

Vehicle Service Contract

APPLICATION PAGE:

PURCHASER INFORMATION			
PURCHASER NAME	PHONE	EMAIL ADDRESS	
MAILING ADDRESS	CITY	STATE	ZIP CODE

SELLER INFORMATION			
SELLER NAME	PHONE	EMAIL ADDRESS	
MAILING ADDRESS	CITY	STATE	ZIP CODE

VEHICLE INFORMATION			
YEAR	MAKE	MODEL	VIN # (MUST BE 17 DIGITS)
FINANCE COMPANY	CURRENT ODOMETER READING	VEHICLE PURCHASE PRICE	VEHICLE CLASS

ADD-ON COVERAGE & MANDATORY SURCHARGES			
<input type="checkbox"/> TIRE MODIFICATION/BODY OR SUSPENSION LIFT	<input type="checkbox"/> COMMERCIAL USE	<input type="checkbox"/> HIGH TECH <small>Available on Superior Coverage only</small>	<input type="checkbox"/> HYBRID VEHICLE <small>Available on Superior and Secure Plus Coverages only</small>
<input type="checkbox"/> DIESEL <input type="checkbox"/> 4X4/AWD <input type="checkbox"/> TURBO/SUPERCHARGER			
<small>The above listed surcharges are mandatory as they apply to your vehicle.</small>			

SERVICE CONTRACT INFORMATION				
COVERAGE	CONTRACT TERM (WHICHEVER COMES FIRST)		CONTRACT EXPIRATION (WHICHEVER COMES FIRST)	
	MONTHS	OR ODOMETER MILES	MONTHS	OR ODOMETER MILES
<input type="checkbox"/> NEW <input type="checkbox"/> USED	WAITING PERIOD	CONTRACT SALE DATE	CONTRACT PURCHASE PRICE	DEDUCTIBLE

Administrator/Obligor: Endurance Dealer Services, LLC, 400 Skokie Blvd, Suite 105, Northbrook, IL 60062, 877-414-0134. This is a Contract between You and the Administrator/Obligor. The Administrator/Obligor's performance under this Contract is insured by Wesco Insurance Company.

PURCHASER ACKNOWLEDGMENT
<p>I, the Contract Purchaser, acknowledge that this Vehicle Service Contract, including the Application Page, Terms and Conditions, Identification Card, limitations, exceptions, definitions, and Exclusions, together with any endorsements, if any, constitutes the entire Contract. The Coverage I have selected expires according to the terms indicated on the Application Page and Identification Card, and as defined in <u>Section III.D. Coverage Period</u>. The components and parts eligible for Coverage are listed under <u>Section VI. What is Covered</u>. I agree to maintain the Vehicle in accordance with <u>Section IV. Your Responsibilities</u>. I understand to file a claim in the event I have a Breakdown, I am to follow the instructions in <u>Section V. Filing a Breakdown Claim</u>. This Contract is neither an insurance policy nor a seller's warranty. This Contract may run concurrent with and is secondary to any applicable manufacturer's or repair facility's warranty or other vehicle service contract or similar component protection product. Purchase of this Contract is not required in order to purchase or lease a vehicle or to obtain vehicle financing.</p> <p>I have reviewed and understand the time and mileage limitations, Waiting Period, Coverage, and Exclusions, and that the repair of non-Eligible Components is excluded from Coverage. I have read and understand <u>Section IV. Your Responsibilities</u>. I hereby declare that I have received the Contract and the above information is correct. I UNDERSTAND THAT THE CONTRACT WILL BE BETWEEN THE ADMINISTRATOR (Endurance Dealer Services, LLC) AND CONTRACT PURCHASER.</p>

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CLAIMS: 1-877-414-0134**

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TERMS AND CONDITIONS

I. HOW TO READ THIS AGREEMENT

This Vehicle Service **Contract** provides for the payment of **Covered Repairs** to **Eligible Components** within **Your Vehicle** and other **Benefits**, as more fully explained below. The terms in **BOLD** have specific meanings provided in Section II. Definitions. Please read all Definitions carefully.

This **Contract** is not a warranty or insurance policy, and does not cover every repair, but only **Covered Repairs** to **Eligible Components** identified in Section VI. What is Covered. **Administrator** will not pay for repairs to components that have failed, or begun to fail, prior to the expiration of the **Waiting Period**. There is an additional list of **Exclusions** under Section VIII. Exclusions – What Is Not Covered. Please read these sections carefully.

You have certain **Responsibilities** under this **Contract**, set forth in Section IV. Your Responsibilities, including maintaining **Your Vehicle**, preserving all records, and preventing any damage from continued use or operation after **You** suspect something is wrong. One of the **Benefits** under this **Contract** is complimentary roadside assistance, available 24 hours a day across the United States of America, as set forth in Section VII. Additional Benefits.

You have the right to **Cancellation** of this **Contract** at any time. **Administrator** also has the right to **Cancellation** of this **Contract** if **You** fail to satisfy **Your Responsibilities**, including providing accurate information regarding mileage and the condition of **Your Vehicle**.

If **You** have any questions or concerns, please contact **Administrator** at 877-414-0134 to speak with a Certified Vehicle Protection Specialist, who will be glad to explain this **Contract** and to answer any other questions **You** may have.

II. DEFINITIONS

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

Administrator means **Endurance Dealer Services, LLC, 400 Skokie Blvd, Suite 105, Northbrook, IL 60062, 877-414-0134**, the entity that is obligated to perform hereunder. (Texas license number: 639; California license number: OK11393; Oklahoma license number: 44201382). In Florida, **Administrator** means **Northcoast Warranty Services, Inc., 800 Superior Avenue E, 21st Floor, Cleveland, OH 44114, 844-371-1014, License # 49127**.

Application Page means the first page of this document, and contains information provided by **You** regarding **Your Vehicle**, among other things.

Benefits means the specific items listed in Section VII. Additional Benefits, and nothing else.

Breakdown means the failure of a **Vehicle** component to perform the function for which it was designed without regard to the cause of the failure or the eligibility of repairs for **Coverage**.

Cancellation means the termination of this **Contract** pursuant to Section III.H. Cancellations.

Commercial Use means **Vehicles** used for farming, ranching, route work, job-site activities, service or repair work, snow removal, ride share (Uber, Lyft, etc.) rental, taxi, limousine or shuttle, towing/wrecker service, dumping (dump beds), cherry pickers, lifting or hoisting, police or emergency service, car hauling and delivery, or any other business enterprises, or has been issued commercial plates in the state in which it is titled, or is used for a commercial purpose.

Contract means this Vehicle Service **Contract**, including the **Application Page** and **Identification Card**.

Coverage Period means the time when **Coverage** under this **Contract** begins upon the expiration of the **Waiting Period** and continuing until the **Contract** Expiration Months or Odometer Miles listed on the **Application Page** is reached and/or when the **Limit of Liability** for the **Contract** has been reached, whichever comes first.

Coverage means the component protection **You** selected as shown on **Your Identification Card** and in the Coverage box on the **Application Page** of this **Contract**.

Covered Repair means the pre-authorized reasonable expenses incurred for the repair or replacement of an **Eligible Component** that has experienced a **Breakdown** under normal service upon the expiration of the **Waiting Period** solely because of the **Eligible Component's** condition and not because of the action, inaction or failure of any non-**Eligible Component**, subject to all **Exclusions**.

Deductible means the amount **You** are required to pay as selected on the **Application Page** per **Covered Repair**. No **Deductible** payment is required with respect to **Benefits**. If no **Deductible** is stated on the **Application Page**, the standard **Deductible** will be one hundred dollars (\$100).

Eligible Component(s) means the specific part(s) identified and described under Section VI. What is Covered, and nothing else. Any part not specifically identified and described in Section VI. What is Covered is a non-**Eligible Component**.

Expiration Date or **Mileage** means the date and/or mileage when **Your Contract** is no longer in force, which is the earlier of the date **Administrator** has paid the **Limit of Liability**, or when the **Contract** Expiration Months or Odometer Miles listed on the **Application Page** is reached, whichever occurs first.

NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
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Exclusions means the items listed in VIII. Exclusions – What Is Not Covered, and nothing else.

Identification Card means the numbered card, which becomes part of this **Contract**. It gives information about **You, Your Vehicle, Coverage** chosen and other significant data.

Licensed Repair Facility means any for-profit entity in the business of repairing or maintaining motor vehicles and recognized as such in the state where the facility is located.

Limit of Liability means **Our** maximum liability for **Coverage** as defined in Section III.E. Limit of Liability.

Optional Coverage means the optional coverage **You** purchased, as shown on **Your Identification Card** and in the Options box on the **Application Page** of this **Contract**. See Section VI.D. Optional Coverage.

Pre-Existing means a condition that within all reasonable mechanical probability relates to the mechanical condition of **Your Vehicle** prior to **Contract** issuance or prior to the expiration of the **Waiting Period**. Failures that occur, or begin to occur, prior to the expiration of the **Waiting Period** are not eligible for **Coverage** under this **Contract**.

Purchase Date and **Mileage** means the date **You** purchased this **Contract**, and the mileage of **Your Vehicle** at the time **You** purchased this **Contract**.

Responsibilities means **Your** legal obligations under this **Contract**, as set forth in Section IV. Your Responsibilities.

Vehicle means the **Vehicle** described on the **Application Page**.

Verifiable Document means a computer-generated maintenance or repair invoice from a **Licensed Repair Facility** printed on the facility's letterhead. The document must include **Your** name, **Vehicle** year, make, model and VIN, date, and mileage at the time of service to be considered verifiable. Handwritten documents, invoices, and/or receipts will not be accepted.

WAITING PERIOD MEANS THE PERIOD OF TIME AND MILEAGE SPECIFIED ON THE APPLICATION PAGE THAT PRECEDES THE COVERAGE PERIOD OF THIS CONTRACT. THE WAITING PERIOD EQUALS THE NUMBER OF DAYS STATED ON THE APPLICATION PAGE, STARTING FROM THE SALE DATE STATED ON THE APPLICATION PAGE, AND THE NUMBER OF MILES STATED ON THE APPLICATION PAGE FROM ODOMETER MILEAGE AT THE SALE DATE STATED ON THE APPLICATION PAGE. COVERAGE UNDER THIS CONTRACT BEGINS UPON THE EXPIRATION OF THE WAITING PERIOD. NO CLAIMS WILL BE AUTHORIZED OR REIMBURSED FOR FAILURES THAT OCCUR, OR BEGIN TO OCCUR, PRIOR TO THE EXPIRATION OF THE WAITING PERIOD.

We, Us, Our means the entity who is obligated to perform under this **Contract** (the "Obligor"). The Obligor of this **Contract** is **Endurance Dealer Services, LLC, 400 Skokie Blvd, Suite 105, Northbrook, IL 60062, 877-414-0134**. In Florida, **We, Us, Our, Obligor** means **Northcoast Warranty Services, Inc., 800 Superior Avenue E, 21st Floor, Cleveland, OH 44114, License # 49127**.

You, Your means the person who purchased this **Contract**, *i.e.* the **Contract Purchaser** shown on the **Application Page**, or the person to whom this **Contract** was properly transferred, *i.e.* the **Contract Holder**. **Contract Holder** shall be used synonymously with **Contract Purchaser**.

III. SCOPE OF THIS AGREEMENT

This is a Vehicle Service Contract between **You** and **Us**. **You** agree and understand that this **Contract** is a Vehicle Service Contract and not a warranty or an insurance policy. This **Contract** does not cover everything that might go wrong with **Your Vehicle**.

A. PARTIES:

There are two parties to this **Contract**: **You** and **Administrator**. This **Contract** relates only to **Your Vehicle**. This **Contract** does not apply to any other person or thing.

B. PAYMENT OF COVERED REPAIRS:

Administrator agrees to provide payment or reimbursement for **Covered Repairs**, less any **Deductible**, in accordance with the terms and provisions contained in this **Contract**. Reasonable expenses are not to exceed the manufacturer's suggested retail price (MSRP) for parts, and the **Licensed Repair Facility's** published hourly rate multiplied by the appropriate operation time, as published in a national labor time guide. **Replacement of Eligible Components may be made with original equipment manufacturer parts, non-original equipment manufacturer parts, re-manufactured parts, or used parts at Administrator's discretion.**

The **Waiting Period** must expire before any **Eligible Component** is eligible for repair or replacement under this **Contract**. In other words, no component is eligible for repair or replacement if it ceases to operate or shows signs of failure during the **Waiting Period** or prior to the purchase of this **Contract**. No **Claims** will be authorized or reimbursed for failures that occur, or begin to occur, prior to the expiration of the **Waiting Period**.

Administrator will NOT pay for any **Covered Repairs** performed without **Our** knowledge and prior approval. In other words, **You** must first obtain authorization from **Administrator** before any **Covered Repairs** are performed. Repairs performed without prior authorization do not qualify as **Covered Repairs**. **Administrator** will NOT pay for any **Covered Repairs** if **You** have failed to pay for this **Contract**, including **Your** failure to make monthly payments to **Us** or the lien holder or third-party finance company. In other words, if **Your** payments are not current, **Administrator** has no obligation to pay for any **Covered Repairs** until **Your** payments are current.

C. ENTIRE AGREEMENT:

This **Contract**, including the **Application Page**, Terms and Conditions, **Identification Card**, limitations, exceptions, definitions, and **Exclusions**, together with any endorsements, if any, constitutes the entire **Contract**. No one other than the parties hereto, by mutual agreement in writing, may change this **Contract** or waive any of its provisions. This **Contract** gives **You** specific rights. **You** may have other rights, which may vary from state to state in the United States or between provinces in Canada. Please see Section X. Special State-Specific Requirements for state-specific information.

This **Contract** provides for the payment of **Covered Repairs** and **Benefits** and is for the sole benefit of **You** and applies only with respect to the **Vehicle** described on the **Application Page**. This **Contract** shall be invalidated if there has been an inaccuracy, tampering or alteration to the odometer mileage of the **Vehicle** so that the **Vehicle's** true and actual mileage is not shown on the odometer or cannot be determined. If the odometer becomes inoperable during the term of this **Contract**, **You** must immediately notify **Us** and within fifteen (15) days of the odometer becoming inoperable provide a **Verifiable Document** proving that the odometer has been repaired.

