



## TIRE PROTECTION CERTIFICATE

### DEFINITIONS

In this **Certificate**, certain words appear in **bold print**; they have the following meanings:

**You, Your** – Means the individual that owns the **Tire** covered under this **Certificate**.

**We, Us, Our, Provider, Administrator** – Means AMT Warranty Corp., P.O. Box 927, Bedford, TX 76095, (877) 265-2017.

**Certificate** – means this document, which describes the terms, conditions, requirements, limitations, and exclusions in relation to this service contract for **Your Tire**.

**Commercial Use** – Means vehicles used for farming or ranching, route work, job-site activities, service or repair work or delivery of goods, for-hire and/or ride-sharing.

**Damage** – Means when the covered **Tire** will no longer hold air due to contact with **Road Hazard**.

**Original Receipt** – means the original purchase receipt for the qualified **Tire**, showing the original purchase price of the covered **Tire**, and date of purchase, which must be attached to and forms part of this **Certificate** if obtained in connection with the purchase of **Your Tire**.

**Public Roadway** – Means a paved or gravel roadway that is maintained by any governmental authority.

**Register, Registered** – Means a claim has been recorded only when the **Administrator** has been contacted and has issued a claim reference number.

**Registration Page** – means the numbered document which must be attached to and forms part of this **Certificate**. It lists information, regarding **You, Your Vehicle**, and the brand, type, size, and DOT number of **Your Tire**.

**Repair** – Means the necessary labor and parts services **We** will provide for an authorized repair facility to restore **Your Vehicle's Tire** when **Damaged** from contact with **Road Hazard**.

**Road Hazard** – Means **Damage** that results from **Your Tires'** contact with a pothole, debris (i.e. nails, glass, rocks, tree limbs), or any other object or condition not normally found on a **Public Roadway**. **EXCEPTION: Damage** that results from **Your Tires'** contact with objects or conditions within a designated construction zone or construction site (i.e. uneven lanes due to repaving, metal plates temporarily covering a hole in the road) is not covered under the terms and conditions of this **Certificate**, and should be reported to **Your Vehicle's** automobile physical damage insurance company.

**Tire** – Means the tire(s) listed on the **Registration Page**, and either shown on an **Original Receipt** if this **Certificate** was obtained in connection with the purchase of such qualified tire; or the tires installed on **Your Vehicle** with a minimum of 6/32" tread depth at the time of purchase/delivery, including tire packages approved by the **Vehicle** manufacturer and the selling dealer as an upgrade option to the standard equipment if this **Certificate** was obtained in connection with the purchase of **Your Vehicle**.

**Vehicle** – Means the automobile purchased from the selling Chevrolet, Buick, GMC, Cadillac Dealer, on which the covered **Tire** was installed at time of purchase/delivery.

### CERTIFICATE BENEFITS

**Tire Repair:** If **Your Tire** is **Damaged** due to a covered **Road Hazard** and can be safely repaired according to industry standards and guidelines, the **Repair** will be covered up to twenty-five (\$25.00) dollars per occurrence. Claims for **Tire Repair** are not required to be **Registered** with the **Administrator** in advance in order to be eligible for coverage under this **Certificate**. Reimbursement is limited to two (2) **Tire Repair** claims during the coverage term.

**Tire Replacement:** If **Your Tire** is **Damaged** due to a covered **Road Hazard** and cannot be safely repaired according to industry standards and guidelines, **Your Tire** will be replaced with one of equal or similar features and functionality, not necessarily the same brand, up to the limits of liability set forth in the Section entitled "PROVISIONS OF THIS CERTIFICATE". Replacement **Tire** may be remanufactured. The following services are included up to fifteen (\$15.00) dollars total per covered **Tire** replacement: mounting, balancing, valve stem, TPMS, and taxes.

**To be eligible for payment, all claims must be submitted to the Administrator within sixty (60) days. You are responsible for all charges associated with any necessary diagnostic, disassembly, service or repair services which are not specifically stated as covered by this Certificate, including but not limited to, disposal, and miscellaneous/shop fees. You are also responsible for maintaining Your Vehicle and Your Tire in accordance with the manufacturer's specifications (see the "YOUR RESPONSIBILITIES" section of this Certificate). This Service Contract does not cover repair or replacement of the Tire for any of the causes, or provide coverage for any losses, set forth in the Section entitled "EXCLUSIONS & LIMITATIONS" herein or as otherwise provided in this Certificate.**

## YOUR RESPONSIBILITIES

### MAINTENANCE REQUIREMENTS

You are responsible for maintaining Your Vehicle and the covered Tire in accordance with the manufacturer's specifications.

