

CONTRACT TERMS AND CONDITIONS

CONTRACT TERM. This Contract is effective from the Purchase Date through the Term you selected on page one of this Contract.

COVERAGE BY OPTION.

- A. Tire Only Road Hazard Coverage:** Coverage under this Contract is limited to tire repair, or if not repairable, the replacement of damaged original equipment tires as well as new tires (including seasonal tires) mounted on the Covered Vehicle during the Contract Term, provided the damage is caused by a covered Road Hazard and there is more than 2/32" of tread on the tire. "Road Hazard" means a hazard that is encountered while driving a motor vehicle and that may include, but is not limited to, potholes, rocks, debris, metal parts, glass, plastic, curbs, or composite scraps. **Eligible reimbursement amounts and coverage will be limited to the original equipment fitment for the identified model of the Covered Vehicle.**
1. **ROAD HAZARD DAMAGE:** This Contract covers Road Hazard damage which occurs when a tire or wheel fails as a result of a puncture, bruise, or impact break incurred during the course of normal driving on a road maintained by state or local authority. Nails, glass and potholes are the most common examples of road hazards.
 2. **FLAT TIRE REPAIR:** If your tire is damaged due to road hazard damage as outlined above and can be safely repaired per industry standards and guidelines, the tire may be repaired at any facility. **The repair will be covered up to \$60.00 per tire, per occurrence. You are responsible for any additional charges beyond \$60.00 including, but not limited to balancing and taxes.** It is not necessary to contact the Administrator before having a flat tire repaired.
 3. **TIRE REPLACEMENT COVERAGE:** If a tire covered by this Contract, during the usable tread life of the tire, becomes unserviceable due to road hazard damage as defined above and the tire cannot be safely repaired per industry standards and guidelines, it will be replaced with an exact make/model replacement, if available. If not available, a comparable quality tire will be installed. You are responsible for any charges beyond the amount covered. **When the tread remaining on the tire is worn down to 2/32" or less, the tire is not eligible for any reimbursement. Replacement tires will be covered for the remainder of the Contract Term. When specifications for all-wheel drive and four-wheel drive vehicles require replacement of the other tire on the same axle when the difference in tread is greater than 4/32" (or as otherwise specified by the OEM) between the new tire replacing the damaged tire and the tread measurement of the second tire on the same axle, the second tire on the same axle will be replaced by the Program Administrator. Replacement due to tread depth differential of any tire other than the second tire on the same axle as the damaged tire is not covered.**
 4. **MOUNTING, BALANCING, AND TAXES:** This Contract covers the reasonable cost of mounting, balancing, valve stems and disposal for any tire replaced under this Contract **not to exceed \$75.00, excluding replacement seals, o-ring fasteners, shop supplies, etc.** When replacing a TPMS sensor/transmitter valve stem or rim-banded assembly damaged by a covered road hazard, a TPMS audit trail/report must be provided. Taxes applicable to the tire/wheel replacement will be covered. **When a covered tire is damaged by a covered road hazard, Mounting and Balancing will only be covered once per tire and wheel assembly.**
 5. **YOUR RESPONSIBILITIES:** (a) Properly care for and maintain your tires, ensuring tire and wheel assemblies are kept in balance and tires operated at proper inflation pressures; (b) Use all reasonable means to protect your vehicle from additional damage; (c) Furnish such information as may be required, including the Department of Transportation (DOT) numbers of the tires installed on the vehicle; (d) Incur only expenses which are authorized in advance; (e) Make available for inspection all tires that require replacement; (f) Payment of all expenses and costs not covered by this Contract.
- B. Tire & Wheel Road Hazard Coverage:** Coverage under this Contract is limited to tire repair, or if not repairable, the replacement of damaged original equipment tires and the replacement of damaged original equipment wheels, as well as new tires (including seasonal tires) mounted on the covered wheels on the Covered Vehicle during the Contract Term, provided the damage is caused by a covered Road Hazard and there is more than 2/32" of tread on the tire. "Road Hazard" means a hazard that is encountered while driving a motor vehicle and that may include, but is not limited to, potholes, rocks, debris, metal parts, glass, plastic, curbs, or composite scraps. **Eligible reimbursement amounts and coverage will be limited to the original equipment fitment for the identified model of the Covered Vehicle.**
1. **ROAD HAZARD DAMAGE:** This Contract covers Road Hazard damage which occurs when a tire or wheel fails as a result of a puncture, bruise, or impact break incurred during the course of normal driving on a road maintained by state or local authority. Nails, glass and potholes are the most common examples of road hazards.
 2. **FLAT TIRE REPAIR:** If your tire is damaged due to road hazard damage as outlined above and can be safely repaired per industry standards and guidelines, the tire may be repaired at any facility. **The repair will be covered up to \$60.00 per tire, per occurrence. You are responsible for any additional charges beyond \$60.00 including, but not limited to balancing and taxes.** It is not necessary to contact the Administrator before having a flat tire repaired.
 3. **TIRE REPLACEMENT COVERAGE:** If a tire covered by this Contract, during the usable tread life of the tire, becomes unserviceable due to road hazard damage as defined above and the tire cannot be safely repaired per industry standards and guidelines, it will be replaced with an exact make/model replacement, if available. If not available, a comparable quality tire will be installed. You are responsible for any charges beyond the amount covered. **When the tread remaining on the tire is worn down to 2/32" or less, the tire is not eligible for any reimbursement. Replacement tires will be covered for the remainder of the Contract Term. When specifications for all-wheel drive and four-wheel drive vehicles require replacement of the other tire on the same axle when the difference in tread is greater than 4/32" (or as otherwise specified by the OEM) between the new tire replacing the damaged tire and the tread measurement of the second tire on the same axle, the second tire on the same axle will be replaced by the Program Administrator. Replacement due to tread depth differential of any tire other than the second tire on the same axle as the damaged tire is not covered.**
 4. **WHEEL (RIM) REPLACEMENT:** If a wheel covered by this Contract, on which a covered tire was mounted, is damaged and will no longer maintain an airtight seal with the tire, or can no longer be properly balanced after the tire has been repaired or replaced, then the wheel will be replaced. **You are responsible for any charges beyond the amount covered. Wheels replaced due to covered road hazard damage upon approval by the Administrator under this Contract will be covered for the remainder of the Contract Term.**
 5. **MOUNTING, BALANCING, AND TAXES:** This Contract covers the reasonable cost of mounting, balancing, valve stems and disposal for any tire and/or wheel replaced under this Contract **not to exceed \$75.00, excluding replacement seals, o-ring fasteners, shop supplies, etc.** When replacing a TPMS sensor/transmitter valve stem or rim-banded assembly damaged by a covered road hazard, a TPMS audit trail/report must be provided. Taxes applicable to the tire/wheel replacement will be covered. **When a covered tire and wheel assembly is damaged by a covered road hazard, Mounting and Balancing will only be covered once per tire and wheel assembly.**

