



1 COVERED VEHICLE

CONTRACT# _____ FORM _____ VIN _____
YEAR _____ MAKE _____ MODEL _____ MILEAGE _____
NEW _____ PRE-OWNED* _____ LEASED _____

*Applies only to vehicles which have been inspected and reconditioned prior to sale to be free of any pre-existing damage at time of sale.

2 DEALER

NAME STEINGOLD VOLVO CARS FWS DEALER# 82291
ADDRESS 766 BROADWAY CITY PAWTUCKET STATE RI ZIP 02861
PHONE # 401-723-4700 DEALER REPRESENTATIVE MICHAEL BERNARDO TITLE DIRECTOR
LIENHOLDER _____ ADDRESS _____ PHONE# _____

3 SERVICE PLAN HOLDER ("You" and "Your")

FIRST NAME _____ LAST NAME _____
ADDRESS _____ CITY _____ STATE _____ ZIP _____
(AREA CODE) TELEPHONE # (____) _____ EMAIL ADDRESS _____

4 SERVICE PLAN INFORMATION

COVERAGE: DING SHIELD ULTIMATE (DSU) _____ DING SHIELD PLUS (DSP) _____ TERM (IN MONTHS) _____
OPTIONAL ALLOY WHEEL: NO COVERAGE _____ UNLIMITED WHEEL COVERAGE (UWH) _____
PURCHASE DATE _____ PURCHASE PRICE _____ CUSTOMER INITIALS [_____]

YOU UNDERSTAND THAT THE PURCHASE OF THIS SERVICE PLAN IS NOT REQUIRED IN ORDER TO PURCHASE, LEASE OR OBTAIN FINANCING FOR THE VEHICLE.

This Agreement contains two documents: this Registration Form and the State Changes and Disclosures Addendum. The State Changes and Disclosures Addendum must be affixed to this Registration Form in order to complete this Agreement. You should read this Agreement carefully. It contains the entire Agreement between You and Us. It takes precedence over any other written or oral statement made to You with respect to this Agreement. Any modifications, alterations, or changes to the preprinted terms and conditions of this Agreement are invalid and of no force or effect. By Your signature below, You hereby acknowledge receipt of this Registration Form and the State Changes and Disclosures Addendum and that You have been given the opportunity to read this Agreement in its entirety.



Washington Residents Only: By initialing this box, You, the Service Plan Holder, acknowledge that You have reviewed the Service Plan Terms and Conditions section of this Service Plan Registration Form and the Washington section of the State Changes and Disclosures Addendum. Your initials further indicate that You understand these sections disclose the following: any material conditions that You must comply with to maintain coverage under this Agreement; the work and parts covered by this Agreement; any coverage exclusions; the length of the service plan coverage period for this Agreement; the implied warranty of merchantability; and Your right to return this Agreement.

5 SIGNATURES

Service Plan Holder Signature _____ Signature Date _____ Dealer Signature _____ Signature Date _____
Co-Buyer Signature _____ Signature Date _____

FOR THE STATE OF FLORIDA: Plan Obligor/Provider- DWIC Warranty Company of Florida, Inc. ("We, Us and Our"), License #17-320518572, 4710 Earth City Expressway, St. Louis, MO 63044; Plan Administrator (Administrator) - DWIC Warranty Company of Florida, Inc., License #17-320518572, 4710 Earth City Expressway, St. Louis, MO 63044, (800) 458-7072

FOR THE STATE OF OKLAHOMA: Plan Obligor/Provider - GAI Warranty Company of Florida ("We, Us and Our"), License #861231, 301 East Fourth St., 25th Floor, Cincinnati, OH 45202; Plan Administrator (Administrator) - Dent Wizard International, 4710 Earth City Expressway, St. Louis, MO 63044, (800) 458-7072

FOR ALL OTHER STATES: Plan Obligor/Provider - GAI Warranty Company ("We, Us and Our") 301 East Fourth St., 25th Floor, Cincinnati, OH 45202; Plan Administrator (Administrator) - Dent Wizard International, 4710 Earth City Expressway, Bridgeton, MO 63044, (800) 458-7072

REVIEW THE STATE CHANGES AND DISCLOSURES ADDENDUM FOR ANY SPECIAL RIGHTS, PRIVILEGES, EXCLUSIONS, LIMITATIONS AND CONDITIONS THAT GOVERN THIS AGREEMENT IN YOUR STATE.

DING SHIELD SERVICE PLAN TERMS AND CONDITIONS

I. DING SHIELD ULTIMATE SERVICE PLAN¹

The **DING SHIELD ULTIMATE Service Plan** includes the following coverages:

- A) Paintless Dent Repair ("PDR"): provides coverage for unlimited removal of certain dents and creases from the **Covered Vehicle** using Dent Wizard's PDR repair process. Each PDR repair covers the removal of any dents and creases that do not exceed 3.25" x 2" (approximately the size of a traditional credit card) within an area located on a single panel of the **Covered Vehicle**.
- B) Hail Deductible Reimbursement: provides coverage for hail or acorn damage that can be completely repaired using only the PDR process provided by Dent Wizard's repair network. **Your** coverage is limited to \$500 or the amount of **Your** primary automobile insurance policy's comprehensive deductible, whichever is less. **Your** primary automobile insurance policy's comprehensive deductible is not applicable to any other coverage available to **You** under this **Agreement**.
- C) Interior Repair: provides coverage for unlimited repair of damage to the **Covered Vehicle's** interior cabin area seats, carpets, leather, vinyl and cloth surfaces, the steering wheel, armrests, door panels, headliners, center consoles and cargo areas including rips, burns, tears, holes, punctures, and scratches for damage up to 2" in length and diameter.
- D) Windshield Repair: provides coverage for the repair of minor chips, stars, or nicks to the windshield caused by small propelled rocks, stones, or other propelled road debris.
- E) Headlight Brightening: provides coverage for exterior reconditioning of foggy or yellowed headlights to restore the clarity and luster.
- F) Rental Vehicle Benefit: provides coverage for reimbursement of actual rental vehicle costs for a maximum of one day, not to exceed \$50, while the **Covered Vehicle** is undergoing covered repairs.

¹*Coverage for Hail Deductible Reimbursement, Interior Repair and/or Headlight Brightening is NOT available in all states, and coverage limits for Hail Deductible Reimbursement may vary by state. Please refer to the State Changes and Disclosures Addendum to determine if (1) You are NOT eligible for coverage for Hail Deductible Reimbursement, Interior Repair and/or Headlight Brightening in Your state, and (2) if You are eligible for a different coverage limit for Hail Deductible Reimbursement in Your state.*

II. DING SHIELD PLUS SERVICE PLAN

The **DING SHIELD PLUS Service Plan** includes the following coverages:

- A) Paintless Dent Repair ("PDR"): provides coverage for unlimited removal of certain dents and creases from the **Covered Vehicle** using Dent Wizard's PDR repair process. Each PDR repair covers the removal of any dents, and creases that do not exceed 3.25" x 2" (approximately the size of a traditional credit card) within an area located on a single panel of the **Covered Vehicle**.
- B) Hail Deductible Reimbursement²: provides coverage for hail or acorn damage that can be completely repaired using only the PDR process provided by Dent Wizard's repair network. **Your** coverage is limited to \$500 or the amount of **Your** primary automobile insurance policy's comprehensive deductible, whichever is less. **Your** primary automobile insurance policy's comprehensive deductible is not applicable to any other coverage available to **You** under this **Agreement**.
- C) Rental Vehicle Benefit: provides coverage for reimbursement of actual rental vehicle costs for a maximum of one day, not to exceed \$50, while the **Covered Vehicle** is undergoing covered repairs.

