



**contract holder information**

contract holder name \_\_\_\_\_  
home phone \_\_\_\_\_ cell phone \_\_\_\_\_ work phone \_\_\_\_\_ e-mail \_\_\_\_\_  
address \_\_\_\_\_  
city / state / zip \_\_\_\_\_

**seller information**

seller name \_\_\_\_\_  
phone \_\_\_\_\_ salesperson \_\_\_\_\_  
address \_\_\_\_\_  
city / state / zip \_\_\_\_\_

**vehicle information**

VIN \_\_\_\_\_ year \_\_\_\_\_ make \_\_\_\_\_ model \_\_\_\_\_  
purchase date \_\_\_\_\_ purchase price \_\_\_\_\_ purchase mileage \_\_\_\_\_

**lienholder information**

lienholder name \_\_\_\_\_ phone \_\_\_\_\_  
address \_\_\_\_\_  
city / state / zip \_\_\_\_\_

**service contract information**

contract purchase price \_\_\_\_\_ deductible \_\_\_\_\_ waiting period \_\_\_\_\_  
effective date \_\_\_\_\_ contract term months \_\_\_\_\_ expiration date \_\_\_\_\_  
effective mileage \_\_\_\_\_ contract term miles \_\_\_\_\_ expiration mileage \_\_\_\_\_  
coverage \_\_\_\_\_  
options \_\_\_\_\_

\*if no Deductible is indicated above, the Deductible will be \$100

**Notice to Purchaser:**

The purchase of this Contract is a separate consideration from the purchase price of the Vehicle and is not a requirement to purchase the Vehicle, or to obtain financing;  
This Contract is not connected, either directly or indirectly, with the warranty issued by the manufacturer of this Vehicle;  
This Application Page and Terms & Conditions constitute Your Service Contract;  
The Coverage I have chosen expires according to the term indicated on the Application Page as defined in SECTION II. TERMS AND CONDITIONS, subsection 1.;  
The components and parts covered under this Contract are listed under SECTION IV. COVERAGE, for the level of Coverage indicated on the Application Page;  
If no Coverage is shown on the Application Page, Coverage will be [POWERTRAIN];  
I understand in the event my Vehicle has a Failure, I am to follow the instructions listed under SECTION III. WHAT TO DO IN THE EVENT OF A FAILURE OR BREAKDOWN;  
I understand that in order to maintain Coverage under this Contract, I must have my Vehicle serviced as indicated under SECTION II. TERMS AND CONDITIONS, subsection 11.;  
I understand that I have the right to cancel this Contract and receive a refund as indicated in SECTION VIII. CANCELLATIONS;  
I understand this Contract does not cover a number of exclusions which are listed under SECTION V. EXCLUSIONS - WHATS NOT COVERED;  
I have read and understand the Limit of Liability as defined in SECTION II. TERMS AND CONDITIONS, subsection 4.;  
I hereby acknowledge and accept the provisions of the Resolutions of Disputes clause as stated in SECTION II. TERMS AND CONDITIONS, subsection 6.

I (purchaser), whose signature appears below, acknowledges that the information contained above is true and accurate. I have read the terms and conditions and agree to all of the provisions herein.

\_\_\_\_\_  
Contract Holder Date

\_\_\_\_\_  
Seller Representative Date

**Provider and Administrator:**

- In CA: Veritas Global Insurance Services INC (Administrator - License Number: 0N02262); Old Republic Insured Automotive Services, Inc. (Provider - License Number: 0C79822)
- In FL: Central Administrative Service Corporation of Florida, INC dba Veritas Global Protection of Florida (License Number: 18-82420685; Company Code: 33922)
- All Other States: Central Administrative Service Corporation, INC (Provider/Obligor); Veritas Global Protection Services, INC (Administrator)

# [Veritas Select Service Contract]

## SECTION I. DEFINITIONS

The following definitions apply to words frequently used in this **Contract**:

1. **Administrator** means **Veritas Global Protection Services, INC**, a company located at 3550 N Central Ave, Suite 800, Phoenix, AZ 85012, with phone number (888) 572-4310, except in the state of California where **Administrator** means **Veritas Global Protection Services, INC dba Veritas Global Insurance Services INC**, a company located at 3550 N Central Ave, Suite 800, Phoenix, AZ 85012, with phone number (888) 572-4310, license number: ON02262; in the state of Florida, **Administrator** means **Central Administrative Service Corporation of Florida, INC dba Veritas Global Protection of Florida**, a company located at 4830 West Kennedy Boulevard, Suite 600, Tampa, FL 33609, with phone number (877) 854-5641; with Florida license number 18-82420685; and with Florida company code 33922.
2. **Agreement, Service Agreement, Service Contract, Vehicle Service Contract, or Contract** means this [Veritas Select Service Contract] that is by and between **You** and **Us**.
3. **Application Page** means **Your** application for coverage on page 1 of this **Contract** where coverage options are listed.
4. **Breakdown** means the **Failure** of any original or like replacement part covered by this **Agreement** to perform its intended function(s) in normal service, providing it has received all scheduled maintenance, at the proper intervals recommended by the Vehicle's manufacturer. **Breakdown does not include the gradual reduction in operating performance caused by wear and tear where Failure has not occurred.**
5. **Commercial Use** means vehicles used for Farming or Ranching, Route Work (**excludes Snow Removal**), Job-Site Activities, Service or Repair Work and Delivery of Goods. **Usage must not exceed manufacturer's ratings and/or limitations and Vehicle cannot exceed 10,000 lbs.**
6. **Cost** means the reasonable and customary charges for parts and labor necessary to repair or replace the parts covered. These charges shall not exceed the manufacturers suggested retail price for parts and labor allowances derived from a national labor and parts manual.
7. **Coverage** means the component protection **You** have chosen, as shown on the **Application Page**.
8. **Deductible** means the **Deductible** amount **You** will need to pay, as shown on the **Application Page** for each covered **Failure** repair visit.
9. **Dealer** or **Seller** means the store from whom **You** purchased this **Agreement** shown on the **Application Page**.
10. **Failure** means the failure of a covered part under normal service. A covered part has failed when it can no longer perform the function for which it was designed solely due to its condition, and **not due to the action or inaction of any non covered parts**. In addition, a **Failure** will be deemed to have occurred when a covered part has worn beyond the manufacturer's tolerances allowed for the particular **Vehicle** at the mileage when the problem occurs.
11. **Option** means any additional amount charged to **You** for **Coverage** under this **Service Contract** and indicated on the **Application Page**.
12. **Repair Facility** means a franchised automotive retailer or ASE licensed **Repair Facility**. **Unless otherwise provided, repairs performed by any facility must receive authorization from the Administrator prior to beginning repairs.**
13. **Vehicle** means the vehicle which is described on the **Application Page**, **which cannot be used for rental, emergency or for hire purposes.**
14. **We, Us, or Our** means the entity who is obligated to perform under this **Contract** (the "obligor"). The obligor of this **Contract** is **Central Administrative Service Corporation, INC**, a company located at 3550 N Central Ave, Suite 800, Phoenix, AZ 85012, with phone number (888) 572-4310, except in the state of California where **We, Us, or Our** means **Old Republic Insured Automotive Services, Inc.**, a company located at 8282 South Memorial Drive, Tulsa, OK 74133, with phone number (800) 331-3780 (License Number: 0C79822); in the state of Florida **We, Us, or Our** means **Central Administrative Service Corporation of Florida, INC doing business as Veritas Global Protection of Florida**, a company located at 4830 West Kennedy Boulevard, Suite 500, Tampa, FL 33609, with phone number (877) 854-5641; with Florida license number 18-82420685; and with Florida company code 33922.
15. **You** or **Your** means the **Contract** holder named on the **Application Page** or the person to whom this **Contract** was properly transferred.
16. **Waiting Period** means the period of time and mileage that must transpire before a claim may be filed hereunder. **Unless otherwise indicated on the Application Page of this Contract, there is no Waiting Period. If a Waiting Period is indicated on the Application Page of this Contract, then the period of time and mileage as shown on the Application Page of this Contract must transpire from the Effective Date and Effective Mileage of this Contract before a claim may be filed. If there is a Waiting Period, the Waiting Period time and mileage shall be added to the end of the Contract term.**

## SECTION II. TERMS AND CONDITIONS

These **Terms and Conditions** include information about **Coverage**, Benefits, Cancellations, What to do in the Event of a **Failure** and Exclusions of **Your Vehicle Service Contract**.

1. **Agreement Term: Coverage** under this **Contract** begins immediately and will expire according to the **Contract Term Months** and **Contract Term Miles** of this **Contract**, whichever occurs first, as shown on the **Application Page**. The **Effective Date** and **Effective Mileage** fields on the **Application Page** represent the mileage and date in which this **Coverage** begins. The **Expiration Date** and **Expiration Mileage** fields on the **Application Page** represent the date and/or mileage when this **Coverage** will expire, based on whichever occurs first. **IF A WAITING PERIOD EXISTS IT WILL BE DISPLAYED ON THE APPLICATION PAGE OF THIS CONTRACT.**
2. **Territory**: This **Contract** is limited to **Failures** which occur, and repairs that are made, within the United States of America (**excluding U.S. territories and possessions**) and Canada.