CONTRACT TERMS AND CONDITIONS

6. **This Contract covers only the original equipment wheels installed on the Covered Vehicle at the point of purchase/delivery and replacement wheels authorized by the Administrator.**
 7. **Contact the Administrator at 1-866-559-4245 for prior authorization and a claim tracking number before work is commenced.**
 8. **YOUR RESPONSIBILITIES:** (a) Properly care for and maintain your tires and wheels, ensuring assemblies are kept in balance and tires operated at proper inflation pressures; (b) Use all reasonable means to protect your vehicle from additional damage; (c) Furnish such information as may be required, including the Department of Transportation (DOT) numbers of the tires installed on the vehicle; (d) Incur only expenses which are authorized in advance; (e) Make available for inspection all tires and wheels that require replacement; (f) Payment of all expenses and costs not covered by this Contract.
- C. **Tire & Wheel Road Hazard Coverage with Cosmetic Wheel Repair/Replacement:** Coverage under this Contract is limited to tire repair, or if not repairable, the replacement of damaged original equipment tires and the replacement of damaged original equipment wheels, as well as new tires (including seasonal tires) mounted on the covered wheels on the Covered Vehicle during the Contract Term, provided the damage is caused by a covered Road Hazard and there is more than 2/32" of tread on the tire. "Road Hazard" means a hazard that is encountered while driving a motor vehicle and that may include, but is not limited to, potholes, rocks, debris, metal parts, glass, plastic, curbs, or composite scraps. **Eligible reimbursement amounts and coverage will be limited to the original equipment fitment for the identified model of the Covered Vehicle.**
1. **ROAD HAZARD DAMAGE:** This Contract covers Road Hazard damage which occurs when a tire or wheel fails as a result of a puncture, bruise, or impact break incurred during the course of normal driving on a road maintained by state or local authority. Nails, glass and potholes are the most common examples of road hazards.
 2. **FLAT TIRE REPAIR:** If your tire is damaged due to road hazard damage as outlined above and can be safely repaired per industry standards and guidelines, the tire may be repaired at any facility. **The repair will be covered up to \$60.00 per tire, per occurrence. You are responsible for any additional charges beyond \$60.00 including, but not limited to balancing and taxes.** It is not necessary to contact the Administrator before having a flat tire repaired.
 3. **TIRE REPLACEMENT COVERAGE:** If a tire covered by this Contract, during the usable tread life of the tire, becomes unserviceable due to road hazard damage as defined above and the tire cannot be safely repaired per industry standards and guidelines, it will be replaced with an exact make/model replacement, if available. If not available, a comparable quality tire will be installed. You are responsible for any charges beyond the amount covered. **When the tread remaining on the tire is worn down to 2/32" or less, the tire is not eligible for any reimbursement. Replacement tires will be covered for the remainder of the Contract Term. When specifications for all-wheel drive and four-wheel drive vehicles require replacement of the other tire on the same axle when the difference in tread is greater than 4/32" (or as otherwise specified by the OEM) between the new tire replacing the damaged tire and the tread measurement of the second tire on the same axle, the second tire on the same axle will be replaced by the Program Administrator. Replacement due to tread depth differential of any tire other than the second tire on the same axle as the damaged tire is not covered.**
 4. **WHEEL (RIM) REPLACEMENT:** If a wheel covered by this Contract, on which a covered tire was mounted, is damaged and will no longer maintain an airtight seal with the tire, or can no longer be properly balanced after the tire has been repaired or replaced, then the wheel will be replaced. **You are responsible for any charges beyond the amount covered. Wheels replaced due to covered road hazard damage upon approval by the Administrator under this Contract will be covered for the remainder of the Contract Term.**
 5. **MOUNTING, BALANCING, AND TAXES:** This Contract covers the reasonable cost of mounting, balancing, valve stems and disposal for any tire and/or wheel replaced under this Contract **not to exceed \$75.00, excluding replacement seals, o-ring fasteners, shop supplies, etc.** When replacing a TPMS sensor/transmitter valve stem or rim-banded assembly damaged by a covered road hazard, a TPMS audit trail/report must be provided. Taxes applicable to the tire/wheel replacement will be covered. **When a covered tire and wheel assembly is damaged by a covered road hazard, Mounting and Balancing will only be covered once per tire and wheel assembly.**
 6. **COSMETIC WHEEL REPAIR/REPLACEMENT:** This Contract provides coverage for cosmetic wheel repair to all original equipment wheels or hubcaps when the normal appearance of the wheel or hubcap is altered with minor curb scuffs, scratches, scrapes, or rash. The number of cosmetic wheel repairs is unlimited during the Contract Term. **If the Administrator determines that the covered wheels or hubcaps are not repairable, they may be replaced with wheels or hubcaps of like kind and quality. Cosmetic wheel repairs are limited to the cost of reconditioning, unless replacement is required due to the wheel composition. This Contract provides cosmetic wheel repair/replacement which must be performed through the Administrator's exclusive repair network.**
 7. **This Contract covers only the original equipment wheels installed on the Covered Vehicle at the point of purchase/delivery and replacement wheels authorized by the Administrator.**
 8. **Contact the Administrator at 1-866-559-4245 for prior authorization and a claim tracking number before work is commenced.**
 9. **YOUR RESPONSIBILITIES:** (a) Properly care for and maintain your tires and wheels, ensuring assemblies are kept in balance and tires operated at proper inflation pressures; (b) Use all reasonable means to protect your vehicle from additional damage; (c) Furnish such information as may be required, including the Department of Transportation (DOT) numbers of the tires installed on the vehicle; (d) Incur only expenses which are authorized in advance; (e) Make available for inspection all tires and wheels that require replacement, and wheels that are being considered for cosmetic repair; (f) Payment of all expenses and costs not covered by this Contract.
- D. **Emergency Roadside Assistance Benefit:** If your Covered Vehicle becomes disabled during the Contract Term, **you may receive up to \$150.00 of covered roadside assistance services per occurrence**, as described below, anywhere in the United States of America (excluding its territories and possessions) and Canada **by calling 1-866-559-4245 for assistance.** All Emergency Roadside Assistance benefits under this Contract are available 24 hours a day, 365 days a year. **You are responsible for any non-covered expenses or costs in excess of the per occurrence limit.**
1. **Lockout (entry into passenger compartment only):** The servicer will provide assistance with getting the Covered Vehicle unlocked if the keys are lost, broken or locked inside the Covered Vehicle.
 2. **Installation of Spare Tire:** The servicer will provide assistance with the removal of your Covered Vehicle's flat tire and installation of the inflated spare tire; if no spare is available, your Covered Vehicle will be towed to the nearest repair facility under the limits of the Towing benefit.
 3. **Towing:** The servicer will provide assistance with the Covered Vehicle in an event in which it becomes inoperable due to mechanical breakdown or vehicle disablement. Your Covered Vehicle will be towed up to 50 miles to the nearest repair facility or destination of your

CONTRACT TERMS AND CONDITIONS

choice. **You are responsible for any towing charges in excess of the \$150.00 per occurrence limit.**

4. **Battery Service:** If your Covered Vehicle's battery fails, the servicer will attempt to jump-start your Covered Vehicle. If the servicer is not able to successfully jump-start your Covered Vehicle, it will be towed to the nearest repair facility under the limits of the Towing benefit.
 5. **Emergency Fluid Delivery:** The servicer will deliver an emergency supply of up to 3 gallons of fuel, oil, fluid and/or water (the "Fluid(s)") to you if your Covered Vehicle is in immediate need of such fluids. **You must pay the servicer for the Fluid(s) upon delivery.**
 6. **Winching:** If your Covered Vehicle can be reached safely from a normally traveled road or established thoroughfare, the servicer will provide assistance to winch your Covered Vehicle from mud, sand, snow, or a ditch with the use of one person and one normally equipped truck for no more than 30 minutes.
 7. **You must provide identification and proof of vehicle ownership at the time service is provided.**
 8. **You must be with your Covered Vehicle when the servicer provider arrives, as they cannot service an unattended vehicle.**
 9. **Any Emergency Roadside Assistance benefit provided by anyone other than the roadside assistance service provider designated by the Administrator is not covered and is not reimbursable under this Contract. However, if the roadside assistance service provider designated by the Administrator is unable to provide service, upon your request you will be authorized by the Administrator to obtain service from another service provider. In this event, you will be reimbursed for any payments made for authorized covered roadside assistance service(s) up to the \$150.00 per occurrence limit.**
- E. **Rental/Rideshare/Transportation Benefit:** This Contract provides reimbursement of up to \$50.00 per claim for: Hired car/Rideshare (e.g., Uber or Lyft), taxi, train fare, bus fare, car service, or a rental vehicle for alternative transportation to your home, work or repair facility while the Covered Vehicle is undergoing covered repairs under this Contract. **To be eligible for reimbursement, your paid receipts for this benefit must be submitted to the Administrator within sixty (60) days of the date the work on the Covered Vehicle was performed.**

LIMITATIONS.

