



Franchise Vehicle Protection Plan

The Next Generation Vehicle Service Contract

Agent Informational Packet

Our Valued Distribution Colleagues



This information packet provides an overview of Protective Asset Protection's new Vehicle Protection plan that has been designed for the automotive franchise dealer.

We have designed a new vehicle protection plan that streamlines our product offering and positions Protective Asset Protection, as well as your agency, for continued success. The new Vehicle Protection Plan will not only replace three legacy products, but deliver on the needs for a rapidly evolving automotive marketplace as well as increasingly savvy consumers.

Please review the information provided in this packet with your Protective representative and feel free to contact us with any questions.

As always thank you for choosing to work with Protective Asset Protection.

A Simplified Approach that Delivers

Improving and Consolidating

In our never-ending effort to bring industry-leading F&I solutions to the marketplace, Protective Asset Protection is consolidating a number of our automotive franchise protection plans into a single product. The Protective Vehicle Protection Plan is a newly designed vehicle service contract that aligns with today's advanced vehicles and consumers' needs.

An Evolving Marketplace

The new Vehicle Protection Plan is designed to meet the needs of the evolving new vehicle marketplace. To ensure that this new product is positioned for today and tomorrow we have focused on developing a protection plan that focuses on key changes in the franchise auto dealer industry.

Expanding Automotive Technology

The use of advanced technology within new cars is expanding at an astonishing rate. Software, communications, media, safety notifications and monitoring systems are just some of the components employing greater levels of technology. Consumer demand for advanced technology continues to grow, leading to demand for advanced vehicles as well. The new Vehicle Protection Plan has been created to meet this demand both today and in the future.



“The car is already the
third fastest growing
technological device after
phones and tablets.”

– 2013 Intel Industry Report

Growth of Alternative Power Systems

The expansion of alternative drive systems will continue to rise based on strict federal (CAFÉ Law) and state (California's Zero Emission Vehicle Program) regulations, combined with gas prices projected to reach \$5 per gallon no later than 2015*. As hybrid vehicles continue a steady growth of market share, additional drive system alternatives will grow in sales and collectively represent a more formidable footprint in the new car market. With traditional hybrids, full electric, plug-in, stop-start and even hydrogen vehicles on the rise, franchise dealers will need a protection plan that meets their needs. The new Protective Asset Protection plan has been built to do just that.

*Based on 2012 Pike Research Study



“The market for advanced driver assistance systems is expected to triple between 2010 and 2020.”

– Kelly Blue Book Research

Advanced Safety Systems

New technology has expanded to automotive safety systems as well. The list of standard safety systems expands with each new model year. With features including lane recognition, accident avoidance, blind-spot detection, car-to-infrastructure communications as well as numerous other sensors and restraint systems, automotive safety will continue to grow more complex. The new Protective Vehicle Protection Plan includes coverage for these advanced safety components.

A Simplified Portfolio



The new Vehicle Protection Plan combines the best features of three existing franchise products with numerous enhancements. The result is a single product that meets franchise dealers' needs for a comprehensive service contract program. Replacing three products with one, enhanced product provides numerous benefits including:

- Focused resource allocation and operational efficiency
- The ability to refresh the protection plan annually so it never grows stale
- Greater focus on the Protective brand, which aids with continued efforts to improve market penetration

These benefits, combined with numerous others, leads to the ultimate objective: provide agents an optimized product portfolio and reputation for excellence that retains existing clients and opens doors to new opportunities.

Please Note: The Select and Mileage Plus programs will remain available as options designed predominately for high mileage vehicles.

**Simplify.
Improve.
Deliver.**





Product Overview

The new Vehicle Protection Plan is designed to deliver a solution that surpasses the expectations of franchise auto dealers while providing consumers with protection that means peace of mind.

Coverage

With four coverage levels plus a Wrap option, this new service contract program meets the various needs of new, pre-owned and manufacturer CPO vehicles sold at franchise dealerships.

Vehicle Plans

The new protection plan program includes additional or expanded vehicle eligibility for OEM-authorized certified pre-owned (CPO) vehicles and older vehicles still covered by a manufacturer's extended powertrain warranty. Unlike the CPO solution offered in existing products, the new Vehicle Protection Plan provides a flexible, comprehensive solution that can readily be adapted to future changes in OEM CPO programs. The Wrap-Pre-owned coverage within the new program can be written for terms extending beyond the remainder of the underlying manufacturer's extended powertrain warranty. These new features are designed to give dealers the tools needed to tailor service contract offerings to every customer's needs.

The four coverage levels plus Wrap provide franchise dealers with the optimal mix of options. While the enhanced component coverage is designed to meet the needs of today's vehicles as well as future makes and models.



Coverage Levels

This chart provides an overview of coverage level components of the new, franchise Vehicle Protection Plan compared to existing products.

	Advantage	CostGuard	VIP	New Vehicle Protection Plan
Named Component Level 1				
Basic gasoline engine parts and components	X	X	X	X
Diesel accessory vacuum pump, lift pump, interjectors and injector pump	X	X	X	X
Added parts/components: Electric coolant pump, turbochargers, bypass valves, blow off valves, intercooler and waste gates, supercharger and intercooler, electric oil pump		X		X
Hybrid components: electric motor assembly, electronic transmission/transaxle assembly, electric traction drive motor assembly				X
Basic automatic and standard transmission parts and components	X	X	X	X
Added parts/components: CVT, automatic electronic clutch				X
Transfer case	X	X	X	X
Front and rear-wheel drive train	X	X	X	X
Fluids (with a covered repair)	X	X	X	X
Filters, lubricants and taxes (with a covered repair)	X	X	X	X
Seals and gaskets (with a covered repair)	X	X	X	X
Named Component Level 2				
Electrical	X	X	X	X
Fuel	X	X	X	X
Cooling and heating	X			X
Air conditioning	X	X	X	X
Brakes	X	X	X (Covered in Level 3)	X
Hybrid components: Battery cooling system, integrated starter generator or belt alternator starter, regenerative braking assembly, electric heater, generator assembly, and nickel metal hydrate and lithium-ion drive propulsion battery (one replacement per contract term)				X
Seals and gaskets (with a covered repair)	X	X	X	X

Coverage Levels (Continued)

This chart provides an overview of coverage level components of the new, franchise Vehicle Protection Plan compared to existing products.

	Advantage	CostGuard	VIP	New Vehicle Protection Plan
Named Component Level 3				
Cooling		X		X
Heater & additional A/C components		X		X
Front suspension	X	X		X
Rear suspension (includes same parts/components as front suspension)	X	X		X
Steering	X	X	X	X
High-Tech package/enhanced electrical	X	X		X
Electronics: Infotainment system hardware and software, global positioning and navigation system, audio/video/gaming equipment (limited to one part of audio/video/gaming equipment per occurrence)				X
Safety: Airbag system, inflatable seat belts, electronic stability control system, tire pressure monitoring system, backup sensors, video cameras and TV monitors				X
Hybrid: DC-DC converter, inverter assembly and converter, motor power cable and wiring harness, and engine-power control module				X
Exclusionary and Wrap Levels - Excluded Parts and Components				
Hybrid batteries: Nickel metal hydrate propulsion batteries and lithium-ion propulsion batteries	X	X		
Safety: Air bag system, seat belt assembly	X	X		
Electronics: Television/video equipment, electronic transmitting devices, speakers	X	X		
Maintenance and wear items:				
• Struts	X	X	X	
• Stabilizer links and bushings	X	X	X	
• All other maintenance and wear items	X	X	X	X
Interior/exterior: Body and trim items, frame, sealed beams, glass, lenses, upholstery, wheels, rims and tires, convertible tops	X	X	X	X
Other excluded parts/components: After-market equipment, mobility and conversion equipment unless optional coverage is selected	X	X		

Deductibles

The new Vehicle Protection Plan provides additional deductible options to meet the needs of consumers and lenders.

	Advantage	CostGuard	VIP	New Vehicle Protection Plan
Fixed	\$50, \$100, \$200	\$100, \$200	\$100	\$50, \$100, \$200, \$500
Disappearing	\$100	\$50	\$50, \$100, \$200	\$50, \$100

Surcharges

The new Vehicle Protection Plan has new surcharges that better align with new vehicle sales trends.

	Advantage	CostGuard	VIP	New Vehicle Protection Plan
Mandatory turbo/supercharger	X	X	X	
Mandatory diesel	X	X	X	
Optional business use	X	X	X	X
Optional conversion	X	X		X
Optional electronics	X	X		
Optional mobility	X	X		X
Optional air conditioning (powertrain only add-on)				X
Optional snow plow (personal use)				X

Additional Benefits, Fees and Provisions

The new Vehicle Protection Plan provides an attractive and robust set of additional benefits designed to meet the needs of consumers.

	Advantage	CostGuard	VIP	New Vehicle Protection Plan
Emergency roadside assistance services (maximum benefit)	\$100	\$100	\$100	\$175
Substitute transportation (per day / maximum)	\$35 / \$210	\$35 / \$210	\$30 / \$180	\$50 / \$200
Trip interruption (per day / maximum)	\$100 / \$300	\$125 / \$375	\$150 / \$450	\$175 / \$525
Transfer and cancel fee	\$50 / \$35	\$50 / \$35	\$55 / \$35	\$75 / \$75
Continuation of coverage	Available	Available		Available



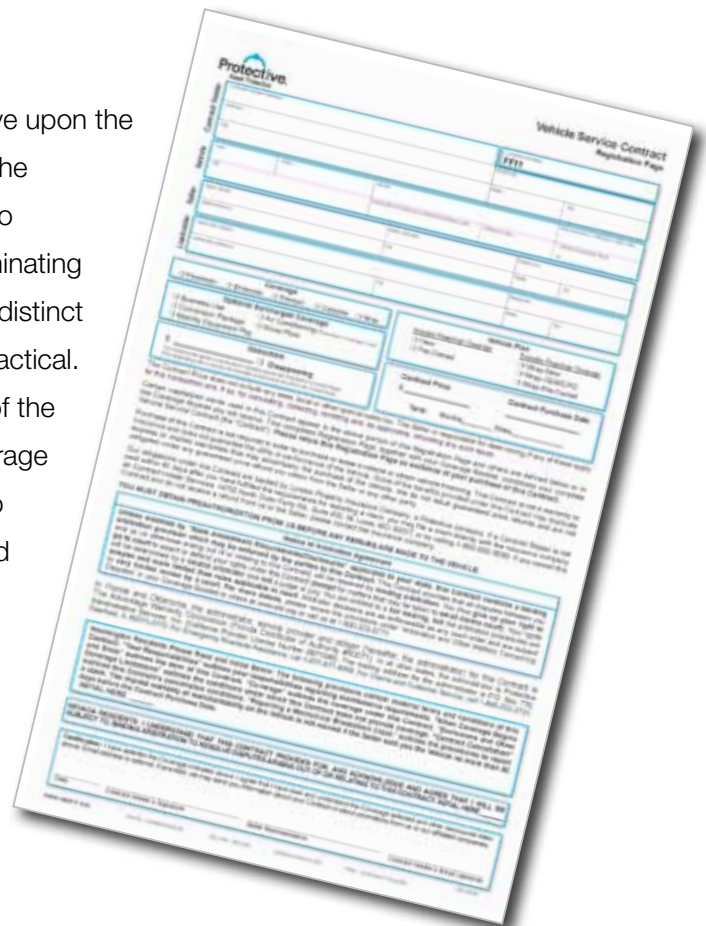
Contract Term Measurement Date and Miles

The new Vehicle Protection Plan adopts true-time-and-miles (aka true-term) as the standard contract term definition for all vehicle plans other than Wrap-New and Wrap-OEM/CPO. Protective Asset Protection has embraced true-term as the new standard contract term based on market research that indicates F&I managers and consumers prefer it.

A true-term contract begins on the contract effective date (typically the sale date) and at the vehicle's then-current odometer reading and ends when either the additive time or additive miles are reached. For example, if a consumer purchases a vehicle with 30,000 miles on the odometer and a Protective Vehicle Protection Plan contract with a 60 month/ 60,000 mile term, his/her contract will remain active for five years or until the vehicle's odometer reads 90,000—whichever occurs first. Although true-term has been extended to Wrap-Pre-owned (a new coverage level), the Wrap-New and Wrap-OEM/CPO coverages will continue to use the traditional wrap contract definition (i.e., in-service date and zero odometer miles).

The Contract Itself

The actual contract has been designed to improve upon the readability and aesthetics of existing contracts. The supporting coverage booklet reflects our efforts to streamline and simplify contract language by eliminating unnecessary language, grouping exclusions into distinct categories and improving readability wherever practical. Dealerships will need be able to provide a copy of the signed contract at the point of sale, while a coverage booklet with wallet cards will be mailed directly to the contract holder. A sample contract is included in the Appendix.





Rate Plan

The foundation for our new vehicle protection program is an all-new rate plan developed by our actuarial team. This new rate plan was designed using sophisticated modeling techniques and aggregated historical loss data from several of our existing auto VSC programs. The resulting rate plan features several enhancements. MSRP—a variable that correlates closely with loss experience—has been incorporated into our vehicle class code assignments. Flat-dollar charges have been replaced with multiplicative factors for most rating variables to help ensure consistent rate relativities. Class codes and odometer bands have been expanded to improve precision, and “subsidies” have been reduced or eliminated to mitigate distribution risk. In short, our new rate plan does a better job of matching rate to risk than any plan we have ever offered.

By developing a rate plan that provides greater balance between rate and risk, we do have a more sophisticated rating model that requires an all-electronic rating platform opposed to a paper rate book.

We will also introduce three new tools to support the conversion from legacy products to the new protection plan:

- An agent tool that calculates and displays rates for every eligible make/model, term, coverage and deductible combination;
- A remittance report that presents a dealer’s recent months of actual Advantage, CostGuard or VIP production re-priced under our new plan;
- An abridged rate book in PDF Adobe file format with dealer-directed inputs that will serve as a back-up to F&I Café.

Refer to the Appendix for information about the structure of the Vehicle Protection Plan’s rate structure.