- You must ensure proper Tire inflation at all times as specified in the Vehicle's and Tire's manufacturer's owner's manuals.
- You must have Your Tire checked and serviced (including rotation, balancing and alignments) in accordance with the Tires' or Vehicle manufacturers' recommendations that are outlined in the owner's manuals.
- **NOTE:** Your owner's manuals list different servicing recommendations based on Your individual driving habits and climate conditions. You are required to follow the maintenance schedule that applies to Your conditions. Failure to follow the manufacturer's recommendations that apply to Your specific conditions will result in claims denial. If an owner's manual has not been provided to You, You can contact Your Vehicle's or Tires' manufacturer for maintenance requirements.
- **IMPORTANT:** Be sure that You keep all invoices/receipts associated with complying with these maintenance requirements, as You may be requested to provide such to the Administrator in the event of a claim.

### HOW TO FILE A CLAIM

#### IF YOUR TIRE IS DAMAGED, TAKE THE FOLLOWING STEPS:

1. **Prevent Further Loss** - Take immediate action to prevent further **Damage** to **Your Tire**. This **Certificate** will not cover any losses resulting from **Your** failure to secure **Repair** within a reasonable amount of time after **Damage** has occurred. **You** are responsible for observing **Your Vehicle's** warning lights and gauges, and for taking appropriate action immediately. Failure to do so may result in the denial of coverage under this **Certificate**.
2. **Return the Vehicle to the selling Chevrolet, Buick, GMC, Cadillac Dealer** - If the **Tire** sustains **Damage**, take the **Vehicle** to the selling Chevrolet, Buick, GMC, Cadillac Dealer where you purchased the **Tire**. If you are unable to return to the selling Chevrolet, Buick, GMC, Cadillac Dealer, take **Your Vehicle** to the nearest Chevrolet, Buick, GMC, Cadillac dealership location. **You** may contact the **Administrator** for assistance in locating the nearest Chevrolet, Buick, GMC, Cadillac dealership location or authorized service facility.
3. **Provide Dealer Service Facility with a Copy of this Certificate** - **IMPORTANT:** Evaluation of **Damage** by a service facility does not guarantee coverage under this **Certificate**.
4. If **Your Tire** is **Damaged** due to a covered **Road Hazard** and can be safely **Repaired** according to industry standards and guidelines, the **Repair** will be covered up to twenty-five (\$25.00) dollars per occurrence. Claims for **Tire Repair** are not required to be **Registered** with the **Administrator** in advance in order to be eligible for coverage under this **Certificate**. Claims for **Tire Repair** reimbursement will require a completed service order form from the authorized service facility with **Your** information, DOT number of the **Tire**, indication of tread-depth on the **Tire** at time of **Repair**, date, and fee information. Contact the **Administrator** at (877) 265-2017 for details about submission of claim documentation.  
**To be eligible for payment, all Tire Repair claims must be submitted to the Administrator within sixty (60) days.**
5. If **Your Tire** is **Damaged** due to a covered **Road Hazard** and cannot be safely **Repaired** according to industry standards and guidelines, **You** must **Register** the claim with the **Administrator**. Ask the dealer service facility to call the **Administrator** at (877) 265-2017 to **Register** the claim. If the service manager is unable to call, **You** must call prior to any services being performed. All **Tire** replacement claims must be first **Registered** with the **Administrator** in order to be eligible for coverage under this **Certificate**.
6. **Authorize Inspection** - In some cases, **You** may need to authorize **Us** or the dealer service facility to fully inspect **Your Vehicle's Tire** in order to determine the cause and necessary replacement. **You** will be responsible for these charges if the **Damage** is not covered under the terms of this **Certificate**. **We** reserve the right to require an inspection of **Your Vehicle's Tire** prior to any replacement being made.
7. **Emergency Repairs** - Should an emergency occur which requires replacement be made at a time when the **Administrator's** office cannot be contacted, **You** must call within five (5) business days from the date of replacement to determine if such replacement will be covered by this **Certificate**. If covered, **You** will be reimbursed for the replacement subject to the Terms and Conditions contained herein. If it is determined that the replacement is not covered by the **Certificate**, **You** will be responsible for the replacement cost(s). If the covered **Tire** is replaced, the **Damaged Tire** and all materials must be retained for **Administrator** inspection.

### WHAT THIS CERTIFICATE DOES NOT COVER

This **CERTIFICATE** does not provide coverage for:

- A. **LOSSES RESULTING FROM ANY OF THE FOLLOWING: NORMAL WEAR; DRY ROT; MECHANICAL FAILURES; COLLISION; FIRE, THEFT, VANDALISM, RIOT, ACTS OF TERRORISM, OR EXPLOSION; LIGHTNING, EARTHQUAKE, FREEZING, RUST OR CORROSION, WINDSTORM, HAIL, WATER OR FLOOD, ACTS OF GOD, SALT, ENVIRONMENTAL HAZARDS OR CHEMICALS; MISUSE, ABUSE OR NEGLIGENCE; OVERLOADING, IMPROPER INSTALLATION, ABNORMAL WEAR CAUSED BY MISALIGNMENT OR SUSPENSION PROBLEMS; DRIVING ON A NON-PUBLIC ROADWAY, CONSTRUCTION ZONE, OR CONSTRUCTION SITE; MODIFICATIONS TO THE VEHICLE WHICH DO NOT COMPLY WITH MANUFACTURER'S SPECIFICATIONS; OR SLOW LEAKS DUE TO DEFECTIVE VALVE STEMS.**

