

Vehicle Service Contract

CONTRACT NUMBER:

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

VIN # (MUST BE 17 DIGITS)	YEAR	MAKE	MODEL
CURRENT ODOMETER READING	VEHICLE CLASS	VEHICLE PURCHASE PRICE	FINANCE COMPANY
<input type="checkbox"/> DIESEL <input type="checkbox"/> 4X4/AWD <input type="checkbox"/> TURBO/SUPERCHARGER			

SERVICE CONTRACT INFORMATION

SALE DATE	COVERAGE	CONTRACT TERM (WHICHEVER COMES FIRST)		CONTRACT EXPIRATION (WHICHEVER COMES FIRST)	
		MONTHS	OR	ODOMETER MILES	MONTHS
WAITING PERIOD	<input type="checkbox"/> NEW <input type="checkbox"/> USED	DEDUCTIBLE		PURCHASE PRICE	
OPTIONS <input type="checkbox"/> TIRE MODIFICATION/BODY OF SUSPENSION LIFT <input type="checkbox"/> COMMERCIAL <input type="checkbox"/> HIGH TECH (SUPERIOR COVERAGE ONLY) <input type="checkbox"/> HYBRID (SUPERIOR, SECURE PLUS COVERAGES ONLY)		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, an Amtrust Group Insurance Carrier.			

The purchaser acknowledges that this Application Page and Terms & Conditions together with any **Identification Card** constitute the entire Vehicle Service Contract. The **Coverage** I have selected expires according to the terms indicated on the Application page and **Identification Card** as defined in the Terms & Conditions, Coverage Period Section. The components and parts covered are listed under the Terms and Conditions, Schedule of Coverage Section. I agree to maintain the **Vehicle** in accordance with the Terms & Conditions, Contract Holder's Maintenance Requirements Section. I understand to file a claim in the event I have a **Breakdown**, I am to follow the instructions in the Terms & Conditions, Filing a Breakdown Claim Section. 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 warranty. Purchase of this **Contract** is not required in order to purchase or lease a vehicle or obtain vehicle financing.

I have reviewed and understand the time and mileage limitations, coverage, and exclusions, and that the repair of non-covered components is excluded from **Coverage**. I have reviewed all the **Coverage** and options available. All of the options I wish to purchase are clearly marked above. I have read and understand the Terms and Conditions, Contract Holder's Responsibilities of this **Contract** Section. 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 APPLICANT.

Vehicle Service Contract

CONTRACT NUMBER:

TERMS & CONDITIONS

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: XXXXX)

Breakdown means the inability of any **Covered Part(s)** or component(s) to perform the function(s) for which it was designed due to defects in material or workmanship. The manufacturer has established tolerances for the express purpose of defining mechanical **Breakdown** and serviceability; when a **Covered Part** exceeds these manufacturer's tolerances, a **Breakdown** will be considered to have occurred.

Commercial Use means **Vehicles** used for farming, ranching, route work, job-site activities, service or repair work, delivery of goods, and snow removal. Usage must not exceed the manufacturer's ratings and/or limitations. **Vehicles** used for snow removal must be equipped with factory authorized snow plow package to be eligible for Commercial Use **Coverage**.

Contract means this Vehicle Service Contract including the Application Page and Terms & Conditions.

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

Covered Part(s) means the parts and units described under the Terms and Conditions, Coverage Section.

Deductible means the amount **You** are required to pay as selected on the Application Page per repair visit for covered **Breakdowns**. Once a part is repaired or replaced under the terms of this **Contract**, there will be no **Deductible** for future repairs to that part.

Disappearing Deductible if selected on Application Page and the **Disappearing Deductible** option is paid, the standard one hundred dollar (\$100) **Deductible** is waived, provided **You** have the repairs performed at AAMCO.

Effective Date and Mileage for New Vehicle and Supreme Wrap Plans mean the date **You** purchased **Your Contract** and zero (0) miles; for Used Vehicle Plans mean the date **You** purchased **Your Contract** and the miles on the odometer on that date.

Expiration Date or Mileage means the date and/or mileage when **Your Contract** is no longer in force. **Your Contract** expires when the number of months or accumulated mileage for the term you purchased, calculated from the **Effective Date and Mileage**, is reached, whichever occurs first.

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.

Pre-Existing means a condition that within all reasonable mechanical probability relates to the mechanical condition of your **Vehicle** prior to **Contract** issuance.

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

Waiting Period means the period of time and mileage that must transpire before a claim may be filed hereunder. The Waiting Period is equal to thirty (30) days and one thousand (1,000) miles from the **Contract** purchase date and odometer mileage at **Contract** purchase date.

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**.

Wear and Tear means the deterioration of a part beyond the manufacturer's specified tolerances that occur naturally over time and under normal operating conditions.