Appendix

Ineligible Vehicles

Make	Model	Submodel
Cadillac		V-Series
Chevrolet	Corvette	427
		ZR1, Z06, & Z51
		Callaway Lingenfelter Grand Sport
	Camaro	ZL1 & Z/28
	City Express	
Chrysler	Prowler	
Dodge/Ram	4500 & up/Chassis Cab	
	Sprinter	
	Promaster	
	Viper	
	Ram	SRT-10
Ford	Mustang	Shelby GT500
		GT-H & GT-KR
		Saleen
		Rousch Foose Boss Boss 302
	F-150	Saleen Rousch Foose
	F-450 & up GT Transit Connect	
Hummer	H1	
Plymouth	All Models	
Acura	NSX	
Daewoo	All Models	
Honda	FCX-Clarity	
Lexus	LF-A	
	LS Hybrid	
Nissan	GT-R	
	NV & NV200 Series	
Audi	R8 & R8 Spyder	
	S & RS Series	
	A8-W12 Model	
BMW	Alpina	
	i8	
	760 LI Sedan M-series	
Jaguar	C-X16	
	XJ & XJL Supersport	
	XJ & XJL Ultimate R and RS Models	
Land Rover	All Models	
Mercedes Benz	SLR McLaren	
	CLK-DTM	
	AMGs	
	S-600	
	SL, G, & CL Classes	
	Sprinter	
	Brabus / Lorinser Carlsson	
Porsche	GT Carrera	
	Carrera S Cabriolet	
	Carrera 4 Cabriolet	
	GT2 & GT3	
	4S & GTS Models	
	Panamera Turbo	
	Cayenne Turbo	
	911 Turbo and 50th Anniversary Edition	
	918 Spyder	
	Speedster	
Volkswagen	Phaeton	
Alfa Romeo	All Models	
Fisker		
Hennessey Performance Vehicles		
Hurst Performance Vehicles		
MSRP + Options exceeding \$100,000		
Passenger Car Vehicles with 10 or 12 Cylinders		
Vehicles greater than 1-ton rating		

Appendix

These structural elements are presented in the following exhibits:

Exhibit 1: New Point-of-Sale (Under 12,000 Miles)	
Maximum odometer	Less than 12k miles at time of sale
Model years	Current plus five model years
Remaining OEM full warranty	At least one month and 1k miles
MSRP	No more than \$100,000
Odometer bands	0-1k, 1-12k, 12-24k, 24-35k, 35-50k, 50-59k
Coverage plans	Complete, Premium Enhanced and Powertrain

Available Terms	
Term Months	Term Miles (k)
36	50
	60
	75
	100
39	39
48	50
	60
	75
	100
60	36
	60
	75
	100
	125*
72	150*
	50
	60
	75
	100
	125*
84	150*
	50
	75
	85
	100
96	120**
	100***
120	120***
	70

*Restricted to vehicle classes 1-12

**Restricted to the following makes: Acura, Ford, Honda, Infiniti, Lexus, Nissan, Scion and Toyota

***Restricted to the following makes: Acura, Honda, Infiniti, Lexus, Nissan, Scion and Toyota

Appendix

Exhibit 2: New-Extended (12,000 Miles and Over)

Maximum odometer	Less than 59k miles at time of sale
Model years	Current plus five model years
Remaining OEM full warranty	At least one month and 1k miles
MSRP	No more than \$100,000
Odometer bands	12-24k, 24-35k, 35-50k, 50-59k
Coverage plans	Complete, Premium Enhanced and Powertrain

Available Terms

Term Months	Term Miles (k)	12-24	24-35	35-50	50-59
12	12	No	No	Yes	Yes
	20	No	No	Yes	Yes
24	24	Yes	Yes	Yes	Yes
	30	No	No	Yes	Yes
	36	No	No	Yes	Yes
	50	Yes	Yes	Yes	Yes
36	24	Yes	Yes	Yes	Yes
	30	Yes	Yes	Yes	Yes
	36	Yes	Yes	Yes	Yes
	45	Yes	Yes	Yes	Yes
	50	Yes	Yes	Yes	Yes
	60	Yes	Yes	Yes	Yes
	75	Yes	Yes	Yes	Yes
	85	Yes	No	No	No
48	24	Yes	Yes	Yes	Yes
	36	Yes	Yes	Yes	Yes
	48	No	No	No	No
	50	Yes	Yes	Yes	Yes
	60	Yes	Yes	Yes	Yes
	75	Yes	Yes	No	No
	85	Yes	No	No	No
60	36	Yes	Yes	Yes	Yes
	50	Yes	Yes	Yes	Yes
	60	Yes	Yes	Yes	Yes
	75	Yes	Yes	No	No
	85	Yes	Yes	No	No
	100*	Yes	Yes	No	No
72	50	Yes	Yes	No	No
	60	Yes	Yes	No	No
	75	Yes	Yes	No	No
	85	Yes	Yes	No	No
	100*	Yes	Yes	No	No
84	50	Yes	Yes	No	No
	60	Yes	Yes	No	No
	75	Yes	Yes	No	No
	85	Yes	No	No	No

* Restricted to vehicles classes 1 -12

Appendix

Exhibit 3: Pre-owned / Wrap-Pre-owned

Maximum odometer	Less than 125k miles at time of sale
Model years	Current plus ten model years
Remaining OEM full warranty	None
MSRP	No more than \$100,000
Odometer bands	0-40k, 40-50k, 50-60k, 60-70k, 70-80k, 80-90k, 90-100k, 100-125k
Coverage plans	Complete, Premium, Enhanced, Powertrain and Wrap

Term Availability (Maximum Mileage)

Term	Complete/Wrap	Premium	Enhanced	Powertrain
6/6	100k	100k	125k	125k
9/9	100k	100k	125k	125k
12/12	100k	100k	125k	125k
24/24	100k	100k	125k	125k
24/30	90k	90k	125k	125k
36/24	90k	90k	100k	100k
36/36	90k	90k	100k	100k
36/45	90k	90k	90k	90k
48/36	90k	90k	90k	90k
48/48	90k	90k	90k	90k
48/60	70k	70k	70k	70k
54/54	70k	70k	70k	70k
54/60	70k	70k	70k	70k
60/36	70k	70k	70k	70k
60/48	70k	70k	70k	70k
60/60	70k	70k	70k	70k

Appendix

Exhibit 4: Wrap-New							
Maximum odometer	Less than 59k miles at time of sale						
Model years	Current plus five model years						
Remaining OEM full warranty	At least one month and 1k miles						
MSRP	No more than \$100,000						
Odometer bands	0-12k, 12-24k, 24-35k, 35-59k						
Coverage plans	Complete						
Vehicle Groups							
Group Nos.	Basic Warranty	Powertrain Warranty	Manufacturers Included*				
1	3/36	5/60	Ford, Honda, Mazda, Mercury, Nissan, Scion, Subaru, Toyota, Volkswagen (2009 and Newer Model Years Only)				
2	3/36	5/100	Chevrolet, Chrysler/Dodge/Jeep/Ram (2010 and Newer Model Years Only), GMC, Pontiac, Saturn				
3	4/50	5/60	Volkswagen (2008 Model Year Only)				
4	4/50	5/100	Buick (2008-12 Model Years Only), Cadillac (2008-12 Model Years Only), Hummer				
5	4/50	6/70	Acura, Buick (2013 and Newer MY's Only), Cadillac (2013 and Newer Model Years Only), Lexus, Lincoln,				
6	4/60	6/70	Infiniti				
7	5/60	10/100	Hyundai, Kia, Mitsubishi				
*Manufacturers not included in the list above are ineligible for Wrap.							
Odometer Bands by Vehicle Group							
Odometer Band	1	2	3	4	5	6	7
0-12k	Yes	Yes	Yes	Yes	Yes	Yes	Yes
12-24k	Yes	Yes	Yes	Yes	Yes	Yes	Yes
24-35k	Yes	Yes	Yes	Yes	Yes	Yes	Yes
35-60k	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Available Terms							
4-Year	5-Year	6-Year	7-Year	8-Year	10-Year		
48/48	60/60	72/60	84/60	96/80	120/100		
48/60	60/70	72/70	84/70	96/100			
48/100	60/75	72/75	84/75				
	60/85	72/80	84/85				
	60/100	72/100	84/100				

Appendix

Exhibit 5: Wrap-OEM/CPO

Maximum odometer	Based on OEM CPO program parameters
Model years	Based on OEM CPO program parameters
Remaining OEM full warranty	Must have documented coverage under OEM CPO program
MSRP	No more than \$100,000
Odometer bands	0-12k, 12-24k, 24-35k, 35-60k, 60-70k, 70-80k, 80-90k
Coverage plans	Complete

Manufacturer	Eligibility	OEM CPO Warranty													
		Comprehensive	Powertrain	5/75	5/100	6/75	6/80	6/100	7/75	7/100	7/125	8/100	8/125	10/100	
Acura	6/80	12/12	7/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Buick	5/75	12/12	5/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Cadillac	4/50	N/A	6/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Chevrolet	5/75	12/12	5/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Chrysler/Dodge/Jeep/Ram (2008, 2009)	5/75	3/3	6/80	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Chrysler/Dodge/Jeep/Ram (2010+)	5/75	3/3	7/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Ford	6/80	12/12	7/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
GMC	5/75	12/12	5/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Honda	6/80	12/12	7/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Hyundai	5/60	N/A	10/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Kia	5/60	N/A	10/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Lincoln	6/80	N/A	6/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Mazda	5/60	12/12	7/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Mercury	6/80	12/12	7/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Mitsubishi	5/60	N/A	10/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Nissan	5/60	N/A	7/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Scion	6/85	12/12	7/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Subaru	5/80	N/A	7/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Toyota	6/85	12/12	7/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Volkswagen^	5/75	24/24	24/24	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Volvo	6/80	N/A	7/100	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	

*VW adds 24/24 comprehensive warranty from CPO start date

Bolded text/shaded cell indicate True CPO Wrap Term

Note: Manufacturers not listed are ineligible for CPO Wrap

Appendix

Sample Contract (Page 1 of 16)

Protective. Asset Protection		Vehicle Service Contract Registration Page	
Contract Holder	Contract Holder Name(s)		Contract Number FF11
	Address		Telephone
	City	State	Zip
Vehicle	Year	Make	Model
	VIN	Manufacturer's Warranty Start Date	
Seller	Seller Name		Seller Number
	Seller Address		Telephone
Lienholder	Lienholder Name		Telephone
	Lienholder Address		City
Coverage		Vehicle Plan	
<input type="checkbox"/> Powertrain <input type="checkbox"/> Enhanced <input type="checkbox"/> Premium <input type="checkbox"/> Complete <input type="checkbox"/> Wrap		<input type="checkbox"/> Includes Powertrain Coverage <input type="checkbox"/> Excludes Powertrain Coverage	
<input type="checkbox"/> Business Use <input type="checkbox"/> Air Conditioning (Powertrain Coverage Only)		<input type="checkbox"/> New <input type="checkbox"/> Wrap-New	
<input type="checkbox"/> Conversion Package <input type="checkbox"/> Snow Plow		<input type="checkbox"/> Pre-Owned <input type="checkbox"/> Wrap-OEM/CPO	
<input type="checkbox"/> Mobility Equipment Pkg.		<input type="checkbox"/> Wrap-Pre-Owned	
Deductible		Contract Price	
\$ <input type="text"/> <input type="checkbox"/> Disappearing		\$ <input type="text"/>	
<small>The Contract Holder agrees to pay the above Deductible amount each time there is a Covered Repair. If the Disappearing option is checked, the Deductible is waived when we perform the Covered Repair.</small>		Contract Purchase Date	
		Term: Months <input type="text"/> Miles <input type="text"/>	
<p>The Contract Price does not include any state, local or other special sales tax. The Seller is responsible for determining if any of these apply to this transaction and, if so, for calculating, collecting, remitting and, as applicable, refunding any such taxes.</p> <p>Certain capitalized words used in this Contract appear in the above portion of this Registration Page and others are defined below or in the Coverage Booklet you will receive. This completed Registration Page, together with your Coverage Booklet, constitutes your complete Vehicle Service Contract (the "Contract"). Please retain this Registration Page as evidence of your purchase of this Contract.</p> <p>Purchase of this Contract is not required in order to purchase or lease a vehicle or obtain vehicle financing. This Contract is not a warranty or insurance and does not guarantee the utility or performance of the Vehicle. Some of the benefits provided under this Contract may duplicate express or implied warranties that may accompany the purchase of the Vehicle. We do not issue guaranteed price refunds and are not obligated under any guaranteed price refund you obtain from the Seller or any other party.</p> <p>Our obligations under this Contract are backed by Lyndon Property Insurance Company, a Protective company. If a Covered Repair is not paid within 60 days after you have fulfilled the requirements for reporting a claim, you may file a claim directly with the insurance company at: Contract Holder Services, 14755 North Outer Forty Rd., Suite 400, St. Louis, MO, 63017, or by calling 1-800-950-6060. If you cancel this Contract and do not receive a refund from us or the Seller, please contact the insurance company.</p> <p>YOU MUST OBTAIN PREAUTHORIZATION FROM US BEFORE ANY REPAIRS ARE MADE TO THE VEHICLE.</p> <p>Notice of Arbitration Agreement</p> <p>Unless modified by "State Amendment Requirements/Disclosures" applicable to your state, this Contract contains a binding arbitration provision which may be enforced by the parties to this Contract. This Contract provides that all disputes between you and us (or otherwise arising out of or relating to this Contract) will be resolved by binding arbitration. You thus give up your right to go to court to assert or defend your rights under this Contract (except for matters that may be taken to small claims court). Your rights will be determined by a neutral arbitrator and not a judge or jury. You are entitled to a fair hearing, but the arbitration procedures are simpler and more limited than rules applicable in court. Arbitrator decisions are as enforceable as any court order and are subject to very limited review by a court. For more details, please review the provisions under "Arbitration and Other Matters Concerning Disputes" in your Coverage Booklet or check at www.adr.org or call us at 1-800-323-5771.</p> <p>In Florida and Oklahoma, the administrator, service provider and obligor (hereafter, the administrator) for this Contract is The Advantage Warranty Corporation (Florida Certificate of Authority #60071). In all other states, the administrator is Protective Administrative Services, Inc. (California Provider License Number 0B71048). The mailing address for the administrator is P.O. Box 770, Deerfield, IL 60015-0770. For Emergency Roadside Assistance, call 1-877-877-9359. For Claims and Customer Service, call 1-800-222-2721.</p> <p>Washington Residents Please Read and Initial Below: The following provisions contain material terms and conditions of this Contract: "Your Responsibilities" outlines your responsibilities regarding maintenance requirements. "When Coverage Begins and Ends" outlines the term of this Contract. "Coverage" outlines the coverage under this Contract. "Exclusions and Other Coverage Limitations" outlines the conditions under which this Contract does not provide coverage. "Contract Cancellation" outlines this Contract's cancellation conditions. "Reporting a Mechanical Breakdown Claim" outlines the procedures to report a claim. The implied warranty of merchantability on the Vehicle is not waived if the Seller sold you the Vehicle no more than 90 days before the Contract Purchase Date.</p> <p>INITIAL HERE _____</p> <p>NEVADA RESIDENTS: I UNDERSTAND THAT THIS CONTRACT PROVIDES FOR, AND ACKNOWLEDGE AND AGREE THAT I WILL BE SUBJECT TO, BINDING ARBITRATION TO RESOLVE DISPUTES ARISING OUT OF OR RELATING TO THIS CONTRACT. INITIAL HERE _____</p> <p>Certification: I have selected the Coverage indicated above. I agree that I have read and understand the Coverage selected and other disclosures listed above. Email address is optional; if provided, we may send you information about your Contract or about promotions from us or our affiliated companies.</p> <p>Date _____ Contract Holder's Signature _____ Seller Representative _____ Contract Holder's Email (optional) _____</p>			

WBFR 1463P-FI 2/14 WHITE - ADMINISTRATOR YELLOW - SELLER GREEN - LIENHOLDER PURK - CONTRACT HOLDER LZX 95893

Appendix

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Coverage Booklet

This Contract is between you and us and applies only to the Vehicle identified on the Registration Page associated with this Coverage Booklet and only if you have paid the full Contract Price indicated on the Registration Page. You may contact us by mail at P.O. Box 770 Deerfield, IL 60015-0770, or by phone at 1-800-323-5771.