- B. COSMETIC DAMAGE (I.E. SCUFFS, SCRATCHES, DISCOLORATION); RETREADED, REGROOVED OR RECAPPED TIRES; RACING TIRES; TIRES WHICH FAIL TO MEET MANUFACTURER'S SPECIFICATIONS; OR A TIRE WITH 2/32" OF AN INCH TREAD DEPTH OR LESS ON ANY PART OF THE TIRE TREAD THAT COMES IN CONTACT WITH THE ROAD.
- C. LOSSES COVERED UNDER ANY OEM WARRANTY, MANUFACTURER RECALL, OR AUTOMOBILE INSURANCE POLICY.
- D. CHARGES RELATED TO SHOP SUPPLIES, SHIPPING AND SURCHARGES, ENVIRONMENTAL, MOUNTING OR REMOVAL OF SNOW TIRES OR CHAINS, ROUTINE MAINTENANCE (I.E. TIRE ROTATION, ALIGNMENTS, ADJUSTMENTS), AND RECOMMENDED REPAIRS OR REPLACEMENTS WHICH ARE NON-ESSENTIAL TO THE BASIC, FUNCTIONAL RESTORATION OF THE COVERED TIRE.
- E. SUBSEQUENT OR CONSEQUENTIAL LOSSES THAT MAY RESULT FROM ROAD HAZARD; INCLUDING BUT NOT LIMITED TO: LOSS OF USE, TIME, PROFIT, INCONVENIENCE, OR HARM TO THE VEHICLE.\*
- F. LIABILITY FOR PROPERTY DAMAGE, OR FOR INJURY TO OR DEATH OF ANY PERSON ARISING OUT OF THE OPERATION, MAINTENANCE, OR USE OF THE VEHICLE; REGARDLESS OF WHETHER RELATED TO ROAD HAZARD DAMAGE WHICH MAY BE OTHERWISE COVERED UNDER THIS CERTIFICATE.
- G. LOSSES OCCURRING WHILE THE VEHICLE IS OUTSIDE OF THE TERRITORY DEFINED IN THIS CERTIFICATE.
- H. ANY TIRE ON A VEHICLE THAT IS UTILIZED AT ANY TIME FOR ANY COMMERCIAL USE.
- I. REPLACEMENTS NOT REGISTERED BY THE ADMINISTRATOR.
- J. ANY RESULTANT DAMAGE CAUSED BY YOUR FAILURE TO PROTECT THE TIRE FROM FURTHER DAMAGE WHEN AN OBVIOUS PROBLEM EXISTS.
- K. ANY VEHICLE WEIGHING OVER 1 TON GVWR, "EXOTIC VEHICLE", OR VEHICLE WITH AN MSRP GREATER THAN ONE-HUNDRED THOUSAND DOLLARS (\$100,000) AN "EXOTIC VEHICLE" INCLUDES ASTON MARTIN, BENTLEY, DODGE VIPER, FERRARI, LAMBORGHINI, LOTUS, MASERATI, MAYBACH, PLYMOUTH PROWLER, AND ROLLS ROYCE.
- L. ANY TIRE INSTALLED BY THE CUSTOMER, THE DEALER, OR ANY OTHER FACILITY OR PERSON AFTER THE DATE THE VEHICLE WAS PURCHASED/DELIVERED THAT IS NOT A REPLACEMENT TIRE AUTHORIZED BY THE ADMINISTRATOR.
- M. DAMAGE KNOWN TO YOU WHICH OCCURRED OR EXISTED PRIOR TO THE PURCHASE OF THIS CERTIFICATE.

\*SOME STATES DO NOT ALLOW LIMITATIONS ON HOW LONG AN IMPLIED WARRANTY WILL LAST OR THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU.

#### PROVISIONS OF THIS CERTIFICATE

This **Certificate** is between the **Provider** and **You**, and is subject to all the terms and conditions contained herein.

##### 1. CERTIFICATE PERIOD

Coverage under this **Certificate** begins on the date of purchase as shown on the **Registration Page** and will expire [thirty-six (36)] [sixty (60)] months from such date, or when any part of the **Tire** tread that comes in contact with the road is 2/32" tread depth or less, whichever occurs first.

##### 2. DEDUCTIBLE

There is no deductible required to obtain authorized benefit under this **Certificate**.

##### 3. TERRITORY

This **Certificate** applies only to **Road Hazard Damage** that occurs and **Repairs** made within the United States of America.

##### 4. LIMITS OF LIABILITY

The total amount that **We** will pay in connection with all claims pursuant to this **Certificate** will not exceed the lesser of the original purchase price of the covered **Tire** as shown on the **Original Receipt**, three hundred ninety-nine (\$399.00) dollars per **Tire**, the current retail price of the covered **Tire**, or one (1) replacement of **Your** covered **Tire** in the event **We** determine that the covered **Tire** cannot be **Repaired**.