3. **Failure of Covered Parts:** We will pay on behalf of or reimburse You for the reasonable Costs to repair or replace any of the parts included in Your Coverage which cause a Failure. Replacement parts may be new, remanufactured or replacement parts of like kind and quality. Sales tax will be authorized for covered Failures only when required by the applicable state where the repair is taking place.
4. **Limits of Liability:** The aggregate limit of liability for each Service Contract will be the average trade in value of the Vehicle as provided by the J.D. Power NADA Used Car Guide as of the date of a filed claim. Once the maximum limit of liability has been reached, as defined above, this Contract, its transfer and cancellation rights terminate.
5. **Our Right to Recovery:** If We pay anything under this Contract and You have a right to recover from another party, Your rights will become Our rights up to the amount We paid. You will do whatever is reasonably necessary to enable Us to enforce these rights.
6. **Resolution of Disputes: READ THE FOLLOWING ARBITRATION PROVISION (“PROVISION”) CAREFULLY. IT LIMITS CERTAIN RIGHTS OF YOURS, INCLUDING YOUR RIGHT TO OBTAIN RELIEF OR DAMAGES THROUGH COURT ACTION.** As used in this provision, “You” and “Your” means the person or persons named in this Agreement, and all of his/her heirs, survivors, assigns and representatives. And “We” and “Us” shall mean the Obligor identified on the Declarations Page and shall be deemed to include all of its agents, affiliates, successors and assigns, and any retailer or distributor of its products, and all of the Dealers, licensees, and employees of any of the foregoing entities. Any and all claims disputes, or controversies of any nature whatsoever (whether in Contract, tort or otherwise, including statutory, common law, fraud (whether by misrepresentation or by omission) or other intentional tort, property, or equitable claims) arising out of, relating to, or in connection with (1) this Agreement or any prior Agreement, and the purchase thereof; and (2) the validity, scope, interpretation, or enforceability of this Provision or of the entire Agreement (“Claim”), shall be resolved by binding arbitration before a single arbitrator. All arbitrations shall be administered by the American Arbitration Association (“AAA”) in accordance with its Expedited Procedures of the Commercial Arbitration Rules of the AAA in effect at the time the claim is filed. The terms of this Provision shall control any inconsistency between the AAA’s Rules and this Provision. You may obtain a copy of the AAA’s rules by calling (800) 778-7879. Upon written request, We will advance to You either all or part of the fees of the AAA and of the arbitrator. The arbitrator will decide whether You or We will be responsible for these fees. The arbitrator shall apply relevant substantive law and applicable statute of limitations and shall provide written, reasoned findings of fact and conclusions of law. This Provision is part of a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. § et seq. If any portion of this Arbitration Provision is deemed invalid or unenforceable, it shall not invalidate the remaining portions of the Arbitration Provision. This Arbitration Provision shall inure to the benefit of and be binding on You and Us and its Provisions shall continue in force and effect subsequent to and notwithstanding the expiration of termination of this Agreement. Any and all disputes will be resolved in accordance with the laws of the State in which You reside. You agree that any arbitration proceeding will only consider Your Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering Your Claims. **YOU AND WE UNDERSTAND AND AGREE THAT BECAUSE OF THIS ARBITRATION PROVISION, NEITHER YOU NOR US WILL HAVE THE RIGHT TO GO TO COURT EXCEPT AS PROVIDED ABOVE OR TO HAVE A JURY TRIAL OR TO PARTICIPATE AS ANY MEMBER OF A CLASS OF CLAIMANTS TO ANY CLAIM.**
7. **Transfer Rights:** This Contract is for the benefit of the original Contract holder but is transferable subject to a transfer fee and inspection providing:
  - a) Proof of transfer of the remaining manufacturer’s warranty is provided, if applicable;
  - b) Contract is being transferred to a subsequent private purchaser of Your Vehicle (Transfer rights are voided when the Vehicle is traded, sold or put on consignment to an individual or entity engaged in the wholesale or retail sale, leasing or rental of Vehicles). You must submit the following:
    - a) Complete a Transfer Application (Available from the Administrator) and submit to the Administrator;
    - b) Provide a Bill of sale with the Transfer Application indicating the sale date and mileage at time of sale;
    - c) Issue a check in the amount of fifty dollars (\$50.00) for the Transfer fee made payable to the Administrator; and
    - d) Provide all documents to the Administrator within sixty (60) days of the transfer of Vehicle ownership. Please send any and all transfer requests, all required documents as described above, as well as a check payable to the Administrator to the following address: 3550 N Central Ave, Suite 800, Phoenix, AZ 85012.
8. **Deductible:** In the event of a Failure covered by this Contract, You may be required to pay a Deductible. No Deductible payment is required with respect to Coverage listed in SECTION VI. ADDITIONAL BENEFITS OF COVERAGE of this Contract. The Deductible amount You have to pay is shown on the Application Page for covered Failures on a per repair visit basis. Should a covered Failure require more than one visit to repair, only one Deductible will apply to that Failure. If no Deductible is checked on the Application Page of this Contract, the one-hundred dollar (\$100) Deductible will apply.
9. **Reinstatement:** In the event this Contract is cancelled, We reserve the right to approve or reject any and all requests for reinstatement. In the event We agree to reinstate, We reserve the right to impose a 30 day and 1,000 mile Waiting Period before any Claims may be approved.
10. **Labor Rates and Parts:** We shall only be required to pay the average labor rate in a twenty (20) mile radius from the location of Breakdown. Further, in the event of a covered repair, We shall only be required to repair the Vehicle with parts and/or components that We select, including the use of used, non-OEM, remanufactured, refurbished, or reconditioned parts and/or components. At the Administrator’s request the Vehicle may be moved to another Repair Facility.
11. **Contract Holder’s Maintenance Requirements:** You must have Your Vehicle checked, serviced, and properly maintained as recommended by the Vehicle’s manufacturer. Failure to follow these recommendations may result in the denial of claims.
12. **THIS IS NOT AN INSURANCE POLICY, IT IS A SERVICE CONTRACT.** Our obligations and the performance to You under this Contract are guaranteed and insured by a policy issued by Old Republic Insurance Company (Tulsa Branch Office), 8282 South Memorial Drive, Tulsa, Oklahoma 74133. The telephone number for Old Republic Insurance Company (Tulsa Branch Office) is (800) 331-3780. If any covered claim is not provided or refund

is not paid within sixty (60) days (thirty [30] days for Alaska residents), or if the provider becomes insolvent or otherwise financially impaired, after proof of loss has been filed, You may file a claim directly with the Insurance Company by contacting the Insurance Company at the number provided above.

13. **Privacy Policy:** The **Administrator** follows a strict privacy policy when dealing with customer information. To view **Our** privacy policy, go to [<http://www.veritasprotection.com/privacypolicy>] or contact **Us** in writing at the address shown in **SECTION I. DEFINITIONS** under **Administrator**.
14. **Entire Agreement:** This **Agreement** represents the entire **Agreement** between **You** and **Us**. No person has the authority to change this **Agreement** or to waive any of its provisions. No other written or oral statements apply to this **Agreement**.
15. **Oil Changes and Verifiable Receipts:** In the event of a Breakdown, We may request oil change and/or service records to verify that maintenance has been properly done in accordance with manufacturer recommendations. You are responsible for keeping all service records and/or receipts. Failure to provide this documentation when requested by Us in the event of a claim may result in the denial of a claim.

### SECTION III. WHAT TO DO IN THE EVENT OF A FAILURE OR BREAKDOWN

Filing a Breakdown Claim: If Your Vehicle incurs a Breakdown, You must take the following steps to file a claim:

**You must contact the Administrator, at 1-888-572-4310, prior to any repairs.**

1. **Prevent Further Damage-** Immediately take action to prevent further damage to Your Vehicle. The operator of Your Vehicle is responsible for observing Vehicle warning lights, gauges, and sensory items that indicate a potential Breakdown. Upon this observation, You must immediately arrange for the Vehicle to be diagnosed, and cease operating the Vehicle. Failure to properly take this action or the continued operation of Your Vehicle may result in the denial of claims.
2. If Your Vehicle breaks down, return to the issuing Dealer or an ASE-certified mechanic during normal service department hours. If this is not possible, take Your Vehicle to an ASE-Certified licensed Repair Facility (You may contact Us for assistance in locating a Repair Facility).
3. **Obtain Authorization from the Administrator-** Once You have taken Your Vehicle to the Dealer or an authorized Repair Facility, give them Your Contract Number. **We must be contacted at (888) 572-4310 to obtain authorization to proceed with the claim. Any claim for repairs without prior authorization from Us WILL BE denied, with the exception of Emergency Repairs as defined in this section of the Contract.** The amount authorized by Us will be the maximum amount that will be paid for repairs covered under the terms of this Contract. Any additional amount must obtain additional approval from Us by contacting the same number as stated above.
4. **If Applicable, Authorize Tear-Down and/or Inspection-** in some cases, You may need to authorize the licensed Repair Facility to inspect and/or tear- down Your Vehicle in order to determine the cause of Failure and Cost of the repair. We will pay this fee, up to the maximum market rate amount; if the Breakdown is a covered repair. The Repair Facility must get prior authorization to begin the tear-down by calling the claims number as stated above. We reserve the right to request You take Your Vehicle to another Repair Facility.
5. **Review Coverage-** After We have been contacted, You should review with the Repair Facility what will be covered under this Contract.
6. **Pay any Deductible (If Applicable)-** We will reimburse or pay to the Dealer, Repair Facility, or You, for the Cost of authorized repairs performed on Your Vehicle, less any applicable Deductible. All repair orders and documentation must be submitted to Us within thirty (30) days by the Dealer, Repair Facility, or You to qualify for payment.

**Emergency Repairs:** Should an emergency occur which requires a repair of a Breakdown to be made at a time when Our office is closed, and failure to repair the Breakdown immediately will either 1) render Your Vehicle unsafe to drive, 2) result in further damage to Your Vehicle or, 3) cause other components on Your Vehicle to fail, follow the claim procedures above without authorization, and We will make reimbursement to You or the authorized Repair Facility in accordance with the provisions of this Contract if the Breakdown is a covered repair. You must contact Us within three (3) business days from the date of repair to determine if the repair is a covered repair. No Emergency Repairs will be reimbursed without authorization in excess of \$500.00 per occurrence. **A REPAIR WILL NOT BE CONSIDERED AN EMERGENCY REPAIR UNLESS THE ABOVE CONDITIONS ARE MET.**

**NO CLAIMS WILL BE PAID UNLESS THE STEPS ABOVE ARE FOLLOWED.**

### SECTION IV. COVERAGE

During the term of the **Agreement**, We will pay a **Repair Facility**, or at **Our** option, reimburse **You** the **Cost** to remedy any covered **Failure** of the components listed below, within the **Coverage** level indicated on the **Application Page** less **Your Deductible**. Except for **[PREMIER] Coverage**, components not listed are not covered.

At the **Administrator's** option, **REPLACEMENT PARTS USED IN COVERED REPAIRS MAY INCLUDE NEW, REMANUFACTURED, PRE-OWNED OR NON-ORIGINAL EQUIPMENT MANUFACTURER PARTS**. This **Contract** does allow **Us** to provide benefits utilizing non-original equipment manufacturer parts.

If no Coverage is shown on the Application Page of this Contract, Your Coverage is [POWERTRAIN] Coverage.

#### **[POWERTRAIN]**

When [POWERTRAIN] Coverage has been purchased as shown on the Application Page, only the following parts are covered; Components not listed are not covered: **ENGINE (GAS/DIESEL):** All internally lubricated engine parts including: pistons, piston rings, piston pins, crankshaft and main bearings, connecting rods and bearings, camshaft and bearings, timing chain or belt, timing gears, tensioners/guides, intake and exhaust valves, valve springs, valve guides, oil pump and oil pump housing, push rods, rocker arms, rocker arm shafts, hydraulic and solid lifters; intake & exhaust manifold; distributor shaft and housing; harmonic balancer; metal valve covers; timing gear cover; air filter and housing; water pump; fuel pump; vacuum pump; thermostatically controlled air intake; oil pan; engine block and heads are covered if damaged by the Failure of an internally lubricated moving part. **TURBO/SUPERCHARGER:** All internal parts; housing is covered if damaged by the Failure of an internally lubricated moving part. **TRANSMISSION (Automatic or Standard):** All internal parts; torque converter; vacuum modulator; mounts; covers, pans and cases are covered if damaged by the Failure of an internally lubricated moving part. Note: No Coverage is afforded for clutch assembly; pressure plate; flywheel; throw out bearing; worn synchronizers or cables. **TRANSFER UNIT (4x4):** All internal parts; transfer case is covered if damaged by the Failure of an internally lubricated moving part. **DRIVE AXLE:** All internal parts; "U" joints; propeller shafts; CV/Tripod joints; differential case is covered if damaged by the Failure of an internally lubricated moving part. **SEALS & GASKETS:** Seals and gaskets, if needed, are covered for the following assemblies: Engine; Turbo/Supercharger; Transmission; Transfer Unit and Drive Axle(s).

#### **[PREFERRED]**

When [PREFERRED] Coverage has been purchased as shown on the Application Page, only the following parts and parts covered under [POWERTRAIN] Coverage are covered; Components not listed are not covered: **STEERING (Manual or Power):** All internal parts in rack and pinion; all internal parts in recirculating ball housing; couplings; gear housing; power steering pump; steering main and intermediate shafts; power cylinder assembly; power steering cooler; control valve; Pitman arm; idler arm; tie rod ends; drag link/center link. **ELECTRICAL:** Alternator; voltage regulator; starter motor, drive and solenoid; power seat motors; power window motors, regulators and drives; front wiper motor including circuit board, relay and delay switch; manually operated switches for power windows, power seat(s), turn signal switch, headlamps, wipers (front and rear), emergency warning flashers; horn button; power door lock actuators; trunk actuator. **FRONT SUSPENSION:** Upper and lower control arms, control arm shafts and bushings; upper and lower ball joints; steering knuckles; stabilizer shaft, link and bushings; kingpins and bushings; strut bar and bushings; spindles and spindle supports. **BRAKES:** Master cylinder; power assist booster and valve; wheel cylinders; calipers; combination valve; steel lines and fittings; backing plates; vacuum assist booster pump; springs, clips and retainers; self adjusters; rear activators; parking brake linkage and cables. **Note: PREFERRED Coverage does not include ABS systems.** **AIR CONDITIONING:** Compressor; internal assembly including pistons, rods, bearings, valves and shafts; clutch; coil and pulley; orifice tube; condenser; evaporator; manual switches. **ELECTRONICS:** Anti-detonation/knock sensor; ESC/EEC/ECM module; electronic module retard vacuum switch; electronic ignition module; igniter; electronic digital instrument cluster; digital driver information display and module; instrument panel printed circuit board. **FUEL SYSTEM:** Fuel Pump, Fuel Injection Pump, Metal Fuel Lines, Fuel Pressure Regulator, Fuel Sending Unit, and Fuel Gauge. **SPORT UTILITY:** Step bumpers and mounting brackets; spare tire carrier, swing arm, pivots, latches and locks; factory installed running boards; swing out mirror arms and mounts; pop-out or sliding side/rear window latches and hinges; convenience bed liner (not warpage); tailgate handle, lock, cables, hinges and latches; edge protectors; cargo lamp; tie downs. **Note: Rust damage and Failures caused by rust are excluded from Coverage.** **SEALS & GASKETS:** Seals and gaskets, if needed, are covered for the following assemblies: Steering; Front Suspension; Brakes and Air Conditioning.