You, Your means the **Contract** Purchaser shown on the Application Page, or the person to whom this **Contract** was properly transferred.

NATURE OF AGREEMENT:

This is a Vehicle Service Contract between **You** (Contract Holder) and **Us**. **You** agree and understand that this **Contract** is a Vehicle Service Contract and not an insurance policy.

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, may change this **Contract** or waive any of its provisions. This **Contract** gives the Contract Holder specific rights. The Contract Holder may have other rights, which may vary from state to state in the United States or between provinces in Canada. Please see the Special State Requirements Section for state-specific information.

This **Contract** covers mechanical **Breakdown**, and is for the sole benefit of the Contract Holder named herein 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 documentation proving that the odometer has been repaired.

This Vehicle Service Contract provides benefits for **Breakdown** and **Wear and Tear** of **Covered Parts** installed by the **Vehicle** manufacturer, as those terms are defined above.

COVERAGE PERIOD:

Coverage under this **Contract** begins upon expiration of the **Waiting Period** and will expire on the **Expiration Date or Mileage** measured from the **Effective Date and Mileage**, whichever occurs first, as shown on the Application Page, and/or when the Limits of Liability for the **Contract** have been reached.

BREAKDOWN:

In the event of a **Breakdown** of any **Covered Part(s)** listed below, the **Administrator** will provide for payment or reimbursement for pre-authorized expenses incurred for the repair or replacement of the part(s), less any **Deductible**, in accordance with the provisions contained within this **Contract**. Reasonable expenses are not to exceed the manufacturer's suggested retail price (MSRP) for parts, and the repair facility's published hourly labor rate multiplied by the appropriate operation time, as published in a national labor time guide. Replacement of **Covered Parts** that have experienced a **Breakdown** may be made with original equipment manufacturer parts, non-original equipment manufacturer parts, re-manufactured parts, or used parts at the **Administrator's** discretion.

DEDUCTIBLE:

In the event of a **Breakdown** of any **Covered Part(s)** listed below, **You** may be required to pay a **Deductible**. No **Deductible** payment is required with respect to **Coverage** listed in the Additional Benefits of Coverage Section of this **Contract**. The **Deductible** type and amount **You** have to pay is shown on the Application Page for covered **Breakdowns** on a per repair visit. If no **Deductible** is stated on the Application Page, the standard **Deductible** will be one hundred (\$100) dollars. If "**Disappearing Deductible**" appears in the **Deductible** Section of the Application Page, the standard **Deductible** will be waived, provided **You** have the repairs performed at AAMCO. Should a covered **Breakdown** require more than one visit to repair, only one **Deductible** will apply to the **Breakdown**.

LIMIT OF LIABILITY:

The aggregate limit of liability shall be the lesser of, the average trade-in value of the **Vehicle** as provided by the NADA Guides or the purchase price of the **Vehicle** as provided by a Bill of Sale. **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.**

CONTRACT HOLDER'S RESPONSIBILITIES

CONTRACT HOLDER'S MAINTENANCE REQUIREMENTS:

You must have **Your 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 **Coverage**.

All verifiable receipts must be retained for any service work and may be requested. The **Administrator** may request receipts to verify **Vehicle** maintenance. If you perform **Your** own service, **You** must retain all receipts that show purchase of materials used in **Vehicle** maintenance procedures.

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 **Coverage**.
2. **Take Your Vehicle to a Licensed Repair Facility** – If **Your Vehicle** breaks down, take **Your Vehicle** to any licensed repair facility. A "licensed repair facility" is defined as a for-profit entity, recognized by the state, in the business of repairing motor vehicles.
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 failure is not covered under this **Contract**. **We** reserve the right to require an 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 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 repair of a **Breakdown** to be made at a time when the **Administrator's** office is closed, 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 covered. **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.

COVERAGE SUPERIOR COVERAGE

Superior Coverage covers the following listed components:

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 Seals; Valve Retainers; Valve Seats; Push Rods; Water Pump; 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 a **Covered Part**).

TURBO/SUPERCHARGER: (factory installed only) Turbocharger / Supercharger Housing and All Internally Lubricated Parts. (Housing is only covered if damaged by **Breakdown** of a **Covered Part**.)

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 a **Covered Part**).

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 a Covered Part**.)

TRANSFER UNIT: Transfer Case and All Internally Lubricated Parts. (Transfer case is only covered if damaged by the **Breakdown of a Covered Part**).

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.

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 Dampner; 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.

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.

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.

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 Bars, 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 Shocks; Shocks; Load Assist Springs; and Coil Springs. Variable Dampening Suspension: Compressor; Control Module; Dampening Actuator; Solenoid; Struts; Height Sensor; and Mode Selector Switch.