- A. **This Contract is limited to private passenger vehicles.**
- B. **This Contract provides repairs through the Administrator's exclusive repair network, excluding repairs and replacements to tires and wheels damaged by road hazards.**
- C. **Eligible reimbursement amounts and coverage will be limited to the original equipment for the identified model of the Covered Vehicle.**
- D. **Tire Only Road Hazard, Tire & Wheel Road Hazard, and Cosmetic Wheel Repair/Replacement:**
 1. **Covered tires or wheels may be replaced with tires or wheels of like kind and quality replacement value, which may include remanufactured wheels.**
 2. **The Administrator reserves the right to limit reimbursements to reasonable replacement costs.**
 3. **The Administrator reserves the right to drop-ship replacement components, and/or remove the Covered Vehicle and redirect it to another servicing facility at the Administrator's expense, if an agreement on the replacement cost cannot be reached with the repairing dealer.**
 4. **All cosmetic wheel repairs and replacements must be completed by a representative authorized by the Administrator.**

EXCLUSIONS.

- A. **TIRE ONLY ROAD HAZARD, TIRE & WHEEL ROAD HAZARD, AND COSMETIC WHEEL REPAIR/REPLACEMENT DOES NOT PROVIDE COVERAGE OR REIMBURSEMENT FOR:**
 1. **TIRE AND/OR WHEEL REPLACEMENTS AND COSMETIC WHEEL REPAIRS MADE WITHOUT THE ADMINISTRATOR'S AUTHORIZATION.**
 2. **AFTERMARKET WHEELS (I.E. WHEELS INSTALLED BY YOU, THE DEALER, OR ANY OTHER FACILITY OR PERSON AFTER THE DATE THE COVERED VEHICLE WAS PURCHASED/DELIVERED THAT ARE NOT REPLACEMENT WHEELS AUTHORIZED BY THE ADMINISTRATOR ARE CONSIDERED AFTERMARKET WHEELS AND ARE SPECIFICALLY EXCLUDED FROM COVERAGE).**
 3. **TIRE PRESSURE MONITORING SYSTEM (TPMS) WARNING LIGHTS/INDICATORS, RECEIVERS/CONTROL UNITS, ANTENNAE, TRANSCIEVERS, DISPLAY UNITS, MONITORS OR FAILURES TO TPMS COMPONENTS DUE TO IMPROPER REMOVAL OR INSTALLATION, BLOCKED PRESSURE PORTS, LOW BATTERY POWER, MECHANICAL OR ELECTRICAL FAILURES, OR DAMAGE TO TPMS SENSOR/TRANSMITTER ASSEMBLIES NOT DIRECTLY CAUSED BY DAMAGE TO A TIRE AND/OR WHEEL FROM A COVERED ROAD HAZARD.**
 4. **FAILURES TO TIRES AND/OR WHEELS OCCURRING WHEN ANY PART OF THE TIRE TREAD THAT COMES IN CONTACT WITH THE ROAD HAS A TREAD DEPTH OF 2/32" OR LESS.**
 5. **DAMAGE, REPLACEMENTS, OR REPAIRS TO TIRES OR WHEELS DUE TO WEAR AND TEAR. WEAR AND TEAR MEANS DAMAGE TO OR THE DETERIORATION OF THE TIRE OR WHEEL SUSTAINED THROUGH, OR ATTRIBUTABLE TO, ROUTINE AND ORDINARY USE OR OPERATION INCLUDING BUT NOT LIMITED TO UNEVEN WEAR.**
 6. **TIRES AND/OR WHEELS WHICH ARE OVERSIZED, UNDERSIZED, OR OTHERWISE NOT RECOMMENDED BY THE MANUFACTURER.**
 7. **DAMAGE TO TIRES IN EITHER THE SIDE WALL OR TREAD AREA DUE TO DRY ROT, CRACKING OR PEELING.**
 8. **DAMAGE THAT IS CAUSED BY OR OCCURS AFTER A TIRE AND/OR WHEEL IS NO LONGER SERVICEABLE BECAUSE OF MISUSE, ABUSE, NEGLIGENCE, IMPROPER APPLICATION, IMPROPER TOWING, IMPROPER BALANCING OR ALIGNMENT, IMPROPER INFLATION, IMPROPER MAINTENANCE, IMPROPER OR FAILED REPAIRS, IMPROPER ROTATION, WHEEL AND VALVE STEM CORROSION, VALVE STEM LEAKAGE OR FAILURE, TIRE SEALANTS, BRAKE LOCK UP, WHEEL SPINNING, TORQUE SNAGS, ETC.**
 9. **DAMAGE CAUSED BY MECHANICAL FAILURES (E.G., FAILED SHOCKS, STRUTS, ALIGNMENT, BALANCING, ETC.) OR INTERFERENCE WITH VEHICLE COMPONENTS (E.G., FENDERS, EXHAUST, SPRINGS, ETC.)**