#### **[DELUXE]**

When [DELUXE] Coverage has been purchased as shown on the Application Page, only the following parts and parts covered under [POWERTRAIN] and [PREFERRED] Coverage are covered; Components not listed are not covered: **STEERING:** Control unit; actuator; mode selector; position sensor; rear tie rod assembly; rear gear assembly; cylinder barrel; center joint; pinion; power steering housing is covered if damaged by the Failure of an internal part. **ELECTRICAL:** Fuel gauge sending unit; heated back glass elements (glass is not covered); rear wiper motor; heater blower motor; horn; factory installed sun/moon roof motor and its wiring harness and switches; convertible top motor and switches; power antenna motor, mast and switches, MAF/MAP sensor; EGR valve; DPFE valve; remote keyless entry transmitter and receiver; heated side view mirror element; cruise control servo, module and transducer; compass; speed sensor; thermometer. **SUSPENSION:** MacPherson struts; shackle bushings and eye bushings; springs, torsion bars and bushings; stabilizer linkage and bushings; wheel bearings and seals; automatic leveling unit compressor, sensor and limiter valve. **ANTI-LOCK BRAKES (ABS):** Electronic control unit; anti-lock computer module; wheel speed sensors/exciters; proportioning valves; high pressure hydraulic pump; electro-hydraulic proportioning control valves; accumulator. **AIR CONDITIONING:** Expansion valve; dryer tank; accumulator; POA valve; hi/low pressure cut-off switch; ducts and outlet hoses; automatic temperature control programmer. **COOLING:** Radiator; fan clutch and fan; engine cooling fan motors; heater core; Engine Cooling Fan and Motor; Fan Clutch; Belt Tensioner; Radiator; Heater Core; Thermostat; Blower Motor; Hot Water Valve; Engine Oil Cooler; Cooler Lines and Fittings. **FUEL DELIVERY:** Fuel injector metering pump; fuel injectors; fuel distributor; diesel injection pump; fuel tank; metal fuel lines. **INTERIOR/EXTERIOR:** Glove box door and hinge; manually operated seat tracks; adjustable pedals; interior and exterior door handles; door hinges; map/courtesy light assembly; hood, trunk and hatch gas cylinders; hood, trunk and hatch hinges; bumper energy absorbers; speedometer head. **SEALS & GASKETS:** Seals and gaskets, if needed, are covered for the following assemblies: Rear Suspension and Anti-Lock Brakes.

#### **[PREMIER (Exclusionary)]**

If [PREMIER] Coverage is shown on the Application Page of this Agreement, We will pay on behalf of or reimburse You for the Costs to repair or replace a Failure of ALL OF YOUR VEHICLE'S PART(S) OR COMPONENT(S), including seals and gaskets, except for those components and conditions listed under SECTION V. EXCLUSIONS – WHAT IS NOT COVERED of this Contract.

### **SECTION V. EXCLUSIONS – WHAT IS NOT COVERED**

Coverage is not provided under this Contract for any of the following Exclusions:

- 1. Pre-Existing Condition(s): Any Vehicle found not to be in good mechanical order at the time this Contract is placed on the Vehicle, or any Failure that occurred prior to the purchase of this Contract. Any Breakdown**

**and/or Failure, whereby the cause of Failure occurred due to a condition that pre-dated the purchase of this Contract shall also be expressly excluded from Coverage.**

2. Any Breakdown that occurs during the Waiting Period of this Contract, if one is indicated on the Application Page of this Agreement.
3. For damage to a covered part caused by the Failure of a part that is not listed as covered under this Agreement.
4. When the responsibility for the repair is covered by an insurance policy, or any warranty from the manufacturer, such as extended drive train, major component, or full Coverage warranties (regardless of the remaining manufacturer's warranty when You purchased this Agreement), or a repairer's guarantee warranty regardless of their ability to pay. Further, Coverage under this Agreement is similarly limited in the event of a Breakdown if the manufacturer has announced its responsibility through any means, such as a recall.
5. **Any covered repair not authorized in advance by Us, except those Emergency Repairs, as outlined in SECTION III. WHAT TO DO IN THE EVENT OF A FAILURE OR BREAKDOWN of this Contract.**
6. **Breakdowns where there has been continued operation of an impaired Vehicle.**
7. Any aftermarket part or component that was installed in the Vehicle to replace an original manufacturer's part or component that is salvaged or was not replaced in accordance with the manufacturer's recommended specifications.
8. Repairs when Your Vehicle's odometer reading does not reflect the true mileage the Vehicle has been driven for whatever reason.
9. Any Breakdowns caused by any modifications, alterations, and/or additions to Your Vehicle, or if any modifications, alterations, and/or additions have been made to Your Vehicle, or You are using or have used Your Vehicle in a manner not recommended by the Manufacturer, including but not limited to, the Failure of any custom or add on/aftermarket part regardless if supplied by a franchised Dealer or not, all frame or suspension modifications, lift kits (unless the Lift Kit Option is shown on the Application Page and not to exceed 8 inch of combined lift), oversized/undersized tires or wheels not recommended by the original manufacturer (unless Lift Kit Option is shown on the Application Page and not to exceed 8 inches greater than the Manufacturer's specifications), trailer hitches. Also not covered are any emissions and/or exhaust systems modifications, engine modifications, transmissions modifications, and/or drive axle modifications, which includes any performance modifications.
10. Any Breakdowns caused by any use of Your Vehicle not recommended by the manufacturer, or if Your Vehicle is used for towing (unless Your Vehicle is equipped with a factory installed or factory authorized tow package), or is used for Commercial Use [(unless the Commercial Use Option is shown on the Application Page and only as defined under Commercial Use Option in SECTION VII. ADD-ON COVERAGE OPTIONS of this Agreement)], or is used for snow removal [(unless the Snow Plow Option is shown on the Application Page of this Contract)], rental, taxi, limousine, livery, or shuttle, towing/wrecker service, road repair, construction, dumping (dump beds), cherry pickers, lifting or hoisting, police or emergency service, off-road use, pre-arranged or organized racing, or competitive driving.
11. Repairs made outside of the United States, its territories or Canada.
12. Repairs required because of technician negligence, detonation, sludge, or carbon deposits caused by negligence, contamination, rust, and corrosion caused by negligence, and/or operation without the proper lubrication levels or fluid type.
13. Damage caused by pre-ignition detonation, pinging, improper/contaminated fuel including fuels containing more than ten-percent (10%) ethanol if the engine was not manufactured for this mixture, excessive fuel conditions, lean fuel conditions, clogged fuel injectors, improper lubricants, or improper engine adjustments. Any mechanical Breakdown caused by Failure to maintain proper levels of lubrication, lubricant blockage, coolant blockage, lack of lubrication, or carbon buildup in cylinders.
14. Repairs required because You did not properly maintain Your Vehicle, as outlined in this Contract and/or Your failure to properly maintain Your Vehicle based off manufacturer's recommended maintenance guidelines or advice given by a Repair Facility or Dealership.
15. Repairs required because of fraud, collision, abuse, negligence, neglect, misuse, road hazards, off-road racing or use, vandalism, riot, theft, fire, war, acts of God, or the loss that is normally covered by Casualty and/or Collision insurance. Loss, damage, or expense resulting directly or indirectly from any intentional, dishonest, fraudulent, criminal or illegal act committed by You, Your employee or agent, or occurring due to confiscation or repossession.
16. **Hybrid and electric batteries are expressly excluded from Coverage.**
17. Repairs that are covered under a repairer's guarantee or another Service Agreement Provider's Coverage, and/or repairs that are covered under an insurance policy, or a manufacturer and/or Dealer customer assistance program or Service Agreement.
18. For any of the following parts: hoses, brake pads, brake linings/shoes, wiper blades, belts, thermostat housing, shock absorbers (not excluded under [PREMIER] and [DELUXE] Coverage), carburetor, air springs and air struts, headlight assemblies, taillamp assemblies, blind spot sensors, heated steering wheels, coolant reservoir tanks, fuse boxes (including SAM Modules and Total Integrated Power Modules), Oxygen (O2) sensors, vacuum pumps, battery and battery cable/harness, standard transmission clutch assembly, friction clutch disc and pressure plate, distributor cap and rotor, safety restraint systems (including air bags), glass, lenses, sealed beams, light bulbs, LED lighting, fuses, circuit breakers, cellular phones, personal computers, pre-heated car systems, game systems, sun shades, radar detection devices, brake rotors and drums, gas cap/filler neck, weather strips, trim, moldings, bright metal chrome, upholstery and carpet, paint, outside ornamentation, bumpers, body sheet metal and panels, frame and structural body parts, vinyl and convertible tops, any convertible top assemblies, door handles, lift gate handles, tailgate handles, door bushings/bearings, hardware or linkage, tires, tire pressure sensors, wheel/rims. Programming, reprogramming, or updating or maintaining a component that has not mechanically failed. Any equipment not installed by the manufacturer. External nuts, bolts, and fasteners are not covered unless they need to be replaced in connection with a Covered Repair. Engine block and cylinder heads are not covered if damage is caused by external overheating, freezing, or warping. Any other part not listed in SECTION IV. COVERAGE of this Contract.
19. The Costs of teardown, disassembly, or assembly when a Breakdown is not covered by this Agreement.
20. **Any regular maintenance services as described and/or recommended by Your manufacturer.**

21. For any safety related maintenance events required by Your state or the manufacturer of Your Vehicle or a Breakdown caused by the continued operation of the Vehicle in an overheated condition irrespective of thermostat Failure or the lack of proper and necessary amounts of coolants or lubricants.
22. For any repair or replacement of any Covered Part if a Breakdown has not occurred or if the wear on that part has not exceeded the field tolerances allowed by the manufacturer under normal operating conditions.
23. Any repair that has been misdiagnosed by the Repair Facility and/or any cause of Failure that cannot be verified as accurate or is found to be inaccurate.
24. All Commercial Use Vehicles, [unless the Commercial Use Option is shown on the Application Page]. [If the Option is shown, then only those Commercial Usages listed in SECTION I. DEFINITIONS of this Contract are eligible for Coverage]. Any Vehicle used for towing (unless Your Vehicle is equipped with factory installed or factory authorized tow package), or used as a commercial unit (unless appropriate Option is marked on the Application Page and is defined in SECTION VII. ADD-ON COVERAGE OPTIONS of this Contract), or used for rental, taxi, limousine or shuttle, towing/ wrecker service, dumping, cherry pickers, lifting or hoisting, police or emergency service, off-road use, prearranged or organized racing, or competitive driving. [Any Vehicle that has been issued a restricted title, including but not limited to: gray market, total loss, salvage/refundable, salvage theft, assembled, dismantled, scrap, fire, flood, physical damage, saltwater, frame change, motor change, body exchange, junk or parts only.]
25. Our liability of incidental and consequential damages including, but not limited to, personal injury, physical damage, property damage, loss of use of Your Vehicle, loss of time, loss of wages, inconvenience, and commercial loss resulting from the operation, maintenance, or use of Your Vehicle is expressly excluded.
26. We shall not be responsible for any loss arising out of the unauthorized access or use of any system, software, hardware, or firmware, or any modification, reprogramming, destruction, or deletion of data or software by any means.
27. Any and all emissions and/or exhaust components are excluded from Coverage (Exhaust Manifold not excluded from Coverage).