FUEL SYSTEM: 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.

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.

SEALS & GASKETS: Seals and Gaskets are covered only in conjunction with a repair or replacement of the above **Covered Parts**. Minor loss of fluid or seepage is considered normal and is not considered a mechanical **Breakdown** and is not eligible for **Coverage**.

ADDITIONAL BENEFITS OF COVERAGE

All **Coverage** plans include the following benefits:

Rental Car Benefit and Substitute Transportation: In the event of a covered **Breakdown**, **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 **Breakdown**. Rental car reimbursement will not continue beyond the day that repairs are completed and **You** are notified of the completion.

Roadside Assistance Services and Benefits: All benefits are administered through Nation Motor Club, Inc. administrative offices at 800 Yamato Road, Suite 100, Boca Raton, FL 33431. For Arizona, Arkansas, Hawaii, Louisiana, Massachusetts, Nevada, Tennessee, and Texas members, services are provided by Nation Motor Club, Inc. dba Nation Safe Drivers. For **California** members, services are provided by Nation Motor Club, Inc. California Motor Club Permit Number 5157-3.

1. **24 Hours Emergency Roadside Service:** 24-hour Roadside Service is provided when **Your Vehicle** is disabled as long as this **Contract** is in effect, and is available by calling 866-330-0760 (limit one service per seventy-two (72) hours). Please provide the dispatcher with **Your PRODUCER CODE** which is 40923, and **Your CONTRACT NUMBER** (which is on the top right corner of the Application Page) along with **Your PLAN LETTER** which is U. Covered services are not obtained through **Us**.
2. **Mechanical First Aid:** Any service requiring a minor adjustment (exclusive of parts) to enable the covered **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** 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** disablement location (**You** must pay for the cost of the actual fluids).
6. **Towing Service:** Any tow of twenty-five (25) miles or less is covered in total.
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 **Breakdown** of a **Covered Part**, **Administrator** will REIMBURSE **You** a maximum of one hundred fifty dollars (\$150.00) per day, not to exceed a total of four hundred fifty dollars (\$450.00) (three (3) days), for expenses incurred by **You** for meals and/or lodging, provided: **You** cannot operate **Your Vehicle** due to a **Breakdown** covered by this **Contract** and the **Breakdown** occurs more than one hundred (100) miles away from home, and expenses are incurred between the time of **Breakdown** and the time repairs are completed. (The date of **Breakdown** shall be considered the first day.) One (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 described in this Roadside Assistance Services and Benefits per seventy-two (72) hours. Services available to You at no cost are: a tow up to twenty-five (25) miles; battery jumpstart; flat tire change; fuel delivery (You are responsible for the actual cost of the delivered materials); Lockout.

Reimbursement: In the event Your Vehicle is disabled and You contracted for any of the above covered services on Your own, You will be able to submit Your original receipted road service expenses for reimbursement consideration. Maximum reimbursement for any covered services contracted for by You is strictly limited to fifty dollars (\$50) per Breakdown (\$150 per day for Trip Interruption). You must send your original receipted roadside bills along with a completed claim form to: Nation Motor Club, Inc. dba Nation Safe Drivers, 800 Yamato Rd, Ste 100, Boca Raton, Florida, 33076. Attn: Claims. Claim forms may be obtained online at www.nsdclaims.com or by calling toll-free 800-338-2680.

ADD-ON COVERAGE OPTIONS

The following options are add-on coverage options and ONLY apply if You have selected the add-on coverage as indicated on the Application Page.

High Tech Option (available on Superior Coverage only): 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).

Commercial Use Option: If You have selected Commercial 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 Definitions Section of this Contract.

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 oversized/undersized tires (not to exceed the maximum tire height and maximum tire width allowed by the lift kit manufacturer), body lifts and suspension lifts (maximum 4 inch combined lift) have been added to the Vehicle. However, appropriate final drive gear change must be performed for oversize tires or resultant claims will be declined. This surcharge is mandatory as it applies.

Hybrid Vehicle Option: 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 electric motor, power controller, inverter assembly, generator(s), electronic air conditioning compressor, electronic power steering pump. Batteries are excluded. (Available with Secure Plus and Superior plans only).

EXCLUSIONS – WHAT IS NOT COVERED

Coverage is not provided under this Contract:

For any part not specifically listed in the Schedule of Coverages, or for any of the following parts: thermostat housing, shock absorbers, carburetor, battery and battery cable/harness, standard transmission clutch assembly, friction clutch disc and pressure plate, distributor cap and rotor, safety restraint systems (including air bags), glass, lenses, sealed beams, light bulbs, LED lighting, fuses, circuit breakers, cellular phones, personal computers, 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 purge 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). Engine block and cylinder heads are not covered if damaged by overheating, freezing or warping.