²*Coverage for Hail Deductible Reimbursement is NOT available in all states, and coverage limits for Hail Deductible Reimbursement may vary by state. Please refer to the State Changes and Disclosures Addendum to determine if (1) You are NOT eligible for coverage for Hail Deductible Reimbursement in Your state, and (2) if You are eligible for a different coverage limit for Hail Deductible Reimbursement in Your state.*

III. OPTIONAL UNLIMITED COSMETIC WHEEL COVERAGE

- A) Cosmetic Wheel Repair: provides coverage for cosmetic repair to aluminum, painted, chrome, PVD (Physical Vapor Deposition), multi-piece wheels or hubcaps when the normal appearance of the wheel or hubcap is altered with minor curb scuffs, scratches, scrapes, or rash. This covers original equipment only. Cosmetic Alloy Wheel Protection can be added to either **DING SHIELD ULTIMATE** or **DING SHIELD PLUS**. The Cosmetic Alloy Wheel Repair is only offered with the purchase of **DING SHIELD ULTIMATE** or **DING SHIELD PLUS**. If the Plan Administrator determines that the covered wheels or hubcaps are not repairable, they may be replaced with wheels or hubcaps of like kind and quality.

IV. LIMITATIONS

This Agreement is limited to private passenger vehicles for personal use.

This Agreement does NOT provide coverage for the following: (1) pre-existing conditions (conditions that existed prior to **Your purchase of this Agreement**); (2) any damage which occurs after the term of this Agreement has expired; (3) any damage caused by neglect, vandalism or fire; (4) any damage resulting from commercial usage; (5) any consequential damages; (6) in-home or at-home service; or (7) the cost to transport the Covered Vehicle to a repair facility.

PDR repairs are limited to steel or aluminum body panels. PDR repairs are subject to accessibility (e.g. an area within 3/4" of a door edge is not accessible). Interior repairs are also subject to accessibility.

REVIEW THE STATE CHANGES AND DISCLOSURES ADDENDUM FOR ANY SPECIAL RIGHTS, PRIVILEGES, EXCLUSIONS, LIMITATIONS AND CONDITIONS THAT GOVERN THIS AGREEMENT IN YOUR STATE.

DING SHIELD SERVICE PLAN TERMS AND CONDITIONS (continued)

IV. LIMITATIONS (continued)

This Agreement provides repairs through Dent Wizard's exclusive repair network. Some repairs are limited to the cost of reconditioning, rather than replacement. PDR repairs will only be provided if the repair can be made using the Dent Wizard PDR process. Dent Wizard shall have sole discretion in determining if a repair can be made. All repairs must be completed by an authorized Dent Wizard representative.

V. EXCLUSIONS

- A) Paintless Dent Repair ("PDR") does NOT provide coverage for the following: (1) any dents or creases that have punctured the metal or resulted in visible paint damage; (2) repairs to any area of the Covered Vehicle made of composite material (e.g. a bumper); (3) the replacement of any parts; (4) any damage that requires replacement of body panels, or sanding, bonding, or painting.
- B) Hail Deductible Reimbursement does NOT provide coverage for hail or acorn damage that cannot be completely repaired using only the Dent Wizard PDR process.
- C) Interior Repair does NOT provide coverage for the following: (1) damage exceeding 2" in length on carpets and plastic surfaces due to rips, tears, or scratches; (2) damage exceeding 2" in diameter for burns, punctures, or holes on leather, vinyl and cloth surfaces; (3) damage to the interior fabric or leather caused by bleach, acids or other corrosive materials; (4) damage to electronic instrument panels, glass, metal, buttons, switches, letter, number, or insignia graphics, laminated and simulated wood, or areas that affect the safety of the Covered Vehicle (e.g. airbags); or (5) the replacement of any parts.
- D) Windshield Repair does NOT provide coverage for the following: (1) damage consisting of a crack over 2" in diameter or 2" in length; (2) damage that has compromised the integrity of the windshield (e.g. three or more chips, nicks or stars in a windshield will be considered as having compromised the integrity of the windshield); (3) damage located in the line of vision of the driver; (4) windshields that contain any electronic sensors or heating elements; or (5) replacement of the windshield.
- E) Headlight Brightening does NOT provide coverage for replacement parts nor can it be used to repair chips, cracks, or broken headlamps.
- F) Cosmetic Wheel Repair does NOT provide coverage for the following: (1) dented, cracked, or bent wheels; or (2) damage caused by road hazards.

VI. TRANSFER

This Agreement is limited to the Service Plan Holder and the Covered Vehicle listed on page one of this Registration Form. The Agreement is transferable only one time by the original Service Plan Holder listed on page one of this Registration Form to someone to whom they sell the Covered Vehicle, provided that an Administrative Fee is paid. Should the Service Plan Holder wish to transfer the Agreement, the Service Plan Holder must submit a completed Certificate of Transfer (available by request from the Plan Administrator at the address listed on page one of this Registration Form) along with a \$50.00 Administrative Fee within 30 days from the date of sale of the Covered Vehicle.

VII. CANCELLATION

The Service Plan Holder may cancel this Agreement at any time by returning it to the issuing Dealer or Plan Administrator. In the event of cancellation, the Lending Institution, if any, will be jointly named on a cancellation refund. If there is no Lending Institution, any cancellation refund shall be paid to the Service Plan Holder. If a Service Plan Holder resides in a state with specific laws regarding the cancellation of this Agreement, the specific laws of that state will apply as outlined in the State Changes and Disclosures Addendum.

VIII. CANCELLATION CALCULATION

If the cancellation request is made within the first sixty (60) days following the Purchase Date and no claims have been filed during such period, the Service Plan Holder will be entitled to a full refund. If the request is made after the first sixty (60) days following the Purchase Date or a claim has been filed, the Service Plan Holder will be entitled to a pro-rata refund based on the number of days remaining under the Plan Term divided by the Plan Term (total number of days of the Agreement), less an Administrative Fee. The Administrative Fee shall be \$25 or 10% of the Total Purchase Price, whichever is less, unless another fee amount is specified in the State Changes and Disclosures Addendum.

IX. CLAIMS

Prior approval for service is required by this Agreement. To report damage and arrange an appointment for repair under this Agreement, please contact Dent Wizard's claims center at (800) 458-7072 or via email at customersupport@dentwizard.com; or You may utilize Dent Wizard's electronic claim feature at <http://dentwizard.claims>. Repair instructions will be given at this time. Repairs are performed at a Dealer location by an Authorized Dent Wizard representative. Failure to report a claim to Dent Wizard or having the Covered Vehicle repaired by anyone other than the Authorized Dent Wizard representative will result in denial of Your claim. Damage which can be repaired under this Agreement does not affect the working condition of the Covered Vehicle, and therefore, no emergency services will be available. No deductible is applicable for any repairs under this Agreement.