A. Definitions

The following definitions apply to this Contract along with definitions appearing elsewhere in this Contract. The Registration Page contains boxes with capitalized terms. When any of those terms appear in this Coverage Booklet, they refer to the specific vehicle, person, date or other item that has been entered into the associated box in the Registration Page. If we discover that an item was entered into the Registration Page incorrectly, we may correct the error and regard a term appearing in this Coverage Booklet as referring to the item as corrected.

Covered Part(s) means one or more of the parts or components identified as subject to coverage in Section E (Coverage) for the Coverage selected and not specifically excluded in Section H (Exclusions and Other Coverage Limitations).

Covered Repair means the repair or replacement of one or more Covered Parts for which we have a reimbursement obligation greater than zero dollars under this Contract.

Mechanical Breakdown means the failure of one or more parts to perform the function for which they were designed due to defects, faulty workmanship in the manufacturing process, or normal wear and tear.

Registration Page means the numbered page, which is the first part of this Contract, containing information about this Contract, you and the Vehicle.

Repair Facility means any licensed automotive repair facility operated by the Seller or an independent provider.

You and your refer to the Contract Holder(s) as named on the Registration Page or the person(s) to whom this Contract was properly transferred.

We, us and our refer to the administrator, service provider and obligor.

B. Your Responsibilities

You have the responsibility to properly maintain the Vehicle as recommended by the manufacturer, to reasonably protect the Vehicle from further damage when one or more parts fail, to maintain records of routine Vehicle maintenance performed by you or others, to follow the procedures for reporting a claim for benefits as described in this Contract, and to cooperate fully with our reasonable requests to examine Vehicle maintenance records, inspect the Vehicle, or establish ownership of the Vehicle in the event you report a claim for benefits. Maintenance records generally include a detailed log of maintenance you perform and receipts for purchases of services provided by others and parts and supplies used by you or others in performing maintenance services. **YOU MUST OBTAIN PREAUTHORIZATION FROM US BEFORE ANY REPAIRS ARE MADE TO THE VEHICLE.**

C. When Coverage Begins and Ends

Coverage under this Contract begins at 12:01 AM (your local time) on the Contract Purchase Date and ends when the Contract expires or is cancelled under the provisions of Section K (Contract Cancellation). Contract expiration varies by Vehicle Plan and is determined by adding Term Months indicated on the Registration Page to the appropriate measurement date and Term Miles indicated on the Registration Page to the appropriate measurement mileage for your Vehicle Plan, as described below.

New, Pre-owned and Wrap-Pre-Owned Vehicle Plans: The measurement date is the Contract Purchase Date, and the measurement mileage is the Odometer Reading at Contract Purchase Date. This Contract expires as soon as Term Months or Term Miles are exceeded. Example: If you purchase a 60-month/60,000 mile Pre-owned Vehicle Plan and the Odometer Reading at Contract Purchase Date is 70,000, this Contract will expire after 60 months from the Contract Purchase Date or when your Vehicle's odometer indicates 130,000 miles, whichever occurs first.

Wrap-New and Wrap-OEM/CPO Vehicle Plans: The measurement date is the Manufacturer's Warranty Start Date, and the measurement mileage is zero odometer miles. This Contract expires as soon as Term Months or Term Miles are exceeded. Example: If you purchase a 60-month/100,000 mile Wrap-New Vehicle Plan and the Manufacturer's Warranty Start Date was ten months prior to the Contract Purchase Date, the Contract will expire after 50 months from the Contract Purchase Date or when the Vehicle's odometer indicates 100,000 miles, whichever occurs first.

D. Deductible

Each time there is a Covered Repair, you must pay the amount of the Deductible. If "Disappearing" Deductible option is selected on the Registration Page, your Deductible is zero whenever the Seller performs the Covered Repair. The Deductible does not apply to the additional benefits described in Section G (Additional Benefits).

E. Coverage

Subject to the Deductible and other provisions of this Contract, we will reimburse you or the Repair Facility, as applicable, for the pre-authorized cost to repair or replace a Covered Part if the repair or replacement is required as a result of a Mechanical Breakdown occurring and reported to us after Coverage begins and before this Contract expires or is cancelled. We are entitled to apply the following limits and restrictions to our pre-authorization and reimbursement decisions:

1. The replaced parts will, at our option, be remanufactured, used or new parts of like kind and quality compatible with the original design specifications and wear tolerances of the Vehicle.
2. We will not pay for expenses that exceed the manufacturer's suggested retail price or the Repair Facility's posted hourly labor rate multiplied by the appropriate operation time, as published in a nationally-recognized labor time guide.
3. We will not reimburse you to the extent a Mechanical Breakdown is also covered by any third party's warranty, insurance policy or service contract. Except as otherwise provided in this paragraph, a third party's deductible will not be regarded as part of its coverage. This paragraph applies regardless of whether the third party honors its coverage obligation. This paragraph will not free us from any obligation we would otherwise have to pay the excess over such coverage plus up to \$100 of any third-party deductible you must pay.

We reserve the right to inspect the Vehicle and its maintenance records and to request proof of its ownership in the event of a Mechanical Breakdown claim. We reserve the right to recoup any amount we paid for a Covered Repair to the extent you recover more than your actual loss, collectively, from us and one or more third parties.

Coverage is limited to the Vehicle parts and other items described below:

Powertrain Coverage

Gasoline/Diesel Engine: all internal lubricated parts • engine block • cylinder head(s) • exhaust manifold • expansion plugs • harmonic balancer • intake manifold • mounts • oil pan (excluding drain plug related failures) • rotary engine rotor housing • timing belt/chain and tensioner • timing chain cover • valve cover(s) • water pump • electric coolant pump • electric oil pump • diesel accessory vacuum pump, lift pump, injectors and injector pump • manufacturer-installed turbocharger(s), bypass valve(s), blow-off valve(s), intercooler and waste gate(s) • manufacturer-installed supercharger and intercooler.

Transmission (Automatic, Continuous Variable (CVT), Standard and Transfer Case): all internal/internally lubricated parts • metal cooler lines • mounts • throttle valve cable • torque converter • flywheel/flexplate • transmission and transfer case housing • transmission cooler • oil pan • vacuum modulator • external and internal control unit • automatic electronic clutches.

Drive Axle (Front/Rear/AWD/4 Wheel Drive): all internal lubricated parts within the drive/transaxle assembly and housing, including axles and axle bearings • constant velocity joints • constant velocity boots • drive shaft support • differential cover • hub bearings • front hub locking assemblies • drive shaft • universal joints • four wheel drive actuator.

Hybrid Vehicle: hybrid vehicle electric motor assembly • electronic transmission/transaxle assembly • electric traction-drive motor assembly.

Filters, Fluids, Lubricants and Taxes: filters, fluids, lubricants and taxes required to complete a Covered Repair for any Covered Part listed above.

Seals and Gaskets: Seals and gaskets for all Covered Parts listed above when subject to a Covered Repair.

Enhanced Coverage

All items listed under "Powertrain Coverage" above plus the following:

Electrical: alternator • alternator voltage regulator • distributor, including bushings, gear, housing and shaft (excluding cap, rotor and spark plug wires) • horns • ignition coils • oil pressure sending unit • main engine wiring harness • ignition module and main electronic control unit • powertrain control module • starter motor, solenoid and starter drive • switches, including manually or mechanically-operated electrical switches • power mirror motor • washer pump motor • front and rear wiper motors.

Fuel: fuel pump • fuel distributor • injectors • metal fuel lines • pressure regulator • rail • fuel tank • fuel tank sending unit • throttle body • idle speed or automatic idle speed assemblies • warm-up regulator.

Cooling and Heating: electric cooling fan motor • blade assembly and fan clutch • radiator • belt tensioner • heater core • thermostat • heater control valve. **Air Conditioning:** accumulator • blower motor • compressor • clutch and electric engine • condenser • pulleys and bearings • receiver/dryer • evaporator • orifice tube • POA valve • suction control devices • thermostatic expansion valve • high/low compressor cutoff switch • pressure cycling switch • lines and coil(s) • dye, flushing liquids or refrigerant(s) if needed in conjunction with a Covered Repair.

Brakes: master and power brake cylinders • vacuum assist booster • hydro boost • disc brake calipers • wheel cylinders • compensating valve • hydraulic lines, fittings and control unit • parking brake (excluding handle and cables) • electrohydraulic brake system • the following ABS parts: electronic control processor, wheel speed sensors, hydraulic pump/motor assembly, pressure modulator valve/isolation dump valve and accumulator.

Hybrid Vehicle: hybrid vehicle battery cooling system, including fan, motor and pump • integrated starter generator or belt alternator starter • regenerative braking assembly • electric heater • generator assembly • nickel metal hydride and lithium-ion drive propulsion batteries, covers one (1) battery replacement during the Term of this Contract.

Seals and Gaskets: Seals and gaskets for all Covered Parts listed above when subject to a Covered Repair.

Premium Coverage

All Covered Parts listed under "Powertrain Coverage" and "Enhanced Coverage" above plus the following:

Suspension: ball joints • control arms • torsion bars, mounts and bushings • stabilizer bar • radius arms and bushings • height sensor • mode switch • spindles • coil and leaf springs • strut cartridges • McPherson struts and upper pivot bearing mounting assembly • wheel bearings • wheel seals • electronic level control system.

Steering: all internal lubricated parts within the steering gear and power steering pump • power steering hoses and couplings • electric power steering, including electric motor, sensors and computer module • intermediate shaft and main shaft • steering gear and pump housing • pitman arm • idler arm • tie rod ends • drag link • tilt wheel mechanism • rack-and-pinion gear and housing.

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Enhanced Electrical: air conditioning/heating power module, controller and relay • dash control unit/temperature control programmer • manufacturer-installed power antenna motor and mast • manufacturer-installed theft deterrent devices/systems • convertible top motor • cruise control module, electronic servo/transducer, amplifier and adaptive radar system • power door lock actuators/solenoids • head lamp door motors • ignition spark control pick-up sensor • instrument cluster • keyless entry system • power seat motor and transmission • sunroof motor • touch-operated electric switches • trunk lid release activator and motor • power lift gate motor and power sliding door motor • power window motor assembly.

Electronics: manufacturer-installed hardware and software for infotainment systems, global positioning systems and navigation systems • audio/video/gaming equipment. Coverage is limited to base units. Hand-held remote control devices, wiring and media are specifically excluded from this group of Covered Parts. Repair or replacement of Covered Part(s) in this list is limited to one occurrence per part.

Safety: airbag system including inflatable seatbelts (subject to excluded conditions listed in Section H (Exclusions and Other Coverage Limitations)) • electronic stability control system • tire pressure monitoring system • backup-sensors • video cameras • TV monitors.

Hybrid Vehicle: hybrid vehicle DC-DC converter • inverter assembly and converter • motor power cable/wiring harness • engine-power control module.

Seals and Gaskets: Seals and gaskets for all Covered Parts listed above when subject to a Covered Repair.

Complete Coverage: Any part experiencing a Mechanical Breakdown before this Contract expires or is cancelled, except for the parts listed in Section H (Exclusions and Other Coverage Limitations).

Wrap Coverage: Any part experiencing a Mechanical Breakdown before this Contract expires or is cancelled, except for powertrain components (engine, turbocharger assemblies, supercharger, transmission, transfer case, front and rear drive assemblies and related seals and gaskets) and the parts listed in Section H (Exclusions and Other Coverage Limitations).

Optional Surcharged Coverage: Any one or more of the following if selected and paid for on the Contract Purchase Date and indicated on the Registration Page.

Business Use: (New, Wrap-New, Wrap-OEM/CPO Plans only), less than one ton rating, regardless of registration, used solely or partially in pursuit of a business or for the generation of income.

Conversion Package: Coverage extends to all components contained within the conversion package supplied and installed by a licensed conversion company. Coverage for electronic audio, video and gaming equipment is limited to base units. Hand-held remote control devices, wiring and media are specifically excluded from this group of Covered Parts. Repair or replacement of audio, video and gaming Covered Parts is limited to one occurrence per part.

Mobility Equipment Package: Covers the following parts and components when installed by the manufacturer or a licensed, manufacturer-authorized installer, unless the alterations made to accommodate the equipment fall outside manufacturer's specifications and tolerances: chair lift motors and assemblies, electric/hydraulic ramp controls and assemblies, adjustable seating mechanisms, adjustable pedal and steering control mechanisms, hoist and swing-arm mechanisms.

Air Conditioning: This Optional Surcharged Coverage is available only with Powertrain Coverage. It expands the list of Covered Parts to include those listed under "Air Conditioning" for Enhanced Coverage. Also, seals and gaskets for these parts are included when subject to a Covered Repair.

Snow Flow: Covers eligible vehicles with less than a three quarter ton rating that are equipped with a manufacturer snow plow package, including a snow plow prep package. The snow plow itself, all of its assembly and any aftermarket and/or manufacturer or dealer installed snow plow accessories and/or equipment is not covered. The Vehicle must be used for personal use only. This Optional Surcharged Coverage cannot be combined with the Optional Surcharged Business Use Coverage.

F. Reporting a Mechanical Breakdown Claim

To obtain service during normal business hours:

1. Take immediate action to prevent further damage to the Vehicle.
2. Take the Vehicle to a Repair Facility before this Contract expires or is cancelled and provide the Repair Facility with a copy of the Contract or the Contract Number, if possible.
3. You or the Repair Facility must contact us at 1-800-222-2721 to obtain authorization before any parts are repaired, replaced or cleaned.
4. Authorize disassembly of the Vehicle if disassembly is necessary to diagnose the cause and cost of the reported Mechanical Breakdown. You will be responsible for any disassembly charges if the associated repairs are not Covered Repairs.
5. If requested, provide us or the Repair Facility with copies of the Vehicle's maintenance records.
6. Within 90 calendar days after the Covered Repair is performed, you or the Repair Facility must furnish us with copies of an itemized, dated repair order and paid receipt(s).