## SECTION VI. ADDITIONAL BENEFITS OF COVERAGE

**EMERGENCY ROADSIDE ASSISTANCE:** In the event Your Vehicle is disabled, We will dispatch a service vehicle to Your location to assist You. In the event Your Vehicle is unable to continue under its own power Your Vehicle may be towed to a location of Your choosing. You will receive twenty five (25) miles of towing at no cost; any additional mileage will be Your responsibility and payment will be expected at the time service is rendered. When calling for towing or road service You must call 1-855-897-3043. You will be required to give the representative assisting You the following information: **Producer Code-76004, Your Member Number (which is Your Contract number on the Application Page of this Contract) and Your plan letter which is U. COVERAGE:** You are entitled to one (1) service per 72-hours. Services available to You at no Cost are: a tow up to twenty five (25) miles; battery jumpstart; flat tire change; fuel delivery (You are responsible for the actual Cost of the delivered materials); locksmith. **REIMBURSEMENT:** This is not a reimbursement program. In the event Your Vehicle is disabled and You contracted for any of the above covered services on Your own, You will be able to submit Your original receipted road service expenses for reimbursement consideration. Maximum for any covered services is strictly limited to fifty dollars (\$50.00). You must send Your original receipted roadside bills along with a completed claim form to: **National Adjustment Bureau, LLC located at 800 Yamato Road Suite 100, Boca Raton, Florida, 33431. Attn: Claims.** Claim forms may be obtained online at [www.nsdclaims.com](http://www.nsdclaims.com) or by calling toll-free 1-800-338-2680. **TRIP INTERRUPTION:** In the event of a mechanical Breakdown of a covered component or part, Administrator will REIMBURSE Agreement holder a maximum of seventy five (\$75.00) dollars per day, not to exceed a total of two hundred twenty five (\$225.00) dollars up to three days (3), for expenses incurred by Agreement holder for meals and/or lodging, provided: Agreement holder cannot operate Agreement holder's Vehicle due to a mechanical Breakdown covered by this Agreement and are more than one hundred (100) miles away from home, and expenses are incurred between the time of Breakdown and the time repairs are completed. (The date of Breakdown shall be considered the first day.) One day's trip interruption expense shall be allowed for each eight (8) hours, or portion thereof, of required manual flat-rate labor time. A detailed receipt must be submitted to Administrator before reimbursement will be made. **RENTAL:** In the event of a Breakdown of a covered part, You will be reimbursed for actual expenses incurred for a rental vehicle at the maximum daily rate of fifty dollars (\$50.00) per day, for five (5) days, not to exceed two hundred fifty dollars (\$250.00) per occurrence. After the first day of rental, each additional day of rental requires the covered repairs to exceed 4.0 labor hours per additional day as defined in the current year's manufacturers or nationally recognized labor time standards manual. In the event that the Vehicle is not drivable due to the covered Breakdown, We will cover one day of rental for every four (4) labor hours applicable to the covered repair. Under no circumstances will We provide rental Coverage for any repair hours that exceed the operation time for the covered repair as defined in a nationally recognized labor time standards manual (current year's edition). Rental time due to parts backorder or component Failure inspection may be considered at the discretion of the Administrator. Rental Coverage shall not continue beyond the day on which covered repairs are completed. The substitute vehicle must be rented from a licensed and nationally recognized rental agency. To receive reimbursement, You must present the following items within sixty (60) days of the repair completion date: a rental Agreement from a licensed and nationally recognized car rental company signed by You; proof of payment receipt; a copy of the repair order; and any other documentation reasonably requested by the Administrator. *All 24-Hour Roadside Assistance services and benefits are administered by Nation Motor Club, LLC located at 800 Yamato Road, Suite 100, Boca Raton, FL 33431. In California, all roadside services and benefits are administered by Nation Motor Club, LLC located at 800 Yamato Road, Suite 100, Boca Raton, FL 33431. Motor Club Permit Number: 5157-3. In Alabama, Alaska, Utah, and Virginia: All services and benefits are Administered through Nation Safe Drivers Services, Inc. located at 800 Yamato Road, Suite 100, Boca Raton, FL 33431.*

## SECTION VII. ADD-ON COVERAGE OPTIONS

The following Options are add-on Options and apply ONLY if they show on the Application Page of this Contract:

**[COMMERCIAL USE OPTION (Mandatory as It Applies):** If the Commercial Use Option is shown on the Application Page of this Contract, We will pay for covered Breakdowns to Your Vehicle when Your Vehicle is used for any purposes defined as eligible Commercial Use under SECTION I. DEFINITIONS, of this Contract. If the Commercial Use Option is shown on the Application Page of this Contract, it shall negate any provisions in this Contract that exclude Coverage for Commercial Use. Uses not defined as eligible for Commercial Use under the aforementioned section of this Contract shall not be eligible

for Coverage.]

**[HYBRID VEHICLE OPTION (Mandatory as It Applies):** If the **Hybrid Vehicle Option** is shown on the **Application Page**, **You** have **Coverage** in accordance with the applicable terms of this **Contract** for any electric motor, power controller, inverter assembly, generator(s), electronic air conditioning compressor, electronic power, or steering pump. **Hybrid and electric batteries are expressly excluded from Coverage.]**

**[LIFT KIT OPTION (Mandatory as It Applies):** If the **Lift Kit Option** is shown on the **Application Page** of this **Contract**, **Coverage** will be provided for **Your Vehicle** if it has oversized/undersized tires (**not to exceed 8 inches greater than manufacturer's specifications**), body lifts, and suspension lifts (**maximum 8-inch combined lift**) that are installed by the **Dealer** or authorized **Dealer** facility at the time of the **Vehicle** sale. **Coverage** will be provided in accordance with the terms and provisions of this **Contract**. **The odometer must be re-calibrated to register accurate readings in order for Your Vehicle to be eligible for this Coverage. The oversized/undersized tires, body lifts, suspension lifts, and any and all modifications, alterations, or additions are specifically excluded from Coverage, and any Failure or Breakdown caused by those oversized/undersized tires, body lifts, suspension lifts, and any and all modifications, alterations, or additions shall not be covered under this Contract.]**

**[LUXURY ELECTRONICS COVERAGE – Available on DELUXE Coverage - INCLUDED IN PREMIER Coverage (Until Your Vehicle reaches 100,000 miles on its Odometer):** If the **Luxury Electronics Option** is shown on the **Application Page** of this **Contract**, **Coverage** will be provided for the following components on **Your Vehicle**: navigation display unit, navigation control module, navigation system wiring harness, backup cameras, and side mirror cameras/sensors. **The following parts are specifically excluded: antennae; cables and wiring. PHONE SYSTEM: Charger/cradle, microphone, speakers, phone. The following parts are specifically excluded from Phone Systems: antennae; wiring & cables. TV/VIDEO ENTERTAINMENT SYSTEM: LCD screen (10" or less), RF modulator, video cassette player with auxiliary inputs (No recording capability), digital video disc player, power converter. The following parts are specifically excluded from TV/Video Entertainment System: remote control; cables and wiring; headphones. INTERNET ACCESS SYSTEMS: Power converter, satellite receiver, satellite dish or wireless receiver (where available). The following parts are specifically excluded from Internet Access Systems: wiring & cables.]**

**[RIDESHARE OPTION (Mandatory as It Applies):** If the **Rideshare Option** is shown on the **Application Page** of this **Contract**, **We** will pay for covered **Breakdowns** to **Your Vehicle** when **Your Vehicle** is used for more than twenty-five percent (25%) of the time to transport passengers in exchange for compensation, including smartphone applications such as Uber and Lyft, the **Rideshare Option** must show on the **Application Page**. **This Option is mandatory as it applies. Vehicles equipped with equipment specifically for "Taxi Use" are specifically excluded from Coverage and are not considered "Rideshares" under this Contract. If this Option is shown on the Application Page of this Contract, this Option will expire and Coverage for this Option will expire once Your Vehicle reaches 300,000 miles on Your Vehicle's Odometer.]**

**[SEALS AND GASKETS (Included in PREMIER Coverage):** If the **Seals and Gaskets Option** is shown on the **Application Page**, **You** have **Coverage** in accordance with the applicable terms of this **Contract** for all seals and gaskets for the components listed in **Your** chosen **Coverage** except when the cause of **Failure** is the result of **overheating, lack of lubrication, or lack of required fluids. However, minor loss of fluid or seepage is considered normal and is not considered a Breakdown and is not eligible for Coverage. If this Option is shown on the Application Page of this Contract, this Option will expire and Coverage for this Option will expire once Your Vehicle reaches 125,001 miles on Your Vehicle's Odometer.]**

**[SNOWPLOW OPTION (Mandatory as It Applies):** If the **Snowplow Option** is shown on the **Application Page** of this **Contract**, **We** will pay for covered **Breakdowns** to **Your Vehicle** when **Your Vehicle** is used for snow removal, provided **Your Vehicle** is properly equipped for such use and it is not used commercially (unless the **Commercial Use Option** is shown on the **Application Page** of this **Contract**). **The snow plow itself, and any and all other systems related to snow removal is specifically excluded from Coverage under this Contract.]**

If **Your Vehicle** is found to be equipped with **[4X4 / AWD], [Diesel Engine,] [Turbo/Supercharger,] [Hybrid Engine,] [Snow Plow,] or [Lift Kit,]** and the corresponding **Option** is not indicated on the **Application Page** of this **Contract**, then no **Coverage** will be provided for **Failures** related to that **Option** during the term of this **Contract**.