D. COVERAGE PERIOD:

Benefits under this **Contract** are available on the **Purchase Date**; however, **Coverage** begins upon the expiration of the **Waiting Period**. **THE WAITING PERIOD FOR THIS CONTRACT IS THE NUMBER OF DAYS AND MILES STATED ON THE APPLICATION PAGE, CALCULATED FROM THE DATE AND MILEAGE ON THE SALE DATE STATED ON THE APPLICATION PAGE. ANY BREAKDOWN THAT OCCURS, OR BEGINS TO OCCUR, PRIOR TO THE EXPIRATION OF THE WAITING PERIOD IS NOT COVERED. THIS CONTRACT TERMINATES WHEN THE CONTRACT EXPIRATION MONTHS OR ODOMETER MILES LISTED ON THE APPLICATION PAGE IS REACHED, OR WHEN THE ADMINISTRATOR HAS PAID THE LIMIT OF LIABILITY, WHICHEVER OCCURS FIRST.**

E. LIMIT OF LIABILITY:

For **Secure** and **Secure Plus Coverage**: Our maximum Limit of Liability per covered **Vehicle** for all **Covered Repairs** and **Benefits** under this **Contract** shall not exceed the lesser of a total dollar amount of ten thousand dollars (\$10,000) or the NADA average trade-in value at the time of **Covered Repair** and/or **Benefits**.

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For Superior, Supreme and Supreme Wrap Coverage: Our maximum Limit of Liability per covered Vehicle for all Covered Repairs and Benefits under this Contract shall not exceed the NADA average trade-in value at the time of Covered Repair and/or Benefits.

Once the combined maximum Limit of Liability has been reached, as defined above, this Contract, and its transfer and Cancellation rights terminate. Our liability for incidental and consequential damages including, but not limited to, personal injury, physical damage, property damage, loss of use of Your Vehicle, loss of time, loss of wages, inconvenience, and commercial loss resulting from the operation, maintenance, or use of Your Vehicle is expressly excluded.

F. INELIGIBLE VEHICLES & USES:

This **Contract** does not cover any vehicle that has ever been issued a restricted title, including but not limited to gray market, NAM (Not Actual Mileage), total loss, salvage/refundable, salvage theft, rebuilt, assembled, dismantled, scrap, fire, flood, physical damage, saltwater damage, frame change, motor change, body exchange, junk or parts only.

This **Contract** does not cover any vehicle used for towing, unless **Your Vehicle** is equipped with factory installed or factory authorized tow package. The towing load is not to exceed the maximum towing capacity of **Your Vehicle** as determined by the manufacturer.

This **Contract** does not cover any **Vehicle** that is used for **Commercial Use** (unless the appropriate **Commercial Use** Option has been checked in the Options box on the **Application Page** and the surcharge has been paid), principally off-road use, prearranged or organized racing or competitive driving.

G. TRANSFER OF MANUFACTURER'S WARRANTY:

You are responsible for the transfer, and any applicable transfer fees, to retain all manufacturers' warranties available on the **Vehicle** listed on the **Application Page** of the **Contract**. Failure to transfer the manufacturer's warranty can result in nonpayment of a claim if the manufacturer's warranty would normally have been in effect if the transfer had not been made.

H. CANCELLATIONS:

You may cancel this **Contract** at any time including when the **Vehicle** is sold, lost, stolen or destroyed by notifying **Us** in writing and by submitting a request to cancel the **Contract** and a Federal Odometer Statement or notarized affidavit verifying mileage at the time of the request. **We** may cancel this **Contract** for non-payment of the Purchase Price, as identified on the **Application Page**, including **Your** failure to make monthly payments to **Us** or the lien holder or third-party finance company, or for **Your** intentional misrepresentation in obtaining this **Contract** or in submitting a claim. **We** may also cancel this **Contract** at any time if **Your Vehicle** did not qualify for **Coverage** on the **Purchase Date**, or subsequently becomes ineligible for **Coverage**.

If this **Contract** is cancelled by **You** within thirty (30) days of purchase and no claim has been filed, the entire **Contract** Purchase Price paid will be refunded. If **You** have incurred a claim within the first thirty (30) days or if **You** cancel this **Contract** after the first thirty (30) days, the unearned **Contract** Purchase Price paid will be refunded, calculated on a pro-rata basis. The refund will be equal to the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, provided **We** receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of **Cancellation**, less an administrative fee of fifty dollars (\$50) and the total amount of all claims paid. Elapsed time and mileage shall be measured from the **Purchase Date** and **Mileage**.

If **We** cancel this **Contract** for any reason other than non-payment or a violation of **Your Responsibilities**, **You** will receive a pro-rata refund of the unearned **Contract** Purchase Price, as identified on the **Application Page**, calculated as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, provided **We** receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of **Cancellation**, less an administrative fee of fifty dollars (\$50) and the total amount of all claims paid. Elapsed time and mileage shall be measured from the **Purchase Date** and **Mileage**. If this **Contract** has been financed, the lien holder or third-party finance company may cancel this **Contract** for non-payment, or if **Your Vehicle** has been declared a total loss, or if **Your Vehicle** has been repossessed; subsequently, the rights to a refund under this **Contract** are transferred to the lien holder and the lien holder is entitled to any resulting refund.

If this **Contract** has been financed through a third-party finance company arranged by **Us** or the seller from whom **You** purchased **Your Contract**, as identified on the **Application Page**, then financing pertains only to **Your Contract**, not **Your Vehicle**. The finance company may cancel **Your Contract** for non-payment. In the event **Your Contract** is cancelled for non-payment, **You** forfeit any and all refund rights. Further, **Administrator** will NOT pay for any **Covered Repairs** if **You** have failed to pay for this **Contract**, including **Your** failure to make monthly payments to **Us** or the lien holder or third-party finance company. In other words, if **Your** payments are not current, **Administrator** has no obligation to pay for any **Covered Repairs** until **Your** payments are current.

I. CONTRACT HOLDER'S TRANSFER CONDITIONS:

This **Contract**, while in-force, may be transferred by the ORIGINAL **Contract** Holder to the subsequent owner of the **Vehicle** for a fee of fifty dollars (\$50), payable to **Us**. The subsequent owner must also transfer the manufacturer's warranty, if available. Written evidence of all required maintenance services must be provided in the form of a Verifiable Document(s) to **Administrator** upon transfer. Transfer is limited to an individual purchaser of the **Vehicle** (not a Dealer) and the title may not pass through a Dealer. All terms and conditions of the original **Contract** will apply to the transferee. Approval of transfers is at the discretion of the **Administrator** and may be declined for any reason. Submission of a Transfer Application must be completed within thirty (30) days of the sale or transfer of the **Vehicle** to the subsequent owner. The Transfer Application may be obtained from the **Administrator**, or Seller as identified on the **Application Page**. Refer to Section X. Special State-Specific Requirements for any exceptions or additional requirements in relation to the transfer of this **Contract**.

J. RENEWABILITY:

You have the right to purchase a **Contract** for additional time/mileage provided the request is made within thirty (30) days and one thousand (1,000) miles prior to the **Expiration Date** or **Mileage**. At that time, contact the **Administrator** for the terms, **Coverage** and **Deductible** options available, which may not match the original **Contract Coverage**.

K. GUARANTEE:

Our obligations and the performance to **You** under this **Contract** are guaranteed and insured by a policy issued by Wesco Insurance Company, 59 Maiden Lane, 43rd Floor, New York, NY 10038, 866-505-4048 (the "Insurance Company"). If a covered claim or refund is not paid within sixty (60) days (thirty (30) days in Arizona and Alaska) after proof of loss has been filed, **You** may file a claim directly with the Insurance Company by contacting the Insurance Company at the number provided above.

IV. YOUR RESPONSIBILITIES

A. DUTY TO PROVIDE ACCURATE INFORMATION:

You are required to ensure that all information **You** provide to **Administrator** is accurate, including all information provided on the **Application Page**, and in connection with any claim. If **Administrator** discovers that **You** have failed to provide accurate information, or to update incorrect information, **Administrator** has the right to cancel this **Contract** immediately. See Section III.H. Cancellations.

This **Contract** shall be invalidated if there has been an inaccuracy, tampering or alteration to the odometer mileage of the **Vehicle** so that the **Vehicle's** true and actual mileage is not shown on the odometer or cannot be determined. If the odometer becomes inoperable during the term of this **Contract**, **You** must immediately notify **Us** and within fifteen (15) days of the odometer becoming inoperable provide a **Verifiable Document** proving that the odometer has been repaired.

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B. DUTY TO MAINTAIN VEHICLE AND RECORDS:

You must have the **Vehicle** checked and serviced in accordance with the manufacturer's recommendations, as outlined in the Owner's Manual. NOTE: Your Owner's Manual lists different servicing recommendations based on Your individual driving habits and climate conditions. You are required to follow the maintenance schedule that applies to Your driving habits and climate conditions. **Failure to follow the manufacturer's recommendations that apply to Your driving habits and climate conditions may result in the denial of a claim.**

You must maintain copies of **Verifiable Documents** relating to any work performed on or to Your **Vehicle**. **Administrator** may request documents to verify **Vehicle** maintenance in connection with any claim. **Verifiable Documents** can be submitted to the **Administrator** via fax 847-919-6802 or email documents@endurancedirect.com. Only **Verifiable Documents** will be accepted; handwritten documents, invoices, and/or receipts will not be accepted. If You perform Your own maintenance services, receipts must be retained for the purchase of materials and supplies.

C. DUTY TO COOPERATE:

You are required to cooperate with **Administrator** in connection with any claim or other action under this **Contract**, including providing copies of documents and information in a timely and accurate manner. Failure to do so may constitute a breach of this **Contract** by You.

V. FILING A BREAKDOWN CLAIM:

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

1. **Prevent Further Damage** – Take immediate action to prevent further damage to Your **Vehicle**. This **Contract** will not cover the damage caused by continued operation or by not securing a timely repair of the failed component. The operator of the **Vehicle** is responsible for observing **Vehicle** warning lights and gauges and taking appropriate action immediately. Failure to do so may result in the denial of a claim.
2. **Take Your Vehicle to a Licensed Repair Facility** – If Your **Vehicle** breaks down, arrange for transportation of Your **Vehicle** to any **Licensed Repair Facility**. You may utilize the 24-Hour Roadside Assistance **Benefit** pursuant to Section VII.B. Additional Benefits, 24-Hour Roadside Assistance Services and Benefits of this **Contract** to tow Your **Vehicle**, if necessary, to prevent further damage to the **Vehicle**.
3. **Provide the Licensed Repair Facility with a copy of Your Contract and/or Your Contract number if possible.**
4. **Obtain Authorization from the Administrator** – Prior to any repair being made, instruct the service manager at the **Licensed Repair Facility** to contact the **Administrator** to obtain an authorization for the claim at 877-414-0134. Any claim for repairs without prior authorization will not be covered except as provided under Emergency Repairs (#8 below). The amount authorized by the **Administrator** is the maximum amount that will be paid for repairs covered under the terms of this **Contract**. Any additional amount must receive prior approval.
5. **Authorize Tear-Down and/or Inspection** – In some cases, You may need to authorize the **Licensed Repair Facility** to inspect and/or tear-down Your **Vehicle** in order to determine the cause and cost of the repair. You will be responsible for these charges if the **Breakdown** is not covered under this **Contract**. We reserve the right to require an independent third-party inspection of Your **Vehicle** prior to any repair being made.
6. **Review Coverage** – After the **Administrator** has been contacted, review with the service manager what will be covered by this **Contract**.
7. **Pay any Applicable Deductible** – You must pay to the **Licensed Repair Facility** any required **Deductible**. We will reimburse the **Licensed Repair Facility** or You for the cost of the work performed on Your **Vehicle** that is covered by this **Contract** and previously authorized, less the **Deductible**. Once authorization is obtained and the repair is completed, all repair orders and documentation in the form of **Verifiable Documents** must be submitted to the **Administrator** within thirty (30) days (three hundred sixty-five (365) days in Wisconsin) to be eligible for payment.
8. **Emergency Repairs** – Should an emergency occur which requires the repair of an **Eligible Component** to be made at a time when the **Administrator's** office is closed, You should follow the claim procedures above without authorization, and We will make reimbursement to You or to the **Licensed Repair Facility** in accordance with the **Contract** provisions if the repair is a **Covered Repair**. You must call the **Administrator's** office within five (5) business days from the date of repair to determine if such repair will be covered by this **Contract**. Emergency Repairs are only those repairs, which, if not performed, would render Your **Vehicle** inoperable or unsafe to drive and impair its future operation.

For claim assistance, please contact the **Administrator** at 877-414-0134. NO CLAIMS WILL BE PAID UNLESS YOU FOLLOW THE STEPS OUTLINED ABOVE.
Administered by: Endurance Dealer Services, LLC. 400 Skokie Blvd, Suite 105, Northbrook, IL 60062, 877-414-0134.

VI. WHAT IS COVERED

A. COMPONENT PROTECTION:

Administrator agrees to provide payment or reimbursement for **Covered Repairs**, less any **Deductible**, in accordance with the terms and provisions contained in this **Contract**. Reasonable expenses are not to exceed the manufacturer's suggested retail price (MSRP) for parts, and the **Licensed Repair Facility's** published hourly rate multiplied by the appropriate operation time, as published in a national labor time guide. **REPLACEMENT OF ELIGIBLE COMPONENTS MAY BE MADE WITH ORIGINAL EQUIPMENT MANUFACTURER PARTS, NON-ORIGINAL EQUIPMENT MANUFACTURER PARTS, RE-MANUFACTURED PARTS, OR USED PARTS AT ADMINISTRATOR'S DISCRETION.**

Administrator will not pay for repairs to components that have ceased to operate or exhibited signs of failure prior to the purchase of this **Contract** or prior to the expiration of the **Waiting Period**.

Administrator will not pay for any repairs that are covered by a manufacturer's and/or repair facility's warranty, or that may be covered by a separate vehicle service contract or similar component protection program.

B. AUTHORIZATION AND INSPECTION:

Administrator will only pay for pre-authorized repairs. If You intend to submit a claim for **Covered Repairs** to the **Vehicle**, You or the **Licensed Repair Facility** must first seek prior authorization from **Administrator** before performing any repairs to Your **Vehicle**.

In some cases, You may need to authorize the **Licensed Repair Facility** to inspect and/or tear-down Your **Vehicle** in order to determine the cause and cost of the repair. You will be responsible for the cost of the inspection and tear-down by the **Licensed Repair Facility** if the failure is not a **Covered Repair** under this **Contract**. **Administrator** reserves the right to require an independent third-party inspection of Your **Vehicle** prior to any repair being made.