To obtain service after normal business hours:

1. Take immediate action to prevent further damage to the Vehicle.
2. You or the Repair Facility must contact us at 1-800-222-2721 before this Contract expires or is cancelled to obtain a claim number before the Repair Facility performs any work.
3. Obtain a written repair estimate from the Repair Facility.
 - a. If the estimate is under \$500, you may have the Repair Facility proceed with the repair without losing any rights to receive reimbursement if the repair otherwise qualifies as a Covered Repair.
 - b. If the estimate is \$500 or more, you must contact us during normal business hours on the next business day to obtain prior authorization. We will not reimburse you or the Repair Facility for repairs performed without our prior authorization regardless of whether the repairs would otherwise qualify as a Covered Repair.
4. Follow procedures 4-6 listed above for service during normal business hours.

G. Additional Benefits

The following additional benefits are available beginning at 12:01 AM (your local time) on the Contract Purchase Date and continuing until this Contract expires or is cancelled. We will pay or reimburse you for actual expenses incurred, subject to the limitations described below. You are responsible for providing us with copies of receipts or other documents supporting these expenses within 90 calendar days after the costs are incurred. We will regard any applicable taxes as part of the expense.

1. **Emergency Roadside Assistance** (call 1-877-877-9359 to request assistance): Emergency roadside assistance is available to you in the United States, its territories and possessions and Canada if the Vehicle becomes inoperable as a result of a Mechanical Breakdown (regardless of whether it results in a Covered Repair) or any other condition not specifically excluded in Section H (Exclusions and Other Coverage Limitations). This assistance comprises: towing or winch-out service • flat tire replacement using the Vehicle's inflated spare • delivery of fuel, water and other fluids necessary to operate the Vehicle (excluding the cost of fluids) • lock-out assistance • jump start (excluding hybrid vehicle main power cell batteries). This benefit is up to \$175 per incident. Only services requested through our dispatcher will be honored. Our ability to provide some of the benefits listed above may be limited due to safety considerations or state regulations. Winch-out service will not be provided if the Vehicle was intentionally driven off-road.
2. **Substitute Transportation** (call 1-800-222-2721 to request reimbursement): We will reimburse you for expenses to rent a substitute vehicle from a licensed rental car agency or for public or private commercial transportation while the Vehicle is undergoing a Covered Repair. You must make your own arrangements for substitute transportation. We will not reimburse you to the extent you are entitled to substitute transportation benefits or reimbursement from another source. A daily benefit (capped at \$50 per actual day that expenses are incurred) will be earned as set forth in the following table.

EVENT & EARNINGS RATE	Max. Days
1 day for the first 8 hours of approved labor for a Covered Repair or 2 days if the Vehicle is kept overnight	2
1 additional day for every additional 8 hours (or portion thereof) of approved labor for a Covered Repair that causes the Vehicle to be kept over an additional night	4
1 day per each actual day of delay due to unavailability of a major powertrain component subject to a Covered Repair	3
1 day per each actual day of delay due to an inspection at our request	2

3. **Trip Interruption** (call 1-800-222-2721 to request reimbursement): We will reimburse you for expenses incurred for meals and lodging up to \$175 per day for a maximum of three days when the Vehicle is undergoing a Covered Repair due to a Mechanical Breakdown that has occurred more than 100 miles from your residence and the Repair Facility keeps the Vehicle overnight. Valid lodging and meal receipts are required for you to receive reimbursement.

H. Exclusions and Other Coverage Limitations

This Contract does not cover the following:

1. **Repairs or replacements falling within any of the following descriptions:** not authorized in advance, except as provided for after-hours service in Section F (Reporting a Mechanical Breakdown Claim) • performed outside of the United States, its territories and possessions, or Canada • constituting upgrades or changes recommended by the Repair Facility or manufacturer and repair or replacement of parts to improve the Vehicle's operating performance when, in either case, a Mechanical Breakdown has not occurred • to address noises such as rattles and squeaks not attributable to or indicative of a Mechanical Breakdown • to address water or air leaks • to a cellular phone or any communication, navigational or entertainment device because it was rendered inoperable due to exposure to malware or change(s) in content, wireless service or technology, including the cost to update or upgrade software • to remedy the failure of heated/cooled seat

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- part(s) resulting from accidental punctures or cuts in fabric or leather, spilled fluids or abuse (such as standing or jumping on the seat) • to address oil sludging, burnt valves or engine detonation failure • airbag deployment due to sensor failure.
2. **Damages and costs falling within any of the following descriptions:** arising from fraud, bad faith or personal injury • punitive or exemplary • to property, other than as specifically covered in this Contract • attorney fees • arising from unauthorized diagnostic time, hazardous waste disposal, environmental fees, core charges, freight charges or fuel surcharges.
3. **If the Vehicle falls within any of the following descriptions:** is used for competitive driving, racing, snowplowing (except as allowed under the Snow Plow Optional Surcharged Coverage when you have selected and paid for that option) or police or emergency services • is driven by multiple, unrelated drivers (such as a fleet vehicle) • is used commercially (except as allowed under the Business Use Optional Surcharged Coverage when you have selected and paid for that option) • is retrofitted with aftermarket equipment to use alternative fuels.
4. **A Mechanical Breakdown or damage to a part resulting from or falling within any of the following descriptions:** your negligence or misuse • improper servicing • failure to perform general and safety-related maintenance required or recommended by the Vehicle manufacturer or your State • failure to take reasonable precautions to prevent further damage when an apparent problem exists • continued operation of the Vehicle in an overheated state • collision, upset, civil commotion, riot, illegal acts, nuclear events, war, or terrorism • contamination of any fluid • use of fluids and fuels that are not compatible with your Vehicle • rust or corrosion • water, explosion, acts of nature or other external forces or events • a mechanical or structural flaw acknowledged by the manufacturer or that the manufacturer will repair at its expense • failure of a Covered Part when caused by the failure of or damage to a non-covered part • failure of a non-covered part even if caused by the failure of a Covered Part • occurring when a condition exists that permits us to cancel the Contract (see Section K (Contract Cancellation) for further details) • reverse polarity, power surges and overloaded circuits • mechanical breakdown on nickel metal hydride or lithium-ion propulsion batteries due to improper vehicle storage as defined by the manufacturer • gradual loss of battery capacity (lithium ion/nickel hydride propulsion batteries will experience gradual capacity loss with time and use).
5. **A part falling within any of the following descriptions:** weather strips • batteries, hybrid battery module/pack (except nickel metal hydride or lithium-ion drive propulsion batteries) • external battery charger and service plug • body and trim items (such as upholstery, seat frames, conventional seat belt assembly, glass of any kind, sheet metal, bright metals, sealed beams, paint, sunroof assembly, convertible top and removable hardtop) • after-market (non-manufacturer) equipment • any replacement part not of the same kind and quality as the manufacturer-installed part it replaced or incompatible with the design specifications and wear tolerances of the Vehicle manufacturer • mobility or conversion equipment, unless you selected and paid for the Optional Surcharged Mobility Equipment or Conversion Package • if you selected Powertrain, Enhanced or Premium Coverage, any part(s) not specified in Section E (Coverage) for the Coverage you chose.
6. **Any of the following parts, services and items generally constituting scheduled maintenance and wear-damaged items:** belts (except timing belts) • fasteners • brake drums • brake rotors and brake cables • exhaust systems • all friction materials • valve grinding • hoses (except power steering hoses) • all fluid caps and reservoirs • all illumination devices • head and tail light assemblies • fuses • lubricants (except to complete a Covered Repair) • brackets • throw out bearing • pilot bushing and manual clutch parts • spark plugs and wires • shock absorbers • tires • wheels/rims • wheel balancing • wiper arms and blades • adjustments and alignments • shop supplies • any other items subject to scheduled maintenance or wear damage.

I. Limits of Liability

The total dollar benefits paid under this Contract are limited to the Vehicle Purchase Price. The total dollar benefit paid for any given Covered Repair is limited to the average trade-in value of the Vehicle (excluding tax, title and license fees) immediately prior to the Mechanical Breakdown based on the then most recent National Automobile Dealer Association Used Car Guide (or a comparable guide, if that guide has been discontinued). The liability for incidental and consequential damages arising from anyone's performance or failure to perform under this Contract or breach of any implied warranties is expressly excluded to the extent allowed by law.

J. Contract Transfer

This Contract may be transferred one time at the request of the Contract Holder(s) to the next owner of the Vehicle (other than an automobile dealer, wholesaler or other commercial purchaser) before this Contract has expired. Within 30 calendar days of the ownership change of the Vehicle, you must provide us with the following documents: a transfer request form signed by you and the next owner, Vehicle maintenance records, dealer-certified Vehicle odometer reading, and copies of documents submitted to the manufacturer to effect the warranty transfer. Contract transfers are subject to a \$75 transfer fee. If the transferee does not receive a confirmation of transfer within 45 calendar days after change of ownership, the transferee should notify us.

K. Contract Cancellation

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
- a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$75.
- b. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.
2. We may cancel this Contract at any time before it expires for any of the following reasons:
- a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired.
- b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract.
- c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton.
- d. You did not pay the full Contract Price.
- Cancellation will be effective as of the date we discover the reason for cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$75. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.
3. We will honor the rights of a lienholder to obtain some or all of the refund. At our discretion, we may issue a refund to the lienholder as sole payee, to the lienholder and you as joint payees or, if you provide us with proof of clear title, to you as sole payee. Your refund may be processed through the Seller.

L. Purchase of Service Contract Upon Expiration of Contract Term

You may purchase another service contract on the Vehicle from the Seller when the Term of this Contract expires if:

1. The Vehicle passes an inspection in accordance with our established guidelines
 2. If requested, you provide records confirming you have properly maintained the Vehicle in accordance with manufacturer recommendations;
 3. The Vehicle qualifies for a service contract based on the Vehicle's age and mileage on the date the request to purchase another service contract is made; and
 4. You purchase the service contract at least 30 days or 500 miles prior to the expiration of the Term of this Contract.
- The price to purchase another service contract may differ from the Contract Price for this Contract.

M. Arbitration and Other Matters Concerning Disputes

Except as otherwise provided in this Contract, any controversy or claim arising out of or relating to it, or to its breach, shall be settled by binding arbitration administered by the American Arbitration Association (the "AAA") in accordance with the rules and provisions of its most appropriate dispute resolution program then in effect. Judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction to enter such a judgment. You and we acknowledge that this Contract evidences a transaction involving interstate commerce. The Federal Arbitration Act will govern the interpretation, enforcement and proceedings pursuant to this Contract's arbitration provisions.

1. In no event will you have the right to participate in a class action or any other collective proceeding against us. Only a court, and not arbitrators, can determine the validity of this class action waiver.
2. Subject to the preceding paragraph, you and we consent to have arbitration under this Contract joined with any other arbitration between you, on the one hand, and us, our agent and/or the insurer backing our obligations under this Contract, on the other hand, to the extent the disputes are related and joinder is reasonably feasible. The combined arbitration will be governed by this Contract's arbitration provisions, unless that is not practical. In that case, it will be governed by the other arbitration provisions.
3. If the AAA is not available to administer this Contract's arbitration, we will select another generally-recognized arbitration administrator, reasonably acceptable to you. The arbitration will be under that administrator's rules, subject to any contrary provisions of this Contract.
4. If you dispute a claim determination under this Contract, you must initiate arbitration or, when applicable, a court proceeding within 60 calendar days following the determination. If you have exercised your right to seek satisfaction from an insurer backing our obligations under this Contract, the 60 days will be measured from the insurer's determination. Your failure to meet this requirement will deny you the right to dispute the determination. In no event may arbitration or a court proceeding arising out of or relating to this Contract, or to its breach, be brought more than two years after this Contract has expired.
5. These provisions under "Arbitration and Other Matters Concerning Disputes" will survive the termination of this Contract and apply to cover any controversy, claim or dispute you may have with an insurer backing our obligations under this Contract.

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If this Contract is found not to be subject to arbitration, any legal proceeding with respect to a dispute will be tried before a judge in a court of competent jurisdiction. You and we waive the right to a jury trial in any such proceeding.

N. State Amendment Requirements/Disclosures

This Contract is amended to comply with the requirements and disclosures for the Seller's state set forth below.

Alabama

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
 - a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have not incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid"). A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after your written cancellation request is received.
 - b. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid"), less an administrative fee of \$25.
 - c. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$25. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.
2. We may cancel this Contract at any time before it expires for any of the following reasons:
 - a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
 - b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
 - c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;
 - d. You did not pay the full Contract Price.

We shall mail a written notice to you, stating the effective date and reason for cancellation, at least 5 days prior to the effective date of cancellation. Prior notice is not required if we cancel for nonpayment of the full Contract Price. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Alaska

The third and the fourth paragraphs on the Registration Page are deleted and replaced with the following:

Purchase of this Contract is not required in order to purchase or lease a vehicle or obtain vehicle financing. This Contract is not a warranty and does not guarantee the utility or performance of the Vehicle. Some of the benefits provided under this Contract may duplicate express or implied warranties that may accompany the purchase of the Vehicle. We do not issue guaranteed price refunds and are not obligated under any guaranteed price refund you obtain from the Seller or any other party.

Our obligations under this Contract are backed by Lyndon Property Insurance Company, a Protective company. You may file a claim directly with the insurance company at: 14755 North Outer Forty Rd., Suite 400, St. Louis, MO, 63017, or by calling 1-800-950-5060. If you cancel this Contract and do not receive a refund from us or the Seller, please contact the insurance company.

The following is added to the Contract:

Loss Appraisal

If you and us fail to agree on the amount of a Covered Repair, either may make a written demand upon the other to submit the dispute for appraisal. Within 10 days of the written demand each party will select a competent and impartial appraiser and each party must notify the other of the competent appraiser. The 2 appraisers will select a competent and impartial umpire. Within 15 days after the selection of the umpire, unless the time period is extended by the umpire, each appraiser will separately state in writing the amount of the Covered Repair. If the appraisers submit a written report of agreement on the amount of the Covered Repair, the agreed amount will be binding upon you and us. If the appraisers fail to agree, the appraisers will promptly submit their differences to the umpire. A decision agreed to by 1 of the appraisers and the umpire will be binding upon you and us. All expenses and fees, not including counsel or adjuster fees, incurred because of the appraisal shall be paid as determined by the umpire. Except as specifically provided, nothing in this section is intended to or shall in any manner limit or restrict your or our rights or confer any rights to you or us.

Section E (Coverage) the first paragraph is deleted and replaced with the following:

Subject to the Deductible and other provisions of this Contract, we will reimburse you or the Repair Facility, as applicable, for the pre-authorized cost to repair or replace a Covered Part if the repair or replacement is required as a result of a Mechanical Breakdown occurring and reported to us after Coverage begins. We are entitled to apply the following limits and restrictions to our pre-authorization and reimbursement decisions:

Subsection 3 of Section E (Coverage) is deleted and replaced with the following:

3. We will not reimburse you to the extent a Mechanical Breakdown is also covered by any manufacturer's warranty. This paragraph applies regardless of whether the manufacturer honors its coverage obligation. This paragraph will not free us from any obligation we would otherwise have to pay the excess over such manufacturer's warranty coverage.