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 damage and/or Breakdown resulting from collision, road hazard, fire, theft, vandalism, riot, explosion, lightning, earthquake, freezing, rust or corrosion, windstorm, air leaks, hail, water or flood, acts of God, salt, environmental damage, chemicals, contamination of fluids, fuels, coolants or lubricants.

For any part that a repair facility or manufacturer recommends or requires that it be replaced or repaired, updated, and is not a covered mechanical Breakdown, is Your responsibility and expense. For any Breakdown caused by misuse, abuse, negligence, lack of normal maintenance required by the manufacturer's maintenance schedule for Your Vehicle or improper servicing or repairs subsequent to purchase. For any Breakdown caused by sludge build-up resulting from Your failure to perform recommended maintenance services, or failure to maintain proper levels of lubricants and/or coolants, or 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.

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.

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: the failure of any custom or add-on part, all frame or suspension modifications, lift kits (unless the appropriate option has been checked on the Application Page and surcharge paid), any tire that is not recommended by the original manufacturer if it creates an odometer/speedometer variance of greater than 4%, trailer hitches. Also not covered are any emissions and/or exhaust systems modifications, engine modifications, transmission modifications, and/or drive axle modifications, which includes any performance modifications.

If Your odometer has ceased to operate and odometer repairs have not been made immediately, or the odometer has been altered in any way subsequent to purchase.

For any liability for property damage, or for injury to or death of any person arising out of the operation, maintenance or use of Your Vehicle described in this Contract, whether or not related to the parts covered. For loss of use, time, profit, inconvenience, or any other consequential loss (except as may otherwise be provided under the Coverage described herein), including any consequential damage to a non-covered part that results from a Breakdown.

When the responsibility for the repair is covered by an insurance policy, manufacturer and/or dealer customer assistance program, or any warranty from the manufacturer, such as extended drivetrain, major component or full Coverage warranties (regardless of the remaining manufacturer's warranty when You purchased this Contract), or a repairer's guarantee/warranty (regardless of the manufacturer's or repairer's ability to pay for such repairs). Further, Coverage under this Contract is similarly limited in the event of a Breakdown if the manufacturer has announced its responsibility through any means, including public recalls and factory service bulletins, or TSB alerts.

For any Pre-Existing condition, for any Breakdown or condition existing prior to the Effective Date and Mileage, or if the information provided by You, or the repair facility cannot be verified as accurate or is found to be deceptively inaccurate. Pre-Existing conditions are not covered.

Reimbursement for any repair or replacement made without prior authorization from Administrator to repair facility unless You follow the procedures outlined in the Terms and Conditions, Filing a Breakdown Claim: 8. Emergency Repairs Section for emergency repairs.

Any repair for the purpose of correcting engine compression, correcting oil consumption, or the gradual reduction of performance when a Breakdown has not occurred. Valve grinding, valve guides, burnt valves, stuck valves, burnt piston, and/or stuck rings are not covered.

Damage caused by pre-ignition detonation, pinging, improper/contaminated fuel including fuels containing more than 10% ethanol (if the engine was not manufactured for this mixture), excessive fuel conditions, lean fuel conditions, clogged fuel injectors, improper lubricants or improper engine adjustments. Any mechanical Breakdown caused by failure to maintain proper levels of lubrication, lubricant blockage, coolant blockage lack of lubrication or carbon buildup in cylinders.

Any repair that has been misdiagnosed by the repair facility, any failure that cannot be verified as accurate or is found to be inaccurate.

Breakdown caused by or due to the failure of nuts, bolts or fasteners (internal and/or external). Nuts, bolts or fasteners are covered in conjunction with a covered repair that arises from a Breakdown of a Covered Part.

INELIGIBLE VEHICLES

The following Vehicles are ineligible under this Contract:

Commercial Use Vehicles (unless appropriate commercial option is indicated on the Application Page).

Any Vehicle used for towing (unless Your Vehicle is equipped with factory installed or factory authorized tow package), or used as a commercial unit (unless appropriate surcharge is marked on the Declarations Section and only as defined under "Definitions", "Commercial Use"), or used for rental, taxi, limousine or shuttle, towing/wrecker service, dumping (dump beds), cherry pickers, lifting or hoisting, police or emergency service, principally off-road use, prearranged or organized racing or competitive driving.

Any Vehicle that has been issued a restricted title, including but not limited to: gray market, total loss, salvage/refundable, salvage theft, assembled, dismantled, scrap, fire, flood, physical damage, saltwater, frame change, motor change, body exchange, junk or parts only.

TRANSFER OF MANUFACTURER'S WARRANTY

The Contract Holder is 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.