C. ELIGIBLE COMPONENTS:

Your **Contract** provides **Coverage** as follows for the component protection You selected as shown on Your **Identification Card** and in the Coverage box on the **Application Page**:

1. **SECURE COVERAGE** covers the following listed components:
 - a. **ENGINE – Gas/Diesel:** Cylinder Block, Cylinder Head(s), Rotary Housing and all Internally Lubricated Parts contained within the engine including: Pistons; Piston Rings; Connecting Rod Bearings; Crankshaft; Crankshaft Main Bearings; Camshaft; Camshaft Bearings; Cam Followers; Timing Chain or Belt; Timing Gears, Guides, Tensioners;

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Rocker Arms; Rocker Shafts; Rocker Bushings; Cylinder Head Valves; Valve Guides; Valve Lifters; Valve Springs; Valve Retainers; Valve Seats; Push Rods; Water Pump; Mechanical Fuel Pump; Oil Pump and Oil Pump Housing; Harmonic Balancer; Oil Pan; Timing Chain Cover; Intake and Exhaust Manifolds; Valve Covers; Engine Mounts; (The oil pan and valve covers are only covered if damaged by the **Breakdown** of an internally lubricated part).

- b. **TURBO/SUPERCHARGER:** (Factory installed only) Turbocharger/Supercharger Housing and All Internally Lubricated Parts. (Housing is only covered if damaged by **Breakdown** of an internally lubricated part).
 - c. **TRANSMISSION:** (Automatic or Manual) Transmission Case and all Internally Lubricated Parts plus: Torque Converter; Flywheel/Flex Plate; Vacuum Modulator; Electronic Shift Control Unit; Transmission Cooler; Transmission Mounts; Oil Pan; Slave/Clutch Master Cylinder; Pilot Bearing; and Throw-Out Bearing. (Transmission case is covered if damage is due to the **Breakdown** of an internally lubricated part).
 - d. **DRIVE AXLE ASSEMBLY:** (Front and Rear) Drive Axle Case; All Internally Lubricated Parts contained within the Drive Axle; Locking Hubs; Drive Shafts; Center Support Bearings; Universal Joints; Constant Velocity Joints; Axle Bearings; Four-Wheel Drive Actuator; and Differential Cover. (The drive axle housing is only covered if damaged by the **Breakdown** of an internally lubricated part).
 - e. **TRANSFER UNIT:** Transfer Case and All Internally Lubricated Parts. (Transfer case is only covered if damaged by the **Breakdown** of an internally lubricated part).
 - f. **SEALS & GASKETS:** Seals and Gaskets are covered only in conjunction with a repair or replacement of the above **Covered Parts** and are not covered as standalone failures. Minor loss of fluid or seepage is considered normal and is not considered a mechanical **Breakdown** and is not eligible for **Coverage**.
2. **SECURE PLUS COVERAGE** covers the following listed components:
- a. **ENGINE – Gas/Diesel:** Cylinder Block, Cylinder Head(s), Rotary Housing and all Internally Lubricated Parts contained within the engine including: Pistons; Piston Rings; Connecting Rod Bearings; Crankshaft; Crankshaft Main Bearings; Camshaft; Camshaft Bearings; Cam Followers; Timing Chain or Belt; Timing Gears, Guides, Tensioners; Rocker Arms; Rocker Shafts; Rocker Bushings; Cylinder Head Valves; Valve Guides; Valve Lifters; Valve Springs; Valve Retainers; Valve Seats; Push Rods; Water Pump; Mechanical Fuel Pump; Oil Pump and Oil Pump Housing; Harmonic Balancer; Oil Pan; Timing Chain Cover; Intake and Exhaust Manifolds; Valve Covers; Engine Mounts. (The oil pan and valve covers are only covered if damaged by the **Breakdown** of an internally lubricated part).
 - b. **TURBO/SUPERCHARGER:** (factory installed only) Turbocharger / Supercharger Housing and All Internally Lubricated Parts. (Housing is only covered if damaged by **Breakdown** of an internally lubricated part).
 - c. **TRANSMISSION:** (Automatic or Manual) Transmission Case and all Internally Lubricated Parts plus: Torque Converter; Flywheel/Flex Plate; Vacuum Modulator; Electronic Shift Control Unit; Transmission Cooler; Transmission Mounts; Oil Pan; Slave/Clutch Master Cylinder; Pilot Bearing; and Throw-Out Bearing. (Transmission case is covered if damage is due to the **Breakdown** of an internally lubricated part).
 - d. **DRIVE AXLE ASSEMBLY:** (Front and Rear) Drive Axle Case; All Internally Lubricated Parts contained within the Drive Axle; Locking Hubs; Drive Shafts; Center Support Bearings; Universal Joints; Constant Velocity Joints; Axle Bearings; Four-Wheel Drive Actuator; and Differential Cover. (The drive axle housing is only covered if damaged by the **Breakdown** of an internally lubricated part).
 - e. **TRANSFER UNIT:** Transfer Case and All Internally Lubricated Parts. (Transfer case is only covered if damaged by the **Breakdown** of an internally lubricated part).
 - f. **BRAKES:** Master Cylinder; Power Brake Cylinder; Vacuum/Hydro Assist Booster; Disc Brake Caliper; Wheel Cylinders; Compensating Valve; Brake Hydraulic Lines and Fittings; Hydraulic Control Unit; Hydraulic Trailer Brake Assembly and its Components. The following ABS parts are also covered: Electronic Control Processor; Wheel Speed Sensors; Hydraulic Pump/Motor Assembly; Pressure Modulator Valve/Isolation Dump Valve; and Accumulator.
 - g. **STEERING:** All Internally Lubricated Parts contained within the Steering Box; Rack and Pinion Gear; Power Steering Pump; Power Steering Hoses; Steering Knuckles; Pitman Arm; Idler Arm; Tie Rod Ends and Drag Link; Steering Dampener; Upper and Lower Steering Column Shafts and Couplings, including Internal Tilt-Wheel Mechanism; Steering Box and Rack and Pinion Gear Housings; Power Steering Assist Cylinder; Power Steering Pump Cooler; Twin "I" Beam & Bushings; and Steering Travel Stop. Rear Wheel Steering: Rear Steering Shaft and Couplings; Power Cylinder and Pump; Electronic Control Unit/Solenoid; Phase Control Unit; Stepper Motor; Steering Box; Control Valve; Rack; and Tie Rod Ends.
 - h. **ELECTRICAL COMPONENTS:** Alternator; Voltage Regulator; Starter Motor; Starter Solenoid and Starter Drive; Engine Compartment Wiring Harness; Computerized Timing Control Unit; Electronic Ignition Module; Crank Angle Sensor; Knock Sensor; Ignition Switch; Ignition Switch Lock Cylinder; Front and Rear Window Wiper Motor, Washer Pump and Switch; Stop Lamp Switch; Headlamp Switch; Turn Signal Switch; Heater/A.C. Blower Speed Switch; Manual Heater/A.C. Control Head; Horns; Trailer Brake Wiring Harness; Auxiliary Power Supply Wiring; Exterior Cab Lighting; Auxiliary Fuel Tank Switching Unit and Switch.
 - i. **AIR CONDITIONING:** Condenser; Compressor, Compressor Clutch and Pulley; Air Conditioning Lines and Hoses; Evaporator; Idler Pulley and Idler Pulley Bearing; High/Low Compressor Cut-Off Switch; Expansion Valve; and Pressure Cycling Switch. The following parts are also covered if they are required in connection with the repair of a **Covered Part** listed above and only if they have failed: Accumulator/Receiver Dryer; Orifice Tube; Oil and Refrigerant.
 - j. **SEALS & GASKETS:** Seals and Gaskets are covered only in conjunction with a repair or replacement of the above **Covered Parts** and are not covered as standalone failures. Minor loss of fluid or seepage is considered normal and is not considered a mechanical **Breakdown** and is not eligible for **Coverage**.

3. **SUPERIOR COVERAGE** covers the following listed components:

- a. **ENGINE – GAS/DIESEL:** Cylinder Block, Cylinder Head(s), Rotary Housing and all Internally Lubricated Parts contained within the engine including: Pistons; Piston Rings; Connecting Rod Bearings; Crankshaft; Crankshaft Main Bearings; Camshaft; Camshaft Bearings; Cam Followers; Timing Chain or Belt; Timing Gears, Guides, Tensioners; Rocker Arms; Rocker Shafts; Rocker Bushings; Cylinder Head Valves; Valve Guides; Valve Lifters; Valve Springs; Valve Retainers; Valve Seats; Push Rods; Water Pump; Mechanical Fuel Pump; Oil Pump and Oil Pump Housing; Harmonic Balancer; Oil Pan; Timing Chain Cover; Intake and Exhaust Manifolds; Valve Covers; Engine Mounts. (The oil pan and valve covers are only covered if damaged by the **Breakdown** of an internally lubricated part).
- b. **TURBO/SUPERCHARGER:** (factory installed only) Turbocharger / Supercharger Housing and All Internally Lubricated Parts. (Housing is only covered if damaged by **Breakdown** of an internally lubricated part).
- c. **TRANSMISSION:** (Automatic or Standard) Transmission Case and all Internally Lubricated Parts plus: Torque Converter; Flywheel/Flex Plate; Vacuum Modulator; Electronic Shift Control Unit; Transmission Cooler; Transmission Mounts; Oil Pan; Slave/Clutch Master Cylinder; Pilot Bearing; and Throw-Out Bearing. (Transmission case is covered if damage is due to the **Breakdown** of an internally lubricated part).
- d. **DRIVE AXLE ASSEMBLY:** (Front and Rear) Drive Axle Case; All Internally Lubricated Parts contained within the Drive Axle; Locking Hubs; Drive Shafts; Center Support Bearings; Universal Joints; Constant Velocity Joints; Axle Bearings; Four-Wheel Drive Actuator; and Differential Cover. (The drive axle housing is only covered if damaged by the **Breakdown** of an internally lubricated part).
- e. **TRANSFER UNIT:** Transfer Case and All Internally Lubricated Parts. (Transfer case is only covered if damaged by the **Breakdown** of an internally lubricated part).
- f. **BRAKES:** Master Cylinder; Power Brake Cylinder; Vacuum/Hydro Assist Booster; Disc Brake Caliper; Wheel Cylinders; Compensating Valve; Brake Hydraulic Lines and Fittings; Hydraulic Control Unit; Hydraulic Trailer Brake Assembly and its Components. The following ABS Parts are also covered: Electronic Control Processor; Wheel Speed Sensors; Hydraulic Pump/Motor Assembly; Pressure Modulator Valve/Isolation Dump Valve; and Accumulator.

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- g. **STEERING:** All Internally Lubricated Parts contained within the Steering Box; Rack and Pinion Gear; Power Steering Pump; Power Steering Hoses; Steering Knuckles; Pitman Arm; Idler Arm; Tie Rod Ends and Drag Link; Steering Dampener; Upper and Lower Steering Column Shafts and Couplings, including Internal Tilt-Wheel Mechanism; Steering Box and Rack and Pinion Gear Housings; Power Steering Assist Cylinder; Power Steering Pump Cooler; Twin "I" Beam & Bushings; and Steering Travel Stop. Rear Wheel Steering; Rear Steering Shaft and Couplings; Power Cylinder and Pump; Electronic Control Unit/Solenoid; Phase Control Unit; Stepper Motor; Steering Box; Control Valve; Rack; and Tie Rod Ends.
- h. **ELECTRICAL COMPONENTS:** Alternator; Voltage Regulator; Starter Motor; Starter Solenoid and Starter Drive; Engine Compartment Wiring Harness; Computerized Timing Control Unit; Electronic Ignition Module; Crank Angle Sensor; Knock Sensor; Ignition Switch; Ignition Switch Lock Cylinder; Front and Rear Window Wiper Motor, Washer Pump and Switch; Stop Lamp Switch; Headlamp Switch; Turn Signal Switch; Heater/A.C. Blower Speed Switch; Manual Heater/A.C. Control Head; Horns; Trailer Brake Wiring Harness; Auxiliary Power Supply Wiring; Exterior Cab Lighting; Auxiliary Fuel Tank Switching Unit and Switch; Electronic Instrument Cluster; Distributor; Ignition Coil; Electronic Combination Entry System (Does Not Include Transmitters and Receivers for Remote Locks); Cruise Control Module, Transducer, Servo and Amplifier; Powertrain Control Module; Headlamp Motors; Power Window Motor; Power Seat Motor; Power Mirror Motor; Power Antenna Motor/Mast Assembly; Convertible Top Motor; Power Sunroof Motor; Power Window Switch; Cruise Control Engagement Switch; Power Seat Switch; Power Mirror Motor Switch; Rear Defogger Switch; Power Door Lock Actuator and Switch.
- i. **AIR CONDITIONING:** Condenser; Compressor, Compressor Clutch and Pulley; Air Conditioning Lines and Hoses; Evaporator; Idler Pulley and Idler Pulley Bearing; High/Low Compressor Cut-Off Switch; Expansion Valve; and Pressure Cycling Switch. The following parts are also covered if they are required in connection with the repair of a **Covered Part** listed above and only if they have failed: Accumulator/Receiver Dryer; Orifice Tube; Oil and Refrigerant.
- j. **FRONT & REAR SUSPENSION:** Upper and Lower Control Arms; Control Arm Shafts and Bearings or Bushings; Upper and Lower Ball Joints; Radius Arm and Bushings; Torsion Bar Mounts and Bushings; Stabilizer Bar, Links and Bushings; Struts; Strut Bearing Plates; Spindle and Spindle Support; Wheel Bearings; Pannard Bar; Track Bar; Suspension Bumpers; Leaf Springs; Leaf Spring Shackles and Hardware; Load Assist Springs; and Coil Springs. Variable Dampening Suspension: Compressor; Control Module; Dampening Actuator; Solenoid; Struts; Height Sensor; and Mode Selector Switch.
- k. **FUEL SYSTEM:** Primary Fuel Pump; Fuel Injection Pump and Injectors; Vacuum Pump; Fuel Tank; Fuel Tank Sending Unit; Metal Fuel Delivery Lines; Fuel Pressure Regulator; and Fuel Tank Switching Unit/Switch.
- l. **COOLING SYSTEM:** Engine Cooling Fan and Motor; Fan Clutch; Belt Tensioner; Radiator; Heater Core; Thermostat; Blower Motor; Hot Water Valve; Engine Oil Cooler; Cooler Lines and Fittings.
- m. **SEALS & GASKETS:** Seals and Gaskets are covered only in conjunction with a repair or replacement of the above **Covered Parts** and are not covered as standalone failures. Minor loss of fluid or seepage is considered normal and is not considered a mechanical **Breakdown** and is not eligible for **Coverage**.