CONTRACT TERMS AND CONDITIONS

10. TIRES AND/OR WHEELS THAT HAVE BEEN REPAIRED IN A MANNER OTHER THAN PER INDUSTRY APPROVED METHODS, WHICH INCLUDE TIRE INDUSTRY ASSOCIATION AND/OR RUBBER MANUFACTURERS ASSOCIATION REPAIR GUIDELINES.
 11. TIRES THAT HAVE BEEN RETREADED, RECAPPED, RE-GROOVED, REMOLDED OR TUBED.
 12. DAMAGE TO USED TIRES THAT HAVE BEEN INSTALLED ON THE COVERED VEHICLE OR TO WHEELS IF USED TIRES ARE MOUNTED ON THE COVERED WHEELS. COVERAGE IS LIMITED TO NEW TIRES ONLY.
 13. DAMAGE TO TIRES AND/OR WHEELS INSTALLED ON VEHICLES WITH A MANUFACTURER'S LOAD RATING CAPACITY GREATER THAN ONE TON, OR ANY VEHICLE WITH A LOAD RATING CAPACITY OF ONE-TON OR GREATER DESIGNED FOR, BUILT FOR OR USED IN A PRIVATE RECREATIONAL OR COMMERCIAL APPLICATION INCLUDING BUT NOT LIMITED TO CLASS A (OR TYPE A) MOTOR HOMES AND CLASS C (OR TYPE C) MOTOR HOMES.
 14. INCIDENTAL, SECONDARY DAMAGES OR UNREASONABLE COSTS THAT YOU MAY SUFFER AS A RESULT OF THE NEED TO REPAIR OR REPLACE A TIRE AND/OR WHEEL.
 15. PERSONAL EXPENSES ARISING BECAUSE YOUR COVERED VEHICLE IS NOT AVAILABLE FOR YOUR USE, INCLUDING STORAGE OR FREIGHT CHARGES.
 16. LIABILITY FOR DAMAGE TO PROPERTY, INJURY OR DEATH OF ANY PERSON ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF YOUR COVERED VEHICLE WHETHER OR NOT RELATED TO TIRE OR WHEEL DAMAGE.
- B. COSMETIC WHEEL REPAIR/REPLACEMENT DOES NOT PROVIDE COVERAGE FOR THE FOLLOWING: (1) DENTED, CRACKED, OR BENT WHEELS; (2) AFTERMARKET WHEELS; OR (3) DAMAGE CAUSED BY ROAD HAZARDS.**
- C. EMERGENCY ROADSIDE ASSISTANCE DOES NOT PROVIDE COVERAGE FOR THE FOLLOWING: (1) VEHICLES THAT HAVE BEEN SUBMERGED IN WATER OR HAVE BEEN OFF-ROAD AND ARE NOT ON A MAINTAINED ROADWAY; (2) TOWING OR SERVICES REQUIRED FOR THE COVERED VEHICLE DUE TO AN AUTOMOBILE ACCIDENT OR DAMAGE INCURRED BY ACTS OF NATURE INCLUDING BUT NOT LIMITED TO FLOODS, HURRICANES, TORNADOES, EARTHQUAKES, AND HAIL; (3) THE COST OF PARTS, FLUIDS, LUBRICANTS, OR COST OF FUEL, MATERIAL, ADDITIONAL LABOR RELATING TO TOWING, OR THE COST OF INSTALLATION OF PRODUCTS; (4) NON-EMERGENCY TOWING OR OTHER NON-EMERGENCY SERVICE (E.G. MOUNTING OR REMOVING OF SNOW TIRES OR CHAINS OR SHOVELING SNOW FROM AROUND A VEHICLE); (5) ANY SERVICE AVAILABLE THROUGH A MANUFACTURER'S WARRANTY OR SERVICE; (6) TIRE REPAIR; (7) TOWING OR SERVICE ON A VEHICLE THAT IS NOT IN A SAFE CONDITION TO BE TOWED OR SERVICED THAT MAY RESULT IN DAMAGE TO THE VEHICLE IF TOWED OR SERVICED; (8) TOWING OR SERVICE ON ROADS NOT REGULARLY MAINTAINED, SUCH AS SAND BEACHES, OPEN FIELDS, FORESTS, AND AREAS DESIGNATED AS NOT PASSABLE DUE TO CONSTRUCTION; AND (9) TOWING AT THE DIRECTION OF A LAW ENFORCEMENT OFFICER RELATING TO TRAFFIC OBSTRUCTION, IMPOUNDMENT, ABANDONMENT, ILLEGAL PARKING, OR OTHER VIOLATIONS OF LAW. THE ADMINISTRATOR ASSUMES NO LIABILITY FOR ANY DAMAGES TO THE COVERED VEHICLE (INCLUDING PERSONAL ITEMS LEFT IN THE COVERED VEHICLE) OR PROPERTY RESULTING FROM THE RENDERING OF SERVICES.**
- D. REPAIRS PERFORMED BY ANYONE OTHER THAN A REPRESENTATIVE AUTHORIZED BY THE ADMINISTRATOR ARE NOT COVERED UNDER THIS CONTRACT AND WILL RESULT IN DENIAL OF YOUR CLAIM.**
- E. GENERAL EXCLUSIONS: THIS CONTRACT DOES NOT PAY OR REIMBURSE FOR:**
1. ANY DAMAGE WHICH OCCURS AFTER THE EXPIRATION OR TERMINATION OF THIS CONTRACT.
 2. LOSS, DAMAGE OR EXPENSE CAUSED BY ACCIDENTS, COLLISION, THEFT, SNOW CHAINS, EXPLOSION, LIGHTNING, EARTHQUAKES, FIRE, WINDSTORMS, WATER, FLOODS, MALICIOUS MISCHIEF, VANDALISM, CIVIL COMMOTION, RIOTS, WAR, OR DAMAGE INCURRED DURING MISUSE OF THE COVERED VEHICLE.
 3. REPAIRS OR REPLACEMENTS DUE TO MANUFACTURER RECALL, DEFECT OR WARRANTY, OR ANY REASON THE MANUFACTURER WILL REPAIR OR REPLACE AT ITS EXPENSE OR AT A REDUCED COST.
 4. INVOICES PRESENTED FOR PAYMENT OF SERVICES NOT PERFORMED, NOT AUTHORIZED, OR NOT AS DESCRIBED AT THE TIME OF PRIOR AUTHORIZATION.
 5. IN-HOME OR AT-HOME SERVICE.
 6. THE COST TO TRANSPORT THE COVERED VEHICLE TO A REPAIR FACILITY.
 7. LOSS, DAMAGE OR EXPENSE AS A RESULT OF OFF-ROAD USE (OFF-ROAD USE IS DESCRIBED AS DRIVING ON ANYTHING THAT IS NOT A PAVED OR GRAVEL ROAD MAINTAINED BY THE STATE OR LOCAL AUTHORITY, OR STATE OR NATIONAL PARK SERVICES, OR IMPROVED CAMPGROUNDS).
 8. DAMAGE RESULTING FROM COMMERCIAL USE OF THE COVERED VEHICLE.
 9. COMMERCIAL VEHICLES: ANY VEHICLE THAT IS TITLED FOR COMMERCIAL USE OR USED FOR COMMERCIAL PURPOSES INCLUDING BUT NOT LIMITED TO CONSTRUCTION, TOWING, FARMING OPERATIONS, RANCHING OPERATIONS, AGRICULTURAL OPERATIONS, SNOW PLOWING OR REMOVAL, TAXI, ANY TYPE OF EMERGENCY VEHICLE, OR COMPETITIVE OR OFF-ROAD RACING.
 10. DAMAGE INCURRED OUTSIDE THE UNITED STATES AND CANADA.
 11. **PRE-EXISTING DAMAGES (CONDITIONS OR DAMAGE THAT EXISTED PRIOR TO YOUR PURCHASE OF THIS CONTRACT).**
 12. **INCIDENTAL OR CONSEQUENTIAL DAMAGES OF ANY KIND, INCLUDING BUT NOT LIMITED TO INCIDENTAL OR CONSEQUENTIAL DAMAGES ARISING FROM BREACH OF THIS CONTRACT.**

CONTRACT TERMS AND CONDITIONS**CLAIMS PROCEDURES.**

- A. PRIOR APPROVAL IS REQUIRED FOR ALL SERVICES UNDER THIS CONTRACT.
- B. ALL CLAIM DOCUMENTATION MUST BE SUBMITTED WITHIN 60 DAYS OF YOUR REQUEST FOR PRIOR AUTHORIZATION.
- C. FAILURE TO REPORT A CLAIM TO THE ADMINISTRATOR OR HAVING THE COVERED VEHICLE REPAIRED BY ANYONE OTHER THAN THE REPRESENTATIVE AUTHORIZED BY THE ADMINISTRATOR WILL RESULT IN DENIAL OF YOUR CLAIM.
- D. The issuance of a claim tracking number does not imply the Administrator has approved a claim, or that the Contract Holder has fulfilled their responsibility in reporting such claim.
- E. Use all reasonable means to protect your Covered Vehicle from additional damage.
- F. You are responsible for all expenses and costs not covered by this Contract.
- G. All claims should be reported to the Administrator as soon as reasonably possible, unless required otherwise.
- H. There is no deductible under this Contract.
- I. Excluding tires and wheels damaged by road hazards, repairs (and replacements if applicable) are performed at a Dealer location by a representative authorized by the Administrator.
- J. Excluding tires and wheels damaged by road hazards, damage which can be repaired under this Contract should not affect the working condition of the Covered Vehicle; therefore, no emergency services will be available.
- K. TO OBTAIN EMERGENCY ROADSIDE ASSISTANCE, anywhere in the United States of America (excluding its territories and possessions) and Canada, call 1-866-559-4245 for assistance. All Emergency Roadside Assistance benefits under this Contract are available 24 hours a day, 365 days a year. You are responsible for any non-covered expenses or costs in excess of the per occurrence limit.
- L. To submit requests for reimbursement of authorized Emergency Roadside Assistance services or for reimbursement of Rental/Rideshare/Transportation expenses, please contact the Administrator's claims center at 1-866-559-4245 or via email at customersupport@sonsio.com.
- M. FOR TIRE & WHEEL ROAD HAZARD AND COSMETIC WHEEL REPAIR/REPLACEMENT CLAIMS:
 - 1. To report tire or wheel road hazard damage, obtain prior approval, and arrange an appointment for repair or replacement under this Contract, please contact the Administrator at 1-866-559-4245 or via email at customersupport@sonsio.com; or you may utilize the Administrator's electronic claim feature at <http://sonsio.com/e-claims>.
 - 2. Prior authorization and a claim tracking number must be obtained from the Administrator before work is commenced (not required for flat tire repair).
 - 3. If a tire or wheel needs to be replaced due to road hazard damage and authorization cannot be obtained because the damage has occurred outside of the Administrator's normal business hours, you may elect to wait for authorization or proceed with a tire or wheel replacement. In order to be eligible for reimbursement: (1) if replaced, the damaged tire or wheel must be retained; (2) ensure that you have the repair facility provide you with the bare rim run-out measurements/readings and take clear pictures of the damage before the wheel is replaced; and (3) the Administrator must be contacted within two (2) business days. There is no guaranteed eligibility.
 - 4. Claim adjudication will be based on the original equipment fitment for the identified model of the Covered Vehicle.
 - 5. Submit to the Administrator legible copies of your original Contract Registration Form and
 - a. For Structural Damage to the Wheel or Tire: transmit the signed repair or replacement invoice, and other documentation required by the Administrator by fax to 1-800-554-1293; by email to customersupport@sonsio.com, or mailed to Administrator, P.O. Box 17599, Golden, CO 80402.
 - b. For Cosmetic Damage to the Wheel: contact the Administrator at 1-866-559-4245 for prior authorization and a claim number before work is commenced. Repair instructions will be given at this time. Cosmetic wheel repairs or replacements are performed at a dealer location by a representative authorized by the Administrator. Failure to report a claim to the Administrator or having the Covered Vehicle repaired by anyone other than representative authorized by the Administrator will result in denial of your claim. Cosmetic damage which can be repaired under this Contract should not affect the working condition of the Covered Vehicle; therefore, no emergency services will be available in connection with cosmetic wheel damage.
 - 6. If the repairing dealer will not accept payment directly from the Administrator, then you must pay for the repair or replacement and obtain reimbursement.
 - 7. All tires and wheels that require replacement and wheels that are being considered for cosmetic repair must be made available for inspection.
 - 8. ALL CLAIMS MUST BE REPORTED AND CLAIM DOCUMENTATION RECEIVED (INCLUDING THE TIRE AND/OR WHEEL IF REQUESTED) WITHIN 60 DAYS OF SERVICE, OR THE CLAIM WILL BE DENIED.
 - 9. PRE-AUTHORIZATION IS GRANTED BASED ON THE INFORMATION PROVIDED DURING THE CALL; IF THE DOCUMENTATION SUBMITTED (INCLUDING THE INSPECTION OF THE TIRE AND/OR WHEEL IF REQUESTED) DOES NOT SUBSTANTIATE THE INFORMATION PROVIDED DURING THE CALL YOUR CLAIM WILL BE DENIED.