If You are reporting a claim for Hail Deductible Reimbursement, You are responsible for coordination of primary insurance claims benefits with Your primary insurance carrier and/or attaining approval from your primary insurance carrier for Dent Wizard to repair the Covered Vehicle.

REVIEW THE STATE CHANGES AND DISCLOSURES ADDENDUM FOR ANY SPECIAL RIGHTS, PRIVILEGES, EXCLUSIONS, LIMITATIONS AND CONDITIONS THAT GOVERN THIS AGREEMENT IN YOUR STATE.

DING SHIELD SERVICE PLAN TERMS AND CONDITIONS (continued)

X. GENERAL INFORMATION

This **Agreement** is effective from the Plan Purchase Date through the Plan Term **You** selected on page one of this **Registration Form**.

GAI Warranty Company's obligations under this **Agreement** are insured by a policy issued by Great American Insurance Company of New York, a wholly owned subsidiary of Great American Insurance Company, 301 East Fourth Street, Cincinnati, OH 45202.

DWIC Warranty Company of Florida's obligations under this **Agreement** are insured by a policy issued by Great American Insurance Company, 301 East Fourth Street, Cincinnati, OH 45202.

If a covered claim has not been honored within sixty (60) days after the Service Plan Holder's request has been filed, the Service Plan Holder may file a claim request for services directly with the Insurance Company. Please call 877-429-3826 for instructions.

REVIEW THE STATE CHANGES AND DISCLOSURES ADDENDUM FOR ANY SPECIAL RIGHTS, PRIVILEGES, EXCLUSIONS, LIMITATIONS AND CONDITIONS THAT GOVERN THIS AGREEMENT IN YOUR STATE.

STATE CHANGES AND DISCLOSURES ADDENDUM

This **Agreement** contains two documents: the **Registration Form** and this **State Changes and Disclosures Addendum**. The **Registration Form** must be affixed to this **State Changes and Disclosures Addendum** in order to complete this **Agreement**. You should read this **Agreement** carefully. It contains the entire **Agreement** between **You** and **Us**. It takes precedence over any other written or oral statement made to **You** with respect to this **Agreement**. Any modifications, alterations, or changes to the preprinted terms and conditions of this **Agreement** are invalid and of no force or effect.

ALASKA

You are **NOT** eligible for coverage for Interior Repair in the State of Alaska.

Section I. DING SHIELD ULTIMATE SERVICE PLAN and Section II. DING SHIELD PLUS SERVICE PLAN are modified as follows:

- B) **Hail Deductible Reimbursement:** provides coverage for hail or acorn damage that can be completely repaired using only the PDR process provided by Dent Wizard's repair network. **Your** coverage is limited to \$1,000 or the amount of **Your** primary automobile insurance policy's comprehensive deductible, whichever is less. **Your** primary automobile insurance policy's comprehensive deductible is not applicable to any other coverage available to **You** under this **Agreement**.

The following is hereby deleted from Section I. DING SHIELD ULTIMATE SERVICE PLAN:

- C) **Interior Repair:** provides coverage for unlimited repair of damage to the **Covered Vehicle's** interior cabin area seats, carpets, leather, vinyl and cloth surfaces, the steering wheel, armrests, door panels, headliners, center consoles and cargo areas including rips, burns, tears, holes, punctures, and scratches for damage up to 2" in length and diameter.

The following is hereby deleted from Section V. EXCLUSIONS:

- C) **Interior Repair** does NOT provide coverage for the following: (1) damage exceeding 2" in length on carpets and plastic surfaces due to rips, tears, or scratches; (2) damage exceeding 2" in diameter for burns, punctures, or holes on leather, vinyl and cloth surfaces; (3) damage to the interior fabric or leather caused by bleach, acids or other corrosive materials; (4) damage to electronic instrument panels, glass, metal, buttons, switches, letter, number, or insignia graphics, laminated and simulated wood, or areas that affect the safety of the **Covered Vehicle** (e.g. airbags); or (5) the replacement of any parts.

Section VIII. CANCELLATION CALCULATION is modified as follows:

If the cancellation request is made within the first sixty (60) days following the Purchase Date and no claims have been filed during such period, the Service Plan Holder will be entitled to a full refund. If the request is made after the first sixty (60) days following the Purchase Date or a claim has been filed, the Service Plan Holder will be entitled to a pro-rata refund based on the number of days remaining under the Plan Term divided by the Plan Term (total number of days of the **Agreement**), less an Administrative Fee. The Administrative Fee shall be \$25 or 7% of the Total Purchase Price, whichever is less.

A ten percent (10%) penalty per month will be added to a refund that is not made within forty five (45) days of the day the cancellation was requested.

The following is added to Section IV. Limitations:

Repairs are to be performed at a dealer location by an Authorized Dent Wizard representative.

If a notice is required from an insurer, the insurer shall (1) mail the notice by first class mail to the last known address of the Service Plan Holder and obtain a certificate of mailing from the United

ALASKA (continued)

States Postal Service; or (2) transmit the notice by electronic means, to the last known electronic address of the intended recipient, if the insurer can obtain an electronic confirmation of receipt by the intended recipient.

Section X. General Information is modified as follows:

GAI Warranty Company's obligations under this **Agreement** are insured by a policy issued by Great American Assurance Company, a wholly owned subsidiary of Great American Insurance Company, 301 East Fourth Street, Cincinnati, OH 45202. GAI Warranty Company's license number is 100120283.

If a covered claim has not been honored within thirty (30) days after the Service Plan Holder's request has been filed, the Service Plan Holder may file a claim request for services directly with the Insurance Company. Please call 877-429-3826 for instructions. Dent Wizard International is the Plan Administrator under this **Agreement** and they operate under AK License 100116972.

ALABAMA

You are **NOT** eligible for coverage for Hail Deductible Reimbursement in the State of Alabama.

The following is hereby deleted from Section I. DING SHIELD ULTIMATE SERVICE PLAN and Section II. DING SHIELD PLUS SERVICE PLAN:

- B) **Hail Deductible Reimbursement:** provides coverage for hail or acorn damage that can be completely repaired using only the PDR process provided by Dent Wizard's repair network. **Your** coverage is limited to \$500 or the amount of **Your** primary automobile insurance policy's comprehensive deductible, whichever is less. **Your** primary automobile insurance policy's comprehensive deductible is not applicable to any other coverage available to **You** under this **Agreement**.

The following is hereby deleted from Section V. EXCLUSIONS:

- B) **Hail Deductible Reimbursement** does NOT provide coverage for hail or acorn damage that cannot be completely repaired using only the Dent Wizard PDR process.

The following is added to Section VIII. CANCELLATION CALCULATION:

A ten percent (10%) penalty per month will be added to a refund that is not made within forty five (45) days of the day the cancellation was requested.

ARIZONA

Section VIII. CANCELLATION CALCULATION is modified as follows:

If the cancellation request is made within the first sixty (60) days following the Purchase Date, the Service Plan Holder will be entitled to a full refund, less an Administrative Fee of \$25. If the request is made after the first sixty (60) days following the Purchase Date, the Service Plan Holder will be entitled to a pro-rata refund based on the number of days remaining under the Plan Term divided by the Plan Term (total number of days of the **Agreement**), less an Administrative Fee. The Administrative Fee for cancellation shall be \$25.