4. **SUPREME COVERAGE** provides **Coverage** as follows:

Supreme Coverage provides for payment or reimbursement of costs authorized by the **Administrator** to repair or replace any **Breakdown** of all part(s) or component(s), including seals and gaskets, except those listed under Section VIII. Exclusions - What is Not Covered, less the Contract Holder's **Deductible** amount, in accordance with all terms and conditions of this **Contract**.

5. **SUPREME WRAP COVERAGE** provides **Coverage** as follows:

Supreme Wrap Coverage "wraps" around **Your** current manufacturer's powertrain warranty and provides for payment or reimbursement of costs authorized by the **Administrator** to repair or replace any **Breakdown** of all part(s) or components(s), including seals and gaskets, except for all components originally covered by **Your** manufacturer's powertrain warranty, and those listed under Section VIII. Exclusions - What is Not Covered, less the Contract Holder's **Deductible** amount, in accordance with all terms and conditions of this **Contract**. The manufacturer remains responsible for all parts and labor that are included in the original manufacturer's powertrain warranty. **In addition – no failure of a Covered Part will be covered if failure is a result of consequential damage caused by a powertrain failure.** **Supreme Wrap Coverage** is measured in time/mileage from the original factory warranty in-service date and zero (0) miles.

D. OPTIONAL COVERAGE:

Your Contract provides additional **Coverage** as follows if **You** have selected and purchased **Optional Coverage** as shown on **Your Identification Card** and in the Options box on the **Application Page** of this **Contract**:

1. **High Tech Option (available on Superior Coverage only; included with Supreme Coverage)** – If **You** have selected High Tech **Coverage** as indicated on the **Application Page**, **You** have **Coverage** for Back Up Camera & Sensors/Perimeter Warning; Video System & Display Screen (does not cover minimal pixel damage); GPS/NAV Systems; Blind Spot Sensors; Electronic Driver Information Display; Anti-Theft Systems (remote excluded).
2. **Commercial Use Option** – If **You** have selected **Commercial Use Coverage** as indicated on the **Application Page**, **You** have **Coverage** in accordance with the applicable terms of this **Contract** even when the **Vehicle** is utilized for a **Commercial Use** as defined in the Section II. Definitions of this Contract. This surcharge is mandatory as it applies. **Commercial Use Option must be selected at the time of Purchase of this Contract and cannot be added subsequent to purchase.**
3. **Tire Modification/Body or Suspension Lift Option** – If **You** have selected Tire Modification/Body or Suspension Lift **Coverage** as indicated on the **Application Page**, **You** have **Coverage** in accordance with the applicable terms of this **Contract** even when the **Vehicle** is equipped with body or suspension lifts. This surcharge is mandatory as it applies. The lift kit and its assemblies that are in addition to factory installed parts are excluded from **Coverage**. The maximum increase for a body/suspension lift combined cannot exceed four (4) inches. The maximum tire height modification allowed is four (4) inches in overall diameter larger than the manufacturer's specifications as displayed on the placard of **Your Vehicle**. Any modification that voids the original manufacturer warranty will also void the **Coverage** provided under this **Contract**. No **Coverage** is available for suspension reductions or undersized wheels or tires. **Coverage** is supplemental to any manufacturer's coverage and will not apply to any failure for which the manufacturer has denied coverage due to the installation of the lift kit.
4. **Hybrid Vehicle Option (available on Superior and Secure Plus Coverages only; included with Supreme Coverage)** – If **You** have selected Hybrid Vehicle Option as indicated on the **Application Page**, **You** have **Coverage** in accordance with the applicable terms of this **Contract** for any hybrid electric drive motor, power controller, inverter assembly, generator(s), electronic air conditioning compressor, electronic power steering pump. Batteries are excluded. This surcharge is mandatory as it applies.

VII. ADDITIONAL BENEFITS

Your Vehicle Service Contract provides the following **Benefits**:

- A. **Rental Car Benefit and Substitute Transportation:** In the event of a **Covered Repair**, We will pay or reimburse **You** for receipted expenses to rent a replacement vehicle (from a licensed rental agency) or for alternate public transportation while **Your Vehicle** is at a **Licensed Repair Facility**. **Coverage** will be provided to **You** up to a maximum of thirty dollars (\$30) per day and a maximum of one hundred fifty dollars (\$150) per **Covered Repair**. Rental car reimbursement will not continue beyond the day that repairs are completed, and **You** are notified of the completion.

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- B. 24-Hour Roadside Assistance Services and Benefits:** All roadside assistance services and **Benefits** are administered through **QUEST TOWING SERVICES, LLC, 106 W. Tolles Drive, Saint Johns, MI 48879, 877-488-2418** in California by **Quest Motor Club of California**, in Alabama and Utah by **Quest Towing, Inc.**, all entities being individually and collectively referred to as **Quest Towing Services**.
1. **Emergency Roadside Service:** 24-hour Roadside Service is provided when **Your Vehicle** is disabled, while this **Contract** is in effect and is available by calling 877-488-2418. Please provide the dispatcher with **Your Contract** Number (which is on the top right of **Your Contract**). Covered services are not obtained through **Us**.
 2. **Mechanical First Aid:** Any service requiring a minor adjustment (exclusive of parts) to enable the **Vehicle** to proceed under its own power (where available). **You** are responsible for the cost of any parts delivered.
 3. **Tire Service:** The changing of flat tire on the covered **Vehicle** with **Your** provided spare.
 4. **Battery Service:** Attempting to start the covered **Vehicle** with a booster battery.
 5. **Delivery Service:** **We** will cover the cost of delivering needed fuel or fluid to **Your Vehicle** at the disablement location. (**You** must pay for the cost of the actual fluids).
 6. **Towing Service:** **We** will cover in total any tow of the **Vehicle** up to twenty-five (25) miles or less.
 7. **Lockout Services:** If keys are locked inside the passenger compartment of the covered **Vehicle**, a locksmith will be dispatched for services.
 8. **Trip Interruption:** In the event of a **Covered Repair**, **We** will reimburse **You** up to a maximum of one hundred fifty (\$150) dollars per day for a maximum of three (3) days, not to exceed a total of four hundred fifty (\$450) dollars, for expenses incurred by **You** for meals and/or lodging, provided: **You** cannot operate **Your Vehicle** due to a **Covered Repair** and the **Breakdown** occurs more than one hundred (100) miles away from **Your** home, and expenses are incurred between the time of **Breakdown** and the time the **Covered Repairs** are completed. (The date of **Breakdown** shall be considered the first day). One (1) day's Trip Interruption expense shall be allowed for each eight (8) hours, or portion thereof, of required manual flat-rate labor time.
- Coverage:** **You** are entitled to one (1) service of any type described in this Section per seventy-two (72) hours. Services available to **You** (subject to the terms above) at no cost include a tow, battery jumpstart, flat tire change, fuel delivery, and lockout.
- Reimbursement:** In the event **Your Vehicle** is disabled, and **You** contracted for any 24-Hour Roadside Assistance Services and **Benefits** on **Your** own, **You** will be able to submit **Your** original receipted road service expenses for reimbursement consideration. **Maximum reimbursement for any 24-Hour Roadside Assistance Services and Benefits contracted for by **You** is strictly limited to fifty (\$50) dollars per Covered Repair (one hundred fifty (\$150) dollars per day for Trip Interruption in the event of a Covered Repair).** **You** must send **Your** original receipted roadside bills along with a completed claim form to: **QUEST TOWING SERVICES, LLC, 106 W. Tolles Drive, Saint Johns, MI 48879, 877-488-2418**.

VIII. EXCLUSIONS – WHAT IS NOT COVERED

This **Contract** does NOT provide **Coverage** for any of the following:

- A. For any part not specifically listed in Section VI. What is Covered under the component protection and/or Optional Coverage **You** selected as shown on **Your** Identification Card and in the Coverage and/or Options box on the Application Page of this **Contract**.
- B. For maintenance services and parts described in **Your** Vehicle's owner's manual as supplied by the manufacturer and other normal maintenance services and parts which include, but are not limited to alignments, adjustments, wheel balancing, tune-ups, spark plugs, spark plug wires, glow plugs, hoses (unless listed as specific Covered Parts), drive belts, brake pads, brake linings/shoes, and wiper blades. Filters, lubricants, coolants, fluids and refrigerants will be covered only if replacement is required in connection with a covered Breakdown. For any of the following parts: thermostat housing, shock absorbers, carburetor, battery and battery cable/harness, standard transmission clutch assembly, dual clutch transmission assemblies, friction clutch disc and pressure plate, distributor cap and rotor, safety restraint systems (including air bags), glass, lenses, sealed beams, light bulbs, LED lighting, HID lights, fuses, circuit breakers, cellular phones, personal computers, and pre-heated car systems, game centers, speakers. Radio, compact disc player, and cassette player covered if manufacturer installed but limited to one thousand (\$1,000) dollars repair or replacement costs, electronic transmitting/receiving devices, voice recognition systems, remote control consoles, radar detection devices, brake rotors and drums, all exhaust components, and the following emission components: EGR valve/solenoids/sensors, vacuum canister, vapor return canister, vapor return lines/valves, air pump/lines/valves, catalytic converter/filtering/sensors, gas cap/filler neck, weather strips, trim, moldings, bright metal chrome, upholstery and carpet, paint, outside ornamentation, bumpers, body sheet metal and panels, frame and structural body parts, vinyl and convertible tops, any convertible top assemblies, door handles, lift gate handles, tailgate handles, door bushings/bearings, hardware or linkages, tires, tire pressure sensors, wheel/rims, programming, reprogramming, or updating a component that has not mechanically failed. Any equipment not installed by the manufacturer. External nuts, bolts and fasteners are not covered unless specifically listed in the Schedule of Coverage (except where required in conjunction with a covered repair).
- C. For any damage and/or Breakdown resulting from damage caused to an Eligible Component by impact or any other external force known or unknown, collision, bent or twisted parts, rust or corrosion, salt, environmental damage, contamination, oxidation, carbon, sludge, varnish, restricted oil passages, lack of proper quality or quantity of fluids or lubricants, damage caused when the engine exceeds the manufacturer's maximum recommended operating temperature (as indicated by gauges, warning lights, or audible warning sounds, warped, discolored or melted parts). Engine block and cylinder heads are not covered if damaged by overheating, freezing or warping. Any Breakdown resulting from acts of nature including but not limited to lightning, earthquake, windstorm, volcanic eruption, and freezing.
- D. For any loss caused by faulty or negligent auto repair work, improper servicing, or installation of defective parts. For any repair that has been misdiagnosed by the Licensed Repair Facility, or any failure that cannot be verified as accurate or is found to be inaccurate.
- E. For any Breakdown caused by **Your** failure to follow the instructions in Section IV. Your Responsibilities and Section V. Filing a Breakdown Claim, any Breakdown where maintenance records pertaining to a Breakdown have been requested by **Us** but cannot be produced or verified, or Breakdown as a result of lack of normal maintenance required by the manufacturer's maintenance schedule for **Your** Vehicle.
- F. For new Vehicles that do not have the full manufacturer warranty in place or acknowledged by the manufacturer. For Breakdown or failure costs that should be covered by a manufacturer's warranty, recall, factory bulletin and/or any other dealer customer assistance program. For mechanical Breakdown or failure costs that should be covered by the warranty of parts or workmanship on a previously repaired or replaced component, regardless of the manufacturer's or repairer's ability to pay for such repairs or when the responsibility for the repair is covered by an insurance.
- G. For any Pre-Existing Condition, for any Breakdown that occurs, or begins to occur, prior to the expiration of the Waiting Period or reported after the Expiration Date or Mileage, or if the information provided by **You**, or the Licensed Repair Facility cannot be verified as accurate or is found to be deceptively inaccurate. **Pre-Existing conditions are not covered.**
- H. For any repair or replacement made without prior authorization from Administrator to Licensed Repair Facility.

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- I. For any repair for the purpose of correcting engine compression, correcting oil consumption, or the gradual reduction of performance when a mechanical Breakdown has not occurred. Valve grinding, valve guides, burnt valves, stuck valves, burnt piston, and/or stuck rings are not covered. Damage caused by preignition detonation, pinging, improper/contaminated fuel, fuels containing more than ten (10%) percent ethanol (if the engine was not manufactured for this mixture), excessive fuel conditions, lean fuel conditions, clogged fuel injectors, improper lubricants or improper engine adjustments. For any Breakdown caused by failure to maintain proper levels of lubrication, lubricant blockage, coolant blockage, lack of lubrication or carbon buildup. For repairs to seized or damaged parts due to operation without sufficient oil or coolant.
- J. For loss of time, expense, storage charges, loss of use of Vehicle, loss of profits, income or other consequential damages, including, but not limited to loss or damage or injury to persons or property resulting from Breakdown of any of Eligible Component.
- K. For accidental loss or damage, physical damage, collision or upset, road hazard, falling objects, fire, theft, larceny, hail, explosion, lightning, earthquake, windstorm, water, flood, malicious mischief, vandalism, riot, civil unrest, negligence, abuse or misuse, lack of normal maintenance required by the Owner's Manual for Your Vehicle.
- L. For any Breakdown caused by rust, residue, electrolysis or corrosion. For any mechanical Breakdown caused by the failure of any nuts, bolts or fasteners unless internally lubricated.
- M. For any Vehicle that has ever been declared a total loss, or has ever been issued a restricted title, including but not limited to salvage/refundable, salvage theft, assembled, dismantled, scrap, fire, flood, physical damage, saltwater, frame change, motor change, body exchange, junk or parts only, or if said vehicle is a grey market vehicle or declared a "lemon". For any loss if the odometer has failed, been broken, disconnected or altered, or if for any reason the Vehicle's actual accumulated mileage cannot be determined.
- N. For a Breakdown of an Eligible Component caused by Your failure to perform reasonable repairs recommended by the dealer, Licensed Repair Facility, or Administrator. For any damage caused by failure to protect Your Vehicle from further damage when a Breakdown has occurred or failure to have Your Vehicle towed to the service facility when continued operation may result in further damage. Continued operation includes Your failure to observe warning lights, gauges, or any other signs of overheating or component failure, such as fluid leakage, slipping, knocking, or smoking, and not protecting Your Vehicle by continuing to drive creating damage beyond the initial failure. Lack of mechanical knowledge is not an excuse for continued operation. For any safety related maintenance events required by Your state or the manufacturer of Your Vehicle or a Breakdown caused by continued operation of the Vehicle in an overheated condition irrespective of thermostat failure or the lack of proper and necessary amounts of coolants or lubricants.
- O. For any part or repair that a Licensed Repair Facility or manufacturer recommends or requires to be repaired, replaced, adjusted or updated (including updating software or programming), in conjunction with a Covered Repair when a Breakdown of that part has not occurred. This includes modifications, replacement, or alteration of original systems necessitated by the replacement of an obsolete, superseded, redesigned, or unavailable part. For any repair or replacement of any covered part if a Breakdown has not occurred or if the wear on that part has not exceeded the field tolerances allowed by the manufacturer under normal operating conditions, damage to a non-covered part by an Eligible Component is also excluded.
- P. For Commercial Use Vehicles unless the appropriate Commercial Use Option is selected on the Application Page, and the appropriate surcharge has been paid, in which case only Vehicles that are being used for purposes that fall within the definition of Commercial Use will be covered.
- Q. If any alterations have been made to Your Vehicle or You are using or have used Your Vehicle in a manner not recommended by the manufacturer, including but not limited to any custom or add-on part, trailer hitches, suspension lifts or reductions, oversized/undersized wheels or tires, emissions and/or exhaust system modifications, engine modifications, transmission modifications, drive axle modifications, and includes any performance modifications. This exclusion does not apply to suspension lift kits, oversize wheels, and/or tires when the Tire Modification/Body or Suspension Lift Option box is selected on the Application Page and the appropriate surcharge is paid. The maximum increase for a body/suspension lift combined may not exceed four (4) inches. The maximum tire height modification allowed is four (4) inches in overall diameter larger than the manufacturer's specifications as displayed on the placard of Your Vehicle. No Coverage is available for suspension reductions or undersized wheels or tires. Any modification that voids the original manufacturer warranty will also void the Coverage provided under this Contract.
- R. For any Breakdown occurring outside of the United States of America or Canada.
- S. For any Loss arising out of the unauthorized access or use of any system, software, hardware, or firmware, or any modification, reprogramming, destruction, or deletion of data or software by any means.