## SECTION VIII. CANCELLATIONS

1. **You** may cancel this **Contract** at any time by notifying **Us** or the **Administrator**. **You** will need to mail in either a Cancellation Form, which may be obtained by going to [<http://www.veritasprotection.com/veritascanx>], or **You** may mail in a Letter of Cancellation to the **Administrator** at the following address: **ATTN: Cancellations, 3550 N Central Ave, Suite 800, Phoenix, AZ 85012**. The letter must have **Your** signature, the reason for cancellation, the date of cancellation, and the cancellation mileage. Letters without all of the required information will be rejected.
2. **We expressly reserve the right to cancel this Contract. We** may cancel this **Contract** for non-payment of the **Contract** charge, or for **Your** intentional misrepresentation in obtaining this **Contract** or in submitting a claim. If **We** cancel this **Contract**, an amount of the unearned **Contract** charge will be refunded according to the pro-rata method reflecting the greater of the days in force or the mileage elapsed based on the term of the **Contract**, less a service charge of seventy-five dollars (\$75.00), except where state law or regulation requires a lesser amount.
3. If **Your Vehicle** and this **Contract** have been financed, the lienholder may cancel this **Contract** for non-payment, or if **Your Vehicle** has been declared a total loss or repossessed. The rights under this **Contract** are transferred to the lienholder and the lienholder is also entitled to any resulting refund.
4. If **You** cancel this **Contract** within thirty (30) days of purchase and if no claim has been submitted prior to **Your** cancellation request, the **Contract** will be void, and the entire **Contract** price paid will be refunded. If **You** cancel this **Contract** after thirty (30) days of purchase or after a **Claim** has been submitted, an amount of the unearned **Contract** charge will be refunded according to the pro-rata method reflecting either the greater of the days in force or the mileage elapsed based on the term of the **Contract**. Elapsed time and mileage shall be measured from Agreement Purchase Date and the Current Mileage shown on the **Application Page**, less a cancellation fee of seventy-five dollars (\$75.00), except where state law or regulation requires a lesser amount.
5. A seventy-five dollar (\$75.00) cancellation fee will be deducted from all refunds requested after the first thirty (30) days, unless otherwise prohibited by state statute or regulation. In the event of cancellation whereby a lien has been placed against the **Vehicle**, the lienholder or **Dealer** (as shown on the **Application Page**) will be named on the cancellation refund check. In the event of a lienholder change or release, it is **Your** responsibility to notify **Us** or the **Administrator** in writing by sending in proof of lienholder documents and/or lien release documents at **ATTN: Lienholder Change,**

## SECTION IX. STATE AMENDMENTS

If You purchased this Service Contract in any of the following states, the provision and/or provisions in this Addendum shall supersede, replace, and override any language in the Agreement to the Contrary, where it applies for the State in which You purchased Your Vehicle:

**Notice to Consumers:** The benefits provided may duplicate a manufacturer or Seller's warranties that come automatically with every sale. You may be required by the Seller of this Coverage to pursue those warranties, which are available to You without this Contract. 2) The terms of this written Agreement control the entire Contract between You and Us. No change or modification to the written terms is valid. 3) The Contract is based upon information You provided to Us on the Application Page. This Contract will be automatically extended while the Vehicle is in custody of an authorized Repair Facility in all states.

**Claims will not be deducted from Your net pro-rated refund due in the following states:** Alabama, Arkansas, Hawaii, Idaho, Louisiana, Missouri, Nevada, and Washington. **Unless otherwise provided in the state-specific sections below, claims will be deducted from Your pro-rated refund due in all other states. If the claim amount exceeds the refund due, You will not be entitled to any refund payment(s).**

**The cancellation fee shall not exceed the lesser of ten percent (10%) of the unearned pro-rata Contract Purchase Price, as stated on the Application Page or fifty dollars (\$50.00) in the following states:** Arizona, District of Columbia, Illinois, Maine, Mississippi, North Carolina, Oklahoma, Wisconsin, and Wyoming. **The cancellation fee shall not exceed fifty dollars (\$50.00) in the following states:** Arkansas, Idaho, Louisiana, Missouri, and Texas. **The cancellation fee shall not exceed ten percent (10%) of the amount paid in New Mexico.**

**Refunds will be credited within thirty (30) days upon the processing of Your cancellation form or letter of cancellation, and We shall owe a ten-percent (10%) penalty per month that a refund is not issued to You in the following states:** District of Columbia, Louisiana, Maine, Mississippi, Missouri, Nevada, New York, South Carolina, Texas, and Wyoming.

**We will mail You a written notice of cancellation prior to thirty (30) days of the date of cancellation of this Contract in** Alabama, Connecticut, Iowa, Missouri, Mississippi, Maryland, Nevada, New Mexico, Oregon, Texas, Wisconsin, and Wyoming. **In all other states, a notice shall be mailed upon cancellation. The notice of cancellation shall state the effective date and the reason for cancellation in all states.**

**The Arbitration clause shall be stricken in its entirety in the following states:** Arizona, Arkansas, Georgia, Maryland, Mississippi, Nebraska, Oregon, Wisconsin, and Wyoming. **In these states, the following language shall apply to the resolution of any disputes arising under this Contract: Should a dispute, controversy, or claim arise out of or relating to this Contract, the dispute, controversy, or claim arising out of or relating to this Contract, or a breach hereof, may be settled by non-binding Mediation. Either party may make a written request to any nationally recognized organization that performs consumer related Mediation services. If both parties agree to Mediate in writing, the parties shall then agree to abide by the consumer related protocol established by the chosen Mediation organization and the laws of the state where the purchaser resides as well as federal law. Otherwise, any dispute, controversy, or claim arising out of or relating to this Contract shall be settled in a court of competent jurisdiction, according to the laws of the state where the Contract purchaser resides at the time the dispute, claim, or controversy arose, and federal law.**

**This Contract may only be cancelled by Us due to fraud by You, material misrepresentation by You affecting the Contract, or non-payment of the provider fee in the following states:** Arizona, Iowa, Minnesota, New Mexico, Vermont, Wisconsin, and Wyoming.

**In Alabama,** the cancellation fee shall not exceed twenty-five dollars (\$25.00). The right to void the **Contract** is not transferable and applies only to the original **Contract** holder. **We** will mail a written notice to **You** at **Your** last known address contained in **Our** records at least five (5) days prior to cancellation by **Us**. Prior notice is not required if the reason for cancellation is nonpayment of the provider fee or a material misrepresentation by **You** to **Us** relating to the covered property or its use. The notice shall state the effective date of the cancellation and the reason for the cancellation. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of this **Service Contract** to **Us**. Any refund due to **You** may be credited to any outstanding balance of **Your** account, and the excess, if any, shall be refunded to **You**. This **Contract** excludes consequential and preexisting conditions.

**In Alaska,** if **You** cancel after the first thirty (30) days, **We** will retain a cancellation fee of seven and one half percent (7.5%) of the unearned pro rata **Agreement** purchase price, not to exceed twenty-five dollars (\$25.00); to be based on the days in force, as related to **Your Agreement's** term. If **We** do not pay or credit a refund owed to **You** later than forty-five (45) days after **You** return this **Contract**, a penalty in the amount of ten percent (10%) of the provider fee paid by **You** for each month the refund remains unpaid shall be added to the refund. **We** shall mail a written notice to **You** at **Your** last known address contained in **Our** records at least five (5) days before cancellation by **Us**. The notice shall state the effective date of the cancellation and the reason for the cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the provider fee or fraud or a material misrepresentation by **You** in obtaining the **Service Contract** or by **You** in pursuing a claim under the **Service Contract**. For all cancellations, except a cancellation **You** make within the first thirty (30) days, **We** shall refund or credit to **Your** account the prorated amount of the unearned provider fee, less any claims paid, within forty-five (45) days after the return of this **Contract** to **Us**.

**In Arizona,** this **Contract** shall not be cancelled or voided due to acts or omissions of **Us**, **Our** assignees, or subcontractors for their failure to provide correct information or their failure to perform the services or repairs provided in a timely, competent, and workmanlike manner. Parts or components repaired or replaced under the **Service Contract** will not be excluded from **Coverage**. This **Contract** will be cancelled or voided by **Us** or **Our** representatives for the following material acts or omissions: (a) fraudulent or unlawful acts by the **Contract** holder arising out of or relating to the **Service Contract**; (b) the **Contract** holders use of a covered consumer product in a manner other than as intended by the manufacturer that is likely to increase the likelihood that the consumer product will be damaged or require repairs; (c) ineligibility for the program including gray market, high performance, and GM diesel autos; or (d) if the Vehicle's odometer has been tampered with, disconnected, or altered in anyway by the **Contract** holder. **You have a right to file a complaint with the Arizona Department of Insurance and Financial Institutions by contacting the Department at (602) 364-2499 or difi.az.gov.**

**In Arkansas,** notwithstanding anything to the contrary contained herein, **We** will not reduce any Breakdown benefits due to the depreciation of parts.

**In California,** **You** may return this **Service Contract** if the **Vehicle** is returned, sold, lost, stolen, or destroyed. **SECTION II. TERMS AND CONDITIONS**, subsection 12. is deleted in its entirety and replaced as follows: Performance to **You** under this **Contract** is guaranteed by a California approved insurance company. **You** may file a claim with this insurance company if any promise made in the **Contract** has been denied or has not been honored within sixty (60) days after **Your** request. The name and address of the insurance company is: Old Republic Insurance Company (Tulsa Branch Office), 8282 South Memorial Drive, Tulsa, Oklahoma 74133. The telephone number for Old Republic Insurance Company is 1 (800) 331-3780. 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 Web site (www.insurance.ca.gov). **SECTION VIII. CANCELLATIONS** is amended as follows: **You have the right to cancel at any time for any reason including, but not limited to, if the Vehicle is sold, lost, stolen, or destroyed.** If **You** cancel this **Contract** within sixty (60) days after receipt of the **Contract**, thirty (30) days if the covered **Vehicle** is used and does not have a manufacturer warranty, and no claim has been paid hereunder, **We** will refund the entire **Contract** purchase price. If **You** cancel this **Contract** after sixty (60) days, thirty (30) days if the covered **Vehicle** is used and does not have a manufacturer warranty, or if a claim has been paid during

the first sixty (60) days, thirty (30) days if the **Vehicle** is used and does not have a manufacturer warranty, **You** may cancel this **Contract** and **We** will pay a pro-rata refund of the **Contract** purchase price based upon the greater of the time or mileage expired from the **Contract** purchase date and odometer reading at that date. Cancellations by **You** after the first sixty (60) days, thirty (30) days if the covered **Vehicle** is used and does not have a manufacturer warranty, are subject to an administration fee of twenty-five (\$25) dollars or ten (10%) percent of the **Contract** purchase price, whichever is less. **We expressly reserve the right to cancel and** may cancel this **Contract** within the first sixty (60) days after the date of purchase only upon providing **You** with a notice of cancellation at **Your** last known address as reflected in **Our** files, stating the reason for cancellation, postmarked before the sixty-first (61st) day after the date of purchase and **We** will pay a full refund of the **Contract** purchase price paid by **You**, unless **We** have paid a claim hereunder or advised **You** in writing that **We** will pay a claim, in which case **We** will pay a pro-rata refund of the **Contract** purchase price based upon the greater of the time or mileage expired from the **Contract** purchase date and odometer reading at that date. **We** may cancel this **Contract** for nonpayment or for fraud or material misrepresentation by **You** at any time by providing **You** with a notice of cancellation at **Your** last known address as reflected in **Our** files, stating the specific grounds for the cancellation, and **We** will refund the full amount paid by **You** for this **Contract**, unless **We** have paid a claim hereunder, in which case **We** will pay a pro-rata refund of the **Contract** purchase price paid by **You** based upon the greater of the time or mileage expired from the **Contract** purchase date and odometer reading at that date. If **We** cancel this **Contract** for any reason, **We** will not charge an administrative or cancellation fee, and any refund due will be paid within thirty (30) days of the date of cancellation. If **Your Vehicle** and this **Contract** have been financed, the lienholder may cancel this **Contract** for non-payment, or if **Your Vehicle** has been declared a total loss or repossessed. The rights under this **Contract** are transferred to the lienholder and the lienholder is also entitled to any resulting refund. Cancellations requested by the lienholder will result in a refund to the lienholder calculated as though **You** requested the cancellation. This **Contract** will cease to be valid five (5) days after the date the notice of cancellation is postmarked, and **We** will pay any claim reported to **Us** prior to the effective date of cancellation that is covered by this **Contract**. **To cancel Your Contract in writing, mail in a letter of cancellation, stating the date of cancellation, the mileage at the time of cancellation, and signed by You to: Veritas Global Protection Services, INC doing business in CA as Veritas Global Insurance Services INC, 3550 N. Central Ave, Suite 800, Phoenix, AZ 85012. You may also cancel your Contract by mailing in a cancellation form by downloading it online at <http://www.veritasprotection.com/veritascanxca> and sending it to Veritas Global Protection Services, INC doing business in CA as Veritas Global Insurance Services INC, 3550 N. Central Ave, Suite 800, Phoenix, AZ 85012.** 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 report a claim pursuant to **SECTION III. WHAT TO DO IN THE EVENT OF A FAILURE OR BREAKDOWN OF THIS Contract**. As **Obligor**, **We** are fully obligated for the performance of all duties hereunder, including roadside services and benefits. **SECTION VI. ADDITIONAL BENEFITS OF COVERAGE**, is amended as follows: In the event [Nation Motor Club, LLC] fails or refuses to honor a claim, **You** may contact the Administrator directly at (888) 572-4310. There is no in-home service under this **Contract** and **We** will not pay the costs of transporting the **Vehicle** for service or repairs, unless otherwise provided herein. **To view Your rights under the California Consumer Protection Act, go to [veritasglobal.com/ccparequest](http://veritasglobal.com/ccparequest). You may also contact us by phone at (888) 572-4310 ext 5701, e-mail at [ccparequest@veritasprotection.com](mailto:ccparequest@veritasprotection.com), or mail at Veritas Global Protection Services, INC DBA in CA as Veritas Global Insurance Services INC, ATTN: CCPA Request, 3550 N Central Ave, Suite 800, Phoenix, AZ 85012. In home service will not be provided and We will not pay for costs of transportation of the Vehicle to obtain service except for towing services as provided in SECTION VI. ADDITIONAL BENEFITS OF COVERAGE.**

**In Colorado**, the policy number for Our Contractual Liability Insurance Policy, as described in **SECTION II. TERMS AND CONDITIONS**, subsection 12, is T3-05-0005.