STATE CHANGES AND DISCLOSURES ADDENDUM

CALIFORNIA

Section VII. CANCELLATION is deleted in its entirety and replaced with the following:

The Service Plan Holder may cancel this Agreement at any time by returning it to the issuing Dealer or Plan Administrator. In the event of cancellation, the Lending Institution, if any, will be jointly named on a cancellation refund. If there is no Lending Institution, any cancellation refund shall be paid to the Service Plan Holder.

Section VIII. CANCELLATION CALCULATION is modified as follows:

If the cancellation request is made within the first sixty (60) days following the Purchase Date, the Service Plan Holder will be entitled to a full refund, less claims paid under this **Agreement**. If a claim has been filed within the first sixty (60) days following the purchase date, the Obligor and/or Plan Administrator will provide the Service Plan Holder with a pro-rata refund, less any claims paid under the **Agreement**. An Administrative Fee may not be charged for cancellation requests made within the first sixty (60) days.

If the Service Plan Holder cancels after the first sixty (60) days following the Purchase Date and a claim has been filed, the Service Plan Holder will be entitled to a pro-rata refund based on the number of days remaining under the Plan Term divided by the Plan Term (total number of days of the **Agreement**), less an Administrative Fee and less claims paid under this **Agreement**. The Administrative Fee shall be \$25 or 10% of the Total Purchase Price, whichever is less.

The following is added to Section IX. CLAIMS:

If **You** do not maintain valid comprehensive automobile coverage throughout the term of this **Agreement**, **We** will provide coverage under this **Agreement** up to \$500 of the applicable hail or acorn damage if the repair is completed by an authorized Dent Wizard representative.

Performance to **You** under this **Agreement** is guaranteed by a California approved insurance company. **You** may file a claim with this insurance company if any promise made in this **Agreement** has been denied or has not been honored within sixty (60) days after **Your** request to the Plan Administrator. The name and address of the insurance company is: Great American Assurance Company, 301 East Fourth Street, Cincinnati OH 45202, 1-877-429-3826. If **You** are not satisfied with the insurance company's response, **You** may contact the California Department of insurance at 1-800-927-4357.

Section X. GENERAL INFORMATION is modified as follows:

GAI Warranty Company's obligations under this **Agreement** are insured by a policy issued by Great American Assurance Company, a wholly owned subsidiary of Great American Insurance Company, 301 East Fourth Street, Cincinnati, OH 45202. GAI Warranty Company's license number is 0F00777.

Dent Wizard International is the Plan Administrator under this **Agreement** and they operate under CA License 0G29364.

This Agreement is only available for sale through a licensed dealer or licensed lessor-retailer and is not available for sale through independent Body Shops.

COLORADO

Section X. GENERAL INFORMATION is modified as follows:

GAI Warranty Company's obligations under this **Agreement** are insured by a policy issued by Great American Assurance Company, a wholly owned subsidiary of Great American Insurance Company, 301 East Fourth Street, Cincinnati, OH 45202. The policy number is 8023131.

CONNECTICUT

The following is added to Section VII. CANCELLATION:

You may cancel this **Agreement** at any time or for any reason or in the event **Your Covered Vehicle** is sold, lost, stolen or destroyed.

The following is added to Section X. GENERAL INFORMATION:

Resolution of Disputes – In accord with CT Bulletin PC-45-03, a written complaint may be mailed to: State of Connecticut, Insurance Department, PO Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase or lease price of the product, the cost of repair of the product and a copy of the warranty Contract.

In the event **Your Agreement** expiration date is less than one (1) year and **Your Covered Vehicle** is undergoing a covered repair, this **Agreement** will remain in effect until the completion of the covered repair.

Connecticut Residents: If **You** have questions or concerns regarding this **Agreement**, **You** may contact the Plan Obligor/Provider at the address on page one of the **Registration Form** or by calling 877-429-3826.

FLORIDA

Section I. DING SHIELD ULTIMATE SERVICE PLAN and Section II. DING SHIELD PLUS SERVICE PLAN are modified as follows:

- B) **Hail Deductible Reimbursement:** provides coverage for hail or acorn damage that can be completely repaired using only the PDR process provided by Dent Wizard's repair network. **Your** coverage is limited to \$1,000 or the amount of **Your** primary automobile insurance policy's comprehensive deductible, whichever is less. **Your** primary automobile insurance policy's comprehensive deductible is not applicable to any other coverage available to **You** under this **Agreement**.

Section VI. TRANSFER is modified as follows:

The Administrative Fee for transfer of this **Agreement** is \$40.00

Section VIII. CANCELLATION CALCULATION is modified as follows:

If the cancellation request is made within the first sixty (60) days following the Purchase Date, the Service Plan Holder will be entitled to a refund of 100% of the Total Purchase Price, less any claims paid on the **Agreement**. The Administrative Fee for cancellation will be 5% of the Total Purchase Price.

If the cancellation request is made after the first sixty (60) days following the Purchase Date, the Service Plan Holder will be entitled to a refund not less than 90% of the unearned pro-rata Total Purchase Price, less any claims paid on the **Agreement**.

The following is added to Section X. General Information:

The rate charged for this **Agreement** is not subject to regulation from the Florida Office of Insurance Regulation.

STATE CHANGES AND DISCLOSURES ADDENDUM

GEORGIA

The following is added to Section VII. CANCELLATION:

We may cancel this **Agreement** if the Service Plan Holder (a) fails to pay for this product, (b) makes a material misrepresentation to **Us** or (c) commits fraud. Cancellation notice will be sent thirty (30) days prior to the date of cancellation.

Section VIII. CANCELLATION CALCULATION is modified as follows:

If the cancellation request is made within the first sixty (60) days following the Purchase Date and no claims have been filed during such period, the Service Plan Holder will be entitled to a full refund. If the request is made after the first sixty (60) days following the Purchase Date or a claim has been filed, the Service Plan Holder will be entitled to a pro-rata refund based on the number of days remaining under the Plan Term divided by the Plan Term (total number of days of the **Agreement**).

HAWAII

The following is added to Section VIII. CANCELLATION CALCULATION:

A ten percent (10%) penalty per month will be added to a refund that is not made within thirty (30) days of the day the cancellation was requested.

IDAHO

The following is added to Section X. GENERAL INFORMATION:

Coverage afforded under this **Agreement** is not guaranteed by the Idaho Insurance Guarantee Association.

ILLINOIS

You are **NOT** eligible for coverage for Interior Repair in the State of Illinois.

Section I. DING SHIELD ULTIMATE SERVICE PLAN and Section II. DING SHIELD PLUS SERVICE PLAN are modified as follows:

- B) Hail Deductible Reimbursement: provides coverage for hail or acorn damage that can be completely repaired using only the PDR process provided by Dent Wizard's repair network. **Your** coverage is limited to \$1,000 or the amount of **Your** primary automobile insurance policy's comprehensive deductible, whichever is less. **Your** primary automobile insurance policy's comprehensive deductible is not applicable to any other coverage available to **You** under this **Agreement**.

The following is hereby deleted from Section I. DING SHIELD ULTIMATE SERVICE PLAN:

- C) Interior Repair: provides coverage for unlimited repair of damage to the **Covered Vehicle's** interior cabin area seats, carpets, leather, vinyl and cloth surfaces, the steering wheel, armrests, door panels, headliners, center consoles and cargo areas including rips, burns, tears, holes, punctures, and scratches for damage up to 2" in length and diameter.