IX. LEGAL CLAIMS AND DISPUTES

- A. **PRE-LITIGATION REQUEST FOR RECONSIDERATION:**
If **You** believe **We** have improperly denied a claim for repairs, **You** should, before bringing any complaints, demands or other proceedings before any court, government agency, administrative body or third party, request a reconsideration of the denial via email to reconsideration@endurancedirect.com or via first-class mail to Endurance Dealer Services, LLC, ATTN: Reconsideration, 400 Skokie Blvd, Suite 105, Northbrook, IL 60062. Please include **Your** full name and **Contract** number, a brief description of why **You** believe the claim was improperly denied, and any other information or documentation **You** believe is relevant to the claim. Please allow **Us** 48 business hours from the time of receipt to respond.
- B. **ALTERNATIVE DISPUTE RESOLUTION:**
We reserve the right, in the interests of efficient and judicious resolution of disputes, to demand that any claim, complaint or demand initiated by **You** relating to the **Coverage** provided under this **Contract** be settled by an alternative dispute resolution procedure before a recognized and/or accredited third-party organization of **Our** choosing, including, but not limited to, arbitration, mediation, and/or conciliation, with the cost of such alternative dispute resolution to be paid entirely by **Us**. Should **We** elect to pursue alternative dispute resolution, **We** will provide a written Notice of Alternative Dispute Resolution to **Your** address, as identified on the **Application Page**, and **You** agree to promptly and voluntarily discontinue any pending complaint, demand or other proceeding and proceed with the alternative method selected by **Us**.

X. SPECIAL STATE-SPECIFIC REQUIREMENTS

These special state requirements apply if **Your Contract** was delivered in the following state and supersede any other provisions herein to the contrary:

ALABAMA SPECIAL STATE REQUIREMENTS:
Section III.H. Cancellations is amended as follows: If no claim has been made under this **Contract**, **You** may return the **Contract** within twenty (20) days of the date the **Contract** was mailed to **You**, or within ten (10) days of delivery if the **Contract** was delivered to **You** at the time of sale. In such case, if no claim has been made, this **Contract** will be void and **We** will refund the **Contract** Purchase Price. Any refund for a voided **Contract** will be paid within forty-five (45) days of receiving notice of **Cancellation** from **You** or a ten percent (10%) penalty per month will be added to the refund. The right to void the **Contract** is not transferable and applies only to the original **Contract** Holder. Subsequent to that period of time, or if **You** have filed a claim hereunder, **We** will provide a pro rata refund less an administration fee of up to twenty-five (\$25) dollars. The refund will be equal to the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**. If **We** cancel this **Contract** for a reason other than nonpayment or material misrepresentation by **You**, **We** will provide **You** with a written notice at **Your** last known address as reflected in **Our** files stating the effective date of and reason for **Cancellation** at least five (5) days prior to **Cancellation**.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CLAIMS: 1-877-414-0134**

ALASKA SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is amended as follows: If no claim has been made under this **Contract**, **You** may return the **Contract** within thirty (30) days after the date that the motor **Vehicle** service **Contract** was delivered to **You**, or no later than ten (10) days after the date of delivery if this **Contract** was presented to **You** at the time of sale. In such case, if no claim has been made, this **Contract** will be void and **We** will refund the **Contract Purchase Price**. Any refund for a voided **Contract** will be paid within forty-five (45) days of receiving the returned **Contract**, or a penalty in the amount of ten percent (10%) of the **Purchase Price** will be added to **Your** refund for each month that the refund remains unpaid. The right to void this **Contract** is not transferable and applies only to the original **Contract** Holder. After the applicable thirty (30) or ten (10) day period, or if **You** have filed a claim, **You** may cancel this **Contract** and receive a refund equal to the prorated amount of the unearned **Purchase Price**, less claims paid, and **We** may assess a reasonable **Cancellation** fee not to exceed seven- and one-half percent (7.5%) of the unearned **Purchase Price**. This refund will be issued to **You** within forty-five (45) days after **You** cancel this **Contract**, or a penalty in the amount of ten percent (10%) of the unearned **Purchase Price** shall be added to **Your** refund for each month that the refund is not paid. **We** may only cancel this **Contract** for the following reasons: (1) nonpayment of the provider fee; (2) if **You** are convicted of a crime having as one of its necessary elements an act increasing a hazard covered by this **Contract**; (3) discovery of fraud or material misrepresentation made by **You**, or **Your** representative, in obtaining this **Contract** or by **You** in pursuing a claim under this **Contract**; (4) discovery of a grossly negligent act or omission by **You** that substantially increases the hazards covered by this **Contract**; (5) physical changes in the property covered by this **Contract** that result in the property becoming ineligible for **Coverage** under this **Contract**; or (6) substantial breach of duties by **You** related to the covered **Vehicle**. If **We** cancel this **Contract** for any reason other than nonpayment or material misrepresentation by **You** in obtaining this **Contract** or pursuing a claim under this **Contract**, **We** will provide **You** with a written notice, sent to **Your** last known address as reflected in **Our** files stating the effective date of and reason for **Cancellation** at least five (5) days prior to **Cancellation**. If **We** cancel this **Contract**, **We** will provide **You** with a refund equal to the prorated amount of the unearned **Purchase Price**, less any claims paid. This refund will be issued to **You** within forty-five (45) days after **We** cancel this **Contract**, or a penalty equal to ten percent (10%) of the unearned **Purchase Price** will be added to **Your** refund for each month that the refund remains unpaid.

ARIZONA SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is amended as follows: If **We** deduct a fee for **Our** administrative expenses associated with **Cancellation**, such fee will not exceed seventy-five dollars (\$75) or ten percent (10%) of the purchase price of this **Contract**, whichever is less. Any administrative fee assessed will not exceed the amount of the refund due to **You**. **We** will not exclude, cancel or void coverage under this **Contract** due to **Pre-Existing** conditions that were known to **Us** or the seller or that reasonably should have been known to **Us** or the seller, prior use or unlawful acts relating to the **Vehicle** or misrepresentation by either **Us** or the seller. Further, neither **We** nor **Our** assignees or subcontractors will cancel or void **Coverage** under this **Contract** due to the acts or omissions of **Us**, **Our** assignees or subcontractors or for their failure to provide correct information or perform the services or repairs provided in a timely, competent or workmanlike manner. Section III.C. Entire Agreement of **Your Contract** is amended as follows: "This **Contract** does not exclude **Coverage** if the odometer was tampered with prior to purchase." Section IX.B. Alternative Dispute Resolution does not prevent the **Contract** Holder from his or her rights to file a complaint with the Arizona Department of Insurance and Financial Institutions, Consumer Protection Division, 100 N. 15th Avenue, Suite 261, Phoenix, AZ 85007. Section VIII. Exclusions – What is Not Covered is amended as follows: Parts or components repaired or replaced are not excluded. **We** will not cancel or void this **Contract** based on ineligibility for **Coverage**, including gray market, high performance, and GM diesel autos.

ARKANSAS SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is amended as follows: If **You** cancel this **Contract** after the first thirty (30) days, or if **You** have made a claim, **You** will be entitled to a pro rata refund of the service contract retail price, less a **Cancellation** fee of fifty (\$50) dollars.

CALIFORNIA SPECIAL STATE REQUIREMENTS:

Section II. Definitions is amended as follows: Administrator – Means Endurance Dealer Services, LLC, 400 Skokie Blvd., Suite 105, Northbrook, IL 60062, 877-302-6721 (Texas license number: 639; California license number: 0K11393; Oklahoma license number: 44201382). Section III.K. Guarantee is amended as follows: Performance to **You** under this **Contract** is guaranteed by a California approved insurance company. **You** may file a claim with this insurance company if any promise made in the **Contract** has been denied or has not been honored within sixty (60) days after **Your** request. The insurer is Wesco Insurance Company, 59 Maiden Lane, 43rd Floor, New York, NY 10038, 866-505-4048. If **You** are not satisfied with the insurance company's response, **You** may contact the California Department of Insurance at 1-800-927-4357 or access the department's Internet Web site (www.insurance.ca.gov). Section III.H. Cancellations is amended as follows: Within the first sixty (60) days after receipt of the **Contract**, or with respect to a **Contract** covering a used motor **Vehicle** without a manufacturer's warranty, within the first thirty (30) days after receipt of the **Contract**, **You** may cancel this **Contract** and if no claims have been filed, **You** will receive the full **Purchase Price** paid as a refund. If a claim has been made, within the first sixty (60) days of receipt of the **Contract**, or within the first thirty (30) days of receipt of this **Contract** if this **Contract** covers a used motor **Vehicle** without a manufacturer's warranty, a pro rata refund, based on either time or mileage as determined by **Us** at the time of **Cancellation**, shall be made to **You**. After the first sixty (60) or thirty (30) day period, as applicable, **You** may cancel this **Contract** and receive a pro rata refund, based on elapsed time or mileage as determined by **Us** at the time of **Cancellation**, and **We** may deduct a **Cancellation** fee, calculated as the lesser of ten percent (10%) of the **Purchase Price** of this **Contract** or twenty-five (\$25) dollars. **We** may cancel this **Contract** within sixty (60) days under the following conditions: (1) **We** mail notice of **Cancellation** to **You**, postmarked before the sixty-first (61st) day after the date that this **Contract** was sold; (2) **We** provide **You** with a refund equal to the full **Purchase Price** within thirty (30) days from the date of **Cancellation**. However, if **We** have paid a claim, or have advised **You** in writing that **We** will pay a claim, **Your** refund will be pro rata, less the amount of any claims paid prior to **Cancellation**; (3) this **Contract** will cease to be valid no less than five (5) days after the postmark date of the notice; and (4) the notice will state the specific grounds for **Cancellation**. **We** may cancel at any time for nonpayment, subject to the following conditions: (1) **We** mail notice of **Cancellation** to **You**; (2) any refund owed to **You** will be paid within thirty (30) days of the date of **Cancellation**; (3) this **Contract** will cease to be valid no less than five (5) days after the postmark date of the notice; and (4) the notice shall state the specific grounds for **Cancellation**. **We** may cancel at any time for material misrepresentation or fraud by **You**, subject to the following conditions: (1) notice of **Cancellation** is mailed to **You**; (2) **We** issue **You** a pro rata refund of the **Purchase Price**, less the amount of any claims paid, within thirty (30) days of the date of **Cancellation**; and (3) the notice states the specific nature of the misrepresentation. If **We** cancel this **Contract**, **We** will be liable for any claim reported to **Us** or **Our** designated person to receive claims, if the claim is reported to **Us** prior to the effective date of **Cancellation**. **You** will be deemed to have filed a claim if **You** have completed the first step required under this **Contract** for reporting a claim.

COLORADO SPECIAL STATE REQUIREMENTS:

The policy number for Wesco Insurance Company is [WIC-EWC-VSC-071812].

CONNECTICUT SPECIAL STATE REQUIREMENTS:

Connecticut law requires an automobile dealer to provide a warranty covering certain classes of used motor **Vehicle** as follows: Used **Vehicles** with a sale price of three thousand (\$3,000) dollars, but less than five thousand (\$5,000) dollars, warranty coverage must be provided for thirty (30) days or one thousand five hundred (1,500) miles, whichever occurs first; for used **Vehicles** with a sale price of five thousand (\$5,000) dollars or more, warranty coverage must be provided for sixty (60) days or three thousand (3,000) miles, whichever occurs first. This law may cover the **Vehicle** **You** have purchased. 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** in this **Contract** apply only to this **Contract** and are not the terms of the required dealer warranty. The **Contract** Holder may cancel at any time for any reason, including if **Your Vehicle** is sold, lost, stolen, or destroyed. Should this **Contract** expire while repairs covered under this **Contract** are in process, the term of this **Contract** will be automatically extended to the date that the **Vehicle** is released from the Repair Facility. Section IX.B. Alternative Dispute Resolution is amended to advise **You** that the State of Connecticut has established an arbitration process to settle disputes between **You** and **Us** arising from the **Contract**. A written complaint may be mailed to: State of Connecticut, Insurance Department, PO Box 816, Hartford, CT, 06142-816, Attention: Consumer Affairs. Written complaints must describe the dispute, the price of the product and cost of repair, and include a copy of this **Contract**.

DISTRICT OF COLUMBIA SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is amended as follows: A ten (10%) percent penalty per month shall be added to a refund that is not paid or credited within 45 days after the return of the service contract to the provider. If **You** cancel outside of the Free Look Period, the cancellation fee shall not exceed the lesser of ten (10%) percent of the gross provider fee paid by **You** or fifty (\$50). If **We** cancel this **Contract**, **We** shall mail a written notice to **You** at the last known address **We** have on file or **You** at least five (5) days prior to cancellation by **Us**. The cancellation notice shall state the effective date of cancellation and the reason for cancellation. Prior notice of cancellation is not required if the reason for cancellation is nonpayment, a substantial breach of duties by **You** relating to the Covered **Vehicle** or its use, or a material misrepresentation by **You** to **Us**.