TRANSFER.

You may transfer this Contract when you sell the Covered Vehicle to a subsequent individual buyer. Any transfer applies only to the remaining months of the original Contract Term. The transfer of this Contract must be completed within 30 days after the date of the sale or transfer of the Covered Vehicle. The transfer CANNOT be made if the title transfer passed through an entity other than the subsequent buyer (i.e. the Covered Vehicle is traded in on the purchase of another vehicle at a dealership, leasing agency or entity/individual in the business of selling automobiles, or in the event of valid repossession by the lienholder). A copy of the "Bill of Sale" or "Title Transfer" or new title showing the name of the individual who purchased the vehicle is required to complete the transfer. The Contract Transfer Form must be signed by you and by the person buying the Covered Vehicle. You may download a copy of the Contract Transfer Form from www.sonsio.com, or contact the Administrator at 1-866-559-4245 to obtain form. The transfer fee is \$25. See state disclosures for limitations.

CONTRACT TERMS AND CONDITIONS

CANCELLATION.

You may cancel this Contract in accordance with the conditions below by returning to the seller or by submitting your request in writing to the Administrator or to the Obligor. **You must complete the Cancellation Request Form which will be provided to you by the seller or the Administrator. The completed Cancellation Request Form must be submitted to the Administrator in accordance with the instructions on the form.** You may download a copy of the Cancellation Request Form from www.sonsio.com, or contact the Administrator at 1-866-559-4245 to obtain form.

1. You may cancel this Contract for any reason and at any time.
2. If you submit a request for cancellation within sixty (60) days of the date you purchased this Contract and you have not submitted a claim, this Contract will be deemed void and you will receive a full refund. A 10% penalty per month shall be added to a refund that is not paid within 45 days after cancellation of this Contract.
3. After sixty (60) days from the date of purchase or at any time after we pay a claim, you may request cancellation and you will receive a pro rata refund of the Contract purchase price based on the number of days remaining from the date of purchase divided by the total number of days under the Contract, less a cancellation fee where allowed.
4. We will not deduct paid claims from your cancellation refund.
5. The cancellation fee, where allowed, is \$25 or 10% of the original purchase price, whichever is less. If the cancellation fee is greater than the amount of the pro-rated refund, no refund will be issued.
6. In the event of cancellation, the lienholder, if any, will be jointly named on a cancellation refund. If there is no lienholder, any cancellation refund shall be paid to you. In the event that a lienholder cancels this Contract, the cancellation will be calculated in accordance with the provisions above.
7. In the states where such cancellation is allowed, the Obligor reserves the right to cancel this Contract by refunding the original purchase price to the lienholder or to you (if there is no lien or the lien is satisfied). If we cancel for any of the following reasons: a) nonpayment of the Contract purchase price; b) a material misrepresentation made by you or on your behalf; or c) a substantial breach of duties by you, we will provide you with written notice of cancellation at least five (5) days prior to the effective date of cancellation. If we cancel for any other reason, we will provide you with written notice of cancellation at least fifteen (15) days prior to the effective date of cancellation. All written notices shall state the effective date and reason for cancellation. The refund will be issued within forty-five (45) days from the effective date of cancellation.
8. Any refunds owed will be paid or credited within thirty (30) days of the date the Obligor or the Obligor's designee receives notice of the request to cancel.
9. A penalty equal to 10% of the refund amount, per month, shall be added to any refund that is not paid within 45 days after cancellation of this Contract.
10. If you reside in a state with specific laws regarding the cancellation of this Contract, the specific laws of that state will apply as outlined in the State Changes and Disclosures Addendum.

GENERAL.

- A. This Contract gives you specific legal rights; you may have other rights, which vary from state to state. Some states do not allow the exclusion or limitation of consequential or incidental damages; therefore such limitations may not apply to you. See the State Changes and Disclosures Addendum.
- B. The Administrator neither assumes nor authorizes anyone to assume additional liability on its behalf.
- C. **Replacement parts may be new, remanufactured, or non-original manufacturer's parts of like kind and quality.**
- D. This Contract is not renewable.

STATE CHANGES AND DISCLOSURES ADDENDUM

This State Changes and Disclosures Addendum may include exclusions and limitations related to coverages and benefits which are not included in the Contract you, the contract holder, selected at the time of purchase.

Specific provisions within this State Changes and Disclosures Addendum, to the extent that they conflict with provisions within the Terms and Conditions, replace those provisions.

Item #6 of the Cancellation Section is deleted and replaced in its entirety with the following:

6. In the event of cancellation, the lienholder, if any, will be jointly named on a cancellation refund. If there is no lienholder, any cancellation refund shall be paid to you. The lienholder has the ability to cancel in the event of a repossession or total loss. In the event that a lienholder cancels this Contract due to a total loss or repossession, the cancellation refund will be calculated in accordance with the consumer cancellation refund provisions above.

ALASKA: NOTICE OF LOSS MUST BE MADE AS SOON AS REASONABLY POSSIBLE AND WITHIN ONE-YEAR AFTER THE TIME IT WAS REQUIRED AS STATED ABOVE. FAILURE TO OBTAIN PRIOR AUTHORIZATION OR SUBMIT CLAIM DOCUMENTATION FOR THE SUBSEQUENT REPAIR WILL NOT AUTOMATICALLY INVALIDATE YOUR CLAIM UNLESS WE ARE PREJUDICED BY THE FAILURE TO GIVE TIMELY NOTICE.