Subsection 6 of Section F (Reporting a Mechanical Breakdown Claim) is amended by adding the following:

Failure to furnish us with copies of an itemized, dated repair order and paid receipt(s) within 90 calendar days does not invalidate or reduce the claim unless we are prejudiced by your failure to provide such items.

Section F (Reporting a Mechanical Breakdown Claim) is amended by adding the following:

The portion of a claim not in dispute will be paid within 30 working days after receipt of a properly executed statement of claim, proof of loss, or other acceptable evidence of loss.

The first paragraph in Section G (Additional Benefits) is amended by adding the following:

Failure to provide us with copies of receipts or other documents supporting the expenses within 90 calendar days does not invalidate or reduce benefits unless we are prejudiced by your failure to provide such items.

Section J (Contract Transfer) is deleted and replaced with the following:

This Contract may be transferred one time at the request of the Contract Holder(s) to the next owner of the Vehicle (other than an automobile dealer, wholesaler or other commercial purchaser) before this Contract has expired. Within 30 calendar days of the ownership change of the Vehicle, you must provide us with the following documents: a transfer request form signed by you and the next owner, Vehicle maintenance records, dealer-certified Vehicle odometer reading, and copies of documents submitted to the manufacturer to effect the warranty transfer. If the transferee does not receive a confirmation of transfer within 45 calendar days after change of ownership, the transferee should notify us.

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
 - a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid").
 - b. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.
2. We may cancel this Contract at any time before it expires for any of the following reasons:
 - a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
 - b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
 - c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;
 - d. You did not pay the full Contract Price.

If you cancel this Contract and do not receive a refund from us or the Seller, please contact the insurance company. The refund will be returned or credited within 45 days of receipt of the request for cancellation or the effective date of cancellation, whichever is later.

2. We may cancel this Contract at any time before it expires for any of the following reasons:

- a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
- b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
- c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;
- d. You did not pay the full Contract Price.

If we cancel this Contract, written notice of cancellation shall be sent to you by first class mail at least 60 days (20 days for nonpayment of the full Contract Price) prior to the effective date of cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

The first paragraph in Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

Except as otherwise provided in this Contract, any controversy or claim arising out of or relating to it, or to its breach, may be settled by voluntary, and if elected, binding arbitration administered by the American Arbitration Association (the "AAA") in accordance with the rules and provisions of its most

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appropriate dispute resolution program then in effect. The decision to arbitrate must be mutually agreed upon by you and us at the time of the dispute. Judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction to enter such a judgment. You and we acknowledge that this Contract evidences a transaction involving interstate commerce. The Federal Arbitration Act will govern the interpretation, enforcement and proceedings pursuant to this Contract's arbitration provisions.

Subsection 4 of Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

4. If you dispute a claim determination under this Contract, you must initiate arbitration or, when applicable, a court proceeding within 60 calendar days following the determination. If you have exercised your right to seek satisfaction from an insurer backing our obligations under this Contract, the 60 days will be measure from the insurer's determination. Your failure to meet this requirement will deny you the right to dispute the determination. In no event may arbitration or a court proceeding arising out of or relating to this Contract, or to its breach, be brought more than three years after this Contract has expired.

Arizona

Subsection 5 of Section H (Exclusions and Other Coverage Limitations) is deleted and replaced with the following:

5. **A part falling within any of the following descriptions:** weather strips • batteries • hybrid battery module/pack (except nickel metal hydride or lithium-ion drive propulsion batteries), external battery charger and service plug • body and trim items (such as upholstery, seat frames, conventional seat belt assembly, glass of any kind, sheet metal, bright metals, sealed beams, paint, sunroof assembly, convertible top and removable hardtop) • after-market (non-manufacturer) equipment • mobility or conversion equipment, unless you selected and paid for the Optional Surcharged Mobility Equipment or Conversion Package • if you selected Powertrain, Enhanced or Premium Coverage, any part(s) not specified in Section E (Coverage) for the Coverage you chose.

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
 - a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$75.
 - b. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.
2. We may cancel this Contract at any time before it expires for any of the following reasons:
 - a. The Vehicle's odometer, while the Vehicle is owned by you, does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
 - b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
 - c. You did not pay the full Contract Price.Cancellation will be effective as of the date we discover the reason for cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$75. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Section M (Arbitration and Other Matters Concerning Disputes) is amended by adding the following:

Arbitration does not preclude your right to file a complaint with the Arizona Department of Insurance Consumer Affairs Division at 2910 North 44th Street, Suite 210, Phoenix, Arizona 85018.

Arkansas

Section A (Definitions) is amended by adding the following definitions:

Punitive damages are those imposed to punish a wrongdoer and to deter others from similar conduct.

Exemplary damages are those awarded in addition to actual damages.

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
 - a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$50.
 - b. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$50. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.
2. We may cancel this Contract at any time before it expires for any of the following reasons:
 - a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
 - b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
 - c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;
 - d. You did not pay the full Contract Price.Cancellation will be effective as of the date we discover the reason for cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$50. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$50. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

Any legal proceeding with respect to a dispute will be tried before a judge in a court of competent jurisdiction. You and we waive the right to a jury trial in any such proceeding. In no event may a legal proceeding arising out of or relating to this Contract, or to its breach, be brought more than two years after this Contract has expired.

California

The following is added to the Contract:

The California Provider License number for Protective Administrative Services, Inc. is 0B71048.

This Contract does not cover pre-existing conditions.

The fourth paragraph on the Registration Page is deleted and replaced with the following:

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 this Contract has been denied or has not been honored within 60 days of the date proof of loss was filed. The name, address and phone number of the insurance company is: Lyndon Property Insurance Company, 14755 North Outer Forty Road, Suite 400, St. Louis, MO 63017, 1-800-950-6060. If you are not satisfied with the insurance company's response, you may contact the California Department of Insurance at (800) 927-4357.

Section A (Definitions) the definition of Mechanical Breakdown is deleted and replaced with the following:

Mechanical Part Failure means the failure of one or more parts to perform the function for which they were designed due to defects, faulty workmanship in the manufacturing process, or normal wear and tear.

All references to the term "Mechanical Breakdown" in the Contract are deleted and replaced with the term "Mechanical Part Failure".

Subsection 3 of Section E (Coverage) is deleted and replaced with the following:

3. We will not reimburse you to the extent a Mechanical Breakdown is also covered by any third party's warranty, insurance policy or service contract. Except as otherwise provided in this paragraph, a manufacturer's deductible will be regarded as part of its coverage. This paragraph applies regardless of whether the third party honors its coverage obligation. This paragraph will not free us from any obligation we would otherwise have to pay the excess over such coverage plus up to \$100 of any manufacturer's deductible you must pay.

"To obtain service after normal business hours" of Section F (Reporting a Mechanical Breakdown Claim) is deleted and replaced with the following:

To obtain service after normal business hours: Follow the instructions below and contact us at 1-800-222-2721 the next business day during normal business hours.

1. Take immediate action to prevent further damage to the Vehicle.
2. Obtain a written repair estimate from the Repair Facility.
3. You must provide maintenance records showing that the Vehicle has been properly maintained according to the manufacturer's specifications.

Subsections 2 and 3 are required before you contact us.

4. You or the Repair Facility must contact us at 1-800-222-2721 before this Contract expires or is cancelled to obtain a claim number before the Repair Facility performs any work.

Authorize disassembly of the Vehicle if disassembly is necessary to diagnose the cause and cost of the reported Mechanical Breakdown. You will be responsible for any disassembly charges if the associated repairs are not Covered Repairs.

6. Within 90 calendar days after the Covered Repair is performed, you or the Repair Facility must furnish us with copies of an itemized, dated repair order and paid receipt(s).

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Section K (Contract Cancellation) is deleted and replaced with the following:

1. You may cancel this Contract at any time in accordance with the following terms:

- a. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.

- b. If you cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid").

- c. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$25 or 10% of the Contract Price, whichever is less. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

2. We may cancel this Contract within 60 calendar days of the Contract Purchase Date under the following conditions:

- a. Notice of cancellation is mailed to you postmarked before the 61st day after the Contract Purchase Date.

- b. We will refund the Amount Paid within 30 days from the date of cancellation.

- c. The Contract ceases to be valid no less than 5 days after the postmark date of the notice.

- d. The notice states the specific grounds for the cancellation.

3. We may at any time cancel this Contract if you did not pay the full Contract Price, conditioned upon each of the following:

- a. Notice of cancellation is mailed to you.

- b. If this Contract is cancelled within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid.

- c. If this Contract is cancelled more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

- d. If any refund is owed, the refund is paid within 30 days of the date of cancellation.

- e. The Contract ceases to be valid no less than 5 days after the postmark date of the notice.

- f. The notice states the specific grounds for the cancellation.

4. We may at any time cancel this Contract for material misrepresentation or fraud by you, conditioned upon each of the following:

- a. Notice of cancellation is mailed to you.

- b. The refund is paid within 30 days of the date of cancellation. We will refund the unearned Amount Paid. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

- c. The notice states the specific nature of the misrepresentation.

5. If we cancel this Contract, we are liable for any claim reported to a person designated in this Contract for the reporting of claims if the claim is reported prior to the effective date of cancellation and is covered by this Contract.

6. We will honor the rights of a lienholder to obtain some or all of the refund. At our discretion, we may issue a refund to the lienholder as sole payee, to the lienholder and you as joint payees or, if you provide us with proof of clear title, to you as sole payee. Your refund may be processed through the Seller.

Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

Any legal proceeding with respect to a dispute will be tried before a judge in a court of competent jurisdiction. You and we waive the right to a jury trial in any such proceeding. In no event may a legal proceeding arising out of or relating to this Contract, or to its breach, be brought more than four years after this Contract has expired.

Colorado

The fourth paragraph on the Registration Page is amended by adding the following:

The policy number is 55-05-VW600-0104.

Connecticut

Section 42-221 of the Connecticut General Statute requires an automobile dealer, unless otherwise expected, to provide a warranty covering certain classes of pre-owned motor vehicles as follows: Pre-owned vehicles with a sale price of \$3,000 but less than \$5,000: Provides coverage for 30 days or 1,500 miles, whichever comes first. Pre-owned vehicles with a sale price of \$5,000 or more: Provides coverage for 60 days or 3,000 miles, whichever occurs first. The Vehicle you have purchased may be covered by this law. If so, the following is added to this Contract: In addition to the dealer warranty required by the law, you have elected to purchase this Contract, which may provide you with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this Contract. The required dealer warranty is provided free of charge. Furthermore, the Definitions, Coverage and Exclusions and Other Coverage Limitations stated in this Contract apply only to this Contract and are not the terms of the required dealer warranty.

The following is added to the Contract:

The service provider and obligor is Protective Administrative Services, Inc. The mailing address for the administrator is P.O. Box 770, Deerfield, IL 60015-0770.

If the Term is less than 12 months, the Term will be automatically extended for the period during which the Vehicle is in the custody of a Repair Facility.

Subsection 1 of Section K (Contract Cancellation) is amended by adding the following:

You may cancel this Contract if you return the Vehicle or the Vehicle is sold, lost, stolen, or destroyed.

Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

If you purchased this Contract in Connecticut, you may pursue arbitration to settle disputes between you and us. You may mail your complaint to: State of Connecticut Insurance Department, P.O. Box 816, Hartford, Connecticut 06142-0816. Attention: Consumer Affairs. The written complaint must describe the dispute, identify the price of the Vehicle and cost of repair, and include a copy of the Contract.

District of Columbia

Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

Any legal proceeding with respect to a dispute will be tried before a judge in a court of competent jurisdiction. You and we waive the right to a jury trial in any such proceeding. In no event may a legal proceeding arising out of or relating to this Contract, or to its breach, be brought more than two years after this Contract has expired.

Florida

In Florida the administrator, service provider and obligor for this Contract is The Advantage Warranty Corporation (Florida Certificate of Authority #80071).

The mailing address for the administrator is P.O. Box 770, Deerfield, IL 60015-0770.

The following is added to the Contract:

The rate charged for this Contract is not subject to regulation by the Florida Office of Insurance Regulation.

In the event the Seller goes out of business and you have purchased the Disappearing Deductible, it will be honored.

The following language in the third paragraph on the Registration Page is not applicable in Florida and is deleted in its entirety:

We do not issue guaranteed price refunds and are not obligated under any guaranteed price refund you obtain from the Seller or any other party.

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.

- a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund 100% of whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$75 or 5% of the Contract Price, whichever is less.

- b. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund 100% of the unearned Amount Paid. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

2. We may cancel this Contract within 60 calendar days of the Contract Purchase Date for any reason. After 60 calendar days, we may only cancel this Contract for one or more of the following reasons:

- a. There has been a material misrepresentation or fraud at the time of the sale of this Contract;

- b. You have failed to maintain the Vehicle as prescribed by the manufacturer;

- c. The odometer has been tampered with or disabled and you have failed to repair the odometer;

- d. You did not pay the full Contract Price, in which case we shall provide you notice of cancellation by certified mail.

Cancellation will be effective as of the date we discover the reason for cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid. The refund will be calculated using not less than 100% of the unearned pro-rata Amount Paid and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Section J (Contract Transfer) is deleted and replaced with the following:

This Contract may be transferred one time at the request of the Contract Holder(s) to the next owner of the Vehicle (other than an automobile dealer, wholesaler or other commercial purchaser) before this Contract has expired. Within 30 calendar days of the ownership change of the Vehicle, you must provide us with the following documents: a transfer request form signed by you and the next owner, Vehicle maintenance records, dealer-certified Vehicle odometer reading, and copies of documents submitted to the manufacturer to effect the warranty transfer. Contract transfers are subject to a \$40 transfer fee. If the transferee does not receive a confirmation of transfer within 45 calendar days after change of ownership, the transferee should notify us.

The first paragraph in Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

Except as otherwise provided in this Contract, any controversy or claim arising out of or relating to it, or to its breach, may be settled by voluntary, and if elected, binding arbitration administered by the American Arbitration Association (the "AAA") in accordance with the rules and provisions of its most

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appropriate dispute resolution program then in effect. The decision to arbitrate must be mutually agreed upon by you and us at the time of the dispute. Judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction to enter such a judgment. You and we acknowledge that this Contract evidences a transaction involving interstate commerce. The Federal Arbitration Act will govern the interpretation, enforcement and proceedings pursuant to this Contract's arbitration provisions.