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CLAIMS: 1-877-414-0134

FLORIDA SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is deleted and replaced with the following: If this **Contract** is cancelled by **You** within sixty (60) days of purchase, one hundred percent (100%) of the gross premium paid will be refunded less the amount of any claims paid on the **Contract** and less an administrative fee not to exceed five percent (5%) of the gross premium paid or fifty dollars (\$50), whichever is less. If **You** cancel this **Contract** after the first sixty (60) days, the unearned pro rata premium will be refunded less the amount of any claims paid and less an administrative fee not to exceed ten percent (10%) of the unearned pro-rata premium or fifty dollars (\$50), whichever is less. Elapsed time and mileage shall be measured from the **Purchase Date** and **Mileage**. Within the first sixty (60) days of purchase, **We** cancel this **Contract** for any reason. After the first sixty (60) days, **We** may only cancel this **Contract** if there has been a material misrepresentation or fraud at the time of sale of the **Contract**; if **You** have failed to maintain the vehicle as prescribed by the manufacturer; if the odometer has been tampered with or disabled and **You** have failed to repair the odometer; or for nonpayment of premium by **You**, in which case **We** shall provide **You** with notice of cancellation by certified mail. If **We** cancel this **Contract**, **We** will refund **You** one hundred percent (100%) of the paid unearned pro rata premium, less the amount of any claims paid on the **Contract**. Elapsed time and mileage shall be measured from the **Purchase Date** and **Mileage**. If this **Contract** has been financed, the lienholder or third-party finance company may cancel this **Contract** for non-payment, or if Your Vehicle has been declared a total loss, or if Your Vehicle has been repossessed. Section III.I. CONTRACT HOLDER'S TRANSFER CONDITIONS is amended as follows: **The transfer fee will be forty dollars (\$40)**. Section IX.B. ALTERNATIVE DISPUTE RESOLUTION is amended as follows: Arbitration is non-binding in the State of Florida. Arbitration proceedings shall be conducted in the county in which **You** reside. The following is added to the contract: The rate charged to **You** for this **Contract** is not subject to regulation by the Florida Office of Insurance Regulation.

GEORGIA SPECIAL STATE REQUIREMENTS:

The **Waiting Period** shall not exceed thirty (30) days, and thirty (30) days will be added to the **Contract** term at **Expiration Date**. **We** will not deny a claim under this **Contract** for a **Breakdown** caused by sludge build-up resulting from **Your** failure to perform recommended maintenance services. Section VIII.D. is amended to delete as follows: misdiagnosed by the **Licensed Repair Facility**. Section VIII.G. is deleted and replaced as follows: **Pre-Existing** conditions known to **You** are not covered and if the information provided by **You** cannot be verified as accurate. Section VIII.Q. is amended to add the following: However, alterations are only excluded if made by **You** or with **Your** knowledge. Section III.H. Cancellations is amended as follows: **We** may only cancel this **Contract** for fraud, material misrepresentation, or nonpayment and **You** will receive a 30-day written notification. In the event **We** cancel this **Contract**, **We** will retain a pro-rata amount based on greater of the days in force or the miles driven related to the term of this **Contract** and a **Cancellation** fee of ten percent (10%) of the pro-rata refund amount, not to exceed fifty dollars (\$50) will be assessed. If **You** return this **Contract** within the first thirty (30) days of purchase and do not receive a refund from **Us** within forty-five (45) days after **You** return the **Contract** to **Us**, a penalty of ten percent (10%) per month shall be added to **Your** refund. If **You** cancel this **Contract** within the first thirty (30) days after purchase, **You** will receive a full refund of the **Contract** purchase price less claims paid. If **You** cancel this **Contract** after thirty (30) days, an administrative or **Cancellation** fee of ten percent (10%) of the pro-rata refund amount or fifty dollars (\$50), whichever is less, will be assessed. Section VIII. Exclusions – What is Not Covered, the last sentence in item M. is deleted in its entirety and replaced with the following: For any loss, if subsequent to the purchase of this **Contract**, the odometer has failed, been broken, disconnected, or altered, or for any reason the Vehicle's actual mileage cannot be determined. Section IX.B. Alternative Dispute Resolution is deleted in its entirety. The lienholder/finance company must hold power of attorney to cancel this **Contract** for nonpayment.

HAWAII SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is amended as follows: If **You** cancel this **Contract** within thirty (30) days of **Us** mailing it to **You** or with twenty (20) days of delivery if the **Contract** was delivered to **You** at the time of sale and no claim has been made hereunder, the **Contract** is void and **We** will refund the entire **Contract** purchase price. Any refund for a voided **Contract** will be paid within forty-five (45) days of receiving notice of **Cancellation** from **You** or a ten percent (10%) penalty per month will be added to the refund. The right to void this **Contract** is not transferrable and applies only to the original **Contract** Holder. Subsequent to this time period, or if a claim has been made hereunder during this time period, **You** may cancel this **Contract** and **We** will refund the unearned **Contract** Purchase Price calculated on a pro-rata basis as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, provided **We** receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of **Cancellation**, less an administrative fee of fifty dollars (\$50) and the total amount of all claims paid. If **We** cancel this **Contract**, **We** will mail to **You** a notice of **Cancellation** at **Your** last known address as reflected in **Our** files stating the effective date and reason for **Cancellation** at least five (5) days prior to **Cancellation**. However, **We** will not provide a notice of **Cancellation** if the reason for **Cancellation** is nonpayment of the purchase price, material misrepresentation by **You** to **Us**, or a substantial breach of **Your** duties under the terms of the **Contract**.

IDAHO SPECIAL STATE REQUIREMENTS:

Coverage afforded under this **Contract** is not guaranteed by the Idaho Guarantee Association. Section III.H. Cancellations is amended as follows: **We** will not deduct the total amount of claims paid from any refund due as a result of the **Cancellation** of this **Contract** by **You**.

ILLINOIS SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is amended as follows: Any service charge assessed by **Us** in connection with **Cancellation** shall not exceed the lesser of ten (10%) percent of the Purchase Price or fifty (\$50) dollars.

INDIANA SPECIAL STATE REQUIREMENTS:

This **Contract** is not insurance and is not subject to Indiana insurance law. **Your** proof of payment to the issuing seller for this **Contract** shall be considered proof of payment to the Insurance Company which guarantees **Our** obligations to **You**, providing such insurance was in effect at the time **You** purchased this **Contract**.

IOWA SPECIAL STATE REQUIREMENTS:

This **Contract** is subject to rules administered by the Iowa Insurance Division. **You** may call the Insurance Division at 515-281-5705. Written inquiries or complaints should be mailed to the following address: Iowa Insurance Division, 1963 Bell Avenue, Suite 100, Des Moines, IA 50315. **We** will not use used parts to make a repair under this **Contract** without prior written authorization from **You** unless such parts were rebuilt in accordance with Iowa Administrative Code Rule 191-103.6(5)a.(9). Section III.H. Cancellations is amended as follows: **You** may return this **Contract** to **Us** or the seller for a full refund of the **Contract** Purchase Price within ten (10) days after delivery if the **Contract** was delivered at the time of sale, provided there has been no claim(s) filed under this **Contract**. **You** may return this **Contract** to **Us** or the seller for a full refund of the **Contract** Purchase Price within twenty (20) days of **Us** mailing this **Contract** to **You**, provided there has been no claim(s) filed under this **Contract**. Subsequent to this time period, or if a claim has been made hereunder during this time period, **You** may cancel this **Contract** and **We** will refund the unearned **Contract** Purchase Price calculated on a pro-rata basis as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, provided **We** receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of **Cancellation**, less an administrative fee not to exceed ten percent (10%) of the total **Contract** Purchase Price and the total amount of all claims paid. A ten percent (10%) penalty per month shall be added to a refund that is not made within thirty (30) days of the return of the **Contract** to the seller or **Us**. If **You** cancel this **Contract**, **We** will mail a written notice of **Cancellation** to **You** within fifteen (15) days of the date of termination. If **We** cancel this **Contract**, **We** will provide written notice to **You** at **Your** last known address as reflected in **Our** files at least fifteen (15) days prior to **Cancellation** and the notice will state the effective date and reason for **Cancellation**, however, such prior notice is not required if **We** cancel for nonpayment of the **Purchase Price**, a material misrepresentation by **You** to **Us**, or a substantial breach of duties by **You** relating to the covered **Vehicle** or its use. If **We** cancel for any other reason than nonpayment, **You** will receive a refund equal to one hundred percent (100%) of the unearned **Purchase Price** paid, calculated on a pro rata basis based upon elapsed time or mileage, less any claims paid, and less a reasonable administrative fee not to exceed ten percent (10%) of the total **Purchase Price**.

KANSAS SPECIAL STATE REQUIREMENTS:

Locksmith and Tire Service are not available.

LOUISIANA SPECIAL STATE REQUIREMENTS:

If **You** cancel this **Contract** within twenty (20) days of **Us** mailing it to **You** or ten (10) days of delivery if the **Contract** was delivered at the time of purchase, and if no claim has been made hereunder, the **Contract** is void and **We** will refund the entire **Purchase Price**. Any refund for a voided **Contract** will be paid within forty-five (45) days after return of the **Contract** or a ten percent (10%) penalty per month shall be added to the refund. The right to void this **Contract** is not transferable and applies only to the original **Contract** Holder. This **Contract** is not

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insurance and is not regulated by the Louisiana Department of Insurance. Any concerns or complaints regarding the **Contract** may be directed to the Attorney General of the State of Louisiana. Section III.H. Cancellations is amended as follows: If **We** cancel this **Contract**, **We** will mail to **You** written notice of **Cancellation** at **Your** last known address as reflected in **Our** files at least fifteen (15) days prior to **Cancellation** stating the effective date and reason for **Cancellation**, however, prior notice is not required if **We** cancel for nonpayment of the **Purchase Price**, material misrepresentation by **You** to **Us**, or a substantial breach in **Your** duties relating to the covered **Vehicle** or its use.

MAINE SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is amended as follows: If **You** cancel this **Contract** within twenty (20) days of **Us** mailing it to **You** or ten (10) days of delivery if the **Contract** was delivered at the time of purchase and no claim has been made hereunder, the **Contract** is void and **We** will refund the entire **Contract** Purchase Price. Any refund for a voided **Contract** will be paid within forty-five (45) days of receiving notice of **Cancellation** from **You** or a penalty equal to ten percent (10%) of the **Purchase Price** outstanding will be added to **Your** refund. The refund for a cancellation during this period will include any sales tax refund required pursuant to state law. The right to void this **Contract** is not transferrable and applies only to the original **Contract** Holder. Subsequent to this time period, or if a claim was made during this time period, **You** may cancel this **Contract** and **We** will refund the unearned **Contract** Purchase Price calculated on a pro rata basis as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation** less an administration fee of 10% of the **Contract** Purchase Price and the total amount of all claims paid. If **We** cancel this **Contract**, **We** will mail to **You** a written notice of **Cancellation** at **Your** last known address as reflected in **Our** files fifteen (15) days prior to **Cancellation** stating the effective date and reason for **Cancellation**. If **We** cancel this **Contract** for any reason other than nonpayment by **You**, one hundred percent (100%) of the unearned pro rata **Purchase Price**, less any claims paid, will be refunded less an administrative fee of ten (10%) percent of the **Contract** Purchase Price.

MARYLAND SPECIAL STATE REQUIREMENTS:

Should this **Contract** expire while repairs covered under this **Contract** are in process, the term of this **Contract** will be automatically extended to the date that the **Vehicle** is released from the Repair Facility. Section III.H. Cancellations is amended as follows: If **You** cancel this **Contract** within twenty (20) days after receipt if the **Contract** is mailed to **You** or delivery if the **Contract** is delivered at the time of sale and a claim has not been made hereunder the **Contract** is void and **We** will refund the entire **Contract** Purchase Price. Any refund for a voided **Contract** will be paid within forty-five (45) days of receiving notice of **Cancellation** from **You** or a ten percent (10%) penalty per month of the **Contract** Purchase Price paid for this **Contract**. The right to void this **Contract** is not transferrable and applies only to the original **Contract** Holder. Subsequent to this time period, or if a claim has been made hereunder during this time period, **You** may cancel this **Contract** and **We** will refund the unearned **Contract** Purchase Price calculated on a pro-rata basis as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, provided **We** receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of **Cancellation**, less an administrative fee of fifty dollars (\$50) and the total amount of all claims paid.

MASSACHUSETTS SPECIAL STATE REQUIREMENTS:

Chapter 90, Section 7N1/4 of the General Laws of Massachusetts requires an automobile dealer to provide a warranty covering certain classes of used motor Vehicles, as follows: for Used Vehicles with less than forty thousand (40,000) miles at time of sale, warranty coverage must be provided for ninety (90) days or three thousand seven hundred and fifty (3,750) miles, whichever occurs first; for used Vehicles with forty thousand (40,000) miles or more but less than eighty thousand (80,000) miles at the time of sale, warranty coverage must be provided for sixty (60) days or two thousand five hundred (2,500) miles, whichever occurs first; for used Vehicles with eighty thousand (80,000) miles or more, but less than one hundred and twenty-five thousand (125,000) miles at the time of sale, warranty coverage must be provided for thirty (30) days or twelve hundred and fifty (1,250) miles, whichever occurs first. This law may cover the **Vehicle** **You** have purchased. 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** in this **Contract** apply only to this **Contract** and are not the terms of the required dealer warranty. In Massachusetts the entity obligated to perform under this **Contract** is the Selling Dealer. Section III.H. Cancellations is amended as follows: If **You** cancel this **Contract** within twenty (20) days after **We** mail it to **You** or within ten (10) days of delivery if the **Contract** is delivered at the time of sale, and a claim has not been made hereunder, the **Contract** is void and **We** will refund the entire **Contract** Purchase Price. Any refund for a voided **Contract** will be paid within forty-five (45) days of receiving notice of **Cancellation** from **You** or a ten percent (10%) penalty per month will be added to the refund. The right to void this **Contract** is not transferrable and applies only to the original **Contract** Holder if no claim has been made prior to its return to **Us**. If **We** cancel this **Contract**, **We** will mail to **You** a written notice of **Cancellation** at **Your** last known address as reflected in **Our** files stating the effective date and reason for **Cancellation** at least five (5) days prior to the effective date of **Cancellation**, unless **Cancellation** is for nonpayment, material misrepresentation, or a substantial breach of **Your** duties under this **Contract**.