**In Connecticut**, if this **Contract** is in force for less than one (1) year, this **Contract** will be automatically extended while the **Vehicle** is in the custody of the authorized **Repair Facility**. There is no in-home service under this **Contract**. In accordance with the cancellation provisions contained in this **Contract**, **You** may cancel this **Contract** at any time if the **Vehicle** is returned, lost, stolen, or destroyed. **SECTION II. TERMS AND CONDITIONS, subsection 6.** is amended as follows: in the event a dispute or complaint arises out of this **Contract**, **You** may file a complaint with the Connecticut Insurance Department by mail at: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn. Consumer Affairs. **The Arbitration section only applies after both parties have attempted to mediate any and all disputes arising out of this Contract. Connecticut law shall apply in all mediation and subsequent Arbitration.**

**In the District of Columbia**, the right to void this **Contract** is not transferable and shall apply only to the original **Contract** holder and only if no claim has been made prior to its return to **Us**. If **We** cancel this **Contract**, **We** will mail written notice of cancellation to the last known address **We** have on file for **You** at least five (5) prior to termination, unless **We** cancel for nonpayment of the provider fee, a material misrepresentation by **You**, or a substantial breach of duties by **You** related to the **Vehicle** or its use. Any cancellation fee charged shall not exceed the lesser of ten percent (10%) of the Contract Purchase Price or seventy-five dollars (\$75.00).

**In Florida**, any transfer fee will not exceed \$40. Any assignment must occur within thirty (30) days after the date of sale of the **Vehicle**. **SECTION VIII. CANCELLATIONS** is amended as follows: **You** may cancel this **Contract** within sixty (60) days after purchase, and **We** will provide a full refund of the **Contract Purchase Price**, less **Claims** paid. If **You** cancel this **Contract** after sixty (60) days, **We** will refund to **You** the unearned pro rata **Contract Purchase Price**, calculated as described above in **SECTION VIII. CANCELLATIONS**, less a cancellation fee that will not exceed the lesser of seventy-five dollars (\$75.00) or ten percent (10%) of the unearned pro rata **Contract Purchase Price**. If **We** cancel this **Contract** within sixty (60) days after purchase, and **We** will provide a full refund of the **Contract Purchase Price**, less any claims paid. After this **Contract** has been in effect for sixty (60) days, it cannot be cancelled by **Us** unless there has been a material misrepresentation or fraud at the time of sale of the **Service Agreement**; **You** have failed to maintain the **Vehicle** as prescribed by the manufacturer; the odometer has been tampered with or disabled and **You** have failed to repair the odometer; or for nonpayment of premium by the **You**, in which case **We** shall provide the **You** notice of cancellation by certified mail. If **We** cancel the **Contract** after sixty (60) days, **You** will be refunded one hundred percent (100%) of the unearned pro rata **Contract Purchase Price**, calculated as described above in **SECTION VIII. CANCELLATIONS**, less any claims paid. The **Contract** Purchase Price charged for this **Contract** is not subject to regulation by the Office of Insurance Regulation.

**In Georgia**, the following additional terms, conditions, and disclosures are required by Georgia statute or administrative regulation. The following terms and conditions shall serve as an addendum to this Contract and shall supersede and replace any other terms and/or conditions where appropriate:

**IF A WAITING PERIOD EXISTS IT WILL BE DISPLAYED ON THE APPLICATION PAGE OF THIS CONTRACT.** The Waiting Period shall not exceed thirty (30) days. The Waiting Period shall be added back into the term of this Contract on the Application Page.

**If You cancel this Contract within thirty (30) days of purchase and if no Claim has been submitted prior to Your cancellation request, the Contract will be void, and the entire Contract Purchase Price paid will be refunded. If You cancel this Contract within thirty (30) days of the purchase and a Claim has been submitted prior to Your cancellation request, the entire Contract price paid less any claims paid will be refunded. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of this Service Contract to Us. A cancellation fee will not be assessed if the Contract is cancelled within the first thirty (30) days of purchase.**

**If cancelled by the Obligor and/or Administrator within thirty (30) days from the date of purchase, the refund due shall be 100% of the Contract Purchase Price. If this Contract is cancelled by the Obligor and/or Administrator after thirty (30) days of purchase, the refund due shall be one hundred percent (100%) of the unearned pro-rata Contract Purchase Price, based upon the greater of the time or mileage expired from the Contract purchase date and odometer reading on the effective date of cancellation, less any claims paid. The funding party and lienholder may only cancel for nonpayment in the event of a total loss or repossession of the Vehicle unless such party has Your Power of Attorney.**

**This Contract may only be cancelled by Us due to fraud, material misrepresentation, or non-payment.**

If We cancel this Contract, written notice of cancellation shall be provided to You at least 30 days in advance of the effective date of cancellation. The written notice shall state the effective date and reason for cancellation.

The cancellation fee shall not exceed the lesser of ten percent (10%) of the unearned pro-rata Contract Purchase Price, as stated on the Application Page or seventy-five dollars (\$75.00).

In the event a modification, alteration or addition was not made known to You or reasonably should have been known to You, and a claim is denied, it will be considered to be a cancellation by You, and we will issue You a full refund.

Pre-Existing conditions, as defined in SECTION V. EXCLUSIONS - WHAT IS NOT COVERED, shall be defined as, "Any Vehicle found not to be in good mechanical order at the time this Contract is purchased on the Vehicle and for which such Vehicle condition was known to You or should have been obvious to You or the Seller. In the event that We deny a claim due to a Pre-Existing condition as defined above, You shall have the right to cancel this Contract and receive a full refund of all monies paid, within ninety (90) days of the claim being denied. After ninety (90) days of the claim being denied, this right shall terminate."

The following statement found in SECTION V. EXCLUSIONS - WHAT IS NOT COVERED:

Repairs required because of technician negligence, detonation, sludge, or carbon deposits caused by negligence, contamination, rust, and corrosion caused by negligence, and/or operation without the proper lubrication levels or fluid type.

Shall be amended to state:

Repairs required because of technician negligence, detonation, gelled oil, or carbon deposits caused by negligence, contamination, rust, and corrosion caused by negligence, and/or operation without the proper lubrication levels or fluid type.

In Hawaii, a ten percent (10%) penalty per month shall be added to a refund for a voided Contract that is not paid or credited within forty-five (45) days after the return of the Service Contract to Us. The right to void this Contract is not transferrable and applies only to the original Contract holder. If We cancel this Contract, We will mail to You a notice of cancellation at Your last known address as reflected in Our files stating the effective date and reason for cancellation at least five (5) days prior to cancellation. However, We will not provide a notice of cancellation if the reason for cancellation is nonpayment of the Contract Purchase Price, material misrepresentation, or a substantial breach of Your duties under the terms of the Contract.

In Idaho, Coverage afforded under this Vehicle Service Contract is not guaranteed by the Idaho Insurance Guarantee Association.

In Illinois, normal wear and tear is not covered.

In Indiana, this Agreement is not insurance and is not subject to Indiana insurance law.

In Iowa, if You have questions regarding Your Service Contract, You may address them to the Iowa Insurance Commissioner at the following address: ATTN: Hon. Doug Ommen, Commissioner of Insurance, Iowa Insurance Division, 1963 Bell Avenue, Suite 100, Des Moines, Iowa 50315; phone (515) 654-6600. If We cancel this Service Contract, We will provide notice to You at least fifteen (15) days prior to the date of termination. If You cancel this Service Contract, a ten percent (10%) penalty per month shall be added to a refund for a voided Contract that is not paid within thirty (30) days of return of this Service Contract. The cancellation fee shall not exceed ten (10%) percent of the total Contract Purchase Price.

In Iowa, if You have questions regarding Your Service Contract, You may address them to the Iowa Insurance Commissioner at the following address: ATTN: Hon. Doug Ommen, Commissioner of Insurance, Iowa Insurance Division, 1963 Bell Avenue, Suite 100, Des Moines, Iowa 50315; phone (515) 654-6600. If We cancel this Service Contract, We shall mail a written notice of termination to You at least fifteen (15) days before the date of the termination. Prior notice of cancellation by Us is not required if the reason for cancellation is nonpayment of the purchase price, a material misrepresentation by You to Us or the Administrator, or a substantial breach of duties by You relating to the Vehicle or its use. The notice of cancellation shall state the effective date of the cancellation and the reason for the cancellation. The cancellation fee shall not exceed ten percent (10%) of the total Contract Purchase Price. If You or We cancel after thirty (30) days of purchase or after a claim has been made or paid, claims paid will be deducted from the amount of Your pro rata refund. A ten percent (10%) penalty shall be added each month to a refund that is not paid to You within thirty (30) days of the return of the Contract to Us.

In Kansas, Flat Tire Assistance, Lock Out Assistance, and Fuel Delivery Services are not available.

In Louisiana, a motor vehicle service contract is not insurance and is not regulated by the Department of Insurance. Any concerns or complaints may be directed to the attorney general. The right to void this Contract is not transferrable and applies only to the original Contract holder. If We cancel this Contract, We will mail notice of cancellation at least fifteen (15) days prior to cancellation, unless the reason for cancellation is nonpayment of the provider fee, a misrepresentation of by You to Us, or a substantial breach of duties by You related to the covered Vehicle or its use.

In Maine, any refund during the full refund period will include any sales tax refund, pursuant to law. The right to void this Contract is not transferrable and applies only to the original Contract holder. If We cancel this Contract, We will mail to You a notice of cancellation at Your last known address as reflected in Our files stating the effective date and reason for cancellation at least fifteen (15) days prior to cancellation.

In Maryland, a Service Contract is extended automatically when the provider fails to perform the services under the Service Contract. The Service Contract does not terminate until the services are provided in accordance with the terms of the Service Contract. The refund penalty shall be ten percent (10%) of the Contract Purchase Price per month that a refund is not paid. The Failure of covered components due to wear and tear shall not be excluded from Coverage. The right to void this Contract is not transferrable and applies only to the original Contract holder. Any refund shall be paid to You within thirty (30) days of the date We or the Administrator receive notice of Your cancellation or the effective date of Our cancellation. If We fail to pay You a refund within 45 days, We shall pay an amount equal to ten percent (10%) of the value of the consideration paid for the Contract for each month the refund is not paid or credited. SECTION VI. ADDITIONAL BENEFITS OF COVERAGE, the services provided under this section are provided by Us, the Obligor, and not the Administrator. Furthermore, We will not deny additional rental time in the event a repair is delayed due to parts back order or component failure inspection..