If you cancel, the cancellation fee shall be 7.5% of the unearned premium or \$25, whichever is less. If we cancel for any of the following reasons: 1) nonpayment of the Program price; 2) conviction of the service contract holder of a crime having as one of its necessary elements an act increasing a hazard covered by the service contract; 3) discovery of fraud or material misrepresentation made by the service contract holder or a representative of the service contract holder in obtaining the service contract or by the service contract holder in pursuing a claim under the service contract; 4) discovery of a grossly negligent act or omission by the service contract holder that substantially increases the hazards covered by the service contract; 5) physical changes in the property covered by the service contract that result in the property becoming ineligible for coverage under the contract; or 6) a substantial breach of duties by the service contract holder related to the covered motor vehicle, we will provide you with written notice of cancellation at least five (5) days prior to the effective date of cancellation. The notice shall be sent by USPS first class mail to your last known address and shall state the effective date and reason for cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the provider fee or fraud or a material misrepresentation by the service contract holder in obtaining the service contract or by the service contract holder in pursuing a claim under the service contract. If we cancel the service contract, we shall refund or credit to the account of the contract holder the original purchase price, within 45 days after the return of the service contract to the Provider. A penalty of 10% of the Contract purchase price for each month that the refund remains unpaid shall be added to any refund not paid within 45 days after the date the cancellation request was completed. Performance or payment of the obligations of the Provider under this service contract are insured by Lyndon Southern Insurance Company, 10751 Deerwood Park Blvd., Suite 200, Jacksonville, FL 32256, (800) 888-2738. If the Provider fails to provide a covered service under the terms of the motor vehicle service contract within 30 days after the service contract holder notifies the Provider of the claim, the service contract holder is entitled to apply directly to the insurer for payment of the Provider's obligation. Provider: Sonsio International, Inc. Alaska Motor Vehicle Service Contract Provider License Number: 100119544.

ARIZONA: This service contract shall not exclude preexisting conditions if such conditions were known or should reasonably have been known by the service company or the person selling the service contract on the service company's behalf. The Administrator will not cancel or void the contract for the following reasons, including but not limited to: (a) Preexisting conditions that were known or that reasonably should have been known by the service company or the person selling the service contract on the service company's behalf; (b) Prior use or unlawful acts relating to the product; (c) Misrepresentation by either the service company or the person selling the service contract on the service company's behalf; or (d) Ineligibility for the Program. Any exclusion regarding lack of maintenance or any exclusion due to a modification made to your Covered Vehicle only applies during the Contract Term you selected on page one of the Registration Form (i.e. while the Covered Vehicle is owned by you). The cancellation fee, where allowed, is \$25 or 10% of the gross amount paid, whichever is less. If the cancellation fee is greater than the amount of the pro-rated refund, no refund will be issued.

CALIFORNIA: Dent Wizard Warranty Company, LLC, 4710 Earth City Expressway, Bridgeton, MO 63044 is the Provider, Obligor, and Administrator. Call 1-800-458-7072 for Customer Service and Claims. California Vehicle Service Contract Provider License #0M77087. 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 60 days after your request. The name and address of the insurance company is: Response Indemnity Company of California, 10751 Deerwood Park Blvd., Suite 200, Jacksonville, FL 32256, (800) 888-2738. 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). The Administrator and Obligor assumes only the obligations outlined in this agreement.

Item #6 of the TIRE & WHEEL ROAD HAZARD AND COSMETIC WHEEL REPAIR/REPLACEMENT EXCLUSIONS is deleted and replaced in its entirety with the following: TIRES AND/OR WHEELS WHICH ARE OVERSIZED, UNDERSIZED, OR OTHERWISE NOT RECOMMENDED BY THE MANUFACTURER AS SPECIFIED ON THE MANUFACTURER'S TIRE AND LOADING INFORMATION PLACARD/LABEL AFFIXED TO THE VEHICLE.

Item #3 of the Cancellation Section is deleted and replaced in its entirety with the following: If you submit a request for cancellation within sixty (60) days of the date you purchased this Contract and you have submitted a claim, this Contract will be cancelled and you will receive a pro-rata refund. A 10% penalty per month shall be added to a refund that is not paid within 45 days after cancellation of this Contract. After sixty (60) days from the date of purchase, you may request cancellation and you will receive a pro rata refund of the Contract purchase price based on the number of days remaining from the date of purchase divided by the total number of days under the Contract, less a cancellation fee.

Item #6 of the Cancellation Section is deleted and replaced in its entirety with the following: In the event of cancellation, the lienholder, if any, will be jointly named on a cancellation refund. If there is no lienholder or if the lien is satisfied, any cancellation refund shall be paid to you.

Item #7 of the Cancellation Section is deleted and replaced in its entirety with the following: The Obligor reserves the right to cancel this Contract within 60 days of purchase by mailing a notice to you postmarked before the 61st day after the Contract was sold by the seller. If the Obligor cancels for any reason within the first 60 days of purchase, the Obligor will: (1) provide you with written notice stating the specific grounds for cancellation at least fifteen (15) days prior to the effective date of cancellation and this Contract will cease to be valid no less than five (5) days after the postmark date of this notice; and (2) issue a refund equal to the full purchase price stated on the Contract. No cancellation fee will be assessed. Refunds will be issued within 30 days from the date of cancellation. The Obligor may cancel this Contract at any time for (1) nonpayment of the Contract price; or (2) material misrepresentation or fraud by the Contract holder, subject to the following conditions: (1) notice of cancellation will be mailed to you and such notice will state the specific grounds for cancellation, and if applicable, the notice will state the specific nature of the misrepresentation; (2) any refund owed will be paid within 30 days of the date of cancellation; (3) if we cancel, we will refund the entire amount you paid for this Contract; and (4) this Contract will cease to be valid no less than five (5) days after the postmark date of the notice. No cancellation fee will be assessed. If the purchase of the Contract was financed, the refund may

STATE CHANGES AND DISCLOSURES ADDENDUM

be issued to the Purchaser, the assignee, or lender of record, or both. The Obligor shall be liable for all valid claims reported prior to the effective date of its cancellation. A purchaser is deemed to have reported a claim if he or she has completed the first step required under the contract for reporting a claim.

The following items are added to the General Section: (E). If you or the repair facility provides us with untrue information which is prejudicial to us, your claim will be denied. (F.) This Contract is only available for sale through a licensed dealer or licensed lessor-retailer and is not available for sale through independent Body Shops.

COLORADO: Our obligations to you under this Contract are guaranteed under service contract reimbursement policy no. 05SONSIO issued by Lyndon Southern Insurance Company, 10751 Deerwood Park Blvd., Suite 200, Jacksonville, FL 32256, (800) 888-2738.

CONNECTICUT: If the extended warranty is for less than one year, the extended warranty coverage period shall automatically extend while the product is in the custody of the extended warranty provider for repair under such warranty. You may cancel this Contract for any reason including, but not limited to, your return of the Covered Vehicle, or if the Covered Vehicle is sold, lost, stolen or destroyed. If a dispute arises between you and the Administrator, you may file a written complaint to the State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn, Consumer Affairs. This complaint must contain a description of the dispute, the purchase price of the product, the cost of repair of the product and a copy of this Contract. This Contract does not provide in-home service. Costs for transporting the Covered Vehicle for service will not be paid by the Administrator or Program Obligor. If the Obligor fails to pay or provide service on a valid claim within sixty (60) days after proof of loss has been filed, the contract holder is entitled to make a direct claim to the insurance company by calling the insurer toll-free at (800) 888-2738 and requesting to submit a claim.

DISTRICT OF COLUMBIA: Obligations under this Contract are guaranteed by an insurance policy issued by Lyndon Southern Insurance Company, 10751 Deerwood Park Blvd., Suite 200, Jacksonville, FL 32256, (800) 888-2738.

FLORIDA: You may cancel this Contract by returning to original seller or by contacting the Program Administrator within 60 days for a full refund. After 60 days, you may cancel this Contract by returning to the original seller or by contacting the Program Administrator for a refund of no less than 100% of the unearned pro rata premium. The Program Administrator reserves the right to cancel this Contract within the first 60 days by refunding original purchase price to lien holder or purchaser (if there is no lien or the lien is satisfied). After the first 60 days, the Program Administrator may not cancel unless: 1) material misrepresentation or fraud at the time of the sale of the Contract; 2) purchaser has failed to maintain the motor vehicle as prescribed by the manufacturer; or 3) for nonpayment of premium by purchaser, in which case the Program Administrator shall provide written notice of cancellation by certified mail. If the Program Administrator cancels the Contract after 60 days, the return of premium must not be less than 100% of the paid unearned pro rata premium. The rate charged for the service agreement is not subject to regulation by the Office of Insurance Regulation.