##### 5. TRANSFERABILITY

This **Certificate** may not be transferred to any other purchaser, vehicle, or tire.

##### 6. RENEWABILITY

This **Certificate** is not renewable.

##### 7. CANCELLATION

If no claims have been made, **You** may cancel this **Certificate** by informing the **Administrator** of **Your** cancellation request in writing within ten (10) days of purchasing the **Certificate**. The **Administrator** shall return one hundred percent (100%) of the purchase price paid. The **Certificate** is non-cancellable after ten (10) days from the date of purchase.

If **We** cancel this plan, **We** must provide **You** with a written notice at least fifteen (15) days prior to cancellation at **Your** last known address, stating the effective date for the cancellation and the reason for cancellation. Return of the premium is based upon 100% of the purchase price paid.

##### 8. DISCLAIMER

Purchase of the **Certificate** is not required as a condition of purchase of any other product, or vehicle, or as a condition for the extension of credit.

##### 9. OUR RIGHT TO RECOVER PAYMENT

If **You** have a right to recover against another party for anything **We** have paid under this **Certificate**, **Your** rights shall become **Our** rights. **You** shall do whatever is reasonably necessary to enable **Us** to enforce these rights. **We** shall recover only the excess after **You** are fully compensated for **Your** loss.

#### GUARANTY

This is not an insurance policy, it is a service contract. **Our** obligations and the performance to **You** under this service contract **Certificate** are guaranteed and insured by a policy issued by Wesco Insurance Company (a California approved "insurance company")("insurer" or "insurance company"), 59 Maiden Lane, 43rd Floor, New York, NY 10038, If a covered claim is not paid within sixty (60) days after proof of loss has been filed, **You** may file a claim directly with the Insurance Company at the above address or by calling (866) 505-4048.

**Regulation of service contracts may vary widely from state to state. Any provision within this service contract Certificate which conflicts with the laws of the state where You live shall automatically be considered to be modified in conformity with applicable state laws and regulations as set forth below. The following state specific requirements apply if Your service contract Certificate was purchased in one of the following states and supersede any other provision within Your Certificate terms and conditions to the contrary.**

**Alabama: CANCELLATION** is amended as follows: If **You** request cancellation of this **Certificate** within ten (10) days of the purchase date of the **Certificate**, the **Administrator** shall return one hundred percent (100%) of the purchase price paid, and if the refund is not paid or credited within forty-five (45) days after **Your** cancellation request to **Us**, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. No administrative fee will apply if this **Certificate** is cancelled.

**Alaska: Our** obligations under this **Certificate** are insured by a policy issued by the Insurance Company as stated in the **Certificate**. If a covered claim is not paid within 30-days after proof of loss has been filed, **You** may file a claim directly with the Insurance Company. **CANCELLATION** is amended as follows: If this **Certificate** is cancelled and **Your** refund is not paid or credited within forty-five (45) days after return of the **Certificate** to **Us**, an additional ten percent (10%) will be added to **Your** refund for every thirty (30) days the refund is not paid by **Us**. **We** may only cancel this **Certificate** for the following acts by **You**: nonpayment, fraud or material misrepresentation in obtaining this **Certificate** or in pursuing a claim, discovery of a grossly negligent act or omission that substantially increases the hazards covered by this **Certificate**, physical changes in the property covered by the **Certificate** that result in the property becoming ineligible for coverage under the **Certificate**; or a substantial breach of duties related to the covered **Tire** or its use.

**Arizona: Our** obligations under this **Certificate** are insured by a policy issued by the Insurance Company as shown on the **Registration Page**. If a covered claim is not paid within 30-days after proof of loss has been filed, **You** may file a claim directly with the Insurance Company. **CANCELLATION** is amended as follows: **You** may also cancel this **Certificate** by returning it to the **Administrator**, AMT Warranty Corp, as listed on the **Registration Page**. No claims incurred or paid will be deducted from any refund. **We** may only cancel this **Certificate** for material acts or omissions by **You**.

**Arkansas: Our** obligations under this **Certificate** are insured by a policy issued by the Insurance Company as stated in this **Certificate**. **You** may file a claim directly with the Insurance Company at any time. **CANCELLATION** is amended as follows: If **You** request cancellation of this **Certificate** within thirty (30) days of the purchase date of the **Certificate**, the **Administrator** shall return one hundred percent (100%) of the purchase price paid. If this **Certificate** is canceled after the first thirty (30) days, **We** will refund to **You** a pro-rata amount.