GUARANTEE

Our obligations and the performance to You under this Contract are guaranteed and insured by a policy issued by Wesco Insurance Company (a California approved Insurance Company), 59 Maiden Lane, 6th Floor, New York, NY 10038, 866-505-4048. If a covered claim or refund is not paid within sixty (60) days (thirty (30) days in Arizona) 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.

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 Contract charge, or for Your intentional misrepresentation in obtaining this Contract or in submitting a claim.

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 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 authorized claims. Elapsed time and mileage shall be measured from Contract sale date and zero (0) miles for New Vehicles or Contract sale date and Contract sale mileage for Program and Used Vehicles. In the event of cancellation, the lienholder or third party finance company, if any, will be named on the cancellation refund check.

If We cancel this Contract for any reason other than nonpayment, 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 of fifty dollars (\$50) and the total amount of all authorized claims. Elapsed time and mileage shall be measured from Contract sale date and zero (0) miles for New Vehicles or Contract sale date and Contract sale mileage for Program and Used Vehicles. If this Contract has been financed with Your Vehicle loan, the lienholder may cancel this Contract for non-payment, if Your Vehicle has been declared a total loss, or if Your Vehicle has been repossessed. Subsequently, the rights under this Contract are transferred to the lienholder and the lienholder is also entitled to any resulting refund.

If this **Contract** has been financed through a third party finance company arranged by **Us** or the seller **You** purchased **Your Contract** from, 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.

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 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 selling **Administrator**, or Dealership/Entity. Refer to Special State Requirements for any exceptions or additional requirements in relation to the transfer of this **Contract**.

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 of the original **Contract**. At that time, contact the **Administrator** for the terms, **Coverage** and **Deductible** options available, which may not match the original **Contract Coverage**.

ARBITRATION

Any controversy or claim arising out of or relating to this **Contract**, or a breach hereof, shall be settled by arbitration according to the Commercial Arbitration Rules of the American Arbitration Association. Judgment upon the arbitrator's award may be entered in any court having jurisdiction thereof. **You** must notify the **Administrator** in writing of **Your** intent to seek arbitration at the following address:

Endurance Dealer Services, LLC
400 Skokie Blvd, Suite 105
Northbrook, IL 60062

SPECIAL STATE REQUIREMENTS

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

ALABAMA SPECIAL STATE REQUIREMENTS:

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, 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. If **You** cancel this **Contract** otherwise, **We** will provide a pro rata refund less reasonable handling costs, and an administration fee of up to twenty-five (\$25.00) 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.

ALASKA SPECIAL STATE REQUIREMENTS:

The GUARANTEE section of this **Contract** is amended as follows: In Alaska **You** may file a claim directly with the Insurance Company if a claim or refund is not paid within thirty (30) days after proof of loss has been filed. The CANCELLATIONS section of this **Contract** is amended as follows: If this **Contract** is cancelled by **You** within thirty (30) days of delivery if mailed to you, ten (10) days if delivered at the point of sale, and no claim has been filed, the entire **Contract** Purchase Price will be refunded. If **You** have incurred a claim during this period or cancel subsequent to this period the unearned **Contract** Purchase Price will be refunded calculated on a pro-rata basis as described above. **We** may only cancel this **Contract** for nonpayment of the Purchase Price, if **You** have been convicted of a crime increasing the hazard covered by the **Contract**, fraud or material misrepresentation by **You** in obtaining the **Contract** or in pursuing a claim hereunder, a grossly negligent act or omission by **You** that substantially increases the hazards covered by the **Contract**, physical changes to the **Vehicle** that makes it ineligible for coverage, or a substantial breach of **Your** duties hereunder. If **We** cancel this **Contract** for a reason other than nonpayment of the **Contract** Purchase Price or fraud or material misrepresentation by **You** in connection with obtaining the **Contract** or pursuing a claim hereunder **We** will provide a written notice of cancellation to **You** at **Your** last known address as reflected in **Our** files at least five days prior to the effective date of cancellation stating the reason for and the effective date of cancellation. Any administrative fee for cancellation will not exceed 7.5% of the **Contract** Purchase Price and **We** will not charge an administrative fee for cancellation if the **Contract** is cancelled by **Us**. Any refund due under this **Contract** will be paid within forty-five (45) days of receiving notice of cancellation from **You** or the effective date of **Our** cancellation or a ten percent (10%) penalty per month will be added to the refund.

ARIZONA SPECIAL STATE REQUIREMENTS:

Notwithstanding any language to the contrary contained herein, no deduction for any claim incurred or paid will be deducted from a refund due as a result of the cancellation of this **Contract**. **We** will not cancel or void this **Contract** due to pre-existing conditions, prior use or unlawful acts relating to the **Vehicle** or misrepresentation by either **Us** or subcontractors which were known by **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. The ENTIRE AGREEMENT section of **Your Contract** shall include, "This **Contract** does not exclude coverage if the odometer was tampered with prior to purchase." The Arbitration Section does not prevent the Contract Holder from his or her rights to file a complaint with the Arizona Department of Insurance.