Sonsio International of Florida, Inc., P.O. Box 16462, Golden, CO 80402 (Florida License # 06-202880834; Florida Company Code 60125).

This Contract is assignable in a consumer transaction as outlined in the TRANSFER section of this Contract. You have the right to assign this Contract to a subsequent owner of the Covered Vehicle. Any assignment must occur within 30 days of the sale of the Covered Vehicle. The assignment fee is \$25.

GEORGIA: Obligations under this Contract are guaranteed by a service contract reimbursement insurance policy issued by Insurance Company of the South, 10751 Deerwood Park Blvd., Suite 200, Jacksonville, FL 32256. If the Obligor fails to pay or provide service on a claim, including any claim for the return of the unearned portion of the provider fee, within sixty (60) days after proof of loss has been filed, the Contract Holder is entitled to make a direct claim to the insurance company. Please call 800-888-2738 for instructions. We cannot cancel this Contract except for fraud, material misrepresentation, or non-payment of the Contract price. If we cancel, you will be notified by certified mail stating the time when the cancellation will be effective, which shall not be less than 30 days from the date of mailing. This Contract shall not exclude preexisting conditions if such conditions were not known to you. If you submit a request for cancellation within sixty (60) days of the date you purchased this Contract, this Contract will be deemed void and you will receive a full refund. A 10% penalty per month shall be added to a refund that is not paid within 45 days after cancellation of this Contract. After sixty (60) days from the date of purchase, you may request cancellation and you will receive a pro rata refund of the Contract purchase price based on the number of days remaining from the date of purchase divided by the total number of days under the Contract, less a cancellation fee. The cancellation fee is \$25 or 10% of the pro-rata refund amount, whichever is less. The lienholder may only cancel the contract due to repossession, total loss or theft of the vehicle.

IDAHO: Coverage afforded under this Contract is not guaranteed by the Idaho Insurance Guarantee Association. If you need to obtain authorization for emergency repairs performed outside of normal business hours, please contact the Administrator at (855) 733-0002 for information and instructions.

ILLINOIS: This Contract covers failures resulting from normal wear and tear as described within the terms and conditions except as set forth in EXCLUSIONS.

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

IOWA: The seller from whom this Contract was purchased is also responsible for a portion of your refund. The Iowa Insurance Commissioner may be contacted at the following address: Iowa Insurance Division, 1963 Bell Avenue, Suite 100, Des Moines, IA 50315. A 10% penalty per month shall be added to any refund that is not paid within 30 days after cancellation of this Contract. If you need to obtain authorization for emergency repairs performed outside of normal business hours, please contact the Administrator at (855) 733-0002 for information and instructions.

KENTUCKY: Obligations of the Provider under this service contract are insured under a service contract reimbursement insurance policy issued by Lyndon Southern Insurance Company, 10751 Deerwood Park Blvd., Suite 200, Jacksonville, FL 32256, (800) 888-2738.

LOUISIANA: This Contract is not insurance. This Contract is not regulated by the Department of Insurance. Any concerns or complaints regarding this Contract may be directed to the attorney general. If you need to obtain authorization for emergency repairs performed outside of normal business hours, please contact the Administrator at (855) 733-0002 for information and instructions.

STATE CHANGES AND DISCLOSURES ADDENDUM

MAINE: If you submit a request for cancellation within sixty (60) days of the date you purchased this Contract and you have not submitted a claim, this Contract will be deemed void and you will receive a full refund and any sales tax refund required pursuant to state law. The Provider of the service contract shall mail a written notice to the service contract holder at the last known address of the service contract holder contained in the records of the Provider at least 15 days prior to cancellation by the Provider. The notice must state the effective date of the cancellation and the reason for the cancellation. If you need to obtain authorization for emergency repairs performed outside of normal business hours, please contact the Administrator at (855) 733-0002 for information and instructions.

MARYLAND: This Contract is automatically extended if the Obligor fails to perform the services under this Contract; this Contract does not terminate until the services are provided in accordance with the terms and conditions of this Contract. A penalty equal to 10% of the value of the consideration paid for the service contract, per month, shall be added to any refund that is not paid within 45 days after cancellation of this Contract. Provider Fee is the same as the Purchase Price.

MISSISSIPPI: We cannot cancel this Contract except for non-payment of the Contract price, 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. If you need to obtain authorization for emergency repairs performed outside of normal business hours, please contact the Administrator at (855) 733-0002 for information and instructions.

MISSOURI: If you cancel this Contract after the first 60 days, written notice of such termination will be provided within 45 days of the date of termination. Within the first sixty (60) days, if you submit a request for cancellation and you have already made a claim, you will be entitled to a full refund of the original purchase price less the cost of claims paid. After the first sixty (60) days, if you submit a request for cancellation, you will be entitled to a refund of one hundred percent of the unearned pro rata provider fee, less a reasonable administrative fee equal to the lesser of 10% of the original purchase price or \$25. If you need to obtain authorization for emergency repairs performed outside of normal business hours, please contact the Administrator at (855) 733-0002 for information and instructions.

NEVADA: We will not cancel a service contract that has been in effect for at least 70 days before the expiration of the agreed term or one year after the effective date of the service contract, whichever occurs first, except on any of the following grounds: (a) if you fail to pay an amount when due; (b) if you are convicted of a crime which results in an increase in the service required under this Contract; (c) discovery of fraud or material misrepresentation by you in obtaining this Contract or in presenting a claim for service; (d) discovery of an act or omission by you or if you violate any condition of this Contract after the effective date of the Contract which substantially and materially increases the service required under this Contract; or (e) a material change in the nature or extent of the required service or repair which occurs after the effective date of the Contract which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time the Contract was issued or sold. If we cancel, we will provide written notice at least fifteen (15) days prior to the effective date of cancellation. If the amount paid for this Contract was financed, any refund amounts may be paid to the lender. If the Provider cancels, there will be no cancellation fee. If you are not satisfied with the manner in which the Provider is handling the claim on the contract, you may contact the Division of Insurance toll-free at (888) 872-3234.

NEW HAMPSHIRE: If you have questions or concerns regarding this Contract, you can contact the Obligor by mail or phone. In the event you do not receive satisfaction under this Contract, you may contact the New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, New Hampshire 03301, (800) 852-3416. This Contract shall not exclude preexisting conditions if such conditions were known or should reasonably have been known by the Obligor or the person selling the Contract on the Obligor's behalf.

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

NEW MEXICO: This service contract is insured by Lyndon Southern Insurance Company. If the Provider fails to pay you or otherwise provide you with the covered service within sixty (60) days of your submission of a valid claim, you may submit your claim to Lyndon Southern Insurance Company at (800) 888-2738 or 10751 Deerwood Park Blvd., Suite 200, Jacksonville, FL 32256. If you have any concerns regarding the handling of your claim, you may contact the Office of Superintendent of Insurance at 855-427-5674. We will not cancel a service contract that has been in effect for at least 70 days before the expiration of the agreed term or one year after the effective date of the service contract, whichever occurs first, except on any of the following grounds: (a) if you fail to pay an amount when due; (b) if you are convicted of a crime which results in an increase in the service required under this Contract; (c) discovery of fraud or material misrepresentation by you in obtaining this Contract or in presenting a claim for service; or (d) discovery of an act or omission by you or if you violate any condition of this Contract after the effective date of the Contract which substantially and materially increases the service required under this Contract. If we cancel, we will provide written notice at least fifteen (15) days prior to the effective date of cancellation. If the amount paid for this Contract was financed, any refund amounts may be paid to the lender. A penalty equal to 10% of the refund amount, per each 30-day period or portion thereof, shall be added to any refund that is not paid within 45 days after cancellation of this Contract.