The following is hereby deleted from V. EXCLUSIONS:

- C) Interior Repair does NOT provide coverage for the following: (1) damage exceeding 2" in length on carpets and plastic surfaces due to rips, tears, or scratches; (2) damage exceeding 2" in diameter for burns, punctures, or holes on leather, vinyl and cloth surfaces; (3) damage to the interior fabric or leather caused by bleach, acids or other corrosive materials; (4) damage to electronic instrument panels, glass, metal, buttons, switches, letter, number, or insignia graphics, laminated and simulated wood, or areas that affect the safety

ILLINOIS (continued)

of the **Covered Vehicle** (e.g. airbags); or (5) the replacement of any parts.

Section VIII. CANCELLATION CALCULATION is modified as follows:

The Administrative Fee for cancellation shall be \$50 or 10% of the Purchase Price, whichever is less.

The following is added to Section X. GENERAL INFORMATION:

Paintless Dent Removal repairs are considered to be wear and tear and covered by this **Agreement**.

INDIANA

You are **NOT** eligible for coverage for Interior Repair in the State of Indiana.

Section I. DING SHIELD ULTIMATE SERVICE PLAN and Section II. DING SHIELD PLUS SERVICE PLAN are modified as follows:

- B) Hail Deductible Reimbursement: provides coverage for hail or acorn damage that can be completely repaired using only the PDR process provided by Dent Wizard's repair network. **Your** coverage is limited to \$1,000 or the amount of **Your** primary automobile insurance policy's comprehensive deductible, whichever is less. **Your** primary automobile insurance policy's comprehensive deductible is not applicable to any other coverage available to **You** under this **Agreement**.

The following is hereby deleted from Section I. DING SHIELD ULTIMATE SERVICE PLAN:

- C) Interior Repair: provides coverage for unlimited repair of damage to the **Covered Vehicle's** interior cabin area seats, carpets, leather, vinyl and cloth surfaces, the steering wheel, armrests, door panels, headliners, center consoles and cargo areas including rips, burns, tears, holes, punctures, and scratches for damage up to 2" in length and diameter.

The following is hereby deleted from Section V. EXCLUSIONS:

- C) Interior Repair does NOT provide coverage for the following: (1) damage exceeding 2" in length on carpets and plastic surfaces due to rips, tears, or scratches; (2) damage exceeding 2" in diameter for burns, punctures, or holes on leather, vinyl and cloth surfaces; (3) damage to the interior fabric or leather caused by bleach, acids or other corrosive materials; (4) damage to electronic instrument panels, glass, metal, buttons, switches, letter, number, or insignia graphics, laminated and simulated wood, or areas that affect the safety of the **Covered Vehicle** (e.g. airbags); or (5) the replacement of any parts.

Section X. GENERAL INFORMATION is modified as follows:

Proof of payment to an automobile dealer or third party administrator that issued such a Contract constitutes proof of payment to the insurer that issued the reimbursement insurance policy for such Contract.

This **Agreement** is not insurance and is not subject to Indiana Insurance Law.

IOWA

The following is added to Section VIII. CANCELLATION CALCULATION:

A ten percent (10%) penalty per month will be added to a refund that is not made within thirty (30) days of the day the cancellation was requested.

If the Service Plan Holder cancels this **Agreement**, the Plan Administrator shall mail a written notice of the cancellation to the Service Plan Holder within fifteen (15) days of cancellation.

STATE CHANGES AND DISCLOSURES ADDENDUM

IOWA (continued)

The following is added to Section X. GENERAL INFORMATION:

If **You** have questions regarding this **Agreement**, **You** may contact the Plan Administrator by mail or phone. Iowa residents only may also contact the Iowa Insurance Commissioner, Doug Ommen, at the following address: Iowa Insurance Division, Two Ruan Center, 601 Locust Street 4th Floor, Des Moines, Iowa 50309-3738 or at the following address: Iowa Insurance Department, 6th floor, Lucas State Office Building, Des Moines, Iowa 50319.

KANSAS

You are NOT eligible for coverage for Hail Deductible Reimbursement in the State of Kansas.

Section I. DING SHIELD ULTIMATE SERVICE PLAN and Section II. DING SHIELD PLUS SERVICE PLAN is modified as follows:

- A) Paintless Dent Removal ("PDR"): provides coverage for unlimited removal of certain dents and creases from the **Covered Vehicle** using Dent Wizard's PDR repair process. Each PDR repair covers the removal of any dents and creases that do not exceed 3.25"x2" (approximately the size of a traditional credit card) within an area located on a single panel of the **Covered Vehicle**. Coverage for dents and creases caused by hail or acorns may be located on multiple panels of the **Covered Vehicle** but coverage is limited to up to \$500.00 for any one claim.

The following is hereby deleted from Section I. DING SHIELD ULTIMATE SERVICE PLAN and Section II. DING SHIELD PLUS SERVICE PLAN:

- B) Hail Deductible Reimbursement: provides coverage for hail or acorn damage that can be completely repaired using only the PDR process provided by Dent Wizard's repair network. **Your** coverage is limited to \$500 or the amount of **Your** primary automobile insurance policy's comprehensive deductible, whichever is less. **Your** primary automobile insurance policy's comprehensive deductible is not applicable to any other coverage available to **You** under this **Agreement**.

The following is hereby deleted from Section V. Exclusions:

- B) Hail Deductible Reimbursement does NOT provide coverage for hail or acorn damage that cannot be completely repaired using only the Dent Wizard PDR process.

KENTUCKY

Section X. GENERAL INFORMATION is modified as follows:

This **Agreement** is only available for sale through a licensed dealer or licensed lessor-retailer and is not available for sale through independent Body Shops.

LOUISIANA

Section VIII. CANCELLATION CALCULATION is modified as follows:

If the cancellation request is made within the first sixty (60) days following the Purchase Date, the Service Plan Holder will be entitled to a full refund less an Administrative Fee. If the request is made after the first sixty (60) days following the Purchase Date, the Service Plan Holder will be entitled to a pro-rata refund based on the number of days remaining under the Plan Term divided by the Plan Term (total number of days of the **Agreement**), less an Administrative Fee. The Administrative Fee shall be \$50 or 10% of the Purchase Price, whichever is less.

The following is added to Section IX. CLAIMS:

No deduction shall be allowed for claims made.

MAINE

The following is added to Section VIII. CANCELLATION CALCULATION:

A ten percent (10%) penalty per month will be added to a refund that is not made within forty five (45) days of the day the cancellation was requested.

The following is added to X. GENERAL INFORMATION:

Arbitration regarding extended Service Contracts purchased by Maine citizens must occur in this state.

MASSACHUSETTS

The following is added to Section X. GENERAL INFORMATION:

Purchase of this **Agreement** is not required in order to register or finance **Your** vehicle. Obligations of the Provider under this **Agreement** are insured under a Service Contract reimbursement insurance policy.

MINNESOTA

The following is added to Section VIII. CANCELLATION CALCULATION:

A ten percent (10%) penalty per month will be added to a refund that is not made within forty five (45) days of the day the cancellation was requested.

MISSISSIPPI

The following is added to Section VII. CANCELLATION:

The Provider and/or Plan Administrator may NOT cancel this Agreement.

The following is added to Section X. GENERAL INFORMATION:

This **Agreement** is not provided or supported by a manufacturer or distributor in this state.

MISSOURI

Section VIII. CANCELLATION CALCULATION is modified as follows:

The Administrative Fee for cancellation shall be \$25. A ten percent (10%) penalty of the amount outstanding per month shall be added to a refund that is not paid within forty-five (45) days of return of the **Agreement** to the Obligor. The Plan Administrator will mail a written notice to the Service Plan Holder within fifteen (15) days of the date of cancellation.

If a claim has been made under this **Agreement** during the free look period and the **Agreement** is returned, the Provider shall refund to the Service Plan Holder the full purchase price less any claims that have been paid.

The following is added to Section IX. CLAIMS:

If the Plan Administrator fails to pay or provide service on a claim within sixty (60) days after proof of loss has been filed, **You** are entitled to make a claim directly against the insurance company. **You** can call 877-429-3826 for instructions.

The Service Contract Holder shall contact the Plan Administrator upon first notice of damages. The Service Contract Holder shall take reasonable steps to protect the vehicle against further damages.

The following is added to Section X. GENERAL INFORMATION:

This **Agreement** is not an insurance contract.

STATE CHANGES AND DISCLOSURES ADDENDUM

NEVADA

The following is added to Section VII. CANCELLATION:

1. No Service Contract that has been in effect for at least seventy (70) days may be cancelled by the Provider before the expiration of the agreed term or one (1) year after the effective date of the Service Contract, whichever occurs first, except on any of the following grounds:

(a) Failure by the Service Plan Holder to pay an amount when due;

(b) Conviction of the Service Plan Holder of a crime which results in an increase in the service required under the Service Contract;

(c) Discovery of fraud or material misrepresentation by the Service Plan Holder in obtaining the Service Contract, or in presenting a claim for service thereunder;

(d) Discovery of:

(1) An act or omission by the Service Plan Holder; or

(2) A violation by the Service Plan Holder of any condition of the Service Contract, which occurred after the effective date of the Service Contract and which substantially and materially increases the service required under the Service 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 Service Contract and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that the Service Contract was issued or sold.

2. No cancellation of a Service Contract may become effective until at least 15 days after the notice of cancellation is mailed to the holder.

Section VIII. CANCELLATION CALCULATION is modified as follows:

The Administrative Fee for cancellation shall be \$25. If the cancellation refund is not received by the Service Plan Holder within forty-five (45) days of the cancellation request, the Plan Administrator will pay the Service Plan Holder a penalty of ten percent (10%) of the Total Purchase Price for each thirty (30) day period the refund remains unpaid.

If a Provider cancels a Service Contract pursuant to [NRS 690C.270](#), the Provider shall refund to the Service Plan Holder the portion of the purchase price that is unearned by the Provider. The Provider may deduct any outstanding balance on the account of the Service Plan Holder from the amount of the purchase price that is unearned by the Provider when calculating the amount of the refund. A Provider who cancels a contract pursuant to [NRS 690C.270](#) may not impose a cancellation fee, or a fee by any other name.

The following is added to Section X. GENERAL INFORMATION:

This **Agreement** is not renewable.

The provisions of this **Agreement** apply only to the original purchaser of this **Agreement**.

Replacement parts may be new, remanufactured, independently manufactured/distributed, or of like kind and quality.

NEW HAMPSHIRE

The following is added to Section X. GENERAL INFORMATION:

This **Agreement** is not a contract of insurance.

If **You** have questions or concerns regarding this **Agreement**, **You** can contact the Obligor by mail or phone. In the event **You** do not receive satisfaction under this **Agreement**, **You** may contact the New Hampshire Insurance Department at 21 South Fruit Street, Suite 14, Concord, NH 03301, 1-800-852-3416.

NEW MEXICO

The following is added to Section VIII. CANCELLATION CALCULATION:

The Plan Administrator shall refund the Service Plan Holder or credit to the account of the Service Plan Holder the purchase price of this **Agreement** within sixty (60) days after the **Agreement** is returned. If the Plan Administrator fails to refund the purchase price or credit the account of the Service Plan Holder within that time, the Plan Administrator shall pay the Service Plan Holder a penalty of ten percent (10%) of the purchase price for each thirty-day (30) period or portion thereof that the refund and any accrued penalties remain unpaid.

The following is added to Section X. GENERAL INFORMATION:

This **Agreement** is insured by Great American Insurance Company of New York. 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 Great American Insurance Company of New York at 877-429-3826, fisclaims@gaig.com, 301 East Fourth Street, Floor 25, Cincinnati, OH 45202. If **You** have concerns regarding the handling of **Your** claim, **You** may contact the Office of the Superintendent of Insurance at 855-427-427-5674.

NEW YORK

You are NOT eligible for coverage for Interior Repair or Headlight Brightening in the State of New York.

The following is hereby deleted from Section I. DING SHIELD ULTIMATE SERVICE PLAN:

- C) Interior Repair: provides coverage for unlimited repair of damage to the **Covered Vehicle's** interior cabin area seats, carpets, leather, vinyl and cloth surfaces, the steering wheel, armrests, door panels, headliners, center consoles and cargo areas including rips, burns, tears, holes, punctures, and scratches for damage up to 2" in length and diameter.
- E) Headlight Brightening: provides coverage for exterior reconditioning of foggy or yellowed headlights to restore the clarity and luster.

The following is hereby deleted from Section V. EXCLUSIONS:

- C) Interior Repair does NOT provide coverage for the following: (1) damage exceeding 2" in length on carpets and plastic surfaces due to rips, tears, or scratches; (2) damage exceeding 2" in diameter for burns, punctures, or holes on leather, vinyl and cloth surfaces; (3) damage to the interior fabric or leather caused by bleach, acids or other corrosive materials; (4) damage to electronic instrument panels, glass, metal, buttons, switches, letter, number, or insignia graphics, laminated and simulated wood, or areas that affect the safety of the **Covered Vehicle** (e.g. airbags); or (5) the replacement of any parts.
- E) Headlight Brightening does NOT provide coverage for replacement parts nor can it be used to repair chips, cracks, or broken headlamps.

The following is added to Section VIII. CANCELLATION CALCULATION:

A ten percent (10%) penalty per month will be added to a refund that is not made within thirty (30) days of the day the cancellation was requested.

STATE CHANGES AND DISCLOSURES ADDENDUM

NORTH CAROLINA

The following is added to Section VIII. CANCELLATION CALCULATION:

The Administrative Fee for cancellation shall be \$25 or 10% of the pro-rata refund due at the time.

The following is added to Section X. GENERAL INFORMATION:

The Insurance Company as noted in the **Agreement** is Great American Insurance Company of New York, 301 East 4th Street, 25th Floor, Cincinnati, OH, 45202; telephone number (877) 429-3826.

OHIO

Section VIII. CANCELLATION CALCULATION is modified as follows:

The Administrative Fee for cancellation shall be \$25.

The following is added to Section X. GENERAL INFORMATION:

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

OKLAHOMA

You are NOT eligible for coverage for Interior Repair in the State of Oklahoma.