**California: THE CERTIFICATE OBLIGOR AND ADMINISTRATOR IS AMT WARRANTY CORP.**

**Damage** as a result from contact with a curb is not covered. **CANCELLATION** is amended as follows: If **You** cancel this **Certificate** within sixty (60) days and no claims have been filed, the entire **Certificate** charge will be refunded. If **You** cancel this **Certificate** within sixty (60) days and have paid or approved claims, **We** will refund a pro-rata amount of the **Certificate** price. If **We** cancel this **Certificate**, the cancellation refund will be paid within thirty (30) days of the cancellation. If **We** cancel this **Certificate** within sixty (60) days, the entire **Certificate** price will be refunded, less any claims paid or approved for payment prior to the cancellation date. After sixty (60) days, **We** may only cancel this **Certificate** for non-payment, fraud, or material misrepresentation. If **We** cancel this **Certificate** after sixty (60) days, **We** will refund a pro-rata amount of the **Certificate** price. In the event of cancellation, any claim filed and/or approved prior to the cancellation date will be honored and/ or reviewed for coverage under the terms of the **Certificate**. No administrative fee will apply if this **Certificate** is cancelled.

**Colorado:** The policy number for Wesco Insurance Company is WIC-AMT-SCRI-040111.

**Connecticut:** Resolution of Disputes - In accord with CT Bulletin PC-45, a written complaint may be mailed to: State of Connecticut, Insurance Department, P O Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase or lease price of the product, the cost of repair of the product and a copy of the warranty service contract. **CANCELLATION** is amended as follows: **You** may cancel this **Certificate** if the covered **Tire** is sold, lost, stolen, or destroyed. If **Your Tire** is being **Repaired** for **Damage** covered by the **Certificate**, and the **Certificate** expires during the **Repair**, the **Certificate** is extended until the **Repair** is completed.

**Florida:** The rate charged to **You** for this **Certificate** is not subject to regulation by the Florida Office of Insurance Regulation. **CANCELLATION** is amended as follows: This **Certificate** may be cancelled by **You** within sixty (60) days of purchase upon written request. **We** will refund one hundred percent (100%) of the gross written premium less claims paid. If **We** cancel the **Certificate**, **We** will return one hundred percent (100%) of the unearned pro rata premium. After the **Certificate** has been in effect for more than sixty (60) days, **We** may only cancel for material misrepresentation, failure to maintain the motor vehicle as prescribed by the manufacturer, or non-payment of premium, in which case **You** will be notified of cancellation by certified mail. If this **Certificate** is canceled after the first sixty (60) days, **We** will refund to **You** ninety percent (90%) if the unearned pro rata premium. **TRANSFERABILITY** is amended as follows: **Your Certificate** may be transferred to someone to whom **You** sell or otherwise transfer **Your Vehicle** while this **Certificate** is still in force. This **Certificate** cannot be transferred if the title transfer of **Your Vehicle** passes through an entity other than the subsequent buyer, or **Your Vehicle** is sold or traded to a dealership, leasing agency or entity/individual in the business of selling vehicles. This **Certificate** can only be transferred once and the transfer must be initiated by the original purchaser of this **Certificate**. To transfer, the following must be submitted to the provider within fifteen (15) days of the change of ownership to a subsequent individual purchaser: A copy of this **Certificate**, the **Registration Page**, the **Original Receipt** if applicable, the name and address of new owner and date of sale to new owner; and a forty (\$40.00) dollar transfer fee made payable to the provider.

**Georgia:** **CANCELLATION** is amended as follows: **We** may only cancel this **Certificate** for fraud, material misrepresentation, or nonpayment by **You**. If **We** cancel this **Certificate**, **We** will give **You** thirty (30) days notification.

**Hawaii:** **CANCELLATION** is amended as follows: If **You** request cancellation of this **Certificate** within twenty (20) days of the purchase date of the **Certificate**, and if the refund is not paid or credited within forty-five (45) days after **Your** cancellation request to **Us**, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid.

**Idaho:** Coverage under this **Certificate** is not guaranteed by the Idaho Insurance Guarantee Association. **CANCELLATION** is amended as follows: **You** may request cancellation of this **Certificate** within thirty (30) days of the purchase date of the **Certificate**, and the **Administrator** shall return one hundred percent (100%) of the purchase price paid. If this **Certificate** is canceled after the first thirty (30) days, **We** will refund to **You** a pro-rata amount.

**Illinois:** THE DEFINITION OF "WE, US, AND OUR" USED FREQUENTLY THROUGHOUT THE CERTIFICATE IS DEFINED AS AMT WARRANTY CORP. This **Certificate** provides no coverage or benefits for failures resulting from normal wear and tear. **CANCELLATION** is amended as follows: **You** may request cancellation of this **Certificate** within thirty (30) days of the purchase date of the **Certificate**, and the **Administrator** shall return one hundred percent (100%) of the purchase price paid. If this **Certificate** is canceled after the first thirty (30) days, **We** will refund to **You** a pro-rata amount.

**Indiana:** This **Certificate** is not insurance and is not subject to Indiana insurance law. **Your** proof of payment to the issuing dealer for this **Certificate** shall be considered proof of payment to the Insurance Company which guarantees **Our** obligations to **You**. If **We** fail to perform or make payment due under the **Certificate** within sixty (60) days after **You** request the performance or payment, **You** may request the performance or payment directly from the insurer that issued the provider's service contract reimbursement policy, including any applicable requirement under the **Certificate** that the provider refund any part of the cost of the **Certificate** upon cancellation of the **Certificate**.