In Massachusetts, the obligor is the selling store identified on the Application Page of this Contract.

In Minnesota, We will provide to You a written notice of cancellation fifteen (15) days prior to the Contract being cancelled. In the case of material misrepresentation, a substantial breach of Your duties, and/or non-payment, We will provide to You a written notice of cancellation five (5) days prior to the Contract being cancelled. The notice provided hereunder will include the effective date and reason for cancellation. A ten percent (10%) penalty per month must be added to a refund for a voided Contract that is not paid or credited within forty-five (45) days after return of the Service Contract to the provider. The right to void this Contract is not transferrable and applies only to the original Contract holder. All service contracts are deemed to be made in Minnesota for the purpose of arbitration.

In Mississippi, cancellation by Us shall only occur in instances of nonpayment of the provider fee, a material misrepresentation by the Service Contract holder to the Service Contract provider, or a substantial breach of duties by the Service Contract holder relating to the covered Vehicle or its use. This

Contract is not supported by a manufacturer or distributor.

In Missouri, if We cancel the Agreement, notice of such cancellation will be delivered to You by registered mail fifteen (15) days prior to cancellation. The applicable free-look time period on this Agreement shall only apply to the original Agreement purchaser. If You cancel within the first thirty (30) days and a claim has been made, We will refund the entire Contract Purchase Price less any claims paid.

In Montana, We will mail you written notice of cancellation at the last-known address for You contained in Our records at least five (5) days prior to the cancellation. The notice will include the effective date and the reason for the cancellation. Prior notice will not be mailed for cancellation because of nonpayment of the Contract Purchase Price, a material misrepresentation by You to Us, or substantial breach of duties by You relating to the Vehicle or its use. Nonoriginal manufacturer's parts are allowed to be used to effectuate repairs.

In Nebraska, SECTION II. TERMS AND CONDITIONS, subsection 12. is amended to add the following: You have the right to file a claim directly with the Insurance Company in the event a covered service is not provided by Us within sixty (60) days of proof of loss being filed by You.

In Nevada, the following additional terms, conditions, and disclosures are required by Nevada statute or administrative regulation. The following terms and conditions shall serve as an addendum to this Contract and shall supersede and replace any other terms and/or conditions where appropriate:

The Transfer Fee, as outlined in SECTION II. TERMS AND CONDITIONS, shall not exceed twenty-five dollars (\$25.00).

You shall not be charged a cancellation fee exceeding twenty-five dollars (\$25.00) in Nevada.

You may return this Contract and receive a full refund if You notify Us of Your intent to return the Contract in writing within thirty (30) days of purchase if You have not made a claim.

We may only cancel this Contract for Your failure to pay an amount when due; Your conviction of a crime which results in an increase in the service required under this Contract; discovery of Your fraud or material misrepresentation in obtaining this Contract or presenting a claim; discovery of Your act or violation of this Contract which occurred after the effective date and which substantially and materially increases the service required under this Contract; or, a material change in the nature or extent of the required services or repair which occurs after the effective date and which causes the required service or repair to be substantially and materially increased beyond originally contemplated. If We cancel this Contract We will refund to You the pro rata unearned Contract Purchase Price. No cancellation fee will be imposed if We cancel. Cancellation will be effective fifteen (15) days after the notice of cancellation is sent to You.

Refunds shall be processed within thirty (30) days of cancelling this Contract, or We will owe You a penalty of ten-percent (10%) of the purchase price per each thirty (30) day period or portion thereof that the refund and any accrued penalties remain unpaid. We will mail You a written notice of cancellation prior to thirty (30) days of the date of cancellation of this Contract in Nevada.

If You choose to cancel this Contract and elect to send in a letter of cancellation, as outlined in SECTION VIII. CANCELLATIONS of this Contract, a notarized signature will not be required.

This Contract is not renewable. In Nevada, consequential damages are excluded from Coverage under this Contract. This Contract will not cover any unauthorized or non-manufacturer-recommended modifications to the covered product, or any damages arising from such unauthorized or non-manufacturer-recommended modifications. However, if the covered product is modified or repaired in an unauthorized or non-manufacturer-recommended manner, We will not automatically suspend all Coverage. Rather, this Contract will continue to provide any applicable Coverage that is not related to the unauthorized or non-manufacturer-recommended modification or any damages arising therefrom, unless such Coverage is otherwise excluded by the terms of this Contract. IF A WAITING PERIOD EXISTS IT WILL BE DISPLAYED ON THE APPLICATION PAGE OF THIS CONTRACT.

This Contract will not be initially issued to any vehicle whose original warranty has ever been voided by the manufacturer. However, if this Contract has already been issued and the manufacturer's warranty becomes void during the term of this Contract, We will not automatically suspend all coverage. We will not provide any coverage that would have otherwise been provided under the manufacturer's warranty. However, We will continue to provide any other coverage under this Contract, unless such coverage is otherwise excluded by the terms of this Contract.

In the event You are not satisfied with the manner in which We are handling a claim, You may file a complaint with the Nevada Division of Insurance by calling (888) 872-3234 or in writing at 1818 E. College Pkwy Suite 103, Carson City, NV 89706-7986.

In New Hampshire, the cancellation fee shall not exceed the lesser of seventy-five dollars (\$75.00) or ten percent (10%) of the Service Contract price. Arbitration under this Contract shall comply with RSA 542. You shall have the right to initiate a civil suit or arbitration in New Hampshire unless You and We mutually agree on another jurisdiction. If You have any questions regarding this Agreement, You may contact Us by mail or by phone. Refer to the Application Page of this Agreement for Our address and toll-free number. In the event You do not receive satisfaction under this Agreement, You may contact the New Hampshire Insurance Department at the following address: 21 Fruit Street, Suite 14, Concord, New Hampshire, 03301 and at phone number (603) 271-2261.

In New Jersey, if We cancel this Contract, We shall mail a written notice to You at Your last known address at least five (5) days before cancellation. The notice shall state the effective date of the cancellation and the reason for the cancellation. Written notice is not required if canceled due to nonpayment by You of the provider fee; a material misrepresentation by You to the provider; or substantial breach of duties by You relating to the covered product or its use. If You request cancellation of this Contract within sixty (60) days of the purchase date of the Contract and the refund is not paid or credited within forty-five (45) days after Your cancellation request to Us, a penalty in the amount of ten percent (10%) of the Contract Purchase Price will be added to the refund for every thirty (30) days the refund is not paid.

In New Mexico, this Contract cannot be renewed. We will mail You a written notice of cancellation fifteen (15) days prior to cancellation. If a refund for a voided Contract is not credited within thirty (30) days upon receipt of Your Letter of Cancellation, We shall owe a penalty of ten (10%) percent of the Contract Purchase Price for each thirty (30) day period that the refund is not issued to You. No Contract that has been in effect for at least seventy (70) days may be cancelled by Us before the expiration of the agreed term of one (1) year after the Contract Purchase Date, whichever occurs first, except for the following reasons: (1) Your failure to pay an amount when due, (2) Your conviction of a crime that results in an increase in the service required under the Contract, (3) Discovery of fraud or material misrepresentation by You in obtaining this Contract, (4) Discovery of either of the following if it occurred after the Contract Purchase Date and substantially and materially increased the service required under this Contract - a) An act or omission by You, or b) Your violation of any condition of this Contract. In New Mexico, right to void this Contract is not transferable and applies only to the original Contract holder. If You have any concerns regarding the handling of Your claim, You may contact the New Mexico Office of the Superintendent of Insurance at 1-855-427-5674.

In New York, if We cancel the Agreement, We will mail a written notice to You at Your last known address contained in Our records at least fifteen (15) days prior to the cancellation. The notice will state the reason and effective date for the cancellation. Written notice of cancellation is not required for

cancellation for nonpayment of the provider fee, material misrepresentation or a substantial breach of duties by You relating to the Vehicle or its use. A ten percent (10%) penalty per month shall be added to a refund that is not made within thirty (30) days of return of the Contract to Us. If You return or terminate this Contract within thirty (30) days and no claim has been made, the Contract is void and You will receive a full refund of the Contract Purchase Price. The right to return the Contract within thirty (30) days of purchase and void the Contract shall only apply to the original purchaser of the Service Contract. This Contract excludes consequential damages and preexisting conditions.

In North Carolina, We may only cancel this Contract for nonpayment of the Contract Purchase Price or for a direct violation of the Contract by You. Violation of this Contract subjects this Contract to cancellation. If You cancel after thirty (30) days, of purchase, or if a claim has been made, We will pay you a pro rata refund of the Contract Purchase Price, less any claims paid and a cancellation fee in the amount of the lesser of fifty dollars (\$50.00) or ten percent (10%) of the Contract Purchase Price. The purchase of the Agreement is not required either to purchase or to obtain financing for a motor Vehicle.

In Oklahoma, the following additional terms, conditions, and disclosures are required by Oklahoma statute or administrative regulation. The following terms and conditions shall serve as an addendum to this Contract and shall supersede and replace any other terms and/or conditions where appropriate:

During the first thirty (30) days after this Contract is sold, if this Contract is cancelled for any reason, You shall be entitled to a 100% refund of the Contract Purchase Price. After the first thirty (30) days, in the event this Contract is canceled by You, return of the provider fee shall be 100% of the unearned pro rata provider fee, less any claims paid and a cancellation fee of ten percent (10%) of the unearned pro rata provider fee or fifty dollars (\$50.00), whichever is less. In the event the Contract is canceled by Us after thirty (30) days of purchase, return of premium shall be based upon one hundred percent (100%) of unearned pro rata provider fee, less any claims paid.

You will be mailed a written notice stating the effective date and reason for cancellation prior to thirty (30) days of the date of cancellation of this Contract.

This is not an insurance Contract. Coverage afforded under this Contract is not guaranteed by the Oklahoma Insurance Guaranty Association. Central Administrative Service Corporation, INC is a licensed Service Warranty Association in the State of Oklahoma. Our Oklahoma Identification Number is 507465994.

In Oregon, all 24-Hour Roadside Assistance services and benefits are administered by Nation Motor Club, LLC located at 800 Yamato Road, Suite 100, Boca Raton, FL 33431; however, We are ultimately responsible for providing these benefits. We, the Obligor are covered by a reimbursement insurance policy issued by Old Republic Insurance Company for all of the obligations and liabilities in this Service Contract including additional roadside assistance benefits, as defined in SECTION VI. ADDITIONAL BENEFITS OF COVERAGE of this Contract. Any failure to provide such benefits by Nation Motor Club, LLC or Us will be covered by Our reimbursement insurance policy issued by Old Republic Insurance Company. If You have any questions regarding this Contract, or a complaint against the Obligor, You may contact the Oregon Department of Consumer & Business Services, Division of Financial Regulation, Consumer Advocacy Unit at 350 Winter Street, NE, Room 300, Salem, Oregon 97301 (888) 877-4894.

The Dispute Resolution – Arbitration section is amended to provide as follows: There should be mutual agreement at the time of the dispute, arbitration should occurring Oregon (unless another location is mutually agreed upon), and arbitration should be according to Oregon laws.

In South Carolina, in the event of a dispute with the provider of this Contract, You may contact the South Carolina Department of Insurance, Capitol Center 1201 Main Street, Suite 1000, Columbia, South Carolina 29201 or (800) 768-3467. This Agreement is not an insurance Contract. You may return this Contract within thirty (30) days, and if You have not made a claim, We will refund the full purchase price of this Contract to You. The right to return and void this Contract shall not be transferrable to a subsequent transferee. If We cancel this Contract, We will send written notice at least fifteen (15) days prior to the cancellation date. No prior notice will be sent for cancellations based on Your nonpayment of the purchase price, Your material misrepresentation, or Your substantial breach of this Contract.