Georgia

Subsection 1 of Section H (Exclusions and Other Coverage Limitations) is deleted and replaced with the following:

1. **Repairs or replacements falling within any of the following descriptions:** not authorized in advance, except as provided for after-hours service in Section F (Reporting a Mechanical Breakdown Claim) • performed outside of the United States, its territories and possessions, or Canada • constituting upgrades or changes recommended by the Repair Facility or manufacturer and repair or replacement of parts to improve the Vehicle's operating performance when, in either case, a Mechanical Breakdown has not occurred • to address noises such as rattles and squeaks not attributable to or indicative of a Mechanical Breakdown • to address water or air leaks • to a cellular phone or any communication, navigational or entertainment device because it was rendered inoperable due to exposure to malware or change(s) in content, wireless service or technology, including the cost to update or upgrade software • to remedy the failure of heated/cooled seat part(s) resulting from accidental punctures or cuts in fabric or leather, spilled fluids or abuse (such as standing or jumping on the seat) • burnt valves or engine detonation failure • **airbag deployment due to sensor failure.**

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
 - a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid").
 - b. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid. The refund will be calculated using 90% of the unearned pro-rata Amount Paid and will be the lesser of the amount determined based on unused Term months or unused Term miles.
2. We may cancel this Contract at any time before it expires only for one or more of the following reasons:
 - a. You commit fraud;
 - b. You make a material misrepresentation; or
 - c. You did not pay the full Contract Price.You will receive written notice of cancellation to comply with section 33-24-44 of the Georgia Insurance Code. We will give written notice at least 30 days (10 days for nonpayment of the full Contract Price) prior to the effective date of cancellation. If we cancel this Contract, we will refund the unearned Amount Paid. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

Any legal proceeding with respect to a dispute will be tried before a judge in a court of competent jurisdiction. You and we waive the right to a jury trial in any such proceeding. In no event may a legal proceeding arising out of or relating to this Contract, or to its breach, be brought more than two years after this Contract has expired.

Hawaii

Hawaii Revised Statutes requires an automobile dealer to provide a warranty covering certain classes of pre-owned motor vehicles as follows: Pre-owned vehicles with less than 25,000 miles at the time of sale: Provides coverage for 90 days or 5,000 miles, whichever occurs first. Pre-owned vehicles with 25,000 miles or more but less than 50,000 miles at the time of sale: Provides coverage for 60 days or 3,000 miles, whichever occurs first. Pre-owned vehicles with 50,000 miles or more but less than 75,000 miles at the time of sale: Provides coverage for 30 days or 1,000 miles, whichever occurs first. The Vehicle you have purchased may be covered by this law. If so, the following is added to this Contract: In addition to the dealer warranty required by this law, you have elected to purchase this Contract, which may provide you with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this Contract. The required dealer warranty is provided free of charge. Furthermore, the Definitions, Coverage, and Exclusions and Other Coverage Limitations stated in this Contract apply only to this Contract and are not the terms of the required dealer warranty. Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
 - a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have not incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid"). A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after your written cancellation request is received.
 - b. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$75.
 - c. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.
2. We may cancel this Contract at any time before it expires for any of the following reasons:
 - a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
 - b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
 - c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;
 - d. You did not pay the full Contract Price.We may cancel this Contract by mailing you at least 5 days prior notice to you. The notice shall state the effective date of cancellation. Prior notice is not required if we cancel for nonpayment of the full Contract Price. Cancellation will be effective as of the date we discover the reason for cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$75. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Idaho

The following is added to the Contract:

Notice - Coverage afforded under this Contract is not guaranteed by the Idaho Insurance Guarantee Association.

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
 - a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$50.
 - b. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$50. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.
2. We may cancel this Contract at any time before it expires for any of the following reasons:
 - a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
 - b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
 - c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;
 - d. You did not pay the full Contract Price.Cancellation will be effective as of the date we discover the reason for cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$50. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$50. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Illinois

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. We are responsible for honoring cancellation requests. Cancellation will be effective

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as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.

- a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$50 or 10% of the Contract Price, whichever is less.
- b. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$50 or 10% of the Contract Price, whichever is less. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

2. We may cancel this Contract at any time before it expires for any of the following reasons:

- a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
- b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
- c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;
- d. You did not pay the full Contract Price.

Cancellation will be effective as of the date we discover the reason for cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$50 or 10% of the Contract Price, whichever is less. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$50 or 10% of the Contract Price, whichever is less. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Indiana

The following is added to the Contract:

Your proof of payment to the Seller or to us for this Contract shall be considered proof of payment to the insurance company which guarantees our obligations to You, provided such insurance was in effect at the time you purchased this Contract.

Iowa

The following is added to the Contract:

If you have any questions regarding this Contract, you may contact us by mail or by phone. Refer to the Registration Page for our address and toll-free telephone number. IOWA RESIDENTS ONLY may also contact the Iowa Insurance Commissioner at the Iowa Insurance Division, 330 Maple Street, Des Moines, IA 50319-0065; telephone number (515) 281-5705.

Subsection 1 of Section E (Coverage) is deleted and replaced with the following:

1. The replaced parts may be remanufactured, used or new parts of like kind and quality compatible with the original design specifications and wear tolerances of the Vehicle. Unless the parts are rebuilt in accordance with the standards recognized by the Insurance Division, used parts will not be used to replace Covered Part(s) without prior written authorization from you. Rebuilt parts will not be used to replace Covered Part(s) unless the parts are rebuilt according to national standards recognized by the Insurance Division.

Subsections 1 of Section K (Contract Cancellation) is deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation. We shall mail a written notice of cancellation to you within 15 days after your written cancellation request is received.

- a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have not incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid"). A 10% penalty per month shall be added to a refund that is not paid within 30 days after your written cancellation request is received.

- b. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$75.

- c. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Kansas

Subsection 1 (Emergency Roadside Assistance) of Section G (Additional Benefits) is deleted and replaced with the following:

Emergency Roadside Assistance (call 1-877-877-9359 to request assistance):

Emergency roadside assistance is available to you in the United States, its territories and possessions and Canada if the Vehicle becomes inoperable as a result of a Mechanical Breakdown (regardless of whether it results in a Covered Repair) or any other condition not specifically excluded in Section H (Exclusions and Other Coverage Limitations). This assistance comprises of towing or winch-out service. This benefit is limited to \$175 per incident. **Only services requested through our dispatcher will be honored.** Our ability to provide some of the benefits listed above may be limited due to safety considerations or state regulations. Winch-out service will not be provided if the Vehicle was intentionally driven off-road.

Subsection 3 (Trip Interruption) of Section G (Additional Benefits) is deleted in its entirety. This benefit is not available in Kansas.

Louisiana

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.

- a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the full Contract Price paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$50.

- b. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$50. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

2. We may cancel this Contract at any time before it expires for any of the following reasons:

- a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
- b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
- c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;
- d. You did not pay the full Contract Price.

Cancellation will be effective as of the date we discover the reason for cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$50. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$50. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Maine

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.

- a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have not incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid"). A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after your written cancellation request is received.

- b. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$75 or 10% of the Contract Price, whichever is less.

- c. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75 or 10% of the Contract Price, whichever is less. The refund will be calculated using 100% of the unearned pro-rata Amount Paid and will be the lesser of the amount determined based on unused Term months or unused Term miles.

2. We may cancel this Contract at any time before it expires for any of the following reasons:

- a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
- b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
- c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a

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branded title or the Vehicle's rating exceeds one ton;

d. You did not pay the full Contract Price.

If we cancel this Contract, we will mail a written notice to you at least 15 days prior to cancellation stating the effective date and reason for cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date for any reason other than you did not pay the full Contract Price, we will refund the Amount Paid less an administrative fee of \$75 or 10% of the Contract Price, whichever is less. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date for any reason other than you did not pay the full Contract Price, we will refund the unearned Amount Paid less an administrative fee of \$75 or 10% of the Contract Price, whichever is less. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Maryland

Subsections 1 of Section K (Contract Cancellation) is deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
 - a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have not incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid"). A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after your written cancellation request is received.
 - b. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$75.
 - c. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Massachusetts

Chapter 90, Section 7N 1/4 of Massachusetts General Laws requires an automobile dealer to provide a warranty covering certain classes of pre-owned motor vehicles as follows: Pre-owned vehicles with less than 40,000 miles at the time of sale: Provides coverage for 90 days or 3,750 miles, whichever occurs first. Pre-owned vehicles with 40,000 miles or more but less than 60,000 miles at the time of sale: Provides coverage for 60 days or 2,500 miles, whichever occurs first. Pre-owned vehicles with 60,000 miles or more but less than 125,000 miles at the time of sale: Provides coverage for 30 days or 1,250 miles, whichever occurs first. The Vehicle you have purchased may be covered by this law. If so, the following is added to this Contract: In addition to the dealer warranty required by the law, you have elected to purchase this Contract which may provide you with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this Contract. The required dealer warranty is provided free of charge. Furthermore, the Definitions, Coverage, and Exclusions and Other Coverage Limitations stated in this Contract apply only to this Contract and are not the terms of the required dealer warranty.

Section J (Contract Transfer) is deleted and replaced with the following:

This Contract may be transferred one time at the request of the Contract Holder(s) to the next owner of the Vehicle (other than an automobile dealer, wholesaler or other commercial purchaser) before this Contract has expired. Within 30 calendar days of the ownership change of the Vehicle, you must provide us with the following documents: a transfer request form signed by you and the next owner, Vehicle maintenance records, dealer-certified Vehicle odometer reading, and copies of documents submitted to the manufacturer to effect the warranty transfer. If the transferee does not receive a confirmation of transfer within 45 calendar days after change of ownership, the transferee should notify us.

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
 - a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid").
 - b. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.
2. We may cancel this Contract at any time before it expires for any of the following reasons:
 - a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
 - b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
 - c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;
 - d. You did not pay the full Contract Price.Cancellation will be effective as of the date we discover the reason for cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Minnesota

Section 325F.662 Subd. 2 of the Minnesota Statute requires an automobile dealer to provide a warranty covering certain classes of pre-owned motor vehicles as follows: Pre-owned vehicles with less than 36,000 miles at the time of sale: Provides coverage for 60 days or 2,500 miles, whichever occurs first. Pre-owned vehicles with 36,000 miles or more but less than 75,000 miles at the time of sale: Provides coverage for 30 days or 1,000 miles, whichever occurs first. The Vehicle you have purchased may be covered by this law. If so, the following is added to this Contract: In addition to the dealer warranty required by the law, you have elected to purchase this Contract which may provide you with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this Contract. The required dealer warranty is provided free of charge. Furthermore, the Definitions, Coverage, and Exclusions and Other Coverage Limitations stated in this Contract apply only to this Contract and are not the terms of the required dealer warranty.

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
 - a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have not incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid"). A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after your written cancellation request is received.
 - b. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$75.
 - c. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.
2. We may cancel this Contract at any time before it expires for any of the following reasons:
 - a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
 - b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
 - c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;
 - d. You did not pay the full Contract Price.

We shall mail a written notice to you, stating the effective date and reason for cancellation, at least 15 days (5 days for nonpayment of the full Contract Price) prior to the effective date of cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$75. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Mississippi

Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

EXCEPT AS OTHERWISE PROVIDED IN THIS CONTRACT, ANY CONTROVERSY OR CLAIM ARISING OUT OF OR RELATING TO IT, OR TO ITS BREACH, SHALL BE SETTLED BY BINDING ARBITRATION ADMINISTERED BY THE AMERICAN ARBITRATION ASSOCIATION (THE "AAA") IN ACCORDANCE WITH THE RULES AND PROVISIONS OF ITS MOST APPROPRIATE DISPUTE

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RESOLUTION PROGRAM THEN IN EFFECT. JUDGMENT ON THE AWARD RENDERED BY THE ARBITRATOR(S) MAY BE ENTERED IN ANY COURT HAVING JURISDICTION TO ENTER SUCH A JUDGMENT. WE SHALL PAY ALL COSTS OF ARBITRATION, EXCEPT YOU AND WE MUST EACH BEAR THE COST OF EACH PARTY'S OWN ATTORNEY, EXPERT AND WITNESS FEES AND EXPENSES, UNLESS AN ARBITRATOR DETERMINES THAT YOU OR WE ARE ENTITLED TO RECOVER ATTORNEY'S FEES AND ANY OTHER FEES AND EXPENSES BASED ON APPLICABLE LAW. IF YOU OR WE REQUEST A PANEL OF THREE ARBITRATORS, THE PARTY MAKING SUCH REQUEST SHALL PAY THE FEES INCURRED FOR THOSE ADDITIONAL ARBITRATORS. YOU AND WE ACKNOWLEDGE THAT THIS CONTRACT EVIDENCES A TRANSACTION INVOLVING INTERSTATE COMMERCE. THE FEDERAL ARBITRATION ACT WILL GOVERN THE INTERPRETATION, ENFORCEMENT AND PROCEEDINGS PURSUANT TO THIS CONTRACT'S ARBITRATION PROVISIONS.

1. IN NO EVENT WILL YOU HAVE THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR ANY OTHER COLLECTIVE PROCEEDING AGAINST US. ONLY A COURT, AND NOT ARBITRATORS, CAN DETERMINE THE VALIDITY OF THIS CLASS ACTION WAIVER.
2. SUBJECT TO THE PRECEDING PARAGRAPH, YOU AND WE CONSENT TO HAVE ARBITRATION UNDER THIS CONTRACT JOINED WITH ANY OTHER ARBITRATION BETWEEN YOU, ON THE ONE HAND, AND US, OUR AGENT AND/OR THE INSURER BACKING OUR OBLIGATIONS UNDER THIS CONTRACT, ON THE OTHER HAND, TO THE EXTENT THE DISPUTES ARE RELATED AND JOINDER IS REASONABLY FEASIBLE. THE COMBINED ARBITRATION WILL BE GOVERNED BY THIS CONTRACT'S ARBITRATION PROVISIONS, UNLESS THAT IS NOT PRACTICAL. IN THAT CASE, IT WILL BE GOVERNED BY THE OTHER ARBITRATION PROVISIONS. ARBITRATION SHALL TAKE PLACE IN THE COUNTY OF YOUR RESIDENCE, UNLESS ANOTHER LOCATION IS MUTUALLY AGREED UPON BY YOU AND US.
3. IF THE AAA IS NOT AVAILABLE TO ADMINISTER THIS CONTRACT'S ARBITRATION, WE WILL SELECT ANOTHER GENERALLY-RECOGNIZED ARBITRATION ADMINISTRATOR, REASONABLY ACCEPTABLE TO YOU. THE ARBITRATION WILL BE UNDER THAT ADMINISTRATOR'S RULES, SUBJECT TO ANY CONTRARY PROVISIONS OF THIS CONTRACT.
4. IF YOU DISPUTE A CLAIM DETERMINATION UNDER THIS CONTRACT, YOU MUST INITIATE ARBITRATION OR, WHEN APPLICABLE, A COURT PROCEEDING WITHIN 60 CALENDAR DAYS FOLLOWING THE DETERMINATION. IF YOU HAVE EXERCISED YOUR RIGHT TO SEEK SATISFACTION FROM AN INSURER BACKING OUR OBLIGATIONS UNDER THIS CONTRACT, THE 60 DAYS WILL BE MEASURED FROM THE INSURER'S DETERMINATION. YOUR FAILURE TO MEET THIS REQUIREMENT WILL DENY YOU THE RIGHT TO DISPUTE THE DETERMINATION. IN NO EVENT MAY ARBITRATION OR A COURT PROCEEDING ARISING OUT OF OR RELATING TO THIS CONTRACT, OR TO ITS BREACH, BE BROUGHT MORE THAN THREE YEARS AFTER THIS CONTRACT HAS EXPIRED.
5. THESE PROVISIONS UNDER "ARBITRATION AND OTHER MATTERS CONCERNING DISPUTES" WILL SURVIVE THE TERMINATION OF THIS CONTRACT AND APPLY TO COVER ANY CONTROVERSY, CLAIM OR DISPUTE YOU MAY HAVE WITH AN INSURER BACKING OUR OBLIGATIONS UNDER THIS CONTRACT.

