Chevrolet Protection Plan

Vehicle Service Contract

[redacted]

CUSTOMER INFORMATION

Last Name LOMAN | First Name JEREMY | Middle Initial

[redacted] | Apt. | City [redacted] | State WI | ZIP Code [redacted]

Email

CO-BUYER INFORMATION

Last Name | First Name | Middle Initial

Street Address | Apt. | City | State | ZIP Code

Phone Number | Email

COVERED VEHICLE INFORMATION

Year 2022 | Make **Chevrolet** | Model Silverado 1500 | Vehicle Identification Number (VIN) [redacted]

Current Odometer Reading 31622 | ☐ New ☐ CPO ☑ Pre-Owned | Vehicle Purchase Price $ 0.00

SELLER INFORMATION

Name [redacted] | Seller Number [redacted] | Phone Number

[redacted] | City [redacted] | State [redacted] | ZIP Code [redacted]

LENDER/LESSOR/PAYMENT PLAN PROVIDER INFORMATION

Name

Street Address | City | State | ZIP Code

CHEVROLET PROTECTION PLAN AGREEMENT INFORMATION

Agreement Coverage Term (in months/miles) 60 / 60000 | Agreement Expiration Date/Mileage: 02/05/2031 91622

☐ Wrap Option | Manufacturer's Original In-Service Date: 02/20/2023

Unless Wrap Coverage is selected above, this Agreement begins on the Agreement Purchase Date and at the Current Odometer Reading and ends when the months indicated for the Agreement Coverage Term is reached, or when the additional miles indicated for the Agreement Coverage Term are registered on the odometer, whichever occurs first. If the Wrap Coverage is selected above, this Agreement expires when the months indicated for the Agreement Coverage Term is reached as measured from the Manufacturer's In-Service Date, or when the odometer reaches the mileage indicated for the Agreement Coverage Term, whichever occurs first. IF THIS AGREEMENT WAS PURCHASED AFTER THE TIME-OF-SALE OF THE COVERED VEHICLE AND THE COVERED VEHICLE WAS NO LONGER COVERED BY THE ORIGINAL MANUFACTURER'S WARRANTY WHEN YOU PURCHASED THIS AGREEMENT, THEN A MANDATORY WAITING PERIOD OF THE LESSER OF 30 DAYS OR 1,000 MILES, WHICHEVER OCCURS FIRST, WILL APPLY BEFORE YOUR COVERAGE BEGINS. HOWEVER, AN ADDITIONAL 30 DAYS AND 1,000 MILES WILL BE ADDED TO THE AGREEMENT'S SCHEDULED EXPIRATION. THEREFORE THE WAITING PERIOD WILL NOT REDUCE THE ACTUAL TIME/MILEAGE DURING WHICH YOU HAVE COVERAGE.

Coverage Plan: ☑ Platinum ☐ Silver ☐ Powertrain | Agreement Purchase Date 02/05/2026 | Agreement Retail Price $ [redacted]

Deductible $ 0 S (If no deductible is listed, the $0 deductible will apply)

Optional coverages subject to a surcharge:

☐ Optional Professional Services Use Coverage — **(By checking this box, Customer acknowledges that the Covered Vehicle will be used for a purpose defined under the Professional Services Use Coverage section. Coverage for Professional Services Use is excluded, unless this box is selected and the applicable surcharge is paid by Customer.)**

☐ Optional Heavy Duty Use Coverage — **(By checking this box, Customer acknowledges that the Covered Vehicle will be used for a purpose defined under the Heavy Duty Use Coverage section. Coverage for Heavy Duty Use is excluded, unless this box is selected and the applicable surcharge is paid by Customer.)**

☐ Optional Lift Kit/Tire Modification Coverage — **(By checking this box, Customer acknowledges that they are electing to purchase the optional Lift Kit/Tire Modification Coverage as defined herein. Coverage for Lift Kit/Tire Modifications is excluded, unless this box is selected and the applicable surcharge is paid by Customer.)**

☐ Optional Canadian Grey Market Vehicle Coverage — **(By Checking this box, Customer acknowledges that the Covered Vehicle is considered to be a Canadian Grey Market vehicle. Coverage for Canadian Grey Market vehicles is excluded, unless this box is selected and the applicable surcharge is paid by Customer.)**

THE PURCHASE OF THIS CHEVROLET PROTECTION PLAN AGREEMENT IS OPTIONAL, AND WILL NOT BE A FACTOR IN THE PURCHASE/LEASE PROCESS OR THE CREDIT APPROVAL PROCESS. NEITHER THE EXTENSION OF CREDIT/PAYMENT PLAN, THE TERMS OF THE CREDIT/PAYMENT PLAN NOR THE TERMS OF THE RELATED MOTOR VEHICLE SALE OR LEASE MAY BE CONDITIONED UPON THE PURCHASE OF THIS AGREEMENT. THIS AGREEMENT IS NOT AN INSURANCE CONTRACT. THIS IS NOT AN AUTOMOBILE LIABILITY OR PHYSICAL DAMAGE INSURANCE POLICY. SEE IMPORTANT TERMS AND CONDITIONS ON THE FOLLOWING PAGES.

I (Customer), whose signature appears below, acknowledge that the information contained above is, to the best of my knowledge, true. **I have read this Chevrolet Protection Plan Vehicle Service Contract ("Agreement") in its entirety and I understand and agree to all of the provisions, terms, and conditions contained herein, including the exclusions, cancellation and transfer sections which are available electronically at addedprotection.info/3tsSnto, scanning the QR code, or in paper copy from the Seller upon request.** I agree to purchase this Agreement in exchange for payment of the Agreement Retail Price shown above. I understand that this Agreement has been issued in accordance with the information contained on this Registration Page. **I agree that the Agreement Coverage Term begins to run in accordance with Section 3.A., even though any components or parts covered by a manufacturer, supplier, or other warranty are NOT covered by this Agreement until the expiration of the manufacturer's, supplier's, or other applicable warranty. I understand that my Agreement Coverage Term includes any periods of applicable manufacturer's warranties. I understand that prior authorization from the Administrator is required on repairs covered by this Agreement.**

I further understand that any Mechanical Breakdown, loss, or damage that results from a Pre-Existing Condition is not covered by this Agreement.

THE TERMS AND CONDITIONS CONTAINED HEREIN ARE THE FULL AND COMPLETE AGREEMENT BETWEEN THE PARTIES. NO ORAL REPRESENTATION OR STATEMENT SHOULD BE RELIED UPON BY YOU.

☐ **NEVADA CUSTOMERS ONLY:** By initialing this box, You acknowledge that this Agreement contains an Arbitration provision, that You have read and understand Section 11, Arbitration, and affirmatively agree to the terms contained therein.

☐ **WASHINGTON CUSTOMERS ONLY:** By initialing this box, I acknowledge that I have read, understand and agree to the terms and conditions of this Agreement. I have reviewed with the Seller the sections of this Agreement titled: SECTION 4. AGREEMENT COVERAGE, SECTION 3. GENERAL AGREEMENT TERMS A. AGREEMENT COVERAGE TERM, SECTION 4. AGREEMENT COVERAGE A. COVERED PARTS, SECTION 5. EXCLUSIONS FROM COVERAGE, SECTION 6. HOW TO FILE A CLAIM, SECTION 7.YOUR RESPONSIBILITIES, SECTION 3. [redacted] E AND UNCOVERED COSTS, SECTION 8. TRANSFER, SECTION 9. CANCELLATION, AND SECTION 12. STATE-SPECIFIC [redacted] RANTY OF MERCHANTABILITY.

Customer Signature | Date 02/05/2026 [redacted] | Date 02/05/2026

Co-Buyer Signature | Date 02/05/2026

Obligor: **GM Protections, LLC, 801 Cherry Street, Suite 3500, Fort Worth, TX 76102, 833-959-0105.**
Administrator: **SAFE-GUARD PRODUCTS INTERNATIONAL, LLC**, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, 833-959-0105• **In Florida, the Administrator is Safe-Guard Warranty Corporation, Florida License Number 60126, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, 833-959-0105**

Chevrolet Protection Plan Terms & Conditions

1. INTRODUCTION AND PARTIES

A. The vehicle service contract obligations arising out of the Chevrolet Protection Plan Vehicle Service Contract ("Agreement") are between GM Protections, LLC, (Florida License Number 52217; Oklahoma Exemption Number 519297754) the service contract provider (hereinafter referred to as "Obligor," "Provider," "We," "Us," and "Our"), and the Customer whose information appears on the Registration Page (hereinafter referred to as "Customer," "You," and "Your"). **For administration and claims assistance, please contact the Administrator at 833-959-0105.**

B. Subject to the terms and conditions of this Agreement, We, in return for payment of the Agreement Retail Price, agree to cover the approved costs to repair, or to reimburse You for the approved costs of parts and labor (not to exceed the manufacturer's suggested retail price for part(s) and labor allowances as listed in a nationally recognized parts and labor guide, such as Mitchell or Alldata), to repair or replace a Covered Part due to a Mechanical Breakdown, subject to the terms, conditions, and limitations herein.

2. DEFINITIONS

For the purpose of this Agreement, the following terms shall mean:

A. Administrator means Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, 833-959-0105, except in Florida where the Administrator is Safe-Guard Warranty Corporation, Florida License Number 60126.

B. Agreement means this vehicle service contract which You have purchased from the Seller.

C. Agreement Coverage Term means the length of time or the number of miles, whichever occurs first, for which this Agreement is in effect, as shown on the Registration Page.

D. Consequential Damage means an event or damage that occurs separately as a consequence or result of the failure of any part, such as loss of time or use, inconvenience, commercial loss, personal injury or property damage.

E. Coverage Plan means the coverage plan You selected on the Registration Page (Platinum, Silver, or Powertrain).

F. Covered Part means any original or like replacement part which is not specifically excluded from coverage in Section 5, Exclusions from Coverage.

G. Covered Vehicle means the vehicle which is covered by this Agreement, as described on the Registration Page. Under this Agreement, the Covered Vehicle must be a Chevrolet.

H. Current Odometer Reading means the number of miles shown on the Covered Vehicle's odometer on the Agreement Purchase Date.

I. Customer, You, Your mean the individual described on the Registration Page (the purchaser/lessee of the Covered Vehicle) or the individual to whom this Agreement was properly transferred.

J. Dealer if applicable, means the automotive dealership described on the Registration Page that sold/leased the Covered Vehicle.

K. Deductible means the amount You are required to pay, as listed on the Registration Page, towards the repair cost of a covered Mechanical Breakdown.

L. Grey Market means the Covered Vehicle was manufactured for and originally introduced in the Canadian marketplace. Coverage is only provided for Canadian Grey Market vehicles if you selected the Optional Canadian Grey Market Vehicle Coverage on the Registration page.

M. Heavy Duty Use means the Covered Vehicle is a) used primarily for business purposes, or for government purposes, including by an individual or multiple drivers of any government agency or municipality; b) used in a farm, delivery, or construction business; c) used for cherry picking, towing and hauling; or d) designated by the Seller as a vehicle for "Commercial Use" when the sale is reported to the vehicle's manufacturer as a Commercial unit. **Heavy Duty Use vehicles are required to follow all original manufacturer's SEVERE SERVICE SCHEDULED MAINTENANCE and MUST not exceed the maximum towing load capacities.** For specific information, consult YOUR owner's manual or local dealership. **Heavy Duty Use is considered to be a Prohibited Commercial Purpose, unless the Optional Heavy Duty Use box was selected on the Registration Page.** If you selected the Optional Heavy Duty Use Coverage box on the Registration Page, please see Section 3(B)(2), Professional Services and Heavy Duty Use Coverage.

N. Incidental Damages means any damages or costs incurred by You after a Mechanical Breakdown in an effort to avoid additional loss.

O. Manufacturer's Original In-Service Date means the date on which the Covered Vehicle was originally placed in service, as described on the Registration Page.

P. Mechanical Breakdown means (i) the operational or structural failure of a Covered Part due to a defect in materials or workmanship or (ii) the failure of a Covered Part due to a gradual reduction in operating performance as a result of normal wear and tear, prior to the expiration of the Agreement Coverage Term. A Covered Part has failed when it can no longer perform the function for which it was designed solely because of its condition and not because of the action or inaction of any non-covered parts.

Q. Payment Plan Provider means the entity through which the purchase of this Agreement is financed, as listed on the Registration Page.

R. Permitted Commercial Purpose means a commercial purpose generally limited to using the Covered Vehicle for transportation to and from commercial work-related activities, including, but not limited to: vehicles used by a single driver for sales/services (e.g. real estate, cleaning services, home health/aide care services, gardening, electrician, carpenter and plumber). If You selected the Optional Professional Services Use Coverage box on the Registration Page, please see Section 3(B)(2), Professional Services Use Coverage.

S. Pre-Existing Condition means a condition that, within all reasonable probability, existed in or on the Covered Vehicle prior to the Agreement Purchase Date.

T. Professional Services Use means a vehicle owned and used by an individual for ride share purposes or a company or pool vehicle used for the following commercial purposes: business travel, site inspection, light delivery, service or repair, and snow removal, provided that the Covered Vehicle is equipped for snow removal, as recommended by the manufacturer. **Professional Services Use is considered to be a Prohibited Commercial Purpose, unless the Optional Professional Services Use box was selected on the Registration Page.** If you selected the Optional Professional Services Use Coverage box on the Registration Page, please see Section 3(B)(2), Professional Services and Heavy Duty Use Coverage

U. Prohibited Commercial Purpose means a commercial purpose other than a Permitted Commercial Purpose. A Prohibited Commercial Purpose generally involves using the Covered Vehicle to perform commercial work-related functions, including, but not limited to: hauling, construction work, principal off-road use, pickup and/or delivery service, daily rentals, livery, carrying passenger for hire (taxi, limousine, or shuttle services), ride share vehicles, towing or road service operations, government/military use, law enforcement, fire, ambulance or other emergency services, snowplowing, company pool use, or if the Covered Vehicle is both registered/titled in a company's name and may be used by multiple drivers. If You selected the Optional Professional Services Use Coverage box or the Heavy Duty Use Coverage box on the Registration Page, please see Section 3(B)(2), Professional Services and Heavy Duty Use Coverage.