In Texas, this Contract is regulated by the Texas Department of Licensing and Regulation. If You have a complaint arising from this Contract, You may contact them at (512) 463-6599 or in writing at 920 Colorado Street, Austin, TX 78701. A refund will be processed upon Our receipt of a cancellation notice by You. You may contact the Insurer listed in SECTION II. TERMS AND CONDITIONS, subsection 12., if a refund is not paid before the forty-sixth (46th) day after the date on which the Contract is cancelled. In the event the We cancel this Contract for any reason, there shall be no cancellation fee. If You cancel this Contract on or after the thirty-first (31st) day, We will charge You a cancellation fee of fifty dollars (\$50.00). If the Contract is cancelled before the thirty-first (31st) day and a claim has been paid, We will refund You the full purchase price of the Contract less any claims paid. The Service Contract Administrator license number for Veritas Global Protection Services, INC is 287. The Service Contract provider license number for Central Administrative Service Corporation, INC is 745. The right to return and void this Contract before the thirty-first (31st) day shall not be transferrable to a subsequent transferee.

In Utah, the following additional terms, conditions, and disclosures are required by Utah statute or administrative regulation. The following terms and conditions shall serve as an addendum to this Contract and shall supersede and replace any other terms and/or conditions where appropriate:

Purchase of this product is optional and is not required in order to finance, lease, or purchase a motor vehicle.

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

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

The Arbitration clause shall be stricken in its entirety. The following language shall apply to the resolution of any disputes arising under this Contract in the State of Utah: ANY MATTER IN DISPUTE BETWEEN YOU AND THE COMPANY MAY BE SUBJECT TO ARBITRATION AS AN ALTERNATIVE TO COURT ACTION PURSUANT TO THE RULES OF (THE AMERICAN ARBITRATION ASSOCIATION OR OTHER RECOGNIZED ARBITRATOR), A COPY OF WHICH IS AVAILABLE ON REQUEST FROM THE COMPANY. ANY DECISION REACHED BY ARBITRATION SHALL BE BINDING UPON BOTH YOU AND THE COMPANY. THE ARBITRATION AWARD MAY INCLUDE ATTORNEY'S FEES IF ALLOWED BY STATE LAW AND MAY BE ENTERED AS A JUDGEMENT IN ANY COURT OF PROPER JURISDICTION.

An emergency repair, as outlined in SECTION III. WHAT TO DO IN THE EVENT OF A FAILURE OR BREAKDOWN of this Contract, shall be defined as any repair that requires prior authorization from Us but authorization can not be obtained because it is outside of Our business hours.

Failure to give any notice or file any proof of loss required by the Contract within the time specified in the Contract 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.

SECTION VIII. CANCELLATIONS, shall be amended to state the following:

**This Contract may only be cancelled by Us due to substantial breaches of Contractual duties by You, non-payment, or material misrepresentation. In the event this Contract is cancelled by Us, You will not be charged any cancellation fee or service charge.**

**If You** cancel this **Contract** within thirty (30) days of purchase and no claim has been filed, the entire **Contract** price paid will be refunded. **If You** cancel this **Contract** after thirty (30) days of purchase or if a claim has been filed, an amount of the unearned **Contract** charge will be refunded according to the pro-rata method reflecting either the greater of the days in force or the mileage elapsed based on the term of the **Contract**. Elapsed time and mileage shall be measured from **Contract** sale date and the odometer reading at the time of sale, less a service charge which shall equal the lesser of fifty dollars (\$50.00) or ten percent (10%) of the unearned pro-rata Contract Purchase Price as stated on the **Application Page**.

**A service charge** of equal to the lesser of fifty dollars (\$50.00) or ten percent (10%) of the unearned pro-rata Contract Purchase Price as stated on the **Application Page** will be deducted from all refunds after thirty (30) days, unless otherwise prohibited by state statute or regulation. In the event of cancellation whereby a lien has been placed against the **Vehicle**, the lienholder will be named on the cancellation refund check. In the event of a lienholder change or release, it is **Your** responsibility to notify **Us** in writing by sending in proof of lienholder documents and/or lien release documents at **Veritas Global Protection Services, INC, ATTN: Lienholder Change, 3550 N Central Ave, Suite 800, Phoenix, AZ 85012**.

**We will mail You a written notice of cancellation prior to thirty (30) days of the cancellation date of this Contract. This letter shall state the effective date and reason for the cancellation.**

This **Contract** shall be non-renewable.

In the event this **Contract** is financed through a **payment plan or finance agent**, the payment plan provider or finance agent shall place a lien against this **Contract**. Any and all refunds due from a cancellation shall be due to the payment plan provider or finance agent as long as a balance is due by **You** to the payment plan provider or finance agent. Once the payment plan has been paid off, any net pro-rated refunds shall be due to the **Contract** holder directly.

**The following sentence shall be added to SECTION II. TERMS AND CONDITIONS, subsection 12.:** Should the provider fail to pay or provide service on any claim within sixty (60) days after proof of loss has been filed, the **Contract** holder is entitled to make a claim directly against the Insurance Company.

**In Vermont, We** may only cancel this **Contract** for fraud or material misrepresentation affecting the **Contract** or the presentation of a claim there under, non-payment of the Contract Purchase Price, or violation of any of the terms or conditions of this **Contract**. **If We** cancel this **Contract** for non-payment, **We** will provide a written notice within fifteen (15) days of the cancellation date. **If We** cancel this **Contract** for any other reason, **We** will provide a written notice with the reason for cancellation by certified mail within forty-five (45) days notice of the cancellation date. Any civil action or arbitration brought in connection with the Service Contract may be brought in Vermont.

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

**In Washington, This Agreement is not an insurance contract. SECTION II. TERMS AND CONDITIONS, subsection 12. is deleted in its entirety and replaced as follows: Performance to You under this Contract is guaranteed by a Washington approved insurance company. You may file a claim with this insurance company at any time for any payment or performance due. The name and address of the insurance company is: Old Republic Insurance Company (Tulsa Branch Office), 8282 South Memorial Drive, Tulsa, Oklahoma 74133, Tel: (800) 331-3780. The insurance policy number for the Service Contract reimbursement policy issued by Old Republic Insurance Company is T3-46-0409. The implied warranty of merchantability on the motor Vehicle is not waived if this Contract was purchased within ninety (90) days of the date You purchased the motor Vehicle. Notwithstanding anything to the contrary contained herein, We will not deny a claim based upon Your failure to properly maintain the Vehicle, unless Your failure to maintain the Vehicle involved the failed part or parts. We will not deny a claim for repairs made outside of business hours. The cancellation charges will not exceed twenty-five dollars (\$25.00). The right to return the Contract within the first thirty (30) days for a full refund is not transferrable. After sixty (60) days, We will not cancel this Contract and will be fully obligated under the terms of this Contract. In Washington, should a dispute, controversy, or claim arise out of or relating to this Contract, such dispute, controversy, or claim or a breach thereof, may be settled by binding Mediation. Either party may make a written request to any nationally recognized organization that performs consumer related Mediation services. If both parties agree to Mediate in writing, the parties shall then agree to abide by the consumer related protocol established by the chosen Mediation organization and the laws of the State of Washington as well as federal law. This Service Contract allows for Mediation proceedings to be held at a location in closest proximity to the Service Contract holder's permanent residence. The commissioner is the Service Contract provider's attorney to receive service of legal process in any action, suit, or proceedings in any court. The State of Washington shall be the jurisdiction for any civil action in connection with this Contract. We will mail a written notice to You at Your last known address contained in Our records at least twenty-one (21) days prior to cancellation by Us. The notice shall state the effective date of the cancellation and the true and actual reason for the cancellation. If no claim has been made and You return the Contract after thirty (30) days, We shall refund the Contract Purchase Price pro rata based upon the lesser of either elapsed time or mileage computed from the date the Contract was purchased and the mileage on that date, less a cancellation fee not exceeding twenty-five dollars (\$25.00). A ten percent (10%) penalty shall be added to any refund that is not paid within thirty (30) days of return of the Contract to Us. If You return the Contract within thirty (30) days and no claim has been made, the Contract is void from the beginning and the parties are in the same position as if no Contract had been issued. There shall be no separate dollar limit for emergency repairs, as defined in SECTION III. WHAT TO DO IN THE EVENT OF A FAILURE OR BREAKDOWN, in Washington.**

**WASHINGTON RESIDENTS ONLY: By initialing this box,  I acknowledge that I have read, understand, and agree to the terms and conditions of this Agreement. By initialing this box, I affirm the entire Notice to Purchaser section above. By initialing this box, I affirm that I have reviewed with the Dealer the following sections of this Contract titled: SECTION II. TERMS AND CONDITIONS, SECTION III. WHAT TO DO IN THE EVENT OF A FAILURE OR A BREAKDOWN, SECTION IV. COVERAGE, SECTION V. EXCLUSIONS - WHAT IS NOT COVERED, SECTION VI. ADDITIONAL BENEFITS OF COVERAGE, SECTION VII. ADD-ON COVERAGE OPTIONS, SECTION VIII. CANCELLATIONS and the Washington State Specific Section under SECTION IX. STATE AMENDMENTS. I acknowledge that the implied warranty of merchantability on the Vehicle is not waived if this Contract was purchased within ninety (90) days of the purchase of the Vehicle from a provider or Seller who also sold the Vehicle.**

**In West Virginia,** there is no cancellation fee. If a covered claim is not paid within fifteen (15) working days from the agreed upon settlement, **You** may file a claim directly with the insurer Old Republic Insurance Company (Tulsa Branch Office), 8282 South Memorial Drive, Tulsa, Oklahoma 74133. The telephone number for Old Republic Insurance Company is 1 (800) 331-3780.

**In Wisconsin,** the cancellation fee shall not exceed ten percent (10%) of the provider fee or fifty (\$50) dollars, whichever is less. The right to return and void this **Contract** within the first thirty (30) days shall not be transferrable to a subsequent transferee. In situations involving subrogation, the **Contract** holder must be made whole before the company may retain amounts it has recovered. In the event of a total loss of property covered by a Service Contract

occurring after the first thirty (30) days after the Contract purchase date that is not covered by a replacement of the property pursuant to the terms of the Contract, You shall be entitled to cancel the Service Contract and not be charged a cancellation fee. **We** may only cancel this **Contract** for nonpayment of the **Contract** Purchase Price, material misrepresentation by **You to Us** or the **Administrator**, or substantial breach of **Your** duties relating to the **Vehicle** or its use. If **We** cancel this **Contract**, **We** shall mail a written notice to **You** at **Your** last-known address contained in **Our** records at least five (5) days prior to cancellation by **Us**. The written notice will include the effective date and reason for the cancellation. If **You** or **We** cancel this **Contract** after the first thirty (30) days after the **Contract** purchase date, **Your** pro rata refund will be reduced by the amount of any claims paid. If **We** do not pay or credit a refund within forty-five (45) days after **Your** return of the **Contract** to **Us**, **We** shall pay a ten (10%) percent per month penalty of the refund amount outstanding which **We** shall add to amount of the refund. **THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. If You do not receive satisfaction under this Agreement, You may contact the Office of the Commissioner of Insurance at the following address: P.O. Box 7873, Madison, WI 53707-7873.**

**In Wyoming**, The right to return and void this **Contract** within the first thirty (30) days shall not be transferrable to a subsequent transferee. **We** will mail a written notice to **You** at **Your** last known address contained in **Our** records at least ten (10) days prior to cancellation by **Us**. Prior notice is not required if the reason for cancellation is nonpayment of the provider fee, a material misrepresentation by the **Service Contract** holder to the provider or a substantial breach of duties by the **Service Contract** holder relating to the covered product or its use. The notice shall state the effective date of the cancellation and the reason for the cancellation. The **Contract** excludes consequential damages and preexisting conditions.