NEW YORK: Obligations of the Provider under this service contract are insured under a service contract reimbursement insurance policy. If the Provider fails to pay or provide service on a claim within sixty days after proof of loss has been filed, the contract holder is entitled to make a claim directly against the insurer under the service contract reimbursement insurance policy. Obligations under this Contract are guaranteed by a service contract reimbursement insurance policy issued by Blue Ridge Indemnity Company, 10751 Deerwood Park Blvd., Suite 200, Jacksonville, FL 32256, (800) 888-2738. A 10% penalty per month will be applied to any refund that is not paid or credited within thirty (30) days after the return of the service contract to the Administrator. If we cancel for any reason other than 1) nonpayment of the Contract price; 2) a material misrepresentation by the Contract holder in obtaining the Contract or in presenting a claim; or 3) a substantial breach of duties by you, we will provide you with written notice of cancellation at least fifteen (15) days prior to the effective date of cancellation.

NORTH CAROLINA: The cancellation fee, where allowed, is \$25 or 10% of the pro rata refund, whichever is less. We may cancel this Contract based on one or more of the following reasons: (A) non-payment of the Contract purchase price; or (B) for a direct violation of the Contract by the contract holder where the Contract states that violation of the agreement would subject the Contract to cancellation.

STATE CHANGES AND DISCLOSURES ADDENDUM

OHIO: This Contract is not insurance and is not subject to the insurance laws of Ohio. **This Contract may provide a duplication of coverage already provided by Your automobile physical damage insurance policy.**

OKLAHOMA: In the event the contract is canceled by the Contract Holder after the first 60 days or after the Contract Holder has made a claim, return of the provider fee shall be based upon ninety percent (90%) of the unearned pro rata provider fee. However, if ten percent (10%) of the unearned pro rata provider fee exceeds twenty-five dollars (\$25), any amounts in excess of twenty-five dollars (\$25) will be added to the Contract Holder's refund. In the event the Contract is canceled by the Provider after the first 60 days or after the Contract Holder has made a claim, return of premium shall be based upon one hundred percent (100%) of unearned pro rata provider fee. This is not an insurance contract. Coverage afforded under this Program is not guaranteed by the Oklahoma Insurance Guaranty Association. The term "etc" is stricken from the Contract. The Program Obligor and Administrator is Sonsio International, Inc., Service Warranty Association License No. 44197949, 5630 Ward Road, Arvada, Colorado 80002.

OREGON: If you need to obtain authorization for emergency repairs performed outside of normal business hours, please contact the Administrator at (855) 733-0002 for information and instructions.

SOUTH CAROLINA: Obligations of the Provider under this service contract are insured under a service contract reimbursement insurance policy issued by Lyndon Southern Insurance Company, 10751 Deerwood Park Blvd., Suite 200, Jacksonville, FL 32256, (800) 888-2738. 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, Ste. 1000, Columbia, South Carolina 29201 or by phone at (800) 768-3467. If you need to obtain authorization for emergency repairs performed outside of normal business hours, please contact the Administrator at (855) 733-0002 for information and instructions.

TEXAS: Obligations of the Provider under this service contract are insured under a service contract reimbursement insurance policy. If the Administrator fails to pay a refund within 45 days after the date this Contract is returned to the Administrator, you are entitled to file for reimbursement directly from the insurance company, Lyndon Southern Insurance Company, 10751 Deerwood Park Blvd., Suite 200, Jacksonville, FL 32256, (800) 888-2738. Unresolved complaints concerning Providers and Administrators or questions concerning the regulation of service contract providers and administrators may be addressed to the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711, Telephone (800) 803-9202. If you submit a request for cancellation before the 31st day after purchase of this Contract, regardless of whether a claim has been paid, we will refund you the full purchase price. All other terms of the Cancellation section remain the same.

UTAH: Sonsio International, Inc. is the Administrator and Obligor under this Contract. **This service contract 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.** There is no deductible for this Contract. You will be instructed to call the Administrator during normal business hours to obtain additional claim assistance. The section CLAIMS is amended to add: 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 the contract holder, if the contract holder shows 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. In CANCELLATION, #7 is deleted in its entirety and replaced with the following: We reserve the right to cancel this Contract by refunding the original purchase price to the lienholder or to you (if there is no lien or the lien is satisfied). We may cancel this Contract based upon one or more of the following reasons: (a) non-payment of the Contract purchase price; (b) material misrepresentation; (c) substantial change in the risk assumed, unless the Provider should reasonably have foreseen the change or contemplated the risk when entering into the contract; or (d) a substantial breach of contractual duties, conditions, or warranties. If, based upon one or more of the above reasons, we cancel this Contract; we will provide you with written notice of cancellation at least 30 days prior to the effective date of cancellation and state the effective date and reason for cancellation. The refund will be issued within forty-five (45) days from the effective date of cancellation.

If you need to obtain authorization for emergency repairs performed outside of normal business hours, please contact the Administrator at (855) 733-0002 for information and instructions.

VIRGINIA: If any promise made in the contract has been denied or has not been honored within 60 days after your request, you may contact the Virginia Department of Agriculture and Consumer Services, Office of Charitable and Regulatory Programs at <http://www.vdacs.virginia.gov/food-extended-service-contract-providers.shtml> to file a complaint.

WASHINGTON: A 10% penalty per month will be applied to any refund that is not paid or credited within thirty (30) days after the return of the Program to the Provider. If we cancel, we will provide you with written notice of cancellation at least twenty-one (21) days prior to the effective date of cancellation and state the effective date and reason for cancellation. The service contract provider will not deny a claim for coverage based upon the service contract holder's failure to properly maintain the vehicle, unless the failure to maintain the vehicle involved the failed part or parts. If you need to obtain authorization for emergency repairs performed outside of normal business hours, please contact the Administrator at (855) 733-0002 for information and instructions.

WISCONSIN: SONSIO INTERNATIONAL OF WISCONSIN, INC., P.O. BOX 16462, GOLDEN, CO 80402, IS THE PROVIDER, OBLIGOR, AND ADMINISTRATOR. Obligations of the Provider under this service contract are insured under a service contract reimbursement insurance policy issued by Blue Ridge Indemnity Company, 10751 Deerwood Park Blvd., Suite 200, Jacksonville, FL 32256, (800) 888-2738. If the Provider does not provide, or reimburse or pay for, a service that is covered under this Contract within 60 days after a contract holder provides proof of loss, or if the Provider becomes insolvent or otherwise financially impaired, the contract holder may file a claim directly with the service contract reimbursement insurer for reimbursement, payment, or provision of the service. To file a claim directly with the insurer, call Blue Ridge Indemnity Company toll-free at (800) 888-2738.

(A) THIS WARRANTY IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE; (B) NOTICE OF LOSS MUST BE MADE AS SOON AS REASONABLY POSSIBLE AND WITHIN ONE-YEAR AFTER THE TIME IT WAS REQUIRED AS STATED ABOVE. FAILURE TO OBTAIN PRIOR AUTHORIZATION FOR THE SUBSEQUENT REPAIR WILL NOT AUTOMATICALLY INVALIDATE YOUR CLAIM UNLESS WE ARE PREJUDICED BY THE FAILURE TO GIVE TIMELY NOTICE; (C) If you cancel after sixty (60) days from the date of purchase or at any time after we pay a claim, you will receive a pro rata refund of the purchase price based on the days remaining from the date of purchase, less a cancellation fee of \$25 or 10% of the Program purchase price, whichever is less; **(D)** after sixty (60) days, the Administrator may cancel this Program by refunding the original purchase price to the lienholder or purchaser for (i) non-payment; (ii) material misrepresentation; (iii) substantial change in risk assumed, except to the extent the insurer should reasonably have foreseen the change or contemplated the risk in writing the Program; (iv) substantial breaches of the contractual

STATE CHANGES AND DISCLOSURES ADDENDUM

duties, conditions or warranties; (E) If the Administrator cancels, you will be provided with written notice of cancellation stating the effective date and reason for cancellation by first class mail at least fifteen (15) days prior to the effective date of cancellation.

WYOMING: Obligations under this Contract are guaranteed by a service contract reimbursement insurance policy issued by Lyndon Southern Insurance Company, 10751 Deerwood Park Blvd., Suite 200, Jacksonville, FL 32256, (800) 888-2738. In the event of a total loss or repossession, the lienholder may be named as sole payee.