V. Registration Page means the first page of this Agreement. It lists information regarding You, the Covered Vehicle, the Coverage Plan selected, and other pertinent information.

W. Seller means the automotive dealership or other person or entity described on the Registration Page that sold this Agreement to the Customer.

X. Waiting Period means the lesser of 30 days or 1,000 miles, whichever occurs first, from the purchase date of this Agreement if such date differs from the purchase date of the Covered Vehicle and the Covered Vehicle was no longer covered by the original manufacturer's warranty when You purchased this Agreement. No claims incurred during the Waiting Period are covered under this Agreement.

Y. We, Us, Our, Provider, Obligor mean GM Protections, LLC, Florida License Number 52217; Oklahoma Exemption Number 519297754, 801 Cherry Street, Suite 3500, Fort Worth, TX 76102, 833-959-0105.

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3. GENERAL AGREEMENT TERMS

A. Agreement Coverage Term

If You purchased this Agreement on the same day as the Covered Vehicle and did not select the Wrap option on the Registration Page, then coverage under this Agreement begins on the Agreement Purchase Date and the Agreement Coverage Term will expire when (i) the number of additional months listed has been reached, as measured from the Agreement Purchase Date, or (ii) when the number of additional miles listed has been reached, as measured from the Current Odometer Reading, whichever occurs first. If You purchased this Agreement on the same day as the Covered Vehicle and selected the Wrap option on the Registration Page, then coverage under this Agreement begins on the Manufacturer's In-Service Date and at zero (0) miles on the odometer, and will expire when the months indicated for the Agreement Coverage Term on the Registration Page is reached as measured from the Manufacturer's In-Service Date, or when the odometer reaches the mileage indicated for the Agreement Coverage Term on the Registration Page, whichever occurs first. ***If You purchased this Agreement after the date that You purchased the Covered Vehicle, then Coverage under this Agreement begins after the expiration of the Waiting Period. However, an additional 30 days and 1,000 miles will be added to the Agreement Coverage Term, regardless of whether the Wrap option is selected on the Registration Page, so that You will not experience any reduction in the time or mileage that You selected at the time of purchasing this Agreement***. This Agreement may be replaced upon expiration in accordance with the guidelines outlined in the Agreement. A request for replacement must be made at least thirty (30) days and/or one thousand (1,000) miles before the expiration of the Agreement to qualify for a replacement agreement. Please see Dealer for details and current pricing.

B. Commercial Use

1. The Covered Vehicle may be used for any Permitted Commercial Purpose. **Professional Services Use and Heavy Duty Use are considered to be a Prohibited Commercial Purpose, unless the Optional Professional Services Use or Heavy Duty Use box was selected on the Registration Page.** If You selected the Optional Professional Services Use or Heavy Duty Use box on the Registration Page, the Covered Vehicle may be used for any Professional Services Use or Heavy Duty Use (as applicable), provided that the Covered Vehicle is eligible for that coverage, as described in Section 3(B)(2), Professional Services and Heavy Duty Use Coverage, below. The Covered Vehicle may not be used for any Prohibited Commercial Purpose.
2. **PROFESSIONAL SERVICES AND HEAVY DUTY USE COVERAGE:** If You selected the Optional Professional Services Use or Heavy Duty Use Coverage box on the Registration Page, the Covered Vehicle may be used for Professional Services Use or Heavy Duty Use (as applicable), provided that the Covered Vehicle is eligible for that coverage. **Coverage for Professional Services Use and Heavy Duty Use is excluded, unless the corresponding Optional Professional Services Use or Heavy Duty Use Coverage box is selected on the Registration Page and the applicable surcharge is paid by Customer.**

C. Payments

The repair facility should perform authorized repairs covered under this Agreement without any charge to You for such repairs. If the repair facility does charge You for authorized repairs covered under this Agreement, submit copies of all invoices and receipts pertaining to the authorized repairs, along with a copy of the Registration Page to: Administrator, Safe-Guard Products International, LLC, Two Concourse Parkway, Suite 500, Atlanta, GA 30328. **The amount We will pay for authorized repairs is limited to the reasonable and customary charges for parts and labor necessary to repair or replace the Covered Parts. These charges shall not exceed the manufacturer's suggested retail price for parts and labor as listed in a nationally recognized parts and labor guide, such as Mitchell or Alldata.**

D. Our Options

Administrator will pay the repair facility directly, or reimburse You for the repair or replacement of any part covered by this Agreement. **Replacement parts utilized in covered repairs will be OEM new or remanufactured parts, unless unavailable; in which case We may use parts of like kind and quality.**

E. Limits of Liability

For any one repair visit, all benefits paid or payable shall not exceed the actual cash value of the Covered Vehicle at the instant prior to the event requiring the immediate repair visit. The aggregate total of all benefits paid or payable during the Agreement Coverage Term shall not exceed the price You paid for the Covered Vehicle. Administrator may require You to provide proof of the price You paid for the Covered Vehicle if You purchased this Agreement on a different date than You purchased the Covered Vehicle. The payment or reimbursement for repair or replacement of Covered Parts and the benefits stated under RENTAL CAR COVERAGE, 24 HOUR ROADSIDE ASSISTANCE, and TRIP INTERRUPTION BENEFIT, are the only remedies available to You. We assume no other obligation or responsibility with regard to the Covered Vehicle. We neither assume, nor authorize anyone to assume for Us, any additional liability.

F. Deductible and Uncovered Costs

For each repair visit to which You apply benefits hereunder, You will be responsible for the deductible amount listed on the Registration Page, and for any other costs not covered by this Agreement. If no deductible is listed on the Registration Page, the deductible will be $0. If You select a disappearing deductible as listed on the Registration Page and You return to the Dealer to have covered repairs made, the deductible will be waived. Should Your permanent residence move more than 100 miles, You may contact the Administrator for assistance in changing Your Selling Dealer designation. If the same Covered Part previously repaired under this Agreement fails again, the deductible will be waived.

G. Miscellaneous

1. **If You have any questions regarding this Agreement, You should contact the Seller or the Administrator.**
2. This Agreement will be governed by the laws of the state in which it was sold, unless state law requires otherwise.
3. No amendment, supplement, or waiver of any provision of this Agreement will be binding against Us unless it is in writing and signed by one of the authorized representatives at Our home office.
4. We may delegate the performance of Our duties and obligations and assign Our rights and benefits hereunder, and if required by state law, We will provide you with notice of the identity of the delegate or assignee.
5. Our right to recover payment (subrogation): If We make any payment under this Agreement and You have a right to recover against another party, Your rights shall become Our rights and You shall do whatever is reasonably necessary to enable Us to enforce these rights. We will not pay for a loss if You impair Our rights to recover. Your rights to recover from others may not be waived. Our subrogation rights become effective after You are made whole.
6. Your help and cooperation is required if We ask You to help Us enforce Your rights against any manufacturer or repair facility who may be responsible to You for the cost of repairs covered by this Agreement.
7. **This Agreement is not an insurance policy, a warranty, or a guarantee.**

4. AGREEMENT COVERAGE

A. Covered Parts

In the event of a Mechanical Breakdown of a Covered Part, We agree to cover the approved costs to repair or to reimburse You for the approved costs of parts and labor (not to exceed the manufacturer's suggested retail price for part(s) and labor allowances as listed in a nationally recognized parts and labor guide, such as Mitchell or Alldata) to repair or replace a Covered Part, less any applicable deductible, subject to the terms, conditions, and limitations herein. This Agreement may provide certain coverages which may already be included in the applicable manufacturer's warranty. **IF THE MECHANICAL BREAKDOWN,**

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ROADSIDE EVENT OR TRIP INTERRUPTION BENEFIT COVERED UNDER THIS AGREEMENT IS ALSO COVERED UNDER ANY OTHER WARRANTY, ROADSIDE ASSISTANCE PROGRAM, SERVICE POLICY, RECALL, OR REPAIR ADJUSTMENT ("OTHER COVERAGE"), AND IF SUCH OTHER COVERAGE IS LESS THAN THE COVERAGE PROVIDED HEREUNDER, WE WILL PAY THE DIFFERENCE, IF ANY, BETWEEN THE PAYMENTS DUE UNDER THIS AGREEMENT AND THE PAYMENTS DUE UNDER THE OTHER COVERAGE.

Coverage Plans: There are three coverage plans (Powertrain, Silver, and Platinum) described in this Agreement. The coverage plan that applies to the Covered Vehicle is determined by the Coverage Plan You selected and purchased, which is identified on the Registration Page.

POWERTRAIN COVERAGE PLAN

Includes coverage for only the following Covered Parts:

ENGINE: Engine block and cylinder heads and all internally lubricated parts including pistons, piston rings, pins and cylinder sleeves; crankshaft, pulley, main bearings, caps and bolts; connecting rods and rod bearings; camshaft(s), camshaft bearings, buttons and plugs; timing gears and timing chain or belt and tensioner; rocker arms, rocker arm pivots, shafts and bushings; intake and exhaust valves, springs, guides, adjusters, retainers and seats; pushrods and lifters; intake manifold; exhaust manifolds; balance shaft; water pump; fuel pump; thermostat and thermostat housing; oil pump, cover, gears, pressure relief valve and screen; rotor housing, rotors, shims and silent shaft; all internal fasteners, nuts and bolts; turbocharger/supercharger assembly including boost valve and wastegate; seals and gaskets. Oil pan; valve, timing and side covers; water pump pulley; engine mounts; harmonic balancer; flex plate/ flywheel and ring gear; engine oil cooler; boost pressure control, recirculation and blow-off valve. Engine oil cooling hoses and lines; parts of the emissions reduction system such as the emissions reduction fluid tank, injectors, sensors including NOx and exhaust, and the exhaust particulate filter. Glow plug control system: control/glow plug assembly, glow plugs, cold advance relay, and engine control module. The fuel injection control module, integral oil cooler, transmission adapter plate, common fuel rails, fuel filter assembly, fuel temperature sensor, and function block.

TRANSMISSION/TRANSAXLE/TRANSFER CASE:

Transmission/transaxle case and all internally lubricated parts including ring and pinion gears; oil pump, cover, gears, housing and vanes; torque converter; valve body(s); throttle valve; valve pack; governor, gear and cover; parking gear and pawl; roll pins; sprags; sprockets; chain; springs; stator and shaft; pressure regulator valve; pressure switches; solenoids; bands; automatic transmission/transaxle clutch, drums, pistons and steel plates; planetary and sun gears; servos and rings; blockers; synchronizer hubs and keys; bearings; bushings; supports and shafts; control rings; yoke; extension housing; speedometer drive gears accumulators and rings; adjusters; all internal fasteners, nuts and bolts; shift cover and forks; separate bell housing transfer case and all internal parts contained within the transfer case; seals and gaskets. Oil pan; TVI/throttle cable; transmission mounts, transmission oil cooler; transmission cooler hose. **(STANDARD TRANSMISSION CLUTCH ASSEMBLIES AND ALL COMPONENT PARTS ARE NOT COVERED)**

DRIVE AXLE: Differential/axle housing(s) and all internally lubricated parts including the axle flange; ring and pinion gear/carrier assembly; spider gears and bearings; pins; retainers; limited slip clutches, plates and springs; cover; seals and gaskets. Constant velocity joints; slip joint; front wheel drive axles/halfshafts and wheel bearings; u-joints; couplings; flex disc; prop shafts; center support bearings.

HYBRID/ELECTRIC COMPONENTS: Hybrid electric motor; hybrid electric motor clutch; hybrid electric motor clutch actuator; hybrid electric transmission oil pump (including control module); seals and gaskets; inverter/converter/transformer units (including all internal components and cover); continuously variable transmission (including all internal components); power split device (including all internal components); reduction/reducer box (including all internal components). **Fully electric vehicles are not eligible for coverage under this Agreement.**

Any part or component not listed above WILL NOT be covered and is specifically excluded by the Powertrain Coverage Plan, regardless of whether the damage to the non-covered part is caused by a Covered Part.

SILVER COVERAGE PLAN

Includes all Covered Parts covered under the POWERTRAIN Coverage Plan, plus the following additional Covered Parts:

FRONT SUSPENSION: Upper and lower control arms, shafts and bushings; struts, shock absorbers, housing and cartridge; spindle/steering knuckle and spindle support. Wheel bearings; ball joints and bushings; stabilizer bar, links and bushings; torsion bar, mounts and bushings; track bar, links and bushings; tension rods/radius arm and bushings. Coil and leaf springs, seats and bushings, electronic level control components including pump, accumulator, lines and bags.

REAR SUSPENSION: Upper and lower control arms, shafts and bushings; upper and lower ball joints; struts, shock absorbers, housing and cartridge; wheel bearings; spindle/steering knuckle and spindle support; coil springs, seats and bushings, track bars, links and bushings; electronic level control components including pump, accumulator, lines, bags; stabilizer bar, links and bushings.

CLIMATE CONTROL: Condenser; compressor; evaporator; orifice/expansion, seals and gaskets. Accumulator; receiver drier; manual climate control unit; clutch assembly including coil, disc and pulley; control cables; cutoff switch; serpentine belt tensioner, bearing and pulley. Compressor mounting brackets; idler pulley and bearings; air conditioning/heater blower motor; pressure lines and hoses; heater core.