CALIFORNIA SPECIAL STATE REQUIREMENTS:

If **You** file a claim directly with the Insurance Company pursuant to the GUARANTEE section of this **Contract** and are not satisfied with the Insurance Company's response, **You** may contact the California Department of Insurance at (800)-927-4357. The CANCELLATIONS section of this **Contract** is amended as follows: If **You** cancel this **Contract** within sixty (60) days after receipt of the **Contract**, thirty (30) days if the covered **Vehicle** was other than new when the **Contract** was purchased, and no claim has been paid hereunder, **We** will refund the entire **Contract** purchase price. If **You** cancel this **Contract** after sixty (60) days, thirty (30) days if the covered **Vehicle** was other than new when the **Contract** was purchased, or if a claim has been paid during the first sixty (60) days, thirty (30) if the **Vehicle** was other than new when the **Contract** was purchased, **You** may cancel this **Contract** and **We** will pay a pro-rata refund of the **Contract** purchase price based upon the greater of the time or mileage expired from the **Contract** purchase date and odometer reading at that date. Cancellations after the first sixty (60) days, thirty days if the covered **Vehicle** was other than new when the **Contract** was purchased, are subject to an administration fee of \$25 or 10 percent of the purchase price, whichever is less. **We** may cancel this **Contract** for reasons (1), (2), and (4) only within the first sixty (60) days after the date of purchase and only upon providing **You** with a notice of cancellation at **Your** last known address as reflected in **Our** files stating the reason for cancellation postmarked before the sixty-first (61st) day after the date of purchase and a full refund of the **Contract** purchase price unless **We** have paid a claim hereunder or advised **You** in writing that **We** will pay a claim in which case **We** will pay a pro-rata refund of the **Contract** purchase price based upon the greater of the time or mileage expired from the **Contract** purchase date and odometer reading at that date less any claims paid. **We** may cancel this **Contract** for nonpayment by **You** at any time by providing **You** with a notice of cancellation at **Your** last known address as reflected in **Our** files and a full refund of any amounts paid

by You for this Contract unless We have paid a claim hereunder in which case We will pay a pro-rata refund of the Contract purchase price paid by You based upon the greater of the time or mileage expired from the Contract purchase date and odometer reading at that date less any claims paid. If We cancel this Contract for any reason We will not charge an administrative or cancellation fee, any refund due will be paid within thirty (30) days of the date of cancellation, the Contract will cease to be valid five (5) days after the date the notice of cancellation is postmarked, and We will pay any claim reported to Us prior to the effective date of cancellation that is covered by this Contract. For purposes of this paragraph, a claim will be deemed to have been reported to Us if You have completed the first step required to report a claim pursuant to the FILING A BREAKDOWN CLAIM section of this Contract. The ARBITRATION section of this Contract is replaced in its entirety by the following: Any controversy or claim arising out of or relating to this Contract, or a breach hereof, shall be settled by arbitration according to the California Arbitration Act. You and Us shall each pay a pro rata share of the expenses and fees of the neutral arbitrator, together with other expenses of the arbitration incurred or approved by the neutral arbitrator, not including counsel fees, witness fees or other expenses incurred by You or Us for Our individual benefit. In the event You are indigent, all fees and costs charged to or assessed, exclusive of arbitrator fees, shall be waived. You will not be required to pay any fees and costs, including, but not limited to, the fees and costs of the arbitrator, provider organization, attorney, or witness(es) incurred by Us in the event You do not prevail in the arbitration. Judgment upon the Arbitrator's award may be entered in any court having jurisdiction thereof. The arbitrators shall not have the power to commit errors of law or legal reasoning, and the award may be vacated or corrected on appeal to a court of competent jurisdiction for any such error. You must notify the Administrator in writing of Your intent to seek arbitration at the following address:

Endurance Dealer Services, LLC
400 Skokie Blvd, Suite 105
Northbrook, IL 60062

COLORADO SPECIAL STATE REQUIREMENTS:

The policy number for Wesco Insurance Company is SCRI-WIC-0002 (01-10).

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, coverage for thirty (30) days or 1,500 miles, whichever occurs first; Used Vehicles with a sale price of \$5,000 or more, coverage for sixty (60) days or 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. 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. The Arbitration Section is amended to advise **You** that written complaints 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**.