**Iowa:** **CANCELLATION** is amended as follows: If **You** request cancellation of this **Certificate** within ten (10) days of the purchase date of the **Certificate**, and if the refund is not paid or credited within thirty (30) days after **Your** cancellation request to **Us**, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. If this **Certificate** is cancelled, **We** will give **You** fifteen (15) days notification. Iowa residents may contact the Iowa Insurance Commissioner at the following address: Iowa Insurance Division, Two Ruan Center, 601 Locust Street, 4th Floor, Des Moines, Iowa 50309-3738, (515) 281-5705.

**Louisiana:** THE CERTIFICATE PROVIDER AND ADMINISTRATOR IS AMT WARRANTY CORP. **CANCELLATION** is amended as follows: **You** may request cancellation of this **Certificate** within thirty (30) days of the purchase date of the **Certificate**, and the **Administrator** shall return one hundred percent (100%) of the purchase price paid.

**Maine: CANCELLATION** is amended as follows: If **You** request cancellation of this **Certificate** within ten (10) days of the purchase date of the **Certificate**, and if the refund is not paid or credited within forty-five (45) days after **Your** cancellation request to **Us**, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid.

**Maryland: CANCELLATION** is amended as follows: If **You** request cancellation of this **Certificate** within twenty (20) days of the purchase date of the **Certificate**, and if the refund is not paid or credited within forty-five (45) days after **Your** cancellation request to **Us**, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. If **Your Tire** is being **Repaired** for **Damage** covered by the **Certificate**, and the **Certificate** expires during the **Repair**, the **Certificate** is extended until the **Repair** is completed.

**Massachusetts: NOTICE TO CUSTOMER - PURCHASE OF THIS CERTIFICATE IS NOT REQUIRED IN ORDER TO REGISTER OR FINANCE A VEHICLE. THE BENEFITS PROVIDED MAY DUPLICATE EXPRESS MANUFACTURER'S OR SELLER'S WARRANTIES THAT COME AUTOMATICALLY WITH EVERY SALE. THE SELLER OF THIS COVERAGE IS REQUIRED TO INFORM YOU OF ANY WARRANTIES AVAILABLE TO YOU WITHOUT THIS CERTIFICATE.**

**Minnesota: CANCELLATION** is amended as follows: If **You** request cancellation of this **Certificate** within ten (10) days of the purchase date of the **Certificate**, and if the refund is not paid or credited within forty-five (45) days after **Your** cancellation request to **Us**, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid.

**Mississippi: Our** obligations and the performance to **You** under the **Certificate** are guaranteed and insured by a policy issued by Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038. **CANCELLATION** is amended as follows: If **We** cancel this **Certificate** for non-payment, **We** shall mail a written notice to **You** at **Your** last known address at least fifteen (15) days before cancellation. If **We** cancel this **Certificate** for any other reason, **We** shall mail a written notice to **You** at **Your** last known address at least thirty (30) days before cancellation. The notice must state the effective date of the cancellation and the reason for the cancellation.

**Missouri: CANCELLATION** is amended as follows: **You** may cancel at any time. If this **Certificate** is cancelled within the first twenty (20) days, **We** will refund **You** the entire purchase price of the **Certificate**, and a ten percent (10%) penalty per month shall be added to a refund that is not paid within forty-five (45) days of return of the **Certificate** to the **Provider**. If this **Certificate** is canceled after the first twenty (20) days, **We** will refund to **You** a pro-rata amount, less claims paid. If this **Certificate** is canceled, **We** shall mail written notice of cancellation to **You** within forty-five (45) days of cancellation.

**Nebraska: CANCELLATION** is amended as follows: **We** may only cancel this **Certificate** for fraud, material misrepresentation, nonpayment by **You**, or a substantial breach of duties by **You** relating to the covered property or its use. If **We** cancel this **Certificate**, **We** will give **You** sixty (60) days notification, except for non-payment, which will be ten (10) days notification.

**Nevada: THE CERTIFICATE OBLIGOR AND ADMINISTRATOR IS AMT WARRANTY CORP. CANCELLATION** is amended as follows: If **You** request cancellation of this **Certificate** within ten (10) days of the purchase date of the **Certificate**, and if the refund is not paid or credited within forty-five (45) days after **Your** cancellation request to **Us**, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. **We** may cancel this **Certificate** within seventy (70) days from the date of purchase for any reason. After seventy (70) days, **We** may only cancel this **Certificate** for (a) Nonpayment by **You**; (b) **Your** conviction of a crime which results in an increase in the service required under this **Certificate**; (c) Fraud or material misrepresentation by **You** in obtaining this **Certificate**, or in presenting a claim for service thereunder; (d) Discovery of: (1) An act or omission by **You** or (2) A violation by **You** of any condition of this **Certificate**, which occurred after the effective date of the **Certificate** and which substantially and materially increases the service required under the **Certificate**; or (e) A material change in the nature or extent of the required service or repair which occurs after the effective date of this **Certificate** and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that this **Certificate** was issued or sold. If **We** cancel **Your Certificate**, **You** will be entitled to a refund on the unearned **Certificate** fee according to the pro-rata method reflecting the days in force based on the date coverage begins, no administrative fee will be deducted.