MICHIGAN SPECIAL STATE REQUIREMENTS:

In Michigan the entity obligated to perform under this **Contract** is the Selling Dealer. Section III.H. Cancellations is amended as follows: If **We** cancel this **Contract**, **We** will mail to **You**, at least 30 days before the effective date of **Cancellation**, a written notice of **Cancellation** that states the effective date of **Cancellation** and the reason for **Cancellation**. **We** may only cancel this **Contract** for nonpayment, material misrepresentation, fraud, or substantial breach of **Your** duties under this **Contract**.

MINNESOTA SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is amended as follows: If **You** cancel this **Contract** within twenty (20) days after **We** mail it to **You** or ten (10) days of delivery if the **Contract** is delivered at the time of sale and a claim has not been made hereunder the **Contract** is void and **We** will refund the entire **Contract** Purchase Price. Any refund for a voided **Contract** will be paid within forty-five (45) days of receiving notice of **Cancellation** from **You** or a ten percent (10%) penalty per month will be added to the refund. The right to void this **Contract** is not transferrable and applies only to the original **Contract** Holder. Subsequent to this time period, or if a claim has been made hereunder during this time period, **You** may cancel this **Contract** and **We** will refund the unearned **Contract** Purchase Price calculated on a pro-rata basis as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, provided **We** receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of **Cancellation**, less an administrative fee of fifty dollars (\$50) and the total amount of all claims paid. If **We** cancel this **Contract**, **We** will mail to **You** a written notice of **Cancellation** at **Your** last known address as reflected in **Our** files stating the effective date and reason for **Cancellation** at least fifteen (15) days prior to the effective date of **Cancellation**, five (5) days if **Cancellation** is for nonpayment, material misrepresentation, or a substantial breach of **Your** duties under this **Contract**. Section IX.B. Alternative Dispute Resolution is amended as follows: This **Contract** is deemed to have been made in Minnesota for purposes of Alternative Dispute Resolution, including Arbitration.

MISSISSIPPI SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is amended as follows: If **You** cancel this **Contract** within twenty (20) days after **We** mail it to **You** or ten (10) days after the date this **Contract** was delivered to **You** at the time of purchase, and a claim has not been made hereunder, the **Contract** is void and **We** will refund the entire **Purchase Price**. Any refund for a voided **Contract** will be paid within forty-five (45) days of receiving notice of **Cancellation** from **You** or a ten percent (10%) penalty per month will be added to the refund. The right to void this **Contract** is not transferrable and applies only to the original **Contract** Holder. Subsequent to this time period, or if a claim has been made hereunder during this time period, **You** may cancel this **Contract** and **We** will refund one hundred percent (100%) of the unearned pro rata **Purchase Price**, less the amount of any claims paid, and less a reasonable administrative fee not to exceed ten percent (10%) of the gross **Purchase Price**. **We** may only cancel this **Contract** for nonpayment of the **Purchase Price**, a material misrepresentation by **You** to **Us**, or a substantial breach of duties by **You** relating to the covered **Vehicle** or its use. If **We** cancel, the administrative fee charged will not exceed ten percent (10%) of the gross **Purchase Price** paid by **You**. If **We** cancel this **Contract** for failure to pay the **Purchase Price**, **We** will mail a written notice of **Cancellation** to **You** at **Your** last known address as reflected in **Our** files at least ten (10) days prior to the effective date of **Cancellation**. If **We** cancel this **Contract** for any other reason, **We** will mail a written notice of **Cancellation** to **You** at **Your** last known address as reflected in **Our** files at least thirty days prior to the effective date of **Cancellation**. Section IX.B. Alternative Dispute Resolution is deleted in its entirety.

MISSOURI SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is amended as follows: If **You** cancel this **Contract** within twenty (20) days after **We** mail it to **You** or the date **You** purchased the **Contract** if the **Contract** was delivered to **You** at the time of sale and a claim has not been made hereunder, the **Contract** is void and **We** will refund the entire **Contract** Purchase Price. If a claim has been made hereunder during this time period, **We** will refund the entire **Contract** purchase price less any claims that have been paid. Any **Cancellation** refund for a voided **Contract** will be paid within forty-five (45) days of receiving notice of **Cancellation** from **You** or a ten percent (10%) penalty of the amount outstanding per month will be added to the refund. The right to void this

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Contract is not transferrable and applies only to the original **Contract** Holder. Subsequent to this time period **You** may cancel this **Contract** and **We** will refund the unearned **Contract** Purchase Price calculated on a pro-rata basis as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, provided **We** receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of **Cancellation**, less an administrative fee of fifty dollars (\$50) and the total amount of all claims paid. If this **Contract** is canceled for any reason outside of the time period during which the **Contract** can be voided, **We** will mail to **You** a written notice of **Cancellation** within forty-five (45) days of the date of **Cancellation**.

MONTANA SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is amended as follows: If **We** cancel this **Contract** **We** will mail to **You** a written notice of **Cancellation** at **Your** last known address as reflected in **Our** files at least five (5) days prior to the effective date of **Cancellation** stating the effective date and reason for **Cancellation** unless **We** are cancelling the **Contract** for nonpayment, material misrepresentation, or substantial breach of **Your** duties hereunder in which case **We** will not provide **You** with prior notice of **Cancellation**.

NEBRASKA SPECIAL STATE REQUIREMENTS:

Section IX.B. Alternative Dispute Resolution is amended as follows: Alternative Dispute Resolution, including Arbitration, shall only be required upon mutual agreement by **Us** and **You**.

NEVADA SPECIAL STATE REQUIREMENTS:

If **You** are not satisfied with the manner in which **We** handle **Your** claim(s), **You** may contact the Commissioner by use of the toll-free number of the Division, (888) 872-3234. Section VIII.Q Exclusions – What is Not Covered is amended to add the following: However, if **Your Vehicle** is modified or repaired in an unauthorized or non-manufacturer-recommended manner, **We** will not automatically suspend all coverage. Rather, this **Contract** will continue to provide any applicable coverage that is not related to the unauthorized or non-manufacturer-recommended modification or any damages arising therefrom, unless such coverage is otherwise excluded by the terms of this **Contract**. Section III.H. Cancellations is amended as follows: If no claim has been made under this **Contract**, **You** may return this **Contract** within twenty (20) days of the date the **Contract** was mailed to **You**, or within ten (10) days of delivery if the **Contract** was delivered to **You** at the time of sale. In such a case, this **Contract** is void and **We** will refund the full amount of the **Contract** purchase price. Any **Cancellation** refund for a voided **Contract** will be paid within forty-five (45) days of receiving notice of **Cancellation** from **You** or a ten percent (10%) penalty of the **Contract Purchase Price** for each thirty (30) day period, or portion thereof, will be added to the refund and any accrued penalties that remain unpaid. This right to void the **Contract** is not transferable and applies only to the original **Contract** Holder. Subsequent to this time period, or if a claim has been made hereunder during this time period, **You** may cancel this **Contract** and **We** will refund the unearned **Contract** Purchase Price calculated on a pro-rata basis as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, provided **We** receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of **Cancellation**, less a reasonable **Cancellation** fee not to exceed twenty-five (\$25) dollars and **We** will not deduct claims paid. If **We** cancel this **Contract** for any reason, **We** will mail **You** written notice of **Cancellation** at **Your** last known address as reflected in **Our** files at least fifteen (15) days prior to **Cancellation**. After this **Contract** has been in effect for seventy (70) days, **We** will not cancel this **Contract**, except for the following reasons, before the **Expiration Date** or **Mileage** of this **Contract** or one (1) year after the effective date of this **Contract**, whichever occurs first: (a) Failure by **You** to pay an amount when due; (b) **Your** conviction for a crime which results in an increase in the service required under this **Contract**; (c) Discovery of fraud or material misrepresentation by **You** in obtaining this **Contract**, or in presenting a claim under this **Contract**; (d) Discovery of: (1) An act or omission by **You**; or (2) A violation by **You** of any condition of this **Contract**, which occurred after the effective date of this **Contract** and which substantially and materially increases the service required under this **Contract**; or (e) A material change in the nature or extent of the required service or repair which occurs after the effective date of this **Contract** and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time this **Contract** was issued or sold. If **We** cancel the **Contract** for any of the above reasons, **We** will refund the unearned portion of the purchase price. **We** will deduct any outstanding balance on **Your** account from the amount of the **Contract** purchase price that is unearned by **Us** when calculating the refund amount. **We** will not impose a **Cancellation** fee for such **Cancellation**, and **We** will not deduct claims paid from such refunds. Section III.I. Contract Holder's Transfer Conditions is amended as follows: The transfer fee shall not exceed twenty-five dollars (\$25).

NEW HAMPSHIRE SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is amended as follows: If this **Contract** is cancelled by **You** within thirty (30) days of purchase and no claim has been filed, the entire **Contract** Purchase Price paid will be refunded. If **You** have incurred a claim within the first thirty (30) days or if **You** cancel this **Contract** after the first thirty (30) days, the unearned **Contract** Purchase Price paid will be refunded, calculated on a pro-rata basis. The refund will be equal to the lesser amount produced using either the number of months this Contract was in force or the number of miles, in thousands of miles or portion thereof, Your Vehicle was driven prior to Cancellation, provided We receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of Cancellation, less an administrative fee not to exceed ten percent (10%) of the purchase price of this Contract or fifty dollars (\$50), whichever is less, and the total amount of all claims paid. If **We** cancel this **Contract** for any reason other than non-payment or a violation of **Your** Responsibilities, **You** will receive a pro-rata refund of the unearned **Contract** Purchase Price calculated as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, provided **We** receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of **Cancellation**, less an administrative fee not to exceed ten percent (10%) of the purchase price of this **Contract** or fifty dollars (\$50), whichever is less, and the total amount of all claims paid. Section IX.B. Alternative Dispute Resolution is amended as follows: Any civil action or any alternative dispute resolution procedure brought in connection with this **Contract** shall be brought in the courts of New Hampshire. In the event **You** do not receive satisfaction under this **Contract**, **You** may contact the New Hampshire Insurance Department, 211 South Fruit Street, Suite 14, Concord, NH 03301, 800-852-3416.

NEW JERSEY SPECIAL STATE REQUIREMENTS:

In New Jersey the entity obligated to perform under this **Contract** is the Selling Dealer. Section III.H. Cancellations is amended as follows: **You** may void this **Contract** by returning the **Contract** to **Us** or the seller for a full refund of the **Contract** Purchase Price within twenty (20) days of **Us** mailing this **Contract** to **You**, or within ten (10) days of purchase if the **Contract** is delivered at the time of sale, provided there has been no claim filed hereunder. Any **Cancellation** refund for a voided **Contract** will be paid within forty-five (45) days of receiving notice of **Cancellation** from **You** or a ten percent (10%) penalty per month, based upon the **Contract Purchase Price**, will be added to the refund. If **We** cancel this **Contract** for a reason other than nonpayment, material misrepresentation by **You**, or substantial breach of **Your** duties hereunder **We** will provide **You** with a written notice at **Your** last known address as reflected in **Our** files stating the effective date of and reason for **Cancellation** at least five (5) days prior to **Cancellation**.

NEW MEXICO SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is amended as follows: **You** may void this **Contract** by returning the **Contract** to **Us** or the seller for a full refund of the **Contract** Purchase Price within twenty (20) days of **Us** mailing this **Contract** to **You**, or within ten (10) days of purchase if the **Contract** is delivered at the time of sale, provided there has been no claim filed hereunder. A ten percent (10%) penalty of the **Contract Purchase Price** for each thirty (30) day period or portion thereof shall be added to a refund due for a voided **Contract** that is not made within sixty (60) days of return of the **Contract** by **You**. The right to return a voided **Contract** is not transferable and only applies to the original **Contract** Holder. Subsequent to this time period, or if a claim has been made hereunder during this time period, **You** may cancel this **Contract** and **We** will refund the unearned **Contract** Purchase Price calculated on a pro-rata basis as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, provided **We** receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of **Cancellation**, less a reasonable administrative fee not to exceed ten percent (10%) of the **Contract Purchase Price** and the total amount of all claims paid. **We** may not cancel this **Contract** unless **We** mail to **You** at **Your** last known address as reflected in **Our** files a notice of **Cancellation** at least fifteen (15) days prior to the effective date of **Cancellation**. If this **Contract** has been in effect for at least seventy (70) days, **We** may not cancel the **Contract** before its **Expiration Date** or **Mileage** or one (1) year after the effective date, whichever comes first, except for the following reasons: (1) nonpayment of the purchase price; (2) conviction of a crime by **You** that results in an increase in the services required under this **Contract**; (3) discovery of fraud or material misrepresentation by **You** in obtaining this **Contract** or presenting a claim hereunder; or (4) discovery of: (a) an act or omission by **You**; or (b) a violation of this **Contract** by **You**, which occurred after the effective date of this **Contract** and which substantially and materially increases the service required under this **Contract**. If **We** cancel this **Contract**, **We** will not deduct an administrative fee. This service contract is insured by Wesco Insurance Company. If the service contract provider fails to pay you or otherwise provide you with the covered service within 60 days of your submission of a valid claim, you may submit your claim to Wesco Insurance Company at 866-505-4048 and 59 Maiden Lane, 43rd Floor, New York, NY 10038. I you have any concerns regarding the handling of your claim, you may contact the Office of Superintendent of Insurance at 1-855-427-5674.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CLAIMS: 1-877-414-0134**

NEW YORK SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is amended as follows: If **You** cancel this **Contract** within twenty (20) days after **We** mail it to **You** or ten (10) days of delivery if the **Contract** is delivered at the time of sale and a claim has not been made hereunder the **Contract** is void and **We** will refund the entire **Contract** Purchase Price. A ten percent (10%) penalty per month shall be added to a refund due for a voided **Contract** that is not made within thirty (30) days of return of the **Contract** by **You**. The right to void this **Contract** is not transferrable and applies only to the original **Contract** Holder. Subsequent to this time period, or if a claim has been made during this time period, **You** may cancel this **Contract** and **We** will refund the unearned **Contract** purchase price calculated on a pro-rata basis as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, less any claims paid and an administrative fee of fifty dollars (\$50). If **We** cancel this **Contract**, **We** will mail to **You** a written notice of **Cancellation** at **Your** last known address as reflected in **Our** files at least fifteen (15) days prior to the effective date of **Cancellation** stating the effective date and reason for **Cancellation** unless **We** are cancelling the **Contract** for nonpayment, material misrepresentation, or substantial breach of **Your** duties hereunder in which case **We** will not provide **You** with prior notice of **Cancellation**.