IF THIS CONTRACT IS FOUND NOT TO BE SUBJECT TO ARBITRATION, ANY LEGAL PROCEEDING WITH RESPECT TO A DISPUTE WILL BE TRIED BEFORE A JUDGE IN A COURT OF COMPETENT JURISDICTION. YOU AND WE WAIVE THE RIGHT TO A JURY TRIAL IN ANY SUCH PROCEEDING.

Missouri

The Administrator/Provider in Missouri is Protective Administrative Services, Inc., P.O. Box 770, Deerfield, IL 60015-0770.

The fourth paragraph on the Registration Page is deleted and replaced with the following:

Our obligations under this Contract are guaranteed under a service contract reimbursement insurance policy. If a Covered Repair is not paid or service is not provided within 60 days after you have fulfilled the requirements for reporting a claim, you may file a claim directly with Lyndon Property Insurance Company, a Protective company, at: 14755 North Outer Forty Rd., Suite 400, St. Louis, MO, 63017, or by calling 1-800-950-6060. If you cancel this Contract and do not receive a refund from us or the Seller, please contact the insurance company.

Subsection 1 of Section E (Coverage) is deleted and replaced with the following:

1. The replaced parts will, at our option, be remanufactured, used or new parts of like kind and quality compatible with the original design specifications and wear tolerances of the Vehicle and will comply with applicable state and federal laws.

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
 - a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund whatever portion of the Contract Price was paid by you, or on your behalf (the "Amount Paid"). A 10% penalty of the amount outstanding per month shall be added to a refund that is not paid within 45 days after your written cancellation request is received.
 - b. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$50. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.
- If you cancel this Contract, we shall mail a written notice of cancellation to you within 45 days after your written cancellation request is received.
2. We may cancel this Contract at any time before it expires for any of the following reasons:
 - a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
 - b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
 - c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;
 - d. You did not pay the full Contract Price.

Cancellation will be effective as of the date we discover the reason for cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$50. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$50. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

The first paragraph in Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

Except as otherwise provided in this Contract, any controversy or claim arising out of or relating to it, or to its breach, may be settled by voluntary, and if elected, binding arbitration administered by the American Arbitration Association (the "AAA") in accordance with the rules and provisions of its most appropriate dispute resolution program then in effect. You are bound by the arbitration only when you have elected to arbitrate and a lawful and binding arbitration follows. Arbitration shall be held in the county of your residence or place of business unless you have no residence or place of business, then the arbitration will be held in a location as provided under Missouri law. Judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction to enter such a judgment. You and we acknowledge that this Contract evidences a transaction involving interstate commerce. The Federal Arbitration Act will govern the interpretation, enforcement and proceedings pursuant to this Contract's arbitration provisions.

Montana

Subsection 2 of Section K (Contract Cancellation) is deleted and replaced with the following:

2. We may cancel this Contract at any time before it expires for any of the following reasons:
 - a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
 - b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;

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- c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;
 - d. You did not pay the full Contract Price.
- We shall mail a written notice to you, stating the effective date and reason for cancellation, at least 5 days prior to the effective date of cancellation. Prior notice is not required if we cancel for nonpayment of the full Contract Price. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$75. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Nebraska

The fourth paragraph on the Registration Page is deleted and replaced with the following:

Our obligations under this Contract are fully guaranteed by Lyndon Property Insurance Company, a Protective company. If a Covered Repair is not paid within 60 days after you have fulfilled the requirements for reporting a claim, you may file a claim directly with the insurance company at: 14755 North Outer Forty Rd., Suite 400, St. Louis, MO, 63017, or by calling 1-800-950-6060. If you cancel this Contract and do not receive a refund from us or the Seller, please contact the insurance company.

Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

Any legal proceeding with respect to a dispute will be tried before a judge in a court of competent jurisdiction. You and we waive the right to a jury trial in any such proceeding. In no event may a legal proceeding arising out of or relating to this Contract, or to its breach, be brought more than two years after this Contract has expired.

Nevada

The following is added to the Contract:

THIS CONTRACT IS NONRENEWABLE.

This Contract does not cover pre-existing conditions.

Subsections 3 and 4 of Section H (Exclusions and Other Coverage Limitations) are deleted and replaced with the following:

- 3. **If the Vehicle falls within any of the following descriptions:** is used for competitive driving, racing, snowplowing (except as allowed under the Snow Plow Optional Surcharged Coverage when you have selected and paid for that option) or police or emergency services • is driven by multiple, unrelated drivers (such as a fleet vehicle) • is used commercially (except as allowed under the Business Use Optional Surcharged Coverage when you have selected and paid for that option).
- 4. **A Mechanical Breakdown or damage to a part resulting from or falling within any of the following descriptions:** the retrofitting of a vehicle with aftermarket equipment to use alternative fuels • your negligence or misuse • improper servicing • failure to perform general and safety-related maintenance required or recommended by the Vehicle manufacturer or your State • failure to take reasonable precautions to prevent further damage when an apparent problem exists • continued operation of the Vehicle in an overheated state • collision, upset, civil commotion, riot, illegal acts, nuclear events, war, or terrorism • contamination of any fluid • use of fluids and fuels that are not compatible with your Vehicle • rust, or corrosion • water, explosion, acts of nature or other external forces or events • a mechanical or structural flaw acknowledged by the manufacturer or that the manufacturer will repair at its expense • failure of a Covered Part when caused by the failure of or damage to a non-covered part • failure of a non-covered part even if caused by the failure of a Covered Part • occurring when a condition exists that permits us to cancel the Contract (see Section K (Contract Cancellation) for further details) • reverse polarity, power surges and overloaded circuits • mechanical breakdown on nickel metal hydride or lithium-ion propulsion batteries due to improper Vehicle storage as defined by the manufacturer • gradual loss of battery capacity (lithium-ion/nickel hydride propulsion batteries will experience gradual capacity loss with time and use).

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

- 1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
 - a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have not incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid"). A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after your written cancellation request is received.
 - b. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$75.
 - c. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.
- 2. We may cancel this Contract within 70 calendar days of the Contract Purchase Date for any reason. After 70 calendar days, we may only cancel this Contract for one or more of the following reasons:
 - a. Your conviction of a crime which results in an increase in the service required under this Contract;
 - b. Discovery of fraud or misrepresentation by you in obtaining this Contract or in presenting a claim for service;
 - c. Discovery of an act or omission by you or a violation by you of any condition of this Contract which occurred after the Contract Purchase Date and which substantially and materially increases the service required under this Contract;
 - d. A material change in the nature or extent of the required service or repair which occurs after the Contract Purchase Date and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that the Contract was issued or sold;
 - e. You did not pay the full Contract Price.If we cancel this Contract, we will mail a written notice of cancellation to you 15 days prior to the effective date of cancellation. If we cancel this Contract, we will refund the unearned Amount Paid. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

New Hampshire

The following is added to the Contract:

In the event you do not receive satisfaction under this Contract, you may contact the New Hampshire Insurance Department at 21 South Fruit St., Suite 14, Concord, NH 03301-7317.

New Mexico

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

- 1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
 - a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have not incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid"). A 10% penalty per month shall be added to a refund that is not paid or credited within 60 days after your written cancellation request is received.
 - b. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$75.
 - c. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.
- 2. We may cancel this Contract within 70 calendar days of the Contract Purchase Date for any reason. After 70 calendar days, we may only cancel this Contract for one or more of the following reasons:
 - a. Your conviction of a crime that results in an increase in the service required under this Contract;
 - b. Discovery of fraud or material misrepresentation by you in obtaining this Contract or in presenting a claim for service hereunder;
 - c. Discovery of an act or omission by you, or a violation by you of any condition of this Contract, which occurred after the Contract Purchase date and which substantially and materially increases the service required under this Contract;
 - d. You did not pay the full Contract Price.We shall mail a written notice of cancellation to you at least 15 days prior to the effective date of cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$75. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

North Carolina

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

- 1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
 - a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$75 or 10% of the unearned Amount Paid, whichever is less.
 - b. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75 or 10% of the unearned Amount Paid, whichever is less. The unearned Amount Paid will be calculated on a pro-rata

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basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

2. We may cancel this Contract at any time before it expires for any of the following reasons:

- a. A direct violation by you of this Contract;
- b. You did not pay the full Contract Price.

Cancellation will be effective as of the date we discover the reason for cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$75 or 10% of the unearned Amount Paid, whichever is less. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75 or 10% of the unearned Amount Paid, whichever is less. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Oklahoma

The following is added to the Contract:

The Administrator/Obligor in Oklahoma is Protective Administrative Services, Inc., P.O. Box 770, Deerfield, IL 60015-0770, 1-800-323-5771.

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

Oklahoma service warranty Statutes do not apply to business use references in service warranty contracts.

Subsection 1 (Emergency Roadside Assistance) of Section G (Additional Benefits) is amended by adding the following:

Emergency Roadside Assistance will be provided by Safe Ride Motor Club, Inc., 1-877-877-9359. The administrative address is P.O. Box 770 Deerfield, IL 60015-0770.

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.

- a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$75 or 10% of the Contract Price, whichever is less.
- b. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund 100% of the unearned Amount Paid less an administrative fee of \$75 or 10% of the Contract Price, whichever is less. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

2. We may cancel this Contract at any time before it expires for any of the following reasons:

- a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
- b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
- c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;
- d. You did not pay the full Contract Price.

Cancellation will be effective as of the date we discover the reason for cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund 100% of the Amount Paid. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund 100% of the unearned Amount Paid. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

The first paragraph in Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

Except as otherwise provided in this Contract, any controversy or claim arising out of or relating to it, or to its breach, shall be settled by mandatory non-binding arbitration administered by the American Arbitration Association (the "AAA") in accordance with the rules and provisions of its most appropriate dispute resolution program then in effect. Judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction to enter such a judgment. You and we acknowledge that this Contract evidences a transaction involving interstate commerce. The Federal Arbitration Act will govern the interpretation, enforcement and proceedings pursuant to this Contract's arbitration provisions. Either party shall, following arbitration, have the right to reject the arbitration award and bring suit in a district court of Oklahoma.

Oregon

The following is added to the Contract:

The obligor under this Contract in Oregon is Protective Administrative Services, Inc., P.O. Box 770, Deerfield, IL 60015-0770, 1-800-323-5771.

The first paragraph in Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

Except as otherwise provided in this Contract, any controversy or claim arising out of or relating to it, or to its breach, may be settled by voluntary, and if elected, binding arbitration administered by the American Arbitration Association (the "AAA") in accordance with the rules and provisions of its most appropriate dispute resolution program then in effect. Arbitration will take place under the laws of the state of Oregon and will be held in your county or any other county in the state of Oregon agreed to by you and us. Judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction to enter such a judgment. You and we acknowledge that this Contract evidences a transaction involving interstate commerce. The Federal Arbitration Act will govern the interpretation, enforcement and proceedings pursuant to this Contract's arbitration provisions.

Rhode Island

Section 31-5.4 of Rhode Island General Business Law requires an automobile dealer to provide a warranty covering certain classes of pre-owned motor vehicles as follows: Pre-owned vehicles with 36,000 miles or less at the time of sale: Provides coverage for 60 days or 3,000 miles, whichever occurs first. Pre-owned vehicles with 36,000 miles or more but less than 100,000 miles at the time of sale: Provides coverage for 30 days or 1,000 miles, whichever occurs first. The Vehicle you have purchased may be covered by this law. If so, the following is added to this Contract: In addition to the dealer warranty required by the law, you have elected to purchase this Contract which may provide you with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this Contract. The required dealer warranty is provided free of charge. Furthermore, the Definitions, Coverage, and Exclusions and Other Coverage Limitations stated in this Contract apply only to this Contract and are not the terms of the required dealer warranty.

South Carolina

The following is added to the Contract:

In the event of a disputed claim, you may contact the South Carolina Department of Insurance at: Capitol Center, 1201 Main Street, Suite 1000, Columbia, South Carolina, 29201, or by calling 1-800-768-3467. This Contract is not insurance.

This Contract does not cover pre-existing conditions.

Subsection 1 of Section E (Coverage) is deleted and replaced with the following:

1. The replaced parts will, at our option, be remanufactured, used or new parts of like kind and quality compatible with the original design specifications and wear tolerances of the vehicle and will comply with state and federal laws.

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.

- a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have not incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid"). A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after your written cancellation request is received.
- b. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$75.
- c. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

2. We may cancel this Contract at any time before it expires for any of the following reasons:

- a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
- b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
- c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;
- d. You did not pay the full Contract Price.

We shall mail a written notice to you, stating the effective date and reason for cancellation, at least 15 days prior to the effective date of cancellation. Prior notice is not required if we cancel for nonpayment of the full Contract Price. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$75. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Texas

The following is added to the Contract:

Any unresolved complaints concerning us or questions concerning the regulation of contract service providers or administrators may be addressed to the department at: Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, TX 78711 or call (512) 463-6599.

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The fourth paragraph on the Registration Page is deleted and replaced with the following:

Our obligations under this Contract are insured under a service contract reimbursement insurance policy. You may apply for reimbursement directly to Lyndon Property Insurance Company at, 14755 North Outer Forty Road, Suite 400, St. Louis, Missouri 63017, or by calling 1-800-950-6060, if a Covered Repair is not paid or a covered service is not provided to you within 60 days after you have fulfilled the requirements for reporting a claim. If you cancel this Contract and do not receive a refund from us or the Seller, please contact the insurance company.

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.

- a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund to you or credit your account whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid").

- b. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund to you or credit your account the unearned Amount Paid less an administrative fee of \$50. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

If we do not pay the refund or credit your account before the 48th day after your written cancellation request is received by us, we are liable to you for a penalty for each month an amount remains outstanding equal to 10% of the amount outstanding. You may apply for reimbursement directly to Lyndon Property Insurance Company if a refund or credit is not paid before the 48th day after your written cancellation request is received by us.

The right to cancel this Contract is not transferable to a subsequent Contract Holder(s) of this Contract.

2. We may cancel this Contract at any time before it expires for any of the following reasons:

- a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;

- b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;

- c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;

- d. You did not pay the full Contract Price.

We shall mail a written notice to you, stating the effective date and reason for cancellation, at least 5 days prior to the effective date of cancellation. Prior notice is not required if we cancel for nonpayment of the full Contract Price. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Utah

The following is added to the Contract:

You may include the Contract Price with the financing of the Vehicle, or pay the entire amount separately.