GEORGIA SPECIAL STATE REQUIREMENTS:

In Georgia, the thirty (30) day one thousand (1,000) mile waiting period will be added to extend the term of this **Contract**. **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. Notwithstanding any language to the contrary, any exclusions for alterations, pre-existing conditions, or information provided in connection with this **Contract** will be limited to alterations made by **You** or with **Your** knowledge, pre-existing conditions known to **You**, or information provided by **You**. Notwithstanding any language to the contrary, no claim will be denied based on a repair that was misdiagnosed by the repair facility or any failure that cannot be verified as accurate or is found to be inaccurate. The Cancellation Section is amended as follows: **We** may only cancel this **Contract** for fraud, material misrepresentation, or nonpayment. 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** with no deduction for claims paid and no administrative or cancellation fee will be assessed. If **You** cancel this **Contract** at any time, no administrative or cancellation fee or authorized claims will be assessed against the refund. All cancellations will conform to OCGA 33-24-44. In order for the finance company to cancel this **Contract** for non-payment it must hold a power of attorney from **You**. The Arbitration Section is deleted in its entirety.

HAWAII SPECIAL STATE REQUIREMENTS:

The Cancellation Section 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 authorized claims. 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, 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. The Cancellation Section is amended as follows: **We** will not deduct the amount of claims authorized from any refund due as a result of the cancellation of this **Contract** by **You**.

ILLINOIS SPECIAL STATE REQUIREMENTS:

The Cancellation Section is amended as follows: Any service charge assessed by **Us** in connection with cancellation shall not exceed the lesser of 10 percent of the Purchase Price or \$50.

INDIANA SPECIAL STATE REQUIREMENTS:

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**. Notwithstanding any language to the contrary, any exclusion for pre-existing conditions will be limited to pre-existing conditions known to **You**. The ARBITRATION section of this **Contract** is amended as follows: Arbitration shall only be required upon mutual agreement by **Us** and **You** and shall take place in **Your** county of residence or other mutually agreed upon location. The arbitrator shall be mutually agreed upon by **Us** and **You**. For information regarding arbitration and the rules applicable thereto **You** may contact the American Arbitration Association at 800-778-7879. **THIS CONTRACT IS NOT INSURANCE AND IS NOT SUBJECT TO INDIANA INSURANCE LAW.**

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, Lucas State Office Building, Second Floor, Des Moines, IA 50319. **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 191-23.11(2). The Cancellation Section 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 claims(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 of fifty dollars (\$50) and the total amount of all authorized claims. 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.

KANSAS SPECIAL STATE REQUIREMENTS:

Locksmith and Tire Service are not available.

LOUISIANA SPECIAL STATE REQUIREMENTS:

The Cancellation Section is amended as follows: If **You** cancel this **Contract** within the first thirty (30) days of purchase, irrespective of whether **We** have paid a claim hereunder during that time period, the entire **Contract** Purchase Price will be refunded, less an administrative fee of \$50. No deduction for claims paid will be made from any refund due as a result of the cancellation of this **Contract**.

MAINE SPECIAL STATE REQUIREMENTS:

The Cancellation Section 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 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 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 authorized claims. 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**, the entire **Contract** Purchase Price will be refunded less an administrative fee of 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. The Cancellation Section 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 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 ten dollars (\$10) and the total amount of all authorized claims.

MASSACHUSETTS SPECIAL STATE REQUIREMENTS:

Chapter 90, Section 7N1/4 of the General Laws of Massachusetts require an automobile dealer to provide a warranty covering certain classes of used motor Vehicles, as follows: Used Vehicles with less than 40,000 miles at time of sale Provides coverage for ninety (90) days or 3,750 miles, whichever occurs first. Used Vehicles with 40,000 miles or more but less than 80,000 miles at the time of sale Provides coverage for sixty (60) days or 2,500 miles, whichever occurs first. Used Vehicles with 80,000 miles or more, but less than 125,000 miles at the time of sale Provides coverage for thirty (30) days or 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, coverages, 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.

MINNESOTA SPECIAL STATE REQUIREMENTS:

The Cancellation Section 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 authorized claims. 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**. The Arbitration Section is amended as follows: This **Contract** is deemed to have been made in Minnesota for purposes of Arbitration.

MISSISSIPPI SPECIAL STATE REQUIREMENTS:

The Cancellation Section is amended as follows: 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 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. The Arbitration Section is deleted in its entirety.

MISSOURI SPECIAL STATE REQUIREMENTS:

The Cancellation Section 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 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 **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 authorized claims.. 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:

The Cancellation Section 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

The Arbitration Section is amended as follows: Arbitration shall only be required upon mutual agreement by Us and You.