NORTH CAROLINA SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is amended as follows: **You** may cancel this **Contract** at any time after purchase and **We** will pay a pro rata refund of the **Contract** purchase price equal to the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, less claims paid and an administrative fee of ten percent (10%) of the refund amount.

OKLAHOMA SPECIAL STATE REQUIREMENTS:

This is not an insurance contract. **Coverage** afforded under this **Contract** is not guaranteed by the Oklahoma Insurance Guaranty Association. Section III.H. Cancellations is amended as follows: In the event **You** cancel this **Contract** **We** will pay a pro rata refund based upon ninety percent (90%) of the unearned pro rata premium less the actual cost of any service provided under this **Contract**. In the event **We** cancel this **Contract** **We** will pay a refund based upon one hundred percent (100%) of the unearned pro rata premium less the actual cost of any service provided under this **Contract**. **Our** Oklahoma License Number is 44201382.

OREGON SPECIAL STATE REQUIREMENTS:

Section IX.B. Legal Claims and Disputes: Alternative Dispute Resolution is deleted in its entirety.

SOUTH CAROLINA SPECIAL STATE REQUIREMENTS:

In the event of a dispute with **Us**, **You** may contact the South Carolina Department of Insurance, Capitol Center, 1201 Main Street, Suite 1000, Columbia, SC 29201, 800-768-3467. Section III.H. Cancellations is amended as follows: If **You** cancel this **Contract** within twenty (20) days after **We** mail it to **You** or ten (10) days of delivery if the **Contract** is delivered at the time of sale and a claim has not been made hereunder the **Contract** is void and **We** will refund the entire **Contract** Purchase Price. A ten percent (10%) penalty per month shall be added to a refund due for a voided **Contract** that is not made within forty-five (45) days of return of the **Contract** by **You**. The right to void this **Contract** is not transferrable and applies only to the original **Contract** Holder. Subsequent to this time period, or if a claim has been made hereunder during this time period, **You** may cancel this **Contract** and **We** will refund the unearned **Contract** Purchase Price calculated on a pro-rata basis as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, provided **We** receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of **Cancellation**, less an administrative fee of fifty dollars (\$50) and the total amount of all claims paid. If **We** cancel this **Contract**, **We** will mail to **You** a written notice of **Cancellation** at **Your** last known address as reflected in **Our** files at least fifteen (15) days prior to the effective date of **Cancellation** stating the effective date and reason for **Cancellation** unless **We** are cancelling the **Contract** for nonpayment, material misrepresentation, or substantial breach of **Your** duties hereunder in which case **We** will not provide **You** with prior notice of **Cancellation**.

TEXAS SPECIAL STATE REQUIREMENTS:

Questions and unresolved complaints concerning providers and administrators may be addressed to the Texas Department of Licensing and Regulation, PO Box 12157, Austin, TX, 78711, 512-463-6599 or 800-803-9202. Texas Administrator Registration Number: 70354144. Section III.K. Guarantee is amended as follows: If a refund or credit is not paid within forty-five (45) days after the date this **Contract** is cancelled **You** may file a claim directly with the Insurance Company. Section III.H. Cancellations is amended as follows: If **You** cancel this **Contract** before the thirty-first (31) day after the date of purchase **We** will refund the entire **Contract** Purchase Price less any claims paid hereunder. Subsequent to this time period, **You** may cancel this **Contract** and **We** will refund the unearned **Contract** Purchase Price calculated on a pro-rata basis as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, provided **We** receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of **Cancellation**, less any claims paid and a **Cancellation** fee of fifty dollars (\$50). The right to cancel this **Contract** is not transferrable and applies only to the original **Contract** Holder. If **We** cancel this **Contract** **We** will mail to **You** a written notice of **Cancellation** at **Your** last known address as reflected in **Our** files at least five (5) days prior to the effective date of **Cancellation** stating the effective date and reason for **Cancellation** unless **We** are cancelling the **Contract** for nonpayment, fraud or material misrepresentation by **You**, or substantial breach of **Your** duties hereunder in which case **We** will not provide **You** with prior notice of **Cancellation**. If **We** cancel this **Contract**, **We** will refund the unearned **Contract** Purchase Price calculated on a pro-rata basis as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, provided **We** receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of **Cancellation**, less any claims paid. A ten percent (10%) penalty per month of any refund amount outstanding shall be added to a refund that is not made before the forty-sixth (46) day of receipt of notice of **Cancellation** by **Us**.

UTAH SPECIAL STATE REQUIREMENTS:

This **Contract** is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. **Coverage** afforded under this **Contract** is not guaranteed by the Property and Casualty Guaranty Association. Section III.H. Cancellations is amended as follows: **We** may not cancel this **Contract** prior to the earlier of the **Expiration Date** or **Mileage** or one year from the **Effective Date** or **Mileage** unless **We** are cancelling the **Contract** for one of the following reasons: nonpayment of premium; material misrepresentation; substantial change in the risk assumed, unless **We** should reasonably have foreseen the change or contemplated the risk when entering into the **Contract**; or substantial breaches of **Your** duties hereunder. If **We** cancel this **Contract**, **We** will mail to **You** a written notice of **Cancellation** at **Your** last known address as reflected in **Our** files at least thirty (30) days prior to the effective date of **Cancellation** stating the effective date and reason for **Cancellation** unless **We** are cancelling the **Contract** for nonpayment in which case, **We** will mail such notice at least ten (10) days prior to the effective date of **Cancellation**. If the reason for **Cancellation** is not provided in the notice, **We** will send by first class mail or deliver that information within ten (10) working days after receipt of a written request by **You**. Section V. Filing A Breakdown Claim, paragraphs (7) and (8), are amended as follows: Failure to provide repair orders and documentation to the Administrator within thirty (30) days will not result in a claim being denied hereunder unless such failure has prejudiced **Us**. Section IX, B. is amended as follows: **ANY MATTER IN DISPUTE BETWEEN YOU AND THE COMPANY MAY BE SUBJECT TO ARBITRATION AS AN ALTERNATIVE TO COURT ACTION PURSUANT TO THE RULES OF (THE AMERICAN ARBITRATION ASSOCIATION OR OTHER RECOGNIZED ARBITRATOR), A COPY OF WHICH IS AVAILABLE ON REQUEST FROM THE COMPANY. ANY DECISION REACHED BY ARBITRATION SHALL BE BINDING UPON BOTH YOU AND THE COMPANY. THE ARBITRATION AWARD MAY INCLUDE ATTORNEY'S FEES IF ALLOWED BY STATE LAW AND MAY BE ENTERED AS A JUDGEMENT IN ANY COURT OF PROPER JURISDICTION.**

VERMONT SPECIAL STATE REQUIREMENTS:

Any civil action brought in connection with this **Contract** must be brought in the courts of Vermont. Section III.H. Cancellations is amended as follows: The original **Contract** Holder may return this **Contract** within twenty (20) days of receipt of the **Contract** and, if no claim has been made hereunder, **We** will make a refund of the full purchase price of the **Contract**. Subsequent to this time period, or if a claim has been made hereunder during this time period, **You** may cancel this **Contract** and **We** will refund the unearned **Contract** Purchase Price calculated on a pro-rata basis as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, provided **We** receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of **Cancellation**, less an administrative fee of fifty dollars (\$50) and the total amount of all claims paid.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CLAIMS: 1-877-414-0134**

VIRGINIA SPECIAL STATE REQUIREMENTS:

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

WISCONSIN SPECIAL STATE REQUIREMENTS:

THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. Notice of loss, and all repair documentation should be forwarded to **Us** as soon as reasonably possible but may be filed up to one (1) year from the date of loss. Section III.K. Guarantee is amended as follows: In the event that **We** become insolvent or otherwise financially impaired, **You** may file a claim directly with the Insurance Company for reimbursement, payment, or provision of a service hereunder. Section III.H. Cancellations is amended as follows: If **You** cancel this **Contract** within twenty (20) days after **We** mail it to **You** or ten (10) days of delivery if the **Contract** is delivered at the time of sale and a claim has not been made hereunder the **Contract** is void and **We** will refund the entire **Contract** Purchase Price. A ten percent (10%) penalty of the refund amount per month shall be added to a refund due for a voided **Contract** that is not made within forty-five (45) days of return of the **Contract** by **You**. The right to void this **Contract** is not transferrable and applies only to the original **Contract** Holder. Subsequent to this time period, or if a claim has been made during this time period, **You** may cancel this **Contract** and **We** will refund the unearned **Contract** Purchase Price calculated on a pro-rata basis as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, provided **We** receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of **Cancellation**, less any claims paid and an administrative fee of ten percent (10%) of the **Contract** Purchase Price. In the event that the **Vehicle** is subject to a total loss that is not covered by a replacement pursuant to the terms of this **Contract**, **You** are entitled to cancel this **Contract** and **We** will refund the unearned **Contract** Purchase Price calculated on a pro-rata basis as described above but will not deduct any administrative fee. **We** may cancel this **Contract** only for the following reasons: nonpayment; material misrepresentation by **You** to **Us**; or substantial breach of **Your** duties hereunder. If **We** cancel this **Contract**, **We** will refund the unearned **Contract** purchase price calculated on a pro-rata basis as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, less an administrative fee of ten percent (10%) of the **Contract** Purchase Price. If **We** cancel this **Contract**, **We** will mail to **You** a written notice of **Cancellation** at **Your** last known address as reflected in **Our** files at least five (5) days prior to the effective date of **Cancellation** stating the effective date and reason for **Cancellation**. **ARBITRATION:** Mandatory arbitration is not permitted. Both parties must agree to participate. If one party disagrees to participate, this arbitration provision becomes null and void.

WYOMING SPECIAL STATE REQUIREMENTS:

Section III.H. Cancellations is amended as follows: If **You** cancel this **Contract** within twenty (20) days after **We** mail it to **You** or ten (10) days of delivery if the **Contract** is delivered at the time of sale and a claim has not been made hereunder the **Contract** is void and **We** will refund the entire **Contract** Purchase Price. A ten percent (10%) penalty per month shall be added to a refund due for a voided **Contract** that is not made within forty-five (45) days of return of the **Contract** by **You**. The right to void this **Contract** is not transferrable and applies only to the original **Contract** Holder. Subsequent to this time period, or if a claim has been made hereunder during this time period, **You** may cancel this **Contract** and **We** will refund the unearned **Contract** Purchase Price calculated on a pro-rata basis as the lesser amount produced using either the number of months this **Contract** was in force or the number of miles, in thousands of miles or portion thereof, **Your Vehicle** was driven prior to **Cancellation**, provided **We** receive a Federal Odometer Statement or notarized affidavit verifying mileage at the time of **Cancellation**, less an administrative fee of fifty dollars (\$50) and the total amount of all claims paid. If **We** cancel this **Contract** **We** will mail to **You** a written notice of **Cancellation** at **Your** last known address as reflected in **Our** files at least ten (10) days prior to the effective date of **Cancellation** stating the effective date and reason for **Cancellation** unless **We** are cancelling the **Contract** for nonpayment, material misrepresentation by **You**, or substantial breach of **Your** duties hereunder in which case **We** will not provide **You** with prior notice of **Cancellation**. This **Contract** is governed by the laws of the State of Wyoming and any alternate dispute resolution proceeding shall be conducted in the State of Wyoming.

XI. ENDURANCE DEALER SERVICES, LLC PRIVACY POLICY
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The Gramm-Leach Bliley (GLB) Act and other state and federal laws, rules and/or regulations deal in part with how financial institutions treat nonpublic financial and personal information ("Information"). Endurance Dealer Services, LLC is committed to maintaining the trust of **Our** customers. **We** maintain that trust by keeping Information about **Our** customers in a secure environment and using that Information in conformance with all applicable state and federal laws, rules and/or regulations and this policy. This policy outlines the types of Information Endurance Dealer Services, LLC may collect and the kinds of companies with whom **We** may share such information. These examples are illustrative only. In addition, **You** may have other privacy protection under state and federal laws, rules and/or regulations. Endurance Dealer Services, LLC will comply with applicable state and federal laws, rules and/or regulations regarding Information about **You**. Endurance Dealer Services, LLC reserves the right to modify or supplement this policy at any time. If **We** make any changes, **We** will provide current customers with a revised notice.

INFORMATION ENDURANCE DEALER SERVICES, LLC MAY COLLECT:

- Information Endurance Dealer Services, LLC receives from **You**, or is provided to **Us** on **Your** behalf, on applications and other forms, such as **Your** name, address, telephone number, lender's name, finance agreement term and **Vehicle** information.
- Information about **Your** transactions with Endurance Dealer Services, LLC, **Our** affiliates, or others.
- Information will be provided as Endurance Dealer Services, LLC deems appropriate to determine eligibility, to process claims, as authorized by **You**, or as otherwise permitted or required by law.

INFORMATION ENDURANCE DEALER SERVICES, LLC MAY DISCLOSE, TO WHOM WE MAY DISCLOSE, DISCLOSURES PERMITTED BY LAW, AND DISCLOSURES FOR JOINT MARKETING AND SERVICING.

- Endurance Dealer Services, LLC restricts access to **Your** Information to authorized individuals who need to know this Information to provide service and products to **You**, or to administer **Your** account.
- Endurance Dealer Services, LLC uses physical, electronic and procedural security measures designed to protect **Our** customer Information. **We** also train **Our** employees about the meaning and requirements of this Endurance Dealer Services, LLC Privacy Policy for information security and confidentiality.
- Endurance Dealer Services, LLC does not disclose Information about current customers or any former customers to anyone, except as permitted by law.
- To the extent permitted under state and federal laws, rules and/or regulations Endurance Dealer Services, LLC may share Information with **Our** affiliates and other affiliated service providers.
- To the extent permitted under state and federal laws, rules and/or regulations Endurance Dealer Services, LLC may share Information with companies that perform marketing services for Endurance Dealer Services, LLC, or other institutions that have joint marketing agreements with Endurance Dealer Services, LLC, such as the dealer where **You** purchased the **Vehicle** and applied for the Endurance Dealer Services, LLC Vehicle Service **Contract**.

You do not need to do anything as a result of this notice. It is meant to inform **You** of how Endurance Dealer Services LLC collects, shares, and safeguards **Your** Information, and is not a part of the **Contract**.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CLAIMS: 1-877-414-0134**