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

This Contract is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department at State Office Building, Room 3110, Salt Lake City, Utah 84114-6901.

Subsection 1 of Section E (Coverage) is deleted and replaced with the following:

1. The replaced parts will, at our option, be remanufactured, used or new parts of like kind and quality compatible with the original design specifications and wear tolerances of the Vehicle and will comply with state and federal laws.

Section E (Coverage) and Section F (Reporting a Mechanical Breakdown Claim) are amended by adding the following:

Failure to report or file proof of loss within the time specified in the Contract does not invalidate a claim, if you show that it was not reasonably possible to report or file proof of loss within the prescribed time and that notice was given or proof of loss filed as soon as reasonably possible.

"To obtain service after normal business hours" of Section F (Reporting a Mechanical Breakdown Claim) is deleted and replaced with the following:

To obtain service after normal business hours: Follow the instructions below and contact us at 1-800-222-2721 the next business day during normal business hours.

1. Take immediate action to prevent further damage to the Vehicle.

2. Obtain a written repair estimate from the Repair Facility.

3. You must provide maintenance records showing that the Vehicle has been properly maintained according to the manufacturer's specifications. Subsections 2 and 3 are required before you contact us.

4. You or the Repair Facility must contact us at 1-800-222-2721 before this Contract expires or is cancelled to obtain a claim number before the Repair Facility performs any work.

5. Authorize disassembly of the Vehicle if disassembly is necessary to diagnose the cause and cost of the reported Mechanical Breakdown. You will be responsible for any disassembly charges if the associated repairs are not Covered Repairs.

6. Within 90 calendar days after the Covered Repair is performed, you or the Repair Facility must furnish us with copies of an itemized, dated repair order and paid receipt(s).

Subsection 2 of Section K (Contract Cancellation) is deleted and replaced with the following:

2. We may cancel this Contract within the first 60 calendar days after the Contract Purchase Date for any reason by providing 10 days written notice to you. The notice shall be delivered or mailed by first class mail to you. After 60 calendar days, we may only cancel this Contract for one or more of the following reasons:

- a. You did not pay the full Contract Price;

- b. material misrepresentation;

- c. substantial change in the risk assumed, unless we should reasonably have foreseen the change or contemplated the risk when entering into the Contract;

- d. substantial breach of contractual duties, conditions or warranties.

We shall deliver or mail first class a written notice to you, stating the reason for cancellation, at least 30 days (10 days for nonpayment of the full Contract Price) prior to the effective date of cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$75. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

Section M (Arbitration and Other Matters Concerning Disputes) is amended by adding the following:

ANY MATTER IN DISPUTE BETWEEN YOU AND US MAY BE SUBJECT TO ARBITRATION AS AN ALTERNATIVE TO COURT ACTION PURSUANT TO THE RULES OF THE AMERICAN ARBITRATION ASSOCIATION ("AAA"), A COPY OF WHICH IS AVAILABLE ON REQUEST FROM US. ANY DECISION REACHED BY ARBITRATION SHALL BE BINDING UPON BOTH YOU AND US. THE ARBITRATION AWARD MAY INCLUDE ATTORNEY'S FEES IF ALLOWED BY STATE LAW AND MAY BE ENTERED AS A JUDGEMENT IN ANY COURT OF PROPER JURISDICTION.

Arbitration may not preclude any dispute resolution by a small claims court having jurisdiction in Utah, unless the claim or controversy exceeds the jurisdictional limit of the small claims court.

Subsection 4 of Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

4. If you dispute a claim determination under this Contract, you must initiate arbitration or, when applicable, a court proceeding within 3 years following the determination. If you have exercised your right to seek satisfaction from an insurer backing our obligations under this Contract, the 3 years will be measure from the insurer's determination. Your failure to meet this requirement will deny you the right to dispute the determination. In no event may arbitration or a court proceeding arising out of or relating to this Contract, or to its breach, be brought more than two years after this Contract has expired.

Vermont

Subsections 1 of Section K (Contract Cancellation) is deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.

- a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have not incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid").

- b. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$75.

- c. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

The first paragraph in Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

Except as otherwise provided in this Contract, any controversy or claim arising out of or relating to it, or to its breach, may be settled by voluntary, and if elected, binding arbitration administered by the American Arbitration Association (the "AAA") in accordance with the rules and provisions of its most appropriate dispute resolution program then in effect. Arbitration is binding upon the parties only if both parties agree to the arbitration process. Judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction to enter such a judgment. You and we acknowledge that this Contract evidences a transaction involving interstate commerce. The Federal Arbitration Act will govern the interpretation, enforcement and proceedings pursuant to this Contract's arbitration provisions.

Appendix

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Washington

The following is added to the Contract:

This Contract does not cover pre-existing conditions.

Service of Suit: The commissioner of insurance is our attorney to receive service of legal process in any action, suit or proceeding in any court.

The fourth paragraph on the Registration Page is deleted and replaced with the following:

Our obligations under this Contract are guaranteed by a Reimbursement Insurance Policy issued by Lyndon Property Insurance Company, a Protective company. The Reimbursement Insurance Policy number is 55-WA-VW601-0906. You may file a claim directly with the insurance company at: 14755 North Outer Forty Rd., Suite 400, St. Louis, MO. 63017, or by calling 1-800-950-6060. If you cancel this Contract and do not receive a refund from us or the Seller, please contact the insurance company.

Section A (Definitions) is amended by adding the following definitions:

Contract means this vehicle service contract coverage booklet and the completed Registration Page.

Contract Price (Provider Fee) means the price paid by you for the purchase of this Contract.

Reimbursement Insurance Policy means a policy of insurance issued to us to provide reimbursement to us to pay on behalf of us all contractual obligations incurred by us under the terms of the Contract.

Vehicle means the Vehicle covered by this Contract as identified on the Registration Page.

To obtain service after normal business hours of Section F (Reporting a Mechanical Breakdown Claim) is deleting and replacing with the following:

To obtain service after normal business hours: Follow the instructions below and contact us at 1-800-222-2721 the next business day during normal business hours.

1. Take immediate action to prevent further damage to the Vehicle.
2. Obtain a written repair estimate from the Repair Facility.
3. You must provide maintenance records showing that the Vehicle has been properly maintained according to the manufacturer's specifications. Subsections 2 and 3 are required before you contact us.
4. You or the Repair Facility must contact us at 1-800-222-2721 before this Contract expires or is cancelled to obtain a claim number before the Repair Facility performs any work.
5. Authorize disassembly of the Vehicle if disassembly is necessary to diagnose the cause and cost of the reported Mechanical Breakdown. You will be responsible for any disassembly charges if the associated repairs are not Covered Repairs.
6. Within 90 calendar days after the Covered Repair is performed, you or the Repair Facility must furnish us with copies of an itemized, dated repair order and paid receipt(s).

Subsection 4 of Section H (Exclusions and Other Coverage Limitations) is amended by adding the following:

We may not deny a claim for Coverage based upon your failure to properly maintain the Vehicle, unless the failure to maintain the Vehicle involved the failed Covered Part(s).

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
 - a. If you cancel this Contract within 9 calendar days of the Contract Purchase Date and you have not incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid").
 - b. If you cancel this Contract within 9 calendar days of the Contract Purchase Date and you have incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid"), less an administrative fee of \$25.
 - c. If you cancel this Contract within 10-59 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$25.
 - d. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$25. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.
2. A 10% penalty shall be added to any refund that is not paid within 30 days after your written cancellation request is received.
2. We may cancel this Contract within 60 calendar days of the Contract Purchase Date for any of the following reasons:
 - a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
 - b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
 - c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;
 - d. You did not pay the full Contract Price.

After the first 60 days, we are fully obligated under the terms of the Contract.

Cancellation will be effective as of the date we discover the reason for cancellation. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$25.

Section M (Arbitration and Other Matters Concerning Disputes) is amended by deleting the following language in its entirety:

If this Contract is found not to be subject to arbitration, any legal proceeding with respect to a dispute will be tried before a judge in a court of competent jurisdiction. You and we waive the right to a jury trial in any such proceeding.

Section M (Arbitration and Other Matters Concerning Disputes) is amended by adding the following:

The state of Washington is the jurisdiction of any civil action in connection with this Contract.

Arbitration shall take place in a location near your residence.

West Virginia

Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

If we and you do not agree whether Coverage is provided under this Contract for a claim made by or against you, both parties may, by mutual consent, agree in writing to arbitration of the disagreement. If both parties agree to arbitrate, each party will select an arbitrator. The two arbitrators will select a third arbitrator. If they cannot agree upon the selection of a third arbitrator within 30 days, both parties must request that selection of a third arbitrator be made by a judge of a court having jurisdiction. Unless both parties agree otherwise, arbitration will take place in the county in which the address shown in the Registration Page is located. Local rules of law as to procedure and evidence will apply. A decision agreed to by any two will be binding. Payment of the arbitrator's fee shall be made by us if Coverage is found to exist. If Coverage is not found, each party will:

- a. pay its chosen arbitrator; and
- b. bear the other expenses of the third arbitrator equally.

Wisconsin

The following is added to the Contract:

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

If We become insolvent or otherwise financially impaired, You may file a claim directly with the insurance company for reimbursement, payment, or provision of the service.

Section E (Coverage) and Section F (Reporting a Mechanical Breakdown Claim) are amended by adding the following:

Provided that notice or proof of loss is furnished by you as soon as reasonably possible and within 1 year after the time it was required, failure to furnish such notice or proof within the time required by this Contract does not invalidate or reduce a claim unless we are prejudiced thereby and it was reasonably possible to meet the time limit.

Subsection 1 of Section H (Exclusions and Other Coverage Limitations) is deleted and replaced with the following:

1. **Repairs or replacements falling within any of the following descriptions:** not authorized in advance, except as provided for after-hours service in Section F (Reporting a Mechanical Breakdown Claim), if we are prejudiced by your failure to obtain prior authorization and it was reasonably possible to meet the time limit • performed outside of the United States, its territories and possessions, or Canada • constituting upgrades or changes recommended by the Repair Facility or manufacturer and repair or replacement of parts to improve the Vehicle's operating performance when, in either case, a Mechanical Breakdown has not occurred • to address noises such as rattles and squeaks not attributable to or indicative of a Mechanical Breakdown • to address water or air leaks • to a cellular phone or any communication, navigational or entertainment device because it was rendered inoperable due to exposure to malware or change(s) in content, wireless service or technology, including the cost to update or upgrade software • to remedy the failure of heated/cooled seat part(s) resulting from accidental punctures or cuts in fabric or leather, spilled fluids or abuse (such as standing or jumping on the seat) • to address oil sludging, burnt valves or engine detonation failure • **airbag deployment due to sensor failure.**

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.
 - a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have not incurred a claim, we will refund or credit the full amount of the Contract Price paid by you or on your behalf (the "Amount Paid"). A 10% penalty per month of the refund amount outstanding shall be added to a refund that is not paid or credited within 45 days after your written cancellation request is received.
 - b. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have incurred a claim, we will refund or credit the full amount of the Contract Price paid by you or on your behalf (the "Amount Paid"), less an administrative fee not to exceed 10% of the Amount Paid or \$75, whichever is less.

Appendix

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c. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund 100% of the unearned Amount Paid less an administrative fee not to exceed 10% of the Amount Paid or \$75, whichever is less. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

d. In the event the Vehicle is a total loss, you may cancel this Contract and receive a pro rata refund of any Amount Paid. The unearned Amount Paid will be calculated by the lesser of the amount determined based on unused Term months or unused Term miles.

2. We may cancel this Contract at any time before it expires only for one or more of the following reasons:

- a. You did not pay the full Contract Price;
- b. Material misrepresentation by You to Us;
- c. Substantial breach of duties by You relating to the Vehicle or its use.

We shall mail a written notice to you, stating the effective date and reason for cancellation, at least 5 days prior to the effective date of cancellation. If we cancel this Contract for any reason other than non-payment of the full Amount Paid, We shall refund you 100% of the unearned pro rata Amount Paid, less an administrative fee not to exceed 10 percent of the Contract Price paid or \$75, whichever is less.

Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

Any legal proceeding with respect to a dispute will be tried before a judge in a court of competent jurisdiction. You and we waive the right to a jury trial in any such proceeding. In no event may a legal proceeding arising out of or relating to this Contract, or to its breach, be brought more than two years after this Contract has expired.

Wyoming

The following is added to the Contract:

This Contract does not cover pre-existing conditions.

Subsections 1 and 2 of Section K (Contract Cancellation) are deleted and replaced with the following:

1. You may cancel this Contract at any time before it expires by forwarding your written request to the Seller or us. We require an odometer statement indicating the Vehicle's odometer reading at the date of the request. Cancellation will be effective as of the date of your request, unless an event such as a theft, total loss or repossession of the Vehicle justifies using an earlier date. In no event will we use an effective date more than 30 calendar days prior to the date of your request. We may require additional documents and information as necessary to establish your rights under this Contract or to confirm an earlier effective date for cancellation.

 - a. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have not incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid"). A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after your written cancellation request is received.
 - b. If you cancel this Contract within 60 calendar days of the Contract Purchase Date and you have incurred a claim, we will refund whatever portion of the Contract Price was paid by you or on your behalf (the "Amount Paid") less an administrative fee of \$75.
 - c. If you cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

2. We may cancel this Contract at any time before it expires for any of the following reasons:

 - a. The Vehicle's odometer does not accurately indicate actual miles driven because it was disconnected, altered, tampered with or not promptly repaired;
 - b. The Vehicle is used in a manner not covered by this Contract or has been altered beyond the manufacturer's specifications, except as otherwise provided in this Contract;
 - c. The Vehicle's manufacturer-installed truck bed has been replaced with a substitute truck bed or other parts or equipment, the Vehicle has a branded title or the Vehicle's rating exceeds one ton;
 - d. You did not pay the full Contract Price.

We shall mail written notice to you at least 10 days prior to the effective date of cancellation, stating the effective date and reason for cancellation. Prior notice is not required if we cancel for nonpayment of the full Contract Price, a material misrepresentation by you to us or a substantial breach of duties by you relating to the Vehicle or its use. If we cancel this Contract within 60 calendar days of the Contract Purchase Date, we will refund the Amount Paid less an administrative fee of \$75. If we cancel this Contract more than 60 calendar days after the Contract Purchase Date, we will refund the unearned Amount Paid less an administrative fee of \$75. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused Term months or unused Term miles.

The first paragraph in Section M (Arbitration and Other Matters Concerning Disputes) is deleted and replaced with the following:

At the time of any disagreement the parties may voluntarily agree, in a separate written agreement, to submit their matters of difference to arbitration. Should you choose not to arbitrate, any legal proceeding with respect to a dispute will be tried in a court of competent jurisdiction. In no event may a legal proceeding arising out of or relating to this Contract or its breach be brought more than four years after this Contract has expired.