Section I. DING SHIELD ULTIMATE SERVICE PLAN and Section II. DING SHIELD PLUS SERVICE PLAN are modified as follows:

- B) Hail Deductible Reimbursement: provides coverage for hail or acorn damage that can be completely repaired using only the PDR process provided by Dent Wizard's repair network. **Your** coverage is limited to \$1,000 or the amount of **Your** primary automobile insurance policy's comprehensive deductible, whichever is less. **Your** primary automobile insurance policy's comprehensive deductible is not applicable to any other coverage available to **You** under this **Agreement**.

The following is hereby deleted from Section I. DING SHIELD ULTIMATE SERVICE PLAN:

- C) Interior Repair: provides coverage for unlimited repair of damage to the **Covered Vehicle's** interior cabin area seats, carpets, leather, vinyl and cloth surfaces, the steering wheel, armrests, door panels, headliners, center consoles and cargo areas including rips, burns, tears, holes, punctures, and scratches for damage up to 2" in length and diameter.

The following is hereby deleted from Section V. EXCLUSIONS:

- C) Interior Repair does NOT provide coverage for the following: (1) damage exceeding 2" in length on carpets and plastic surfaces due to rips, tears, or scratches; (2) damage exceeding 2" in diameter for burns, punctures, or holes on leather, vinyl and cloth surfaces; (3) damage to the interior fabric or leather caused by bleach, acids or other corrosive materials; (4) damage to electronic instrument panels, glass, metal, buttons, switches, letter, number, or insignia graphics, laminated and simulated wood, or areas that affect the safety of the **Covered Vehicle** (e.g. airbags); or (5) the replacement of any parts.

Section VIII. CANCELLATION CALCULATION is modified as follows:

If the cancellation request is made within the first sixty (60) days following **Agreement** purchase, the Service Plan Holder will be entitled to a full refund. If the request is made after the first sixty (60) days following purchase of this **Agreement**, return of the premium shall be based upon ninety percent (90%) of the unearned less the actual cost of any service provided under this **Agreement**. In the

OKLAHOMA (continued)

event this **Agreement** is canceled by **Us**, return of the purchase price shall be based upon one hundred (100%) percent of the unearned pro rata purchase price, less the actual cost of any service provided under this **Agreement**.

The following is added to Section X. GENERAL INFORMATION:

Oklahoma Service Warranty Statues do not apply to commercial use references in service warranty contracts.

Coverage afforded under this **Agreement** is not guaranteed by the Oklahoma Insurance Guaranty Association.

This **Agreement** is not issued by the manufacturer or wholesale company marketing the product and this **Agreement** will not be honored by such manufacturer or wholesale company. This is not an insurance contract.

OREGON

You are NOT eligible for coverage for Interior Repair in the State of Oregon.

Section I. DING SHIELD ULTIMATE SERVICE PLAN and Section II. DING SHIELD PLUS SERVICE PLAN are modified as follows:

- B) Hail Deductible Reimbursement: provides coverage for hail or acorn damage that can be completely repaired using only the PDR process provided by Dent Wizard's repair network. **Your** coverage is limited to \$1,000 or the amount of **Your** primary automobile insurance policy's comprehensive deductible, whichever is less. **Your** primary automobile insurance policy's comprehensive deductible is not applicable to any other coverage available to **You** under this **Agreement**.

The following is hereby deleted from Section I. DING SHIELD ULTIMATE SERVICE PLAN:

- C) Interior Repair: provides coverage for unlimited repair of damage to the **Covered Vehicle's** interior cabin area seats, carpets, leather, vinyl and cloth surfaces, the steering wheel, armrests, door panels, headliners, center consoles and cargo areas including rips, burns, tears, holes, punctures, and scratches for damage up to 2" in length and diameter.

The following is hereby deleted from Section V. EXCLUSIONS:

- C) Interior Repair does NOT provide coverage for the following: (1) damage exceeding 2" in length on carpets and plastic surfaces due to rips, tears, or scratches; (2) damage exceeding 2" in diameter for burns, punctures, or holes on leather, vinyl and cloth surfaces; (3) damage to the interior fabric or leather caused by bleach, acids or other corrosive materials; (4) damage to electronic instrument panels, glass, metal, buttons, switches, letter, number, or insignia graphics, laminated and simulated wood, or areas that affect the safety of the **Covered Vehicle** (e.g. airbags); or (5) the replacement of any parts.

The following is added to Section IX. CLAIMS:

If **You** need to receive an authorization number for emergency services under this **Agreement**, please contact the Dent Wizard's claim center at (855) 733-0002. In the event **You** are reporting catastrophic hail or acorn damage, **You** must provide a copy of **Your** current in force comprehensive automobile insurance policy that provides physical damage for hail. Dent Wizard will arrange for an authorized representative to provide an estimate for the repair cost associated with the hail damage. If **You** do not maintain valid comprehensive automobile coverage throughout the term of this **Agreement**, the selected Service Plan option will provide coverage

STATE CHANGES AND DISCLOSURES ADDENDUM

OREGON (continued)

under this **Agreement** up to \$1000 of applicable hail or acorn damage if the repair is completed by a Dent Wizard representative.

The following is added to Section X. GENERAL INFORMATION:

For questions, concerns, or complaints about this **Agreement** or **Us**, **You** may contact the Consumer Advocacy Unit of the Oregon Insurance Division, 1-888-877-4894, PO BOX 14480, Salem, OR 97309-0405, cp.ins@sstate.or.us.

SOUTH CAROLINA

The following is added to Section VIII. CANCELLATION CALCULATION:

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 **Agreement** to the Plan Administrator.

The following is added to Section X. GENERAL INFORMATION:

In the event of a dispute with the Plan Administrator of this **Agreement**, **You** may contact the South Carolina Department of Insurance, Capitol Center, 1201 Main Street, Ste. 1000. Columbia, South Carolina 29201 or (800) 768-3467. This **Agreement** is not an insurance contract.

TEXAS

The following is added to Section VIII. CANCELLATION CALCULATION:

A late fee equal to ten percent (10%) of the refund due will be added to any refund which is not paid within forty five (45) days of the day the Plan Administrator received the cancellation request.

The following is added to Section X. GENERAL INFORMATION:

Unresolved complaints regarding this **Agreement** or Questions concerning the regulation of Service Contract Providers may be address to the Texas Department of Licensing and Regulation by calling (512) 463-6599 or by mail to: PO BOX 12157, Austin TX 78711.

UTAH

The following is added to Section VII. CANCELLATION:

The Provider and/or Plan Administrator may cancel this **Agreement** if the Service Plan Holder (a) fails to pay for this product, (b) makes a material misrepresentation to us or (c) commits fraud. Cancellation notice will be sent thirty (30) days prior to the date of cancellation.

Section VIII. CANCELLATION CALCULATION is modified as follows:

The Administrative Fee for cancellation shall be \$25.

The following is added to Section IX. CLAIMS:

If **You** need to receive an authorization number for emergency services under this **Agreement**, please contact Dent Wizard's claim center at (855) 733-0002.

Failure to give any notice or file any proof of loss required by the **Agreement** within the time specified in the **Agreement** does not invalidate a claim made by the Service Plan Holder, if the Service Plan 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.

The following is added to Section X. GENERAL INFORMATION:

Utah Code Ann. §31A-6a-104(6) requires a service contract to state the conditions upon which the use of non-manufacturers' part is allowed. This **Agreement** does not allow for the use of non-manufactured parts.

