contract** Price, less any claims paid. If a covered claim is not paid within sixty (60) days after **You** provide proof of loss, or if the **Obligor** becomes insolvent or otherwise financially impaired, **You** may file a claim directly with the insurance company listed in the **OBLIGOR PERFORMANCE & OBLIGATIONS** section of this **Service Contract**, for reimbursement, payment, or provision of service. In the state of Wisconsin, preauthorization of repair work is required by **Us**. However, if extenuating circumstances prevent **You** from obtaining preauthorization, **We** will not deny a claim based solely on the lack of preauthorization. **We** have the right to subrogation collections, but only after **You** have been made whole and are fully compensated for damages.

ARBITRATION is deleted in its entirety. Arbitration does not apply in Wisconsin.

WYOMING

CANCELLATION, a., is amended to add the following: If a full refund is due **You** under this **Service Contract**, a ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days of return of this **Service Contract** to **Us**.

CANCELLATION, b., is amended as follows: **We** shall mail written notice to **You** at **Your** last known address in **Our** records at least ten (10) days prior to cancellation by **Us**. Prior notice is not required if the reason for cancellation is non-payment of the **Service Contract** Price, a material misrepresentation by **You** to **Us** or a substantial breach of duties by **You** relating to the **Vehicle** or its use. The notice shall state the effective date of the cancellation and the reason for cancellation.

Arbitration cannot be binding without the right of appeal unless there is an agreement outside of the Agreement. Any arbitration proceedings shall be conducted within the state of Wyoming.