NEVADA SPECIAL STATE REQUIREMENTS:

Notwithstanding any language to the contrary, **We** will not deny coverage for the **Breakdown** of a **Covered Part** that is unrelated to any non-manufacturer-recommended alteration or use. The Cancellation Section 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 monthly penalty equal to ten percent (10%) of the purchase price of the **Contract** will be added to the refund. 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 an administrative fee of fifty dollars (\$50). 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 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 increase 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.

NEW HAMPSHIRE SPECIAL STATE REQUIREMENTS:

The Arbitration Section 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:

The CANCELLATION section is amended as follows: If **You** cancel this **Contract** within twenty (20) days of **Us** mailing it to **You** or within ten (10) 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 and no administrative fee will be assessed. 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. If **We** cancel this **Contract** for a reason other than nonpayment of the **Contract** Purchase Price, material misrepresentation or omission by **You**, or a substantial breach of the **Contract** by **You** **We** will provide a written notice of cancellation to **You** at **Your** last known address as reflected in **Our** files at least five days prior to the effective date of cancellation stating the reason for and the effective date of cancellation.

NEW MEXICO SPECIAL STATE REQUIREMENTS:

The Cancellation Section 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 **You** the **Contract** is delivered at the time of sale, provided there has been no claim filed hereunder. A 10 percent (10%) penalty per 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**. 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 authorized claims. **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 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 (d) discovery of: (1) an act or omission by **You**; or (2) a violation of this **Contract** by **You**, which occurred after the effective date of this **Contract** and which substantially and materially increase the service required under this **Contract**.

NEW YORK SPECIAL STATE REQUIREMENTS:

The Cancellation Section 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 10 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 authorized claim 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:

The Cancellation Section 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:

Coverage afforded under this **Contract** is not guaranteed by the Oklahoma Insurance Guaranty Association. The Cancellation Section 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 pro rata refund based upon one hundred percent (100%) of the unearned pro rata premium less the actual cost of any service provided under this **Contract**.

OREGON SPECIAL STATE REQUIREMENTS:

The Arbitration Section 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, Capital Center, 1201 Main Street, and Ste 1000, Columbia, SC 29201 803-737-6160. The Cancellation Section 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 10 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 authorized claims. 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, 12157 512-463-6599 or 800-803-9202. The Guarantee Section 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. The Cancellation Section 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 a 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. Notwithstanding any language to the contrary, 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**. The Cancellation Section 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 and 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**. The Arbitration Section is amended as follows: Claims or controversies shall not be subject to arbitration if the amount of the claim or controversy is within the jurisdictional limits of the small claims court of the state where the action would be brought. A copy of the Commercial Arbitration Rules will be made available to **You** upon request. Any arbitrator's award shall be binding upon **Us** and **You** and may include attorney's fees if allowed by state law.

VERMONT SPECIAL STATE REQUIREMENTS:

Any civil action brought in connection with this **Contract** must be brought in the courts of Vermont. The Cancellation Section 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 authorized claims.

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. The 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. The Cancellation Section 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 10 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 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. The **Arbitration Section** is amended to read as follows: Mandatory arbitration is not permitted. Both parties must agree to participate. If one party disagrees to participate, this arbitration provision becomes null and void.

[ADDITIONAL STATE-SPECIFIC ENDORSEMENTS TO BE INCLUDED IN OTHER STATES WHERE APPLICABLE]

ENDURANCE DEALER SERVICES, LLC PRIVACY POLICY

The Gramm-Leach Bliley (GLB) Act, which deals in part with how financial institutions treat nonpublic financial 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 this policy. This policy outlines the types of information Endurance Dealer Services, LLC collects and the kinds of companies with whom **We** may share such information. These examples are illustrative only. In addition, Contract Holder may have other privacy protection under state law. Endurance Dealer Services, LLC will comply with applicable state law regarding information about Contract Holder. 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 Contract Holder, or is provided to **Us** on Contract Holder's behalf, on applications and other forms, such as Contract Holder's name, address, telephone number, lender's name, finance agreement term and Vehicle information.
- Information about Contract Holder's 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 Contract Holder, 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 the information to authorized individuals who need to know this information to provide service and products to Contract Holder, or to administer Contract Holder's 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 Endurance Dealer Services, LLC policy for information security and confidentiality.
- Endurance Dealer Services, LLC does not disclose this information about current customers or any former customers to anyone, except as permitted by law.
- The law permits Endurance Dealer Services, LLC to share this information with our affiliates and other affiliated service providers.
- The law also permits Endurance Dealer Services, LLC to 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 Contract Holder purchased the **Vehicle** and applied for the Endurance Dealer Services, LLC Vehicle Service Contract. Contract Holder does not need to do anything as a result of this notice. It is meant to inform Contract Holder of how Endurance Dealer Services LLC collects, shares, and safeguards Contract Holder's non-public financial information, and is not a part of the **Contract**.