UTAH (continued)

GAI Warranty Company's obligations under this **Agreement** are insured by a policy issued by Great American Insurance Company of New York, a wholly owned subsidiary of Great American Insurance

Company, 301 East Fourth Street, Cincinnati, OH 45202. Should the Plan Administrator fail to pay or provide service on any claim within sixty (60) days after proof of loss has been filed; the Service Plan Holder is entitled to make a claim directly against the Insurance company. Please call 877-429-3826 for instructions.

Coverage afforded under this **Agreement** is not guaranteed by the Property and Casualty Guarantee Association.

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

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.

VIRGINIA

You are NOT eligible for coverage for Interior Repair in the State of Virginia.

Section I. DING SHIELD ULTIMATE SERVICE PLAN and Section II. DING SHIELD PLUS SERVICE PLAN are modified as follows:

- B) Hail Deductible Reimbursement: provides coverage for hail or acorn damage that can be completely repaired using only the PDR process provided by Dent Wizard's repair network. **Your** coverage is limited to \$1,000 or the amount of **Your** primary automobile insurance policy's comprehensive deductible, whichever is less. **Your** primary automobile insurance policy's comprehensive deductible is not applicable to any other coverage available to **You** under this **Agreement**.

The following is hereby deleted from Section I. DING SHIELD ULTIMATE SERVICE PLAN:

- C) Interior Repair: provides coverage for unlimited repair of damage to the **Covered Vehicle's** interior cabin area seats, carpets, leather, vinyl and cloth surfaces, the steering wheel, armrests, door panels, headliners, center consoles and cargo areas including rips, burns, tears, holes, punctures, and scratches for damage up to 2" in length and diameter.

The following is hereby deleted from Section V. EXCLUSIONS:

- C) Interior Repair does NOT provide coverage for the following: (1) damage exceeding 2" in length on carpets and plastic surfaces due to rips, tears, or scratches; (2) damage exceeding 2" in diameter for burns, punctures, or holes on leather, vinyl and cloth surfaces; (3) damage to the interior fabric or leather caused by bleach, acids or other corrosive materials; (4) damage to electronic instrument panels, glass, metal, buttons, switches, letter, number, or insignia graphics, laminated and simulated wood, or areas that affect the safety of the **Covered Vehicle** (e.g. airbags); or (5) the replacement of any parts.

STATE CHANGES AND DISCLOSURES ADDENDUM

WASHINGTON

You are **NOT** eligible for coverage for Interior Repair in the State of Washington.

Section I. DING SHIELD ULTIMATE SERVICE PLAN and Section II. DING SHIELD PLUS SERVICE PLAN are modified as follows:

B) Hail Deductible Reimbursement: provides coverage for hail or acorn damage that can be completely repaired using only the PDR process provided by Dent Wizard's repair network. **Your** coverage is limited to \$1,000 or the amount of **Your** primary automobile insurance policy's comprehensive deductible, whichever is less.

Your primary automobile insurance policy's comprehensive deductible is not applicable to any other coverage available to **You** under this **Agreement**.

The following is hereby deleted from Section I. DING SHIELD ULTIMATE SERVICE PLAN:

C) Interior Repair: provides coverage for unlimited repair of damage to the **Covered Vehicle's** interior cabin area seats, carpets, leather, vinyl and cloth surfaces, the steering wheel, armrests, door panels, headliners, center consoles and cargo areas including rips, burns, tears, holes, punctures, and scratches for damage up to 2" in length and diameter.

The following is hereby deleted from Section V. EXCLUSIONS:

C) Interior Repair does NOT provide coverage for the following: (1) damage exceeding 2" in length on carpets and plastic surfaces due to rips, tears, or scratches; (2) damage exceeding 2" in diameter for burns, punctures, or holes on leather, vinyl and cloth surfaces; (3) damage to the interior fabric or leather caused by bleach, acids or other corrosive materials; (4) damage to electronic instrument panels, glass, metal, buttons, switches, letter, number, or insignia graphics, laminated and simulated wood, or areas that affect the safety of the **Covered Vehicle** (e.g. airbags); or (5) the replacement of any parts.

The following is added to Section VII. CANCELLATION:

The Plan Administrator has sixty (60) days from the Purchase Date of this **Agreement** to the Service Contract Holder to determine whether or not the **Covered Vehicle** qualifies under this **Agreement**. After sixty (60) days, the **Covered Vehicle** qualifies for this **Agreement** which was issued and the Plan Administrator may not cancel the **Agreement** and is fully obligated under the terms of the **Agreement** sold to the Service Contract Holder.

The following is added to Section VIII. CANCELLATION CALCULATION:

A ten percent (10%) penalty will be added to any cancellation refund that is not paid within thirty (30) days of return of the **Agreement** to the Plan Administrator.

Section X. GENERAL INFORMATION is modified as follows:

The implied warranty of merchantability on the **Covered Vehicle** is not waived if this **Agreement** was purchased within ninety (90) days of the Purchase Date of the **Covered Vehicle** from a provider or service contract seller who also sold the **Covered Vehicle** identified in the Vehicle Information section on page one of the **Service Plan Registration Form**.

GAI Warranty Company's obligations under this **Agreement** are insured by a policy issued by Great American Insurance Company, 301 East Fourth Street, Cincinnati, OH 45202. The policy number is 2512956.

This Agreement is not an insurance contract.

WISCONSIN

Section VI. Transfer is modified as follows:

The Administrative Fee for transferring this **Agreement** is \$40.00.

The following is added to Section VII. CANCELLATION:

If **You** cancelled this **Agreement** and did not receive a refund from the Plan Administrator by the forty sixth (46th) day following **Your** request for cancellation, **You** may apply for a refund directly with the Insurance Company.

The following is added to Section IX. CLAIMS:

If a covered claim is not paid within sixty (60) days after proof of loss has been filed, **You** may file a claim directly with the Insurance Company.

The following is added to Section X. GENERAL INFORMATION:

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

WYOMING

You are **NOT** eligible for coverage for Headlight Brightening in the State of Wyoming.

The following is hereby deleted from Section I. DING SHIELD ULTIMATE SERVICE PLAN:

E) Headlight Brightening: provides coverage for exterior reconditioning of foggy or yellowed headlights to restore the clarity and luster.

The following is hereby deleted from Section V. EXCLUSIONS:

E) Headlight Brightening does NOT provide coverage for replacement parts nor can it be used to repair chips, cracks, or broken headlamps.

The following is added to Section VII. CANCELLATION:

In the event of a total loss or repossession, the lienholder may be named as sole payee. On any other refund, a lienholder shall be named as an additional payee on the cancellation refund check. Notice of cancellation will be sent to the Service Contract Holder, at the Service Contract Holder's last known address, at least ten (10) days prior to the effective date of the cancellation. However, **We** are not required to give any advance notice if **We** cancel this **Agreement** for nonpayment of the provider fee, material misrepresentation by the Service Contract Holder to **Us**, or substantial breach of duties by the Service Contract Holder relating to the covered product or its use.

Section VIII. CANCELLATION CALCULATION is modified as follows:

The Administrative Fee for cancellation shall be \$25.

A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited to the Service Contract Holder within forty-five (45) days after return of the **Agreement** to the Plan Administrator.