**New Hampshire:** In the event **You** do not receive satisfaction under this **Certificate**, **You** may contact the New Hampshire Insurance Department at 21 South Fruit St., Suite 14, Concord, NH 03301-7317, 603-271-2261.

**New Jersey: CANCELLATION** is amended as follows: If **You** request cancellation of this **Certificate** within ten (10) days of the purchase date of the **Certificate**, and if the refund is not paid or credited within forty-five (45) days after **Your** cancellation request to **Us**, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid.

**New Mexico: CANCELLATION** is amended as follows: If **You** request cancellation of this **Certificate** within ten (10) days of the purchase date of the **Certificate**, and if the refund is not paid or credited within sixty (60) days after **Your** cancellation request to **Us**, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. **We** may cancel this **Certificate** within seventy (70) days from the date of purchase for any reason. After seventy (70) days, **We** may only cancel this service **Certificate** for fraud, material misrepresentation, or non-payment by **You** or a substantial breach of duties by **You** relating to the covered property or its use.

**New York: CANCELLATION** is amended as follows: If **You** request cancellation of this **Certificate** within ten (10) days of the purchase date of the **Certificate**, and if the refund is not paid or credited within thirty (30) days after **Your** cancellation request to **Us**, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid.

**North Carolina: CANCELLATION** is amended as follows: **We** may only cancel this service **Certificate** for non-payment by **You** or a direct violation of the **Certificate** by **You**. **You** may cancel this service **Certificate** at any time. If this **Certificate** is cancelled after the first ten (10) days, **We** will refund an amount of the **Certificate** charge according to the pro rata method reflecting the days in force based on the term of the plan selected and the date coverage begins. **TRANSFERABILITY** is amended as follows: **Your Certificate** may be transferred to someone to whom **You** sell or otherwise transfer **Your Vehicle** while this **Certificate** is still in force. This **Certificate** cannot be transferred if the title transfer of **Your Vehicle** passes through an entity other than the subsequent buyer, or **Your Vehicle** is sold or traded to a dealership, leasing agency or entity/individual in the business of selling vehicles. This **Certificate** can only be transferred once and the transfer must be initiated by the original purchaser of this **Certificate**.

**Oklahoma: THE SERVICE WARRANTY ASSOCIATION IS AMT WARRANTY CORP., LICENSE #862268.** This is not an insurance contract. Coverage afforded under this **Certificate** is not guaranteed by the Oklahoma Insurance Guaranty Association. **CANCELLATION** is amended as follows: In the event the **Certificate** is cancelled by the association, return of premium shall be based upon one hundred percent (100%) of the unearned pro-rata premium.

**Oregon:** This **Certificate** is between the Obligor/Provider, AMT Warranty Corp., P.O. Box 927, Bedford, TX 76095, (877) 265-2017 and **You**. If **You** have any questions regarding this **Certificate**, or a complaint against the **Obligor**, **You** may contact the Oregon Department of Consumer & Business Services, Insurance Division, Consumer Advocacy Unit at 350 Winter Street NE, Room 300, Salem, Oregon 97301, (888) 877-4894 or [www.oregoninsurance.com](http://www.oregoninsurance.com). **CERTIFICATE BENEFITS** is amended to include: **We** agree to **Repair Your Tire** in the event of **Damage** incurred as a result of an operational or structural failure due to a defect in materials or workmanship.

**South Carolina:** If **You** have any questions regarding this **Certificate**, or a complaint against the **Obligor**, **You** may contact the South Carolina Department of Insurance at Capitol Center, 1201 Main Street, Suite 1000, Columbia, South Carolina 29201, (803) 737-6160. **CANCELLATION** is amended as follows: If **You** request cancellation of this **Certificate** within ten (10) days of the purchase date of the **Certificate**, and if the refund is not paid or credited within forty-five (45) days after **Your** cancellation request to **Us**, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid.

**Texas:** AMT Warranty Corp. Service Contract Administrator License No. 189. If **You** have any questions regarding the regulation of the Service Contract provider or a complaint against the Obligor, **You** may contact the Texas Department of Licensing & Regulation, 920 Colorado, P.O. Box 12157, Austin, Texas 78711, (800) 803-9202. **CANCELLATION** is amended as follows: **You** may cancel this **Certificate** at any time. If this **Certificate** is cancelled within the first thirty (30) days, **We** will refund the entire **Certificate** charge, less claims paid. If this **Certificate** is cancelled after the first thirty (30) days, **We** will refund an amount of the **Certificate** charge according to the pro-rata method reflecting the days based on the term selected and the date coverage begins, less claims paid. If **Your** refund is not paid or credited within forty-five (45) days after **Your** cancellation request to **Us**, **We** are liable to **You** for a penalty in an amount not to exceed ten percent (10%) of the amount outstanding per month. **You** may apply for reimbursement directly to the insurer if a refund or credit is not paid before the 46th day after the date on which the **Certificate** is canceled.