ELECTRICAL: Alternator housing and all internal parts including bearings, bushings, brushes, rectifier bridge, diodes, field coil and rotor; alternator mounting bracket; voltage regulator; starter motor housing and all internal parts including bushings, brushes, field windings, starter drive and solenoid; Front and rear wiper motor, transmission and linkage; power window motor; window regulators; power seat motor; steering column multifunction switch and individual switches for turn signal, headlamp, dimmer, wiper, washer and speed control; mirror motor switch; brake light switch; neutral safety switch; glove box light switch; courtesy light switch; cooling fan relay; air control solenoid; air regulator valve; I.A.C. motor; electronic ignition module; ignition lock cylinder; electronic instrument panel module; ignition coil; engine distributor including shaft, gear, bushings and modules; throttle position sensor; vehicle speed sensor; M.A.P. sensor; knock sensor and barometric pressure sensor; Cruise control module, servo, cables and switches; instrument cluster including speedometer, odometer, tachometer and all gauges, warning indicators; alarm system or electronic entry systems including remote entry receiver, sender and module; door lock actuators; mirror motor; power window switch; power lock switch; rear window defogger; horn and relay; convertible top motor; sunroof motor; electrical headlamp motor; power trunk/hatch release motor, switch and solenoid; power sliding door motor and switch; engine and suspension electronic control modules including body control module, electronic control unit, powertrain control module, transmission control module; electronic throttle body/control module; crank angle sensor; camshaft position sensor; throttle position motor; fuel pulse damper; wide open throttle switch; thermo time switch; fuel pump relay; ride height sensor and relay; oxygen (O2) sensor; mass air flow sensor; manifold differential pressure sensor; coolant temperature sensor; windshield washer pump; oil pressure sending unit; temperature sending unit; manually-operated switches

STEERING: Gear housing, rack and pinion, internal steering rack seals, and all internal components; power steering pump and pump seal; power steering lines/hoses; tilt wheel mechanism; steering linkage; idler arm; tie rod ends; pitman arms; center link; steering dampener; steering column shafts, joints and couplings.

BRAKES: Master cylinder and seals; wheel cylinders and seals; disc brake calipers; power brake booster; hydraulic brake lines, fittings and valves; parking brake linkage and cables; anti-lock brake system: electronic control unit, wheel / speed sensor(s), valve(s), hydraulic unit, accumulator, modulator, and actuator(s); linkage and hardware (backing plates, caliper mounting pins, etc.).

Any part or component not listed above WILL NOT be covered and is specifically excluded by the Silver Coverage Plan,

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regardless of whether the damage to the non-covered part is caused by a Covered Part.

PLATINUM COVERAGE PLAN

Includes coverage for all Covered Parts listed under the Powertrain and Silver coverage plans, plus ANY OTHER MECHANICAL BREAKDOWN EXCEPT for those items listed in the sections **"Exclusions from Coverage" (Section 5)** and **"Limits of Liability" (Section 3(E))**. All other terms and conditions of this Agreement remain unchanged. **If a Covered Part causes damage to a non-covered part or component, the repair or replacement costs associated with the non-covered part or component are covered under the Platinum Plan.**

B. Diagnostics Coverage (included with the Platinum, Silver and Powertrain Coverage Plans)

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 such as Mitchell or Alldata. **DIAGNOSTIC/TEARDOWN TIME WILL NOT BE PAID IF THE DIAGNOSIS IDENTIFIES A MECHANICAL BREAKDOWN THAT IS NOT COVERED UNDER THIS AGREEMENT OR FOR THOSE CONDITIONS WHERE THE PROPER REPAIR IS READILY APPARENT TO THE NORMAL SENSES OF SIGHT, TOUCH, SMELL AND/ OR SOUND.**

C. Fluid Coverage (included with the Platinum, Silver and Powertrain Coverage Plans)

We will pay for replacement of necessary fluid, oil, grease, lubricant and approved air conditioning refrigerant that must be replaced in conjunction with a covered repair. **THIS COVERAGE DOES NOT APPLY TO SHOP SUPPLIES**.

D. Rental Car Coverage (included with the Platinum, Silver and Powertrain Coverage Plans)

You will be allowed up to forty ($40) dollars per day for a maximum of ten (10) days for car rental expenses incurred, if required due to a covered Mechanical Breakdown. You are responsible for obtaining the rental car, and rental car expenses incurred must be from a licensed rental car agency or authorized dealer. We will then reimburse You or, if possible, the authorized dealer. **RENTAL CAR REIMBURSEMENT IS NOT PROVIDED FOR SHOP SCHEDULING OR WORK NOT COVERED BY THIS AGREEMENT. YOU MUST RECEIVE PRIOR AUTHORIZATION FOR RENTAL EXPENSES. RENTAL REIMBURSEMENT IS LIMITED TO DOWNTIME REPAIRS AND ENDS ON THE DATE OF REPAIR COMPLETION.**

E. 24 Hour Roadside Assistance (included with the Platinum, Silver and Powertrain Coverage Plans)

24 Hour Roadside Assistance is available on a "Sign & Drive" basis up to one hundred ($100) dollars per occurrence throughout the United States and Canada 24 hours a day, 365 days a year. For prompt service, simply call **888-290-4616** for any of these benefits:

1. **Towing Assistance:** When towing is necessary, as a result of a mechanical breakdown, the Covered Vehicle will be towed to the nearest registered service facility or location of Your choice, up to the benefit limit of one hundred ($100) dollars per occurrence.
2. **Battery Service:** If a battery failure occurs, a jump start will be applied to start the Covered Vehicle.
3. **Flat Tire Assistance:** Service consists of the removal of the flat tire and its replacement with the Covered Vehicle's spare tire.
4. **Fuel Service:** Up to three (3) times per calendar year, an emergency supply of up to three (3) gallons of fuel will be delivered at no additional cost.
5. **Oil, Fluid, and Water Delivery Service:** An emergency supply of oil, fluid or water will be delivered if You are in immediate need. Payment for these fluids is Your responsibility, due upon delivery.
6. **Lockout Assistance:** If Your keys are locked inside the Covered Vehicle, assistance will be provided in gaining entry to the Covered Vehicle.

"Sign & Drive" means You incur no out-of-pocket expense. 24 Hour Roadside Assistance benefit limits are available up to a maximum of one hundred ($100) dollars per incident during the Agreement Coverage Term. **All service fees exceeding this maximum benefit are Your responsibility. Only service requests provided through the phone number listed below will be honored. Services are not available in areas where state providers are exclusively utilized. For service please call 888-290-4616**. **When calling for service, please be prepared to provide Your name (as listed on the Registration Page) and the last 7 of the VIN (Vehicle Identification Number) of the Covered Vehicle. The VIN is located on the Registration Page, on Your Auto Insurance card, inside the driver's side door, or on the lower part of the dash board on the driver's side of the Covered Vehicle.**

24 Hour Roadside Assistance Exclusions: Expenses for mechanical breakdowns caused by collision, fire, electric fire or meltdown, theft, freezing, vandalism, riot, explosion, lightning, earthquake, wind storm, hail, water, flood or acts of the public enemy or any government authority, or for any hazard insurable under standard physical damage insurance policies, whether or not such insurance is in force for the Covered Vehicle.

F. Trip Interruption Benefit (included with the Platinum, Silver and Powertrain Coverage Plans)

The Trip Interruption Benefit is not available to residents of New York.

If the Covered Vehicle suffers a mechanical breakdown, and is one hundred (100) miles or more away from Your residence, and the repair is delayed overnight due to the unavailability of required parts, You may qualify for reimbursement up to a one thousand ($1,000) dollar maximum (two hundred ($200) dollars per day for up to five (5) days) for emergency travel expenses incurred. You may be reimbursed for one or more of the expenses listed if incurred within three (3) days (seventy-two (72) hours) following the disablement. Reimbursable charges include lodging, meals, and transportation, including airline and car rentals, incurred in the vicinity where the disablement occurred. For reimbursement of expenses, please forward a copy of all paid receipts to 13901 Midway Road, Suite 102-429, Dallas, TX 75244-4388. This information must be forwarded within sixty (60) days of the disablement. You must provide Your name, a copy of this Agreement, and Your complete address and phone number.

Trip Interruption Benefit Exclusions: Expenses for mechanical breakdowns, expenses incurred due to theft of the Covered Vehicle, expenses incurred outside of the 72-hour time limit, meals and lodging not purchased in the vicinity of where the Covered Vehicle is repaired or purchases from a provider not customarily in the business of selling such services, expenses incurred in the name of someone other than You or Your spouse, telephone calls, photocopying fees, and expenses not specifically identified above as covered.

G. Lift Kit/Tire Modification Surcharge

Mid-size SUVs and trucks are allowed up to a 4 inch lift and a tire modification of up to 33 inches. Full-size trucks and SUVs are allowed up to a 6 inch lift and a tire modification of up to 35 inches. For vehicles with tire modifications including oversized rims, this surcharge allows for a up to a 2 inch increase in rim diameter. **In order to be eligible for this surcharge, the lift kits/tire modifications must be installed by the manufacturer or authorized dealer. The Lift Kit/Tire Modification surcharge must be selected on the Information Schedule. The odometer must be recalibrated to reflect the true mileage due to the modification in order for Your Vehicle to be eligible for coverage. Any modification to Your Vehicle that voids the original manufacturer's warranty will not be covered by this Service Contract.**

5. EXCLUSIONS FROM COVERAGE

THIS AGREEMENT WILL NOT PAY OR REIMBURSE YOU FOR:

A. ANY LOSS, DAMAGE OR EXPENSE CAUSED BY ACCIDENTS, ANY ALTERATIONS OR ADDITIONS TO THE COVERED VEHICLE OR THE PART, USE OF OVERSIZED OR UNDERSIZED TIRES OR WHEELS, ALTERATIONS OR ADDITIONS TO THE COVERED VEHICLE NOT AUTHORIZED BY ITS MANUFACTURER, ANY NONMANUFACTURER/NON-FACTORY INSTALLED PARTS, THE FAILURE OF ANY PART NOT COVERED BY THIS AGREEMENT, ACCIDENTAL LOSS;

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B. ANY LOSS, DAMAGE OR EXPENSE ASSOCIATED WITH ANY INSTALLED AFTERMARKET PRODUCTS OR DEVICES NOT APPROVED BY THE COVERED VEHICLE'S MANUFACTURER;

C. ANY MECHANICAL BREAKDOWN CAUSED BY ACCIDENTS, COLLISION, UPSET DAMAGE, FALLING OBJECTS, THEFT, LARCENY, EXPLOSION, LIGHTNING, EARTHQUAKES, FIRE, WINDSTORMS, HAIL, WATER, FLOODS, SUBFREEZING TEMPERATURE, MALICIOUS MISCHIEF, VANDALISM, CIVIL COMMOTION, RIOTS, WARS, TERRORISM, CIVIL UNREST;

D. THAT PORTION OF THE COST TO REPAIR OR REPLACE A COVERED PART WHICH IS COVERED BY ANY MANUFACTURER WARRANTY OR ANY OTHER COVERAGE OR OTHER REASON THE MANUFACTURER, IMPORTER, DISTRIBUTOR, SELLER OR REPAIRER OF THE COVERED VEHICLE WILL REPAIR OR REPLACE THE PART AT ITS EXPENSE OR AT A REDUCED COST;

E. ANY INVOICE PRESENTED TO US OR THE ADMINISTRATOR FOR PAYMENT FOR SERVICES NOT PERFORMED AS DESCRIBED AT THE TIME OF AUTHORIZATION;

F. ANY CLAIM IF THE COVERED VEHICLE'S ODOMETER, SINCE THE AGREEMENT PURCHASE DATE, HAS BEEN ALTERED, DISCONNECTED, IS INOPERABLE, OR ACTUAL MILEAGE CANNOT BE DOCUMENTED, OR REASONABLY BE ESTIMATED;

G. ANY CLAIM IF THE COVERED VEHICLE IS USED FOR COMPETITIVE DRIVING OR RACING, OR FOR A PROHIBITED COMMERCIAL PURPOSE, UNLESS YOU HAVE SELECTED THE OPTIONAL PROFESSIONAL SERVICES USE OR HEAVY DUTY USE COVERAGE ON THE REGISTRATION PAGE, AND THE COVERED VEHICLE QUALIFIES FOR SUCH COVERAGE, IN WHICH CASE THE COVERED VEHICLE IS ELIGIBLE FOR THE USES DESCRIBED IN SECTION 3(B)(2), PROFESSIONAL SERVICES USE OR HEAVY DUTY USE COVERAGE;

H. ANY MECHANICAL BREAKDOWN CAUSED BY MISUSE, ABUSE, NEGLIGENCE, IMPROPER TOWING, LACK OF MAINTENANCE OF THE FAILED COVERED PART (IF LACK OF MAINTENANCE CAUSED OR CONTRIBUTED TO THE MECHANICAL BREAKDOWN);

I. ANY MECHANICAL BREAKDOWN CAUSED BY CONTAMINATION, OVERHEATING, LACK OF COOLANT OR LUBRICANTS, LACK OF OIL VISCOSITY, SLUDGE, RESTRICTED OIL FLOW, SALT, RUST AND RUST DAMAGE, ENVIRONMENTAL DAMAGE, CHEMICALS;

J. THE NEED TO REPAIR OR REPLACE A COVERED PART ARISING OR RESULTING FROM THE USE OF THE COVERED VEHICLE OUTSIDE OF THE UNITED STATES, ITS TERRITORIES OR CANADA;

K. HAZARDOUS WASTE DISPOSAL CHARGES, ENVIRONMENTAL FEES, STORAGE OR FREIGHT CHARGES, ADJUSTMENTS, SHOP SUPPLIES, CORE CHARGES, AND CORRECTION OF RATTLES/SQUEAKS/ WIND NOISE/ODORS/WATER LEAKS;

L. ANY CONSEQUENTIAL (INCLUDING, BUT NOT LIMITED TO, FIRE DAMAGE), SECONDARY DAMAGES OR UNREASONABLE COSTS THAT YOU MAY SUFFER AS A RESULT OF THE NEED TO REPAIR OR REPLACE A PART;

M. ANY FAILURE OR DAMAGE TO A COVERED PART CAUSED BY THE FAILURE OF A NON-COVERED PART;

N. LIABILITY FOR DAMAGE TO PROPERTY, INJURY TO OR DEATH OF ANY PERSON ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF THE COVERED VEHICLE WHETHER OR NOT RELATED TO THE COVERED PARTS;

O. UNDER THE POWERTRAIN AND SILVER COVERAGE PLANS, ANY PART THAT IS NOT SPECIFICALLY LISTED AS COVERED UNDER THE COVERAGE PLAN SELECTED;

P. UNDER THE PLATINUM COVERAGE PLAN, ANY OF THE FOLLOWING PARTS AND/OR SERVICES: FRICTION CLUTCH DISC, PRESSURE PLATE AND CLUTCH RELEASE BEARING, HINGES, GLASS, GLASS FRAMEWORK AND FASTENING ADHESIVES, LENSES, SEALED BEAMS, BODY PARTS AND/ OR PANELS, ALIGNMENT OF BODY PARTS, FLEXIBLE BODY PARTS, STRUCTURAL FRAMEWORK, CONVERTIBLE TOP FRAMEWORK, STRUCTURAL WELDS, REMOVABLE HARDTOP ASSEMBLIES, BUMPERS, TRIM, MOLDINGS, DOOR PANELS, DOOR HANDLES, DOOR LOCK CYLINDERS (OTHER THAN IGNITION LOCK CYLINDERS), TIRES, WHEELS, WHEEL RIMS, WHEEL COVERS, WHEEL BALANCING, WHEEL ALIGNMENT (UNLESS THE WHEEL ALIGNMENT IS REQUIRED FOR THE REPAIR OF A COVERED PART), BATTERIES (EXCEPT FOR HYBRID/ELECTRIC BATTERIES), WIPER BLADES, BRAKE PADS AND ROTORS, LIGHTS, FUSES, BULBS, FILTERS, LUBRICANTS, OR FLUIDS NOT REPLACED IN CONJUNCTION WITH A COVERED REPAIR, UPHOLSTERY, VINYL AND CONVERTIBLE TOPS, PAINT, BRIGHT METAL, SHEET METAL, FREEZE PLUGS, HEATER AND RADIATOR HOSES, EXHAUST SYSTEM, CATALYTIC CONVERTER;

Q. HYBRID/ELECTRIC VEHICLE EXCLUSIONS: DAMAGE OR MALFUNCTIONS CAUSED BY IMPROPER STORAGE OR HANDLING OF THE HIGH-VOLTAGE COVERED VEHICLE, INCLUDING, BUT NOT LIMITED TO PARKING THE COVERED VEHICLE FOR MORE THAN TWENTY-FOUR (24) HOURS WHEN THE AMBIENT TEMPERATURE IS HIGHER THAN ONE HUNDRED EIGHTEEN (118°F) DEGREES FAHRENHEIT; DAMAGE OR MALFUNCTIONS CAUSED BY OPERATION OF THE HIGH- VOLTAGE VEHICLE IN AREAS FLOODED WITH WATER HIGHER THAN THE BOTTOM OF THE COVERED VEHICLE'S BODY;

R. ANY HOSES AND BELTS NOT SPECIFICALLY LISTED AS COVERED IN SECTION 4, AGREEMENT COVERAGE;

S. ANY REPAIRS OF VALVES AND/OR RINGS FOR THE PURPOSE OF RAISING THE ENGINE'S COMPRESSION IF A MECHANICAL BREAKDOWN/FAILURE HAS NOT OCCURRED;

T. ANY MAINTENANCE ON THE COVERED VEHICLE;

U. ANY PERSONAL EXPENSES (EXCEPT WHERE NOTED UNDER THE TRIP INTERRUPTION BENEFIT) ARISING BECAUSE THE COVERED VEHICLE IS NOT AVAILABLE FOR YOU TO USE;

V. DAMAGES CAUSED TO YOUR ENGINE RESULTING FROM THE INGESTION OF WATER THROUGH THE ENGINE AIR INTAKE SYSTEM (COMMONLY REFERRED TO AS WATER INGESTION);

W. IF YOU PURCHASED THIS AGREEMENT AFTER THE DATE YOU PURCHASED THE COVERED VEHICLE, ANY CLAIMS OCCURRING DURING THE WAITING PERIOD.

X. ANY CLAIM RELATING TO LIFT KIT/TIRE MODIFICATION UNLESS YOU SELECTED THE OPTIONAL LIFT KIT/TIRE MODIFICATION COVERAGE ON THE REGISTRATION PAGE AND PAID THE APPLICABLE SURCHARGE.

Y. IF THE COVERED VEHICLE HAS BEEN MODIFIED TO PLOW SNOW, WHETHER THE SNOW PLOW BLADE IS ATTACHED TO THE COVERED VEHICLE OR NOT, ULESS YOU SELECTED THE OPTIONAL PROFESSIONAL SERVICES USE SURCHARGE COVERAGE ON THE REGISTRATION PAGE AND PAID THE APPLICABLE SURCHARGE.

Z. IF THE COVERED VEHICLE IS CONSIDERED A GREY MARKET VEHICLE, UNLESS THE COVERED VEHICLE IS A CANADIAN GREY MARKET VEHICLE AND YOU SELECTED THE OPTION CANADIAN GREY MARKET COVERAGE ON THE REGISTRATION PAGE AND PAID THE APPLICABLE SURCHARGE.

AA. IF THE COVERED VEHICLE IS A BRANDED VEHICLE OR EXCEEDS ONE (1) TON CAPACITY.

BB. **ANY MECHANICAL BREAKDOWN, LOSS, DAMAGE OR EXPENSE THAT RESULTS FROM A CONDITION EXISTING ON OR PRIOR TO THE AGREEMENT PURCHASE DATE (PRE-EXISTING CONDITION).**

6. HOW TO FILE A CLAIM

When repairs are required, if possible, return the Covered Vehicle to the Dealer listed on the Registration Page. If You cannot return the Covered Vehicle to the Dealer, You must call the Administrator at 833-959-0105 during normal working hours to receive

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instructions. If You do not follow Our instructions, We are not obligated to reimburse You for the cost of any repairs. Authorization must be obtained from the Administrator prior to having the Covered Vehicle repaired. We reserve the right to inspect any vehicle before authorization of any repairs. In order to make a claim under this Agreement, You must:

A. Provide "teardown authorization" when requested by Us or Administrator, so that the repair facility can provide an accurate diagnosis and estimate of repairs;

B. In the event that a Mechanical Breakdown of a Covered Part occurs when the Administrator's office is closed and emergency repairs are necessary, You may follow the claim procedures and commence emergency repairs without securing the Administrator's prior authorization. However, You or the authorized service representative must notify the Administrator of the repairs on the next business day. You must submit written information and documentation concerning the Mechanical Breakdown and repairs no later than thirty (30) days after the Mechanical Breakdown occurs. Reimbursement of emergency repairs will be subject to all terms and conditions of this Agreement and nothing herein authorizes repairs not otherwise covered. Emergency repairs are those required because the Covered Vehicle was inoperable or unsafe to drive. Parts must be available for inspection when the Administrator's office reopens;

C. Submit a claim for reimbursement to the Administrator with all required documents within thirty (30) days of authorization; and

D. Retain all replaced parts until Your claim is settled, as You may be required to submit these parts for inspection.

7. YOUR RESPONSIBILITIES

A. You must have the Covered Vehicle serviced according to the maintenance schedule provided in the Vehicle Manufacturer's Owner's Manual. You must keep original copies of all repair orders, invoices, and receipts from the performed services and maintenance, and, if requested, present the originals to the Administrator; and

B. You must use all means to protect the Covered Vehicle from further damage in the event of a Mechanical Breakdown. Without limiting this general rule, specifically, You must stop the Covered Vehicle immediately and have it repaired before driving it further. Failure to comply with the responsibilities listed in this Section 7, Your Responsibilities, and Section 6, How to File a Claim, may result in the denial of Your claim. If You have any questions which cannot be answered by the Seller, please contact the Administrator.

8. TRANSFER

This Agreement is transferable to a subsequent owner or lessee of the Covered Vehicle when a private party purchases the Covered Vehicle directly from the Customer or assumes the Customer's lease agreement, subject to a fifty ($50) dollar transfer fee. This Agreement is not transferable to a subsequent owner or lessee if a dealership is a party to the resale or lease assumption. To transfer this Agreement, You must submit Your request in writing by providing all of the following documents to Administrator at Two Concourse Parkway, Suite 500, Atlanta, GA 30328, within thirty (30) days of the Covered Vehicle's resale or lease assumption: (i) a completed transfer form (may be obtained by contacting Administrator); (ii) a copy of the Registration Page; (iii) the document demonstrating the sale of the Covered Vehicle to or lease assumption by a private party; and (iv) a check for fifty ($50) dollars made payable to Administrator. This Agreement is not transferable to another vehicle or to a dealership via sale or trade-in.

9. CANCELLATION

A. Cancellation by You

You may cancel this Agreement at any time. To cancel this Agreement, You must provide the Administrator or the Seller with written notice of Your request to cancel. A copy of Your Agreement and a current mileage statement must be included with Your written request for cancellation. The effective date of such cancellation is the date such written notice and all required documents are received by Administrator or Seller. If this Agreement was provided at no cost, You are not entitled to a refund.

B. How Refunds are Calculated

This Agreement may be canceled for a full refund of the Agreement Retail Price within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period), if no claim has been paid. If canceled after thirty (30) days, or if a claim was paid during the first thirty (30) days, a pro-rata refund will be calculated based upon the greater of time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less any claims paid, and less a fifty ($50) dollar processing fee, unless otherwise required by applicable law (see Section 12, State-Specific Amendments).

C. Cancellation by Us

We cannot cancel this Agreement except for material misrepresentation, fraud, a substantial breach of Your contractual duties under this Agreement, or nonpayment of the Agreement Retail Price, in which case You will be notified of the reason for cancellation and the effective date of cancellation by certified mail prior to the effective date of cancellation. If We cancel this Agreement within the first thirty (30) days from the Agreement Purchase Date (or the expiration of any applicable Waiting Period), We will return one hundred (100%) percent of the Agreement Retail Price, if no claim has been paid. If We cancel this Agreement after the first thirty (30) days, or if We paid a claim during the first thirty (30) days, We will return one hundred (100%) percent of the unearned pro-rata Agreement Retail Price, less any claims paid.

D. Refunds to Lender/Lessor/Payment Plan Provider

If this Agreement was financed or purchased pursuant to a payment plan, any refund due under this Agreement will be made payable to the Lender/Lessor/Payment Plan Provider unless You provide Us with written documentation from the Lender/Lessor/Payment Plan Provider stating that the Finance Agreement has been paid in full. If the cancellation of this Agreement occurs as a result of a default under the Finance Agreement or payment plan, or the repossession of the Covered Vehicle, any refund due may be paid directly to the Lender/Lessor/Payment Plan Provider.

10. SETTLEMENT

A. Service Contract Reimbursement Policy Statement: If You live in Alaska, Arkansas, California, Connecticut, District of Columbia, Hawaii, Illinois, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, New York, North Dakota, Oklahoma, Oregon, Texas, Vermont, Virginia, Washington, or Wyoming, Our obligations under this Agreement are fully insured by a Service Contract Reimbursement Insurance Policy issued by Virginia Surety Company, Inc., 175 W. Jackson Blvd., Chicago, IL 60604, 800-209-6206. If You have not received Your claim benefit or a refund for the cancellation of Your Agreement within sixty (60) days (thirty (30) days in Alaska) after all claim or cancellation requirements have been met, You may make a direct claim against Virginia Surety Company, Inc. at the address or phone number listed above.

B. Full Faith and Credit Statement: If You do not live in one of the states listed in Section 10.A, all service contract obligations under this Agreement are backed by Our full faith and credit and are not guaranteed under a service contract reimbursement policy.

11. ARBITRATION

You agree that all individual claims or disputes arising from or relating to this Agreement, whether in contract, tort, pursuant to statute, regulation, ordinance or in equity or otherwise and whether Your dispute is with Administrator, Provider/Obligor, Seller, or the insurer listed in Section 10, Settlement, will be settled by impartial arbitration. To initiate arbitration, You must notify Administrator in writing of Your desire to submit Your issue to arbitration. You are responsible for providing Administrator with at least three (3) proposed arbitrators. Administrator has the right to question the proposed arbitrators to confirm neutrality and select any of the three to act as the Arbitrator. If Administrator demonstrates that none of the three proposed arbitrators are neutral, You may be asked to proffer additional arbitrators until one is selected. The Arbitrator is responsible for setting the ground rules and procedures for the arbitration. You agree to abide by the Arbitrator's decision and share the cost of arbitration equally, unless the Arbitrator directs otherwise. If this

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section conflicts with the statutory or regulatory arbitration provision in the state in which this Agreement was purchased, the state's arbitration rules will govern.

ADMINISTRATOR WILL INVESTIGATE AND PROSECUTE ANY SUSPECTED FRAUDULENT CLAIMS TO THE FULLEST EXTENT OF THE LAW. ADMINISTRATOR WILL CANCEL ANY AGREEMENT THAT WAS SECURED BY THE CUSTOMER VIA FRAUDULENT OR MISREPRESENTATIVE STATEMENTS OR ACTIONS.

12. STATE-SPECIFIC AMENDMENTS

ALABAMA

1. Section 9(B), Cancellation — How Refunds are Calculated, is replaced in its entirety by the following: The Agreement may be canceled for a full refund of the Agreement Retail Price, less any claims paid within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period). A ten (10%) percent penalty per month will be applied to any refund for an Agreement canceled during the first thirty (30) days that is not paid or credited within forty-five (45) days of Our receipt of Your written request to cancel the Agreement. After thirty (30) days, a pro-rata refund will be calculated based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less claims paid, and less a twenty-five ($25) dollar processing fee.
2. Section 9(C), Cancellation — Cancellation by Us, is amended to include the following: If We cancel this Agreement for any reason other than non-payment of the Agreement Retail Price or misrepresentation at the time of sale, You will be notified of the reason for cancellation by certified mail at least five (5) days prior to the effective date of cancellation.
3. Section 11, Arbitration, is amended by the following: The arbitration shall be held in the county where the Customer lives and in the state of Alabama.

ALASKA

1. Section 9(B), Cancellation — How Refunds are Calculated, is replaced in its entirety by the following: The Agreement may be canceled for a full refund of the Agreement Retail Price within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period). After thirty (30) days, or if a claim was made during the first thirty (30) days, a pro-rata refund will be calculated based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less claims paid, less a processing fee in the amount of fifty ($50) dollars or seven and a half (7.5%) percent of the unearned Agreement Retail Price, whichever is less. A penalty in the amount of ten (10%) percent of the Agreement Retail Price per month will be applied to any refund for a canceled Agreement that is not paid or credited within forty-five (45) days of Our receipt of Your written request to cancel the Agreement.
2. Section 9(C), Cancellation — Cancellation by Us, is replaced in its entirety by the following: We cannot cancel the Agreement except for material misrepresentation or fraud at the time of sale, or non-payment of the Agreement Retail Price, in which case You will be notified of the reason for cancellation by certified mail at least five (5) days prior to the effective date of cancellation. If We cancel the Agreement for any other reason than for non-payment of the Agreement Retail Price, during the first thirty (30) days, We will return one hundred (100%) percent of the Agreement Retail Price, if no claim has been paid. If We cancel this Agreement for non-payment or after the first thirty (30) days, or if We paid a claim during the first thirty (30) days, We will return one hundred (100%) percent of the unearned pro-rata Agreement Retail Price, less any claims paid. A penalty in the amount of ten (10%) percent of the Agreement Retail Price per month will be applied to any refund for a canceled Agreement that is not paid or credited within forty-five (45) days of the effective date of cancellation of this Agreement.
3. Section 2, Definitions — Prohibited Commercial Purpose, is amended to include the following wording: Snowplowing is not excluded so long as the Covered Vehicle is properly equipped for such use and is only being used as such for personal (noncommercial) use.

ARIZONA

1. Section 9(B), Cancellation — How Refunds are Calculated, is replaced in its entirety by the following: The Agreement may be canceled within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period) for a full refund of the Agreement Retail Price, less any claims paid. After thirty (30) days, a pro-rata refund will be calculated based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less any claims paid, and less a cancellation fee in the amount of (i) ten (10%) percent of the Agreement Retail Price You paid or (ii) fifty ($50) dollars, whichever fee is less. The processing fee will not exceed the amount of any refund due to the Customer.
2. Section 9(C), Cancellation — Cancellation by Us, is amended to include the following language: We may only void the Agreement or deny claims for misuse, fraud, or misrepresentation if those acts are committed by You or Your authorized representative. If We cancel the Agreement, We will mail You written notice at least thirty (30) days prior to cancellation.
3. Section 11, Arbitration, is amended to add the following: 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 directly file any complaint with the 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 602-364-2499.
4. The Agreement will not be canceled or voided by the Provider or its representatives for Pre-Existing Conditions.

ARKANSAS

1. The Cancellation section is amended to delete any reference to claims paid being deducted from any cancellation refund due.

CALIFORNIA

1. GM Protections, LLC's Vehicle Service Contract Provider license number # is [TBD].
2. Section 10, Settlement, is replaced in its entirety by the following: Performance to You under this Agreement is guaranteed by a California approved insurance company. You may file a claim with this insurance company if any promise made in this Agreement has been denied or has not been honored within sixty (60) days of the date the proof of loss was filed. The name, address and telephone number of the insurance company is Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, Illinois 60604, 1-800-209-6206. If You are not satisfied with the insurance company's response, You may contact the California Department of Insurance at 1-800-927-4357 or access the department's Internet Website (www.insurance.ca.gov).
3. Section 9(B), Cancellation — How Refunds are Calculated, is replaced in its entirety by the following: The Service Contract (referred to as the "Agreement") may be canceled within sixty (60) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period) for a full refund of the Agreement Retail Price paid if no claims have been made against the Agreement. If canceled within sixty (60) days of the Agreement Purchase Date and a claim was made against the Agreement during that time period, a pro-rata refund will be calculated based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading. After sixty (60) days, a pro-rata refund will be calculated based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less a processing fee in the amount of twenty-five ($25) dollars or ten (10%) percent of the Agreement Retail Price, whichever is less. The refund amount will be paid within thirty (30) days of Your written request to cancel the Agreement.
4. Section 9(C), Cancellation — Cancellation by Us, is replaced in its entirety by the following: We may cancel this Service Contract (referred to as the "Agreement") within the first sixty (60) days after

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the Agreement Purchase Date (or the expiration of any applicable Waiting Period) only upon providing You with a notice of cancellation stating the reason for cancellation postmarked before the sixty-first (61st) day after the Agreement Purchase Date and a full refund of the Agreement Retail Price, unless We have paid a claim hereunder or advised You in writing that We will pay a claim, in which case We will pay to You a pro-rata refund based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less any approved claims. We may cancel this Agreement for non-payment, material misrepresentation, or fraud by You at any time by providing You with a notice of cancellation and a full refund of the Agreement Retail Price, unless We have paid a claim hereunder or advised You in writing that We will pay a claim, in which case We will pay to You a pro-rata refund of the Agreement Retail Price based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less any approved claims. If We cancel this Agreement for any reason, We will not charge You a processing fee, any refund due to You will be paid within thirty (30) days of the date of cancellation, the Agreement will cease to be valid five (5) days after the date the notice of cancellation is postmarked, and We will pay any covered claim reported to Us prior to the effective date of cancellation. For purposes of this paragraph, a claim will be deemed to have been reported to Us if You have completed the first step required to make a claim.

5. Section 11, Arbitration, is replaced in its entirety by the following: **You and Provider, Administrator, Seller and the Insurance Company listed in the Settlement Section ("Us") agree that all individual claims or disputes arising from or relating to the Agreement will be settled by impartial arbitration. To initiate arbitration, the aggrieved party must notify the aggrieving party in writing of its desire to submit the issue to arbitration. The aggrieved party is responsible for providing the aggrieving party with at least three (3) proposed arbitrators. Potential arbitrators may be found by contacting a dispute resolution company (e.g. JAMS or the American Arbitration Association (AAA)). The aggrieving party has the right to question the proposed arbitrators to confirm neutrality and select any of the three (3) to act as the Arbitrator. If the aggrieving party demonstrates that none of the three (3) proposed arbitrators are neutral, the aggrieving party may be asked to proffer additional arbitrators until one (1) is selected.** The Arbitrator is responsible for setting the ground rules and procedures for the arbitration, as long as it doesn't conflict with the Consumers Legal Remedies Act. **The parties agree to abide by the Arbitrator's decision and share the cost of arbitration equally, unless the Arbitrator directs otherwise.** If this section conflicts with the statutory or regulatory arbitration provision in the state in which the Agreement was purchased, the state's arbitration rules will govern. Any arbitration proceedings arising under the Agreement will proceed under procedures outlined in the California Arbitration Act. Such procedures can be found in the California Code of Civil Procedure section 1280. The location of arbitration will be a location in close proximity to the Customer's residence. The Agreement is subject to the California Consumers Legal Remedies Act (Civ. Code section 1750 et seq.). The "consumer rules" apply to the arbitration procedure.

6. Section 3(G)(4) is deleted in its entirety.

CONNECTICUT

1. If You are unable to resolve any disputes arising under this Agreement, You may file a formal written complaint with the Consumer Affairs Division of the Connecticut Insurance Department at PO Box 816, Hartford, CT 06142-0816. You are entitled to utilize the Insurance Commissioner's arbitration process to settle any disputes arising under this Agreement.
2. If the Agreement Coverage Term is less than one (1) year, the Agreement Coverage Term will be automatically extended while any covered repairs are being performed and the Covered Vehicle is in the custody of a repair facility.
3. Section 9, Cancellation, is amended to include the following: You may cancel this Agreement if the Covered Vehicle is returned, sold, lost, stolen or destroyed.
4. Section 11, Arbitration, is amended by the following: The State of Connecticut has established an arbitration process to settle disputes between You and Us arising from extended warranty contracts. A written complaint may be mailed to: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attention: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase price of the product, the cost of repair of the product, and a copy of the Agreement.
5. Section 10, Settlement, is amended to include the following: To make a direct claim under Our service contract reimbursement insurance policy, You may contact Virginia Surety Company, Inc. by mail at 175 West Jackson Blvd., Chicago, Illinois 60604 or by phone at 1-800-209- 6206.
6. In house service is not provided for under this Agreement.

FLORIDA

1. **The Obligor of this Agreement is GM Protections, LLC, Florida License Number 52217, 801 Cherry Street, Suite 3500, Fort Worth, TX 76102.**
2. Sections 9(B) and 9(C), Cancellation — How Refunds are Calculated and Cancellation — Cancellation by Us, are replaced in their entirety by the following: The Agreement may be canceled for a full refund of the Agreement Retail Price, less any claims paid, within sixty (60) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period). After sixty (60) days, a pro- rata refund will be calculated based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less any claims paid, less a processing fee in the amount of the lesser of (a) ten (10%) percent of the pro-rata refund amount of (b) fifty ($50) dollars. We may cancel the Agreement: (1) If there has been a material misrepresentation or fraud; or (2) If You have failed to maintain the Vehicle as prescribed by the manufacturer; or (3) If the odometer has been tampered with or disabled and You have filed to repair the odometer; or (4) For nonpayment of the Agreement Retail Price by You. If We cancel this Agreement, We will provide You notice of cancellation by certified mail at least thirty (30) days prior to the effective date of cancellation. If We cancel the Agreement, We will return one hundred (100%) percent of the unearned pro-rata

   Agreement Retail Price based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less any claims paid.
3. Section 6, How to File a Claim, is amended by the following: Submit a claim for reimbursement to Us along with all required documents within ninety (90) days from the date the damage occurs.
4. Section 11, Arbitration, is replaced in its entirety by the following: The parties may agree that all individual claims or disputes arising from or relating to this Agreement, whether in contract, tort, pursuant to statute, regulation, ordinance or in equity or otherwise and whether Your dispute is with Obligor, the Seller, or the Insurance Company listed in the Settlement section, will be settled by impartial arbitration. To initiate arbitration, You must notify Administrator in writing of Your desire to submit Your issue to arbitration. You are responsible for providing Administrator with at least three (3) proposed arbitrators. Administrator has the right to question the proposed arbitrators to confirm neutrality and select any of the three (3) to act as the Arbitrator. If Administrator demonstrates that none of the three (3) proposed arbitrators are neutral, You may be asked to proffer additional arbitrators until one (1) is selected. The Arbitrator is responsible for setting the ground rules and procedures for the arbitration. The Arbitrator's decision is non- binding unless the parties agree otherwise. The parties will share the cost of arbitration equally, unless the Arbitrator directs otherwise.
5. The rate charged for this service agreement is not subject to regulation by the Department of Financial Services — Office of Insurance Regulation.
6. Section 8, Transfer, is amended by the following: **The reference to a fifty ($50) dollar transfer fee is deleted and is replaced with a forty ($40) dollar transfer fee.**

GEORGIA

1. Section 5, Exclusions from Coverage, is amended to include:
   a. Items A and B are amended to include the text **"MADE BY YOU OR WITH YOUR KNOWLEDGE."**
   b. Item F is amended to include the text **"KNOWN TO YOU."**

SAMPLE

c. Item I — any reference to **"SLUDGE"** within this item is deleted in its entirety.

d. Item W is amended to include the text **"KNOWN TO YOU."**

2. Sections 9(B) and 9(C), Cancellation — How Refunds are Calculated and Cancellation — Cancellation by Us, are replaced in their entirety by the following: The Agreement may be canceled at any time. If You cancel the Agreement within the first thirty (30) days from the Agreement Purchase Date (or the expiration of any applicable Waiting Period), You will receive a refund in the amount of one hundred (100%) percent of the Agreement Retail Price, less any claims paid. After thirty (30) days from the Agreement Purchase Date, the refund amount will be pro-rata based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less any claims paid, and less a processing fee in the amount of (i) fifty ($50) dollars or (ii) ten (10%) percent of the unearned pro-rata Agreement Retail Price, whichever fee is less. A ten (10%) percent penalty per month will be added to any refund that is not paid or credited within forty-five (45) days after Our receipt of Your written request to cancel the Agreement. We cannot cancel the Agreement except for material misrepresentation or fraud at the time of sale, or non-payment of the Agreement Retail Price, in which case You will be notified of the reason for and the effective date of the cancellation by certified mail at least thirty (30) days prior to the effective date of cancellation. If We cancel this Agreement, We will refund one hundred (100%) percent of the unearned pro-rata Agreement Retail Price, less any claims paid. In the event of cancellation by Us, any refund amount owed will be paid or credited within thirty (30) days of the effective date of cancellation.

3. Section 9(D), Cancellation, is replaced in its entirety by the following: Any refund due under this Agreement will be made payable to the Lender/Lessor/Payment Plan Provider unless You provide Us with written documentation from the Lender/Lessor/Payment Plan Provider stating that the Finance Agreement has been paid in full. If this Agreement is financed and the Covered Vehicle is a total loss or is repossessed, You authorize Your Lender/Lessor/Payment Plan Provider to cancel this Agreement and receive the refund which shall be calculated in accordance with paragraph 2 of the Georgia specific section.

4. Section 11, Arbitration, is deleted in its entirety

HAWAII

1. The following wording is added: Hawaii Revised Statutes requires an automobile dealer, unless otherwise excepted, to provide a warranty covering certain classes of used motor vehicles as follows:

a. Used Units with less than 25,000 miles at the time of sale: Provides coverage for 90 days or 5,000 miles, whichever occurs first. Used Units with 25,001 — 50,000 miles at the time of sale: Provides coverage for 60 days or 3,000 miles, whichever occurs first.

b. Used Units with 50,001 — 75,000 miles at the time of sale: Provides coverage for 30 days or 1,000 miles, whichever occurs first.

The Covered Vehicle may be covered by this law. If so, the following is added to the Agreement: In addition to the dealer warranty required by this law, You have elected to purchase this Agreement, 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 the Agreement. The required dealer warranty is provided free of charge. Furthermore, the terms, coverage plan and exclusions stated in the Agreement apply only to the Agreement and are not the terms of the required dealer warranty.

2. Section 9(B), Cancellation — How Refunds are Calculated, is amended to include the following: A ten (10%) percent penalty per month will be applied to any refund not paid or credited within forty-five (45) days after Our receipt of Your written request to cancel the Agreement.

IDAHO

1. Coverage afforded under this motor vehicle service contract is not guaranteed by the Idaho Insurance Guarantee Association.

2. The Cancellation section is amended to delete any reference to claims paid being deducted from any cancellation refund due.

ILLINOIS

1. Section 9(B), Cancellation — How Refunds are Calculated, is replaced in its entirety by the following: The Agreement may be canceled for a full refund of the Agreement Retail Price within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period), if no claims have been filed. After thirty (30) days, or if a claim was made during the first thirty (30) days, a pro-rata refund will be calculated based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less claims paid, and less a processing fee of fifty ($50) dollars or ten (10%) percent of the Agreement Retail Price, whichever is less.

INDIANA

2. Section 11, Arbitration, is replaced in its entirety by the following: The parties may agree that all individual claims or disputes arising from or relating to this Agreement, whether in contract, tort, pursuant to statute, regulation, ordinance or in equity or otherwise and whether Your dispute is with Administrator, Obligor, or the Seller, will be settled by impartial arbitration. To initiate arbitration, You must notify Administrator in writing of Your desire to submit Your issue to arbitration. You are responsible for providing Administrator with at least three (3) proposed arbitrators. Administrator has the right to question the proposed arbitrators to confirm neutrality and select any of the three (3) to act as the Arbitrator. If Administrator demonstrates that none of the three (3) proposed arbitrators are neutral, You may be asked to proffer additional arbitrators until one (1) is selected. The Arbitrator is responsible for setting the ground rules and procedures for the arbitration. The Arbitrator's decision is non-binding unless the parties agree otherwise. The parties will share the cost of arbitration equally, unless the Arbitrator directs otherwise. Arbitrations will take place under the laws of the state of Indiana and will be held in the Purchaser's county or any other county in Indiana agreed upon by both parties.

3. This service contract is not insurance and is not subject to Indiana insurance law.

IOWA

1. If You have questions regarding Your Agreement, You may contact the Iowa Securities and Regulated Industries Bureau, Iowa Insurance Division, 1963 Bell Avenue, Suite 100, Des Moines, Iowa 50315.

2. Section 9(B), Cancellation — How Refunds are Calculated, is deleted in its entirety and replaced by the following: This Agreement may be canceled for a full refund of the Agreement Retail Price within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period), if no claim has been paid. If canceled after thirty (30) days, or if a claim was paid during the first thirty (30) days, a pro-rata refund will be calculated based upon the greater of time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less any claims paid, and less a processing fee in the amount of (i) ten (10%) percent of the Agreement Retail Price or (ii) fifty ($50) dollars, whichever fee is less. If You cancel this Agreement within thirty (30) days of the Agreement Purchase Date, a ten (10%) percent penalty per month will be applied to any refund not paid or credited to You within thirty (30) days of Our receipt of Your written request to cancel the Agreement. In the event You are unable to obtain Your cancellation refund from Us, You may contact the Insurance Company listed in Section 10, Settlement. If You cancel this Agreement, We will mail a written notice to You at least fifteen (15) days prior to the effective date of termination.

3. Section 9(C), Cancellation – Cancellation by Us, is amended to include the following: If We cancel the Agreement for any reason other than non- payment of the Agreement Retail Price, a material misrepresentation by You to Us, or a substantial breach of duties by You relating to the Covered Vehicle or its use, We will provide You with at least fifteen (15) days' prior written notice of the cancellation. The written notice will include the reason for the cancellation and the effective date of the cancellation.

4. Used parts will not be used to replace Covered Parts without prior written authorization from You. Rebuilt parts will not be used to replace Covered Parts unless the parts are rebuilt according to national standards recognized by the Insurance Division.

5. This Agreement is subject to the applicable provisions of the Iowa Consumer Credit Code, Chapter 537.

SAMPLE

LOUISIANA

1. This Agreement is not insurance. This Agreement is not regulated by the Department of Insurance. Any concerns or complaints regarding this Agreement may be directed to the Attorney General's Offices.
2. Section 9(B), Cancellation — How Refunds are Calculated, is amended to include the following: A ten (10%) percent penalty per month will be applied to any refund not paid or credited to You within forty-five (45) days of Our receipt of Your written request to cancel the Agreement.
3. Section 9(C), Cancellation — Cancellation by Us, is amended by the following: If We cancel this Agreement for any reason other than material misrepresentation, non-payment of the Agreement Retail Price, or a substantial breach of duties by You relating to the Covered Vehicle, We will provide You with at least fifteen (15) days written notice prior to the effective date of cancellation stating the effective date of and reason for cancellation.

MAINE

1. Sections 9(B) and 9(C), Cancellation — How Refunds are Calculated and Cancellation — Cancellation by Us, are replaced in their entirety by the following: The Agreement may be canceled for a full refund of the Agreement Retail Price, including any sales tax refund required pursuant to state law, within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period) provided that no claims were made during the first thirty (30) days. The right to cancel the Agreement during the first thirty (30) days is not transferable and only applies to the Customer listed on the Registration Page. A ten (10%) percent penalty per month will be applied to any refund not paid or credited within forty-five (45) days after Our receipt of Your written request to cancel the Agreement during the first thirty (30) days. An Agreement canceled by the Customer during the first thirty (30) days under which a claim was made during the first thirty (30) days, or an Agreement canceled by the Customer after the first thirty (30) days are both eligible for a pro-rata refund calculated based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less claims paid, and less a processing fee in the amount of (i) ten (10%) percent of the Agreement Retail Price or (ii) fifty ($50) dollars, whichever fee is less. We cannot cancel the Agreement except for material misrepresentation or fraud at the time of sale or in presenting a claim for service, lack of proper maintenance, non-payment of the Agreement Retail Price, or the discovery of an act or omission by You or Your violation of any condition of the Agreement or a material change in the nature or extent of the required service or repair which occurred after the Agreement Purchase Date that substantially or materially increases the service required under the Agreement, in which case You will be notified of the reason for cancellation by certified mail at least fifteen (15) days prior to the effective date of cancellation. The written notice will state the effective date of and the reason for the cancellation. If We cancel the Agreement during the first thirty (30) days, We will return one hundred (100%) percent of the Agreement Retail Price, if no claim has been paid. If We cancel this Agreement after the first thirty (30) days, or if We paid a claim during the first thirty (30) days, We will return one hundred (100%) percent of the unearned pro-rata Agreement Retail Price, less any claims paid.
2. Section 11, Arbitration, is amended as follows: Any arbitration related to this Agreement shall take place in Maine.

MARYLAND

1. Section 9(B), Cancellation — How Refunds are Calculated, is amended to include the following: A ten (10%) percent penalty per month will be added to a refund that is not paid within forty-five (45) days after Our receipt of Your written request to cancel the Agreement.
2. Section 3(A), Agreement Coverage Term, is amended to include the following: The Agreement Coverage Term will automatically extend if We fail to perform the services under the terms and conditions this Agreement, and this Agreement will not terminate until the services are provided in accordance with the terms and conditions of this Agreement.

MASSACHUSETTS

1. The Obligor of this Agreement is the Dealer listed on the Registration Page. This Agreement is between the Dealer and the Customer. Dealer has appointed Safe-Guard Products International, LLC ("Safe- Guard") as the authorized administrator of this Agreement. Safe-Guard neither assumes nor has any liability whatsoever for the obligations of this Agreement.
2. The following wording is added: THE COVERAGE YOU ARE BUYING IS NOT REQUIRED IN ORDER TO REGISTER OR FINANCE A COVERED VEHICLE. THE BENEFITS PROVIDED MAY DUPLICATE EXPRESS MANUFACTURER'S OR SELLER'S WARRANTIES THAT COME AUTOMATICALLY WITH EVERY SALE. YOU CAN BE REQUIRED BY THE SELLER OF THIS COVERAGE TO PURSUE THOSE WARRANTIES WHICH ARE AVAILABLE TO YOU WITHOUT THE SERVICE CONTRACT. Chapter 90, Section 7N 1/4 of Massachusetts General Laws requires an automobile dealer to provide a Warranty covering certain classes of used motor units as follows:
   a. Used Units with less than 40,000 miles at the time of sale: Provides coverage for 90 days or 3,750 miles, whichever occurs first.
   b. Used Units with 40,000 miles - 80,000 miles at the time of sale: Provides coverage for 60 days or 2,500 miles, whichever occurs first.
   c. Used Units with 80,001 miles - 125,000 miles at the time of sale: Provides coverage for 30 days or 1,250 miles, whichever occurs first.

   The Covered Vehicle may be covered by this law. If so, the following is added to this Agreement: In addition to the dealer warranty required by this law, You have elected to purchase the Agreement, 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 the Agreement. The required dealer warranty is provided free of charge. Furthermore, the definitions, coverage plan, and exclusions stated in the Agreement apply only to the Agreement and are not the terms of the required dealer warranty.

MICHIGAN

1. The following wording is added to this Agreement: If the performance of this Agreement is interrupted because of a strike or work stoppage at Our place of business, the effective period of the Agreement shall be extended for the period of the strike or work stoppage.

MINNESOTA

1. Section 9(B), Cancellation — How Refunds are Calculated, is amended to include the following: A ten (10%) percent penalty per month will be added to a refund that is not paid within forty-five (45) days after Our receipt of Your written request to cancel the Agreement.
2. Section 9(C), Cancellation — Cancellation by Us, is amended to include the following: If We cancel this Agreement, We will mail a written notice to You at Your last known address contained in Our records at least fifteen (15) days before the effective date of the cancellation. Only five (5) days' prior written notice is required if the reason for cancellation is non-payment of the Agreement Retail Price, a material misrepresentation by You to Us, or a substantial breach of duties by You relating to the Covered Vehicle or its use. The written notice must state the effective date of the cancellation and the reason for the cancellation.
3. The following wording is added to this Agreement: The Agreement does not provide coverage when the responsibility for repair is covered by the Warranty provided by the dealer. The dealer is required by Minnesota Statute 325F.662 to provide an express dealer warranty for used vehicles with less than seventy-five thousand (75,000) miles at the time of sale. The required dealer warranty covers vehicles with less than thirty-six thousand (36,000) miles for sixty (60) days or two thousand five hundred (2,500) miles, whichever comes first. The required dealer warranty covers Vehicles with less than seventy-five thousand (75,000) miles, but more than thirty-six thousand (36,000) miles, for thirty (30) days or one thousand (1,000) miles, whichever comes first. Some limitations and exclusions apply. This Agreement merely contains a general summary of the required dealer warranty. For details, You should refer to Minnesota Statute 325F.662.

MISSISSIPPI

1. Section 9(B), Cancellation - How Refunds are Calculated, is replaced in its entirety by the following: This Agreement may be canceled for a full refund of the Agreement Retail Price within thirty (30) days of the Agreement Purchase Date (or the expiration of any

SAMPLE

applicable Waiting Period), if no claim has been paid. If canceled after thirty (30) days, or if a claim was paid during the first thirty (30) days, a pro-rata refund will be calculated based upon the greater of time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less any claims paid, and less a fee in the amount of fifty ($50) dollars or ten (10%) percent of the Agreement Retail Price, whichever is less. A ten (10%) percent penalty per month will be added to any refund that is not paid or credited within forty-five (45) days after Our receipt of Your written request to cancel the Agreement.

2. Section 9(C), Cancellation - Cancellation by Us, is replaced in its entirety by the following: We cannot cancel this Agreement except for material misrepresentation, a substantial breach of Your contractual duties under this Agreement, or nonpayment of the Agreement Retail Price, in which case You will be notified of the reason for cancellation and the effective date of cancellation by certified mail at least thirty (30) days prior to the effective date of cancellation. If We cancel this Agreement for any reason other than nonpayment of the Agreement Retail Price, during the first thirty (30) days, We will return one hundred (100%) percent of the Agreement Retail Price, if no claim has been paid. If We cancel this Agreement for non-payment or after the first thirty (30) days, or if We paid a claim during the first thirty (30) days, We will return one hundred (100%) percent of the unearned pro-rata Agreement Retail Price, less any claims paid.

3. Section 11, Arbitration, is deleted in its entirety.

MISSOURI

1. Section 9(B), Cancellation — How Refunds are Calculated, is replaced in its entirety by the following: This Agreement may be canceled for a full refund of the Agreement Retail Price within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period), less any claims paid. After thirty (30) days, a pro-rata refund will be calculated based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less any claims paid, less a fifty ($50) dollar processing fee. If You cancel this Agreement within thirty (30) days of the Agreement Purchase Date, a ten (10%) percent penalty per month will be added to a refund that is not paid within forty-five (45) days after Our receipt of Your written request to cancel the Agreement. If You cancel this Agreement, We will mail a written notice to You within forty-five (45) days of the effective date of termination.

2. Section 11, Arbitration, is replaced in its entirety by the following: Arbitration is not mandatory for disputes which may arise from this Agreement but may be chosen voluntarily by the parties to this Agreement.

MONTANA

1. Section 9(C), Cancellation — Cancellation by Us, is amended to include the following: If We cancel this Agreement, notice of such cancellation will be delivered to You at Your last known address at least five (5) days prior to cancellation. The notice of cancellation will state the effective date of the cancellation and the reason for cancellation. If cancellation is due to non-payment of the Agreement Retail Price, or a material misrepresentation by You to Us relating to the Vehicle or its use, such notice will not be required.

NEBRASKA

1. The issuer of the motor vehicle service contract reimbursement insurance policy is not a domestic entity and the Department of Insurance can give no assurance that the issuer has adequate reserves to cover potential losses.

2. Section 11, Arbitration, is deleted in its entirety.

3. Section 3(E), Limits of Liability, is replaced in its entirety by the following: For any one repair visit, all benefits paid or payable shall not exceed the actual cash value of the Covered Vehicle as determined by the NADA Official Used Car Guide at the instant prior to the most recent loss. The aggregate total of all benefits paid or payable during the Agreement Coverage Term shall not exceed the price You paid for the Covered Vehicle. Administrator may require You to provide proof of the price You paid for the Covered Vehicle if You purchased this Agreement on a different date than You purchased the Covered Vehicle. The payment or reimbursement for repair or replacement of Covered Parts and the benefits stated under RENTAL CAR COVERAGE, 24 HOUR ROADSIDE ASSISTANCE, and TRIP INTERRUPTION BENEFIT are the only remedies available to You. We assume no other obligation or responsibility with regard to the Covered Vehicle. We neither assume, nor authorize anyone to assume for Us, any additional liability.

NEVADA

1. Section 9(B), Cancellation — How Refunds are Calculated, is deleted in its entirety and replaced with the following: This Agreement may be canceled for a full refund of the Agreement Retail Price within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period), if no claim has been paid. If canceled after thirty (30) days, or if a claim was paid during the first thirty (30) days, a pro-rata refund will be calculated based upon the greater of time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less a twenty-five ($25) dollar cancellation fee. Under no circumstances will any claims paid or covered services provided under this Agreement be deducted from the refund amount. If You cancel this Agreement within thirty (30) days of the Agreement Purchase Date, a ten (10%) percent penalty of the Agreement Retail Price per thirty (30) day period will be applied to any refund not paid or credited within forty-five (45) days after Our receipt of Your written request to cancel the Agreement.

2. Section 9(C), Cancellation — Cancellation by Us, is deleted in its entirety and replaced with the following: We may only cancel this Agreement for Your failure to pay an amount when due, Your conviction of a crime which results in an increase in the service required under the Agreement, Your fraud or material misrepresentation in obtaining the Agreement or in presenting a claim for service thereunder, or the discovery of an act or omission by You or Your violation of any condition of the Agreement, or a material change in the nature or extent of the required service or repair which occurred after the Agreement Purchase Date that substantially or materially increases the service required under the Agreement. If We cancel this Agreement, You will be notified of the reason for cancellation and the effective date of cancellation by certified mail at least fifteen (15) days prior to the effective date of cancellation. If We cancel this Agreement during the first thirty (30) days, We will return one hundred (100%) percent of the Agreement Retail Price, if no claim has been paid. If We cancel this Agreement after the first thirty (30) days, or if We paid a claim during the first thirty (30) days, We will return one hundred (100%) percent of the unearned pro-rata Agreement Retail Price and You will not be charged a cancellation fee. In the event of cancellation by Us, any refund amount owed will be paid or credited within thirty (30) days of the effective date of cancellation.

3. This Agreement is not renewable and expires in accordance with the selected Agreement Coverage Term in months or miles, whichever occurs first.

4. Section 11, Arbitration, is amended to include the following: The laws of the state of Nevada shall govern all matters arising out of or relating to the Agreement and all transactions contemplated by this Agreement, including, without limitation, the validity, interpretation, construction, performance and enforcement of this Agreement.

5. If You are not satisfied with the manner in which Your claim is being handled under this Agreement, You may contact the Commissioner by using the following toll-free number of the Division: 888-872-3234.

6. Section 8, Transfer, is amended by the following: Any reference to a fifty ($50) dollar transfer fee is deleted in its entirety and replaced with a twenty-five ($25) dollar transfer fee.

7. Section 5, Exclusions from Coverage, is amended by the following:

   a. Item A is replaced in its entirety by the following: This Agreement will not cover any loss, damage or expense caused by accidents or by the use of undersized tires or wheels. Additionally, this Agreement will not cover any unauthorized or non-manufacturer recommended modifications to the Covered Vehicle, or any loss, damage, or expenses arising from such unauthorized or non-manufacturer recommended modifications. However, if the Covered Vehicle is modified or repaired in an unauthorized or non-manufacturer recommended manner, We will not automatically suspend all coverage under this Agreement. Rather, this Agreement will continue to provide any applicable coverage that is not related to the unauthorized or non-manufacturer recommended

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modification, or any loss, damage, or expense arising therefrom, unless such coverage is otherwise excluded by the terms and conditions of this Agreement.

b. Item D is replaced in its entirety by the following: This Agreement will not cover that portion of the cost to repair or replace a Covered Part which is covered by any manufacturer warranty, or any other coverage or other reason that the manufacturer, importer, distributor, seller or repairer of the Covered Vehicle will repair or replace the part at its own expense or at a reduced cost; coverage under this Agreement will only be provided for that amount which is in excess of any other applicable coverage.

NEW HAMPSHIRE

1. In the event You do not receive satisfaction under this Agreement, You may contact the New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, NH 03301, 603-271-2261 or 1-800- 852-3416.
2. Section 9(B), Cancellation — How Refunds are Calculated, is replaced in its entirety by the following: The Agreement may be canceled for a full refund of the Agreement Retail Price within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period). After thirty (30) days, a pro-rata refund will be calculated based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less a processing fee in the amount of the lesser of ten (10%) percent of the Agreement Retail Price or fifty ($50) dollars.
3. Section 9(C), Cancellation — Cancellation by Us, is replaced in its entirety by the following: We cannot cancel this Agreement except for material misrepresentation, fraud, a substantial breach of Your contractual duties under this Agreement, or nonpayment of the Agreement Retail Price, in which case You will be notified of the reason for cancellation and the effective date of cancellation by certified mail prior to the effective date of cancellation. If We cancel this Agreement within the first thirty (30) days from the Agreement Purchase Date (or the expiration of any applicable Waiting Period), We will return one hundred (100%) percent of the Agreement Retail Price, if no claim has been paid. If We cancel this Agreement after the first thirty (30) days, or if We paid a claim during the first thirty (30) days, We will return one hundred (100%) percent of the unearned pro-rata Agreement Retail Price.
4. Section 11, Arbitration, is subject to the state rules governing the arbitration of disputes as set forth in RSA 542.

NEW JERSEY

1. Section 9(B), Cancellation — How Refunds are Calculated, is amended to include the following: A penalty in the amount of ten (10%) percent of the Agreement Retail Price per month will be applied to any refund not paid or credited within forty- five (45) days after Our receipt of Your written request to cancel the Agreement.
2. Section 9(C), Cancellation — Cancellation by Us, is amended to include the following: If We cancel this Agreement for any reason other than (a) Your failure to pay the Agreement Retail Price, (b) Your or Your representative's material misrepresentation or omission, or (c) Your or Your representative's substantial breach of contractual obligations concerning the Covered Vehicle or its use, You will be provided with at least fifteen (15) days prior written notice of the effective date of cancellation and the reason for cancellation.

NEW MEXICO

1. Section 9(B), Cancellation — How Refunds are Calculated, is deleted in its entirety and replaced with the following: This Agreement may be canceled for a full refund of the Agreement Retail Price within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period), if no claim has been paid. If canceled after thirty (30) days, or if a claim was paid during the first thirty (30) days, a pro-rata refund will be calculated based upon the greater of time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less any claims paid, and less a fee in the amount of (i) ten (10%) percent of the Agreement Retail Price or (ii) fifty ($50) dollars, whichever fee is less. If You cancel this Agreement within thirty (30) days of the Agreement Purchase Date, a ten (10%) percent penalty of the Agreement Retail Price per thirty (30) day period or portion thereof will be applied to any refund not paid or credited within sixty (60) days after Our receipt of Your written request to cancel the Agreement.
2. Section 9(C), Cancellation — Cancellation by Us, is amended to include the following: After seventy (70) days, We may only cancel this Agreement for Your failure to pay an amount when due, Your conviction of a crime which results in an increase in the service required under the Agreement, Your fraud or material misrepresentation in obtaining the Agreement or in presenting a claim for service thereunder, or the discovery of an act or omission by Your or Your violation of any condition of the Agreement or a material change in the nature or extent of the required service or repair which occurred after the Agreement Purchase Date that substantially or materially increases the service required under the Agreement. No cancellation is effective until at least fifteen (15) days prior written notice of the effective date and the reason for cancellation is mailed to You.
3. This Agreement is non-renewable.
4. Final contract price to be determined prior to presentation to consumer for signature. See NMSA 1978 Section 59A-58-10.
5. Section 10, Settlement, is amended to include the following: 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

1. The following wording is added to this Agreement: Section II(C) of New York General Business Law requires an automobile dealer, unless otherwise excepted, to provide a Warranty covering certain classes of used motor vehicles as follows:
   a. Used Units with 36,000 miles or less at the time of sale: provides coverage for 90 days or 4,000 miles, whichever occurs first.
   b. Used Units with 36,001 miles — 80,000 miles at the time of sale: provides coverage for 60 days or 3,000 miles, whichever occurs first.
   c. Used Units with 80,001 miles — 100,000 miles at the time of sale: provides coverage for 30 days or 1,000 miles, whichever occurs first.
2. The Trip Interruption Benefit referenced in Section 4(F) is unavailable to New York residents and is deleted in its entirety.
3. Section 9(C), Cancellation — Cancellation by Us, is amended to include the following: If We cancel the Agreement, We will provide You with written notice at least fifteen (15) days prior to cancellation and state the effective date for the cancellation and the reason for the cancellation.
4. Section 9(B), Cancellation — How Refunds are Calculated, is amended to include the following: A ten (10%) percent penalty per month shall be added to a refund that is not made within thirty (30) days of Our receipt of Your written request to cancel the Agreement.

NORTH CAROLINA

1. Section 9(B), Cancellation — How Refunds are Calculated, is replaced in its entirety by the following: This Agreement may be canceled for a full refund of the Agreement Retail Price within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period), if no claim has been paid. If canceled after thirty (30) days from the Agreement Purchase Date, or if a claim was paid during the first thirty (30) days from the Agreement Purchase Date, the refund amount will be calculated pro-rata based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less any claims paid, and less a processing fee in the amount of ten (10%) percent of the amount of the pro-rata refund or fifty ($50) dollars, whichever is less.

OHIO

1. This Agreement is not insurance and is not subject to the insurance laws of this state.

OKLAHOMA

1. This is not an insurance contract. Coverage afforded under this Agreement is not guaranteed by the Oklahoma Insurance Guaranty Association.
2. Section 9(B), Cancellation — How Refunds are Calculated, is replaced in its entirety by the following: The Agreement may be

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canceled for a full refund of the Agreement Retail Price within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period) if no claims have been authorized or paid. After thirty (30) days, or if a claim was authorized or paid within the first thirty (30) days, a pro-rata refund will be calculated based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less claims paid, less a processing fee in the amount of ten (10%) percent of the pro-rata refund amount or fifty ($50) dollars, whichever is less.

3. Section 9(C), Cancellation — Cancellation by Us, is amended to include the following: If We cancel the Agreement, We will mail You written notice at least thirty (30) days prior to the effective date of cancellation.
4. Oklahoma service warranty statutes do not apply to commercial use references in service warranty contracts.
5. Section 11, Arbitration, is replaced in its entirety by the following: The parties may agree that all individual claims or disputes arising from or relating to this Agreement, whether in contract, tort, pursuant to statute, regulation, ordinance or in equity or otherwise and whether Your dispute is with Obligor, the Selling Dealer, or the Insurance Company listed in the Settlement section, will be settled by impartial arbitration. To initiate arbitration, You must notify Administrator in writing of Your desire to submit Your issue to arbitration. You are responsible for providing Administrator with at least three (3) proposed arbitrators. Administrator has the right to question the proposed arbitrators to confirm neutrality and select any of the three (3) to act as the Arbitrator. If Administrator demonstrates that none of the three (3) proposed arbitrators are neutral, You may be asked to proffer additional arbitrators until one (1) is selected. The Arbitrator is responsible for setting the ground rules and procedures for the arbitration. The Arbitrator's decision is non- binding unless the parties agree otherwise. The parties will share the cost of arbitration equally, unless the Arbitrator directs otherwise.

OREGON

1. Section 11, Arbitration, is replaced in its entirety by the following: The parties may agree that all individual claims or disputes arising from or relating to this Agreement, whether in contract, tort, pursuant to statute, regulation, ordinance or in equity or otherwise, and whether Your dispute is with Obligor, the Dealer or the Insurance Company listed in the Section 10, Settlement, will be settled by impartial arbitration in accordance with the Oregon Uniform Arbitration Act. To initiate arbitration, You must notify Us in writing of Your desire to submit Your issue to arbitration. You are responsible for providing Us with at least three (3) proposed arbitrators. We have the right to question the proposed arbitrators to confirm neutrality and select any of the three (3) to act as the Arbitrator. If We demonstrate that none of the three (3) proposed arbitrators are neutral, the Arbitrator will be appointed in accordance with O.R.S. § 36.645. The Arbitrator is responsible for setting the ground rules and procedures for the arbitration. The Arbitrator's decision is non-binding unless the parties agree otherwise. The parties will share the cost of arbitration equally, unless the Arbitrator directs otherwise. Arbitrations will take place under the laws of the state of Oregon and will be held in Your county of residence, or any other county in Oregon agreed to by You and Us.

SOUTH CAROLINA

1. Section 9(B), Cancellation — How Refunds are Calculated, is amended to include the following: If You cancel the Agreement within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period), a ten (10%) percent penalty per month will be applied to any refund not paid or credited within forty- five (45) days after Our receipt of Your written request to cancel the Agreement.
2. Section 9(C), Cancellation — Cancellation by Us, is amended to include the following: If We cancel the Agreement, We will mail a written notice to You at least fifteen (15) days prior to the effective date of cancellation and state the effective date of the cancellation and the reason for the cancellation.
3. If You have questions, concerns or complaints regarding the Agreement, You may contact the South Carolina Department of Insurance at Capitol Center, 1201 Main Street, Suite 1000, Columbia, South Carolina 29201 or at 1-800-768-3467.

TEXAS

1. Safe-Guard Products International, LLC's Texas Administrator License Number is 203.
2. Section 9(B), Cancellation — How Refunds are Calculated, is replaced in its entirety by the following: This Agreement may be canceled for a full refund of the Agreement Retail Price within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period), less any claims paid. If canceled after the first thirty (30) days, a pro-rata refund will be calculated based upon the greater of time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less any claims paid, and less a fifty ($50) dollar processing fee. A ten (10%) percent penalty of the amount outstanding per month will be applied to any refund not paid or credited within forty-five (45) days after Our receipt of Your written request to cancel the Agreement. If Your cancellation refund is not paid within forty-five (45) days after Our receipt of Your written cancellation notice, You may request a refund from Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, Illinois 60604, 1-800-209-6206.
3. Section 9(C), Cancellation — Cancellation by Us, is amended to include the following: If We cancel the Agreement, We will provide written notice at least five (5) days prior to cancellation and state the effective date of cancellation and the reason for cancellation.
4. Unresolved complaints concerning a provider or questions concerning the registration of a service contract provider may be addressed to the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711, telephone number 512-463-6599 or 1-800-803-9202.

UTAH

1. Coverage afforded under this Agreement is not guaranteed by the Property and Casualty Guaranty Association.
2. Section 6, How to File a Claim, is amended to include the following: Your failure to contact the Administrator or provide claim documentation within the specified time frame will not invalidate Your claim if You can demonstrate that it was not reasonably possible to give notice, file Your claim, or provide claim documentation within the prescribed time frame, and that Your notice and/or claim documentation was provided as soon as reasonably possible. Emergency Repairs are not limited to those required because the Covered Vehicle is inoperable or unsafe to drive.
3. Section 11, Arbitration, is replaced in its entirety by the following: Any matter in dispute between You and Us may be subject to arbitration as an alternative to court action pursuant to the rules of the American Arbitration Association, a copy of which is available on request from the Administrator. Any decision reached by arbitration shall be binding upon both You and Us. 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. Nothing in this section shall preclude You from bringing an action arising under this Agreement in a small claims court having proper jurisdiction.
4. Sections 9(B) and 9(C), Cancellation — How Refunds are Calculated and Cancellation — Cancellation by Us, are deleted and replaced in their entirety by the following: The Agreement may be canceled for a full refund of the Agreement Retail Price, less any claims paid, within sixty (60) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period). After sixty (60) days, a pro-rata refund will be calculated based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less any claims paid, and less a processing fee in the amount of fifty ($50) dollars. We cannot cancel the Agreement except for material misrepresentation at the time of sale, a substantial change in the risk assumed, unless the insurer should reasonably have foreseen the change or contemplated the risk when entering into the Agreement, substantial breaches in contractual duties, conditions or warranties, or non-payment of the Agreement Retail Price, in which case You will be notified by certified mail at least thirty (30) days prior to the effective date of cancellation. If We cancel this Agreement during the first thirty (30) days, We will return one hundred (100%) percent of the Agreement Retail Price, if no claim has been paid. If We cancel this Agreement after the first thirty (30) days, or if We paid a claim during the first thirty (30) days, We will return one hundred

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(100%) percent of the unearned pro-rata Agreement Retail Price, less any claims paid.

5. This Agreement is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department.
6. The How to File a Claim section is amended by the following: An emergency repair is a repair performed outside normal business hours.

VERMONT

1. Residents of Vermont are not required to abide by Section 11, Arbitration, but may voluntarily choose to participate in the arbitration process.

VIRGINIA

1. If any promise made in the Agreement 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 http://www.vdacs.virginia.gov/food-extended-service-contract-providers.shtml to file a complaint.

WASHINGTON

1. The following notice is added: **IMPLIED WARRANTY OF MERCHANTABILITY:** The Implied Warranty of Merchantability on the Covered Vehicle is not waived if the Agreement has been purchased within ninety (90) days of the purchase date of the Covered Vehicle from the dealer who also sold the Vehicle.
2. Section 11, Arbitration, is replaced in its entirety by the following:

   This Agreement requires binding arbitration if there is an unresolved dispute between You and Us concerning this Agreement (including the cost of, lack of or actual repair or replacement arising from a Mechanical Breakdown). Under this Arbitration provision, You give up Your right to resolve any dispute arising from this Agreement by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a group of three arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing Your and Our positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law. Any dispute on the application of this arbitration provision will be made by the local court of law in the county and state where You live. Notwithstanding this arbitration provision, You are not prohibited from bringing an action in Small Claims Court to resolve Your dispute. The Consumer Arbitration Rules of the American Arbitration Association (www.adr.org) will apply to any arbitration under this Agreement. To start arbitration, either You or We must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the Mechanical Breakdown occurred or the dispute arose or the applicable statute of limitations period, whichever is longer. You and We will each separately select an arbitrator. The two arbitrators will select a third arbitrator called an "umpire." All costs and expenses of the arbitration will be shared equally by You and Us. Unless otherwise agreed to by You and Us, the arbitration will take place in the county and state in which You live. The procedural rules for arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1 et. seq.) and not by any state law concerning arbitration. The laws of the state of Washington (without giving effect to its conflict of law principles) govern all substantive matters arising out of or relating to this Agreement and all transactions contemplated by this Agreement, including, without limitation, the validity, interpretation, construction, performance and enforcement of this Agreement.
3. Section 9(A), Cancellation — Cancellation by You, is amended by the following: Any refund amount owed will be paid or credited within thirty (30) days of the date the Customer's or Lender's/Lessor's cancellation request is received by Us or the Administrator.
4. Section 9(B), Cancellation — How Refunds are Calculated, is replaced in its entirety by the following: This Agreement may be canceled for a full refund of the Agreement Retail Price within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period), if no claims have been incurred. After thirty (30) days, or if a claim was incurred during the first thirty (30) days, a pro-rata refund will be calculated based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less a processing fee in the amount of twenty-five ($25) dollars. A ten (10%) percent penalty per month will be added to any refund that is not paid within thirty (30) days of Our receipt of Your written cancellation request.
5. Section 9(C), Cancellation — Cancellation by Us, is replaced in its entirety by the following: We may cancel this Agreement within sixty (60) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period) for material misrepresentation or fraud, or non-payment of the Agreement Retail Price, in which case You will be notified for the reason for cancellation and the effective date of cancellation by certified mail prior to the effective date of cancellation. If We cancel this Agreement during the first thirty (30) days, We will return one hundred (100%) percent of the Agreement Retail Price, if no claim has been paid. If We cancel this Agreement after the first thirty (30) days, or if We paid a claim during the first thirty (30) days, We will return one hundred (100%) percent of the unearned pro-rata Agreement Retail Price, less any claims paid. After sixty (60) days from the Agreement Purchase Date, We cannot cancel this Agreement for any reason. In the event of cancellation by Us, any refund amount owed will be paid or credited within thirty (30) days of the effective date of cancellation.
6. Section 10, Settlement, is replaced in its entirety by the following: Our obligations under this Agreement are guaranteed under Warranty Reimbursement Policy #2622-WA issued by Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, Illinois 60604, 1-800-209-6206. You may file a claim or cancellation request directly with Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, Illinois 60604, 1-800-209-6206.

WASHINGTON D.C.

1. Section 9(B), How Refunds are Calculated, is replaced in its entirety by the following: This Agreement may be canceled for a full refund of the Agreement Retail Price within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period), if no claim has been paid. If canceled after thirty (30) days, or if a claim was paid during the first thirty (30) days, a pro-rata refund will be calculated based upon the greater of time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less any claims paid, and less a processing fee in the amount of (i) ten (10%) percent of the Agreement Retail Price or (ii) fifty ($50) dollars, whichever fee is less. A ten (10%) percent penalty per month will applied to any refund that is not paid or credited within forty-five (45) days after Your return of this Agreement to Us.
2. Section 9(C), Cancellation by Us, is replaced in its entirety by the following: We cannot cancel this Agreement except for material misrepresentation, fraud, a substantial breach of Your contractual duties under this Agreement, or non-payment of the Agreement Retail Price, in which case You will be notified of the reason for cancellation and the effective date of cancellation by certified mail at least five (5) days prior to the effective date of cancellation. The written notice will state the effective date of the cancellation and the reason for cancellation. Prior written notice will not be required if the reason for the cancellation if nonpayment of the Agreement Retail Price, a material misrepresentation by You to Us, or a substantial breach of duties by the Customer relating to the Covered Vehicle or its use. If We cancel this Agreement during the first thirty (30) days, We will return one hundred (100%) percent of the Agreement Retail Price, if no claim has been paid. If We cancel this Agreement after the first thirty (30) days, or if We paid a claim during the first thirty (30) days, We will return one hundred (100%) percent of the unearned pro-rata Agreement Retail Price, less any claims paid.

WISCONSIN

1. **THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.**
2. Section 6, How to File a Claim, is amended to include the following: You must submit a claim for reimbursement to Us for an emergency repair along with all required documents within one (1) year of authorization or commencement of the emergency repair.
3. Section 11, Arbitration, is deleted in its entirety.

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4. Sections 9(B) and 9(C), Cancellation — How Refunds are Calculated and Cancellation — Cancellation by Us are replaced in their entirety by the following: The Agreement may be canceled for a full refund of the Agreement Retail Price within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period) provided that no claims were made during the first thirty (30) days. The right to cancel the Agreement during the first thirty (30) days is not transferable and only applies to the Customer listed on the Registration Page. A ten (10%) percent monthly penalty of the refund amount outstanding will be applied to any refund not paid or credited within forty-five (45) days after Our receipt of Your written request to cancel the Agreement during the first thirty (30) days. An Agreement canceled by the Customer during the first thirty (30) days under which a claim was made during the first thirty (30) days, or an Agreement canceled by the Customer after the first thirty (30) days are both eligible for a pro-rata refund calculated based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less claims paid, less a processing fee in the amount of (i) ten (10%) percent of the Agreement Retail Price or (ii) fifty ($50) dollars, whichever fee is less. In the event of total loss of the Covered Vehicle, You may cancel this Agreement, in which case Your refund will be calculated pro-rata based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less any claims paid. We cannot cancel the Agreement except for a material misrepresentation made by You, non-payment of the Agreement Retail Price, or a substantial breach of duties by You relating to the Covered Vehicle or its use, in which case You will be notified of the reason for cancellation and the effective date of cancellation by certified mail at last five (5) days prior to the effective date of cancellation. during the first thirty (30) days, We will return one hundred (100%) percent of the Agreement Retail Price, if no claim has been paid. If We cancel this Agreement after the first thirty (30) days, or if We paid a claim during the first thirty (30) days, We will return one hundred (100%) percent of the unearned pro-rata Agreement Retail Price, less any claims paid.
5. Section 3(G)(4) is deleted in its entirety.

WYOMING

1. Sections 9(B), 9(C), and 9(D), Cancellation — How Refunds are Calculated, Cancellation — Cancellation by Us, and Cancellation— Refunds to Lender/Lessor/Payment Plan Provider, are replaced in their entirety by the following: The Agreement may be canceled for a full refund of the Agreement Retail Price, less any claims paid within thirty (30) days of the Agreement Purchase Date (or the expiration of any applicable Waiting Period). After thirty (30) days, a pro-rata refund will be calculated based upon the greater of the time or mileage expired from the Agreement Purchase Date and the Current Odometer Reading, less claims paid, and less a fifty ($50) dollar processing fee. A ten (10%) percent penalty per month will be added to a refund that is not paid or credited within forty-five (45) days after Our receipt of Your written request to cancel the Agreement. We cannot cancel the Agreement except for material misrepresentation or fraud at the time of sale, lack of proper maintenance, or non-payment of the Agreement Retail Price, in which case You will be notified of the reason for the cancellation and the effective date of the cancellation by certified mail at Your last known address at least ten (10) days prior to the effective date of cancellation. If We cancel this Agreement during the first thirty (30) days, We will return one hundred (100%) percent of the Agreement Retail Price, if no claim has been paid. If We cancel this Agreement after the first thirty (30) days, or if We paid a claim during the first thirty (30) days, We will return one hundred (100%) percent of the unearned pro-rata Agreement Retail Price, less any claims paid. Any refund due will be made payable jointly to You and the Lender/Lessor/Payment Plan Provider unless You provide Us with written documentation from Lender/Lessor/Payment Plan Provider stating that the Finance Agreement has been paid in full. If the cancellation of the Agreement occurs as a result of total loss or the repossession of the Covered Vehicle, any refund due may be paid directly to the Lender/ Lessor.
2. Section 11, Arbitration, is replaced in its entirety by the following: At the time of any disagreement between the Customer and the service contract Provider, in a separate written agreement, the parties may voluntarily agree to submit their matters of difference to arbitration in accordance with the Wyoming Uniform Arbitration Act, and that the results of arbitration are binding on the parties without the right of appeal.

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