**Utah: THE CERTIFICATE OBLIGOR AND ADMINISTRATOR IS AMT WARRANTY CORP.** This **Certificate** is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. Note: Coverage afforded under this **Certificate** is not guaranteed by the Property and Casualty Guarantee Association. This **Certificate** provides no coverage for **Damage** to **Your Vehicle's Tire** which occurred or existed prior to the **Certificate** purchase date. **CANCELLATION** is amended as follows: **We** may cancel this **Certificate** for the following reasons by sending to **You** notice of cancellation and the reason for cancellation, via first class mail, to **Your** last known address: (A) **We** may cancel this **Certificate** for non-payment of the **Certificate** charge. Such cancellation will be effective ten (10) days after mailing of notice. (B) **We** may cancel this **Certificate** for misrepresentation of a claim. Such cancellation will be effective thirty (30) days after mailing of notice. **NOTICE AND PROOF OF LOSS:** Failure to give any notice or file any proof of loss required by the **Certificate** within the time specified in the **Certificate** does not invalidate a claim made by **You**, if **You** show that it was not reasonably possible to give the notice or file the proof of loss within the prescribed time and that notice was given or proof of loss filed as soon as reasonably possible.



**Vermont:** **CANCELLATION** is amended as follows: If **You** request cancellation of this **Certificate** within twenty (20) days of the purchase date of the **Certificate**, the **Administrator** shall return one hundred (100%) percent of the purchase price paid.

**Washington:** The State of Washington is the jurisdiction for any civil action in connection with this **Certificate**. You may file a claim directly with the Insurance Company at any time. **CANCELLATION** is amended as follows: If **You** request cancellation of this **Certificate** and if the refund is not paid or credited within thirty (30) days after **Your** cancellation request to **Us**, a ten percent (10%) penalty will be added to the refund. In the event **We** cancel this **Certificate**, **We** will mail a written notice to **You** at **Your** last known address at least twenty-one (21) days prior to cancellation with the effective date for the cancellation and the reason for cancellation.

**Wisconsin:** **THE CERTIFICATE OBLIGOR AND ADMINISTRATOR IS AMT WARRANTY CORP.**

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

**CANCELLATION** is amended as follows: If **You** request cancellation of this **Certificate** within ten (10) days of the purchase date of the **Certificate**, the **Administrator** shall return one hundred (100%) percent of the purchase price paid, and if the refund is not paid or credited within forty-five (45) days after **Your** cancellation request to **Us**, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. In the event of a total loss of **Your Tire** that is not covered by a replacement of the **Tire** pursuant to the terms of the contract, **You** shall be entitled to cancel the **Certificate** and receive a pro rata refund of any unearned provider fee, less any claims paid. **We** may only cancel this **Certificate** for the following acts by **You**: nonpayment, material misrepresentation in obtaining this **Certificate** or in pursuing a claim, or a substantial breach of duties related to the covered **Tire** or its use. If **We** cancel this **Certificate** for a reason other than nonpayment of the provider fee, **We** shall refund **You** one hundred (100%) percent of the unearned pro rata provider fee, less any claims paid. If **We** cancel this **Certificate**, **We** shall mail a written notice to **You** at **Your** last known address at least fifteen (15) days before cancellation. The notice must state the effective date of the cancellation and the reason for the cancellation. **GUARANTY** is amended as follows: If a covered claim is not paid within sixty (60) days after proof of loss has been filed, or if the **Provider** becomes insolvent or otherwise financially impaired, **You** may file a claim directly with Wesco Insurance Company at 59 Maiden Lane, 6th Floor, New York, NY 10038 or by calling (866) 505-4048 for reimbursement, payment or provision of this **Certificate**. **NOTICE AND PROOF OF LOSS:** Provided notice of proof of loss is furnished as soon as reasonably possible and within one (1) year, failure to furnish such notice or proof within the time required by the policy does not invalidate or reduce a claim unless AMT is prejudiced thereby and it was reasonably possible to meet the time limit.

**Wyoming:** **Our** obligations under this **Certificate** are insured by a policy issued by the Insurance Company as noted on the **Registration Page**. If a covered claim is not paid within sixty (60) days after proof of loss has been filed, **You** may file a claim directly with the Insurance Company. **CANCELLATION** is amended as follows: If **You** request cancellation of this **Certificate** within ten (10) days of the purchase date of the **Certificate**, the **Administrator** shall return one hundred percent (100%) of the purchase price paid, and if the refund is not paid or credited within forty-five (45) days after **Your** cancellation request to **Us**, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid.