

AGREEMENT HOLDER (PLEASE PRINT OR TYPE)		YEAR	MAKE	MODEL NAME
ADDRESS		CURRENT MILEAGE	DATE OF PURCHASE	AGREEMENT PRICE INCLUDED IN LOAN
CITY		PLAN	TERM	SALES TAX INCLUDED IN PRICE
CUSTOMER PHONE #	Your coverage will expire at		VIN	
FINANCIAL INSTITUTION	ACCOUNT #	Odometer	ADDITIONAL COVERAGES & OPTIONS <input type="checkbox"/> X 4/All Wheel Drive <input type="checkbox"/> Turbo/Super Charger <input type="checkbox"/> Surcharged Vehicle <input type="checkbox"/> Diesel <input type="checkbox"/> Total Loss Refund <input type="checkbox"/> Lifted Vehicle <i>Additional Coverage & Option Charges must be received with Agreement for coverage to apply.</i>	
SALESPERSON	Date:			
LIENHOLDER	Whichever should occur first.			
I have read, understood and received a copy of this Service Agreement, and I accept all terms and conditions, including the plan, term, price and Arbitration Clause herein. Please see page 2 for important information.				
Customer Signature				

SCOPE OF AGREEMENT

(THIS IS A LIMITED AGREEMENT.)

Subject to the terms and conditions set forth herein, the Administrator, in return for the payment of the applicable charge, agrees to arrange for reimbursement to the **Repair Facility or Agreement Holder** up to the limits of liability for the **reasonable** cost (as determined by the Administrator) to repair or replace any parts specified in Paragraph 1 due to **MECHANICAL BREAKDOWN**. The Obligor and Administrator is Auto Services Company, Inc.™, PO Box 2400, Mountain Home, AR 72654, unless otherwise required by State law.

THIS AGREEMENT BECOMES VALID ONLY UPON RECEIPT AND ACCEPTANCE BY THE ADMINISTRATOR.

At the option of the **Administrator**, failed parts may be replaced with new, like kind or good quality remanufactured, rebuilt, used, or after-market parts.

The Administrator reserves the right to select the methods of repair and/or repair facilities.

Paragraph 1 - PARTS MAIN STREET - Deluxe Coverage

ENGINE Engine parts consisting of: Crankshaft and bearings, oil pump, oil pump pickup/screen and tube, pistons, piston rings, wrist pins, connecting rods and rod bearings, timing gears and chain or belt, timing tensioners/guides, balance shafts, camshaft and camshaft bearings, push rods, rocker arms, rocker arm shaft and hydraulic lifters, intake and exhaust valves, valve springs, cylinder head gaskets. Timing chain guides, timing belt tensioners, intake manifolds, head gaskets, valve lash adjusters, pickup screen and tube, valve guides, valve spring locks and retainers, harmonic balancer. Engine blocks are also covered if mechanical failure was caused by the above-listed parts.

AUTOMATIC TRANSMISSION Transmission parts consisting of: Gears, input and output shafts, bearings, front pump, planetary assemblies, transmission case, overdrive carrier, reaction carrier, center support, parking lock actuator, stator and stator shaft, separator plate, pressure regulator valve, dipstick and filler tube, sprags, governor assembly, valve body and torque converter. Chain, drum assembly, solenoids, bushings, accumulator, clutches, bands, servos, parking pawl, speedometer gear, transmission cooler, pistons.

STANDARD TRANSMISSION Transmission parts consisting of: Gears, input and output shafts, bearings, overdrive housing and transmission case if malfunction was caused by the listed parts. Clutch plate, pressure plate, flywheel, release and pilot bearings are NOT included.

DRIVE AXLE ASSEMBLY (FRONT OR REAR WHEEL DRIVE) Consisting of: Drive shaft, ring and pinion gears, pinion bearings, side carrier bearings, carrier assembly, thrust washers, axle and axle bearings, and limited slip clutch pack assembly. Universal and CV joints, except if boot was damaged or missing. Drive axle housing is also covered if damage is caused by failure of listed lubricated parts.

DRIVE AXLE ASSEMBLY (4-WHEEL AND ALL-WHEEL DRIVE) Transfer case including gears, main shaft, drive chain, thrust washer/shims and bearings. Front drive shaft, differential, axles, u-joints and CV joints, except if boot was damaged or missing. **With Applicable Surcharge.**

AIR CONDITIONING Compressor, clutch and coil assembly, evaporator, accumulator and condenser, if factory installed. Evacuation and recharge.

STEERING Power steering pump, electronic steering motor, steering gear housing and its internal parts and rack and pinion assembly.

BRAKES Master cylinder, ABS master cylinder, vacuum booster, wheel cylinders, disc brake calipers, hydraulic lines and fittings. *Coverage does NOT include pads, shoes, drums or rotors.*

COOLING Radiator, fan clutch, water pump and cooling fan motor.

FUEL DELIVERY Fuel pump, fuel sending unit, fuel tank, fuel injectors and metal fuel lines.

ELECTRICAL Battery, engine operation computer, voltage regulator, alternator, front/rear wiper motors, wiper module, window motors, window regulators, seat motors, ignition module, ignition coil, distributor, starter, starter solenoid and door lock actuators; manually operated switches for above listed parts.

THIS AGREEMENT DOES *NOT* COVER (EXCLUSIONS):

1. VEHICLES OVER ONE TON OR WITH "BRANDED" TITLES DO NOT QUALIFY FOR THIS COVERAGE.
2. ANY LOSS CAUSED BY COLLISION, VANDALISM, NEGLIGENCE, ABUSE, FIRE, THEFT, FLOOD, CONTAMINATION, FLUID INTERMIX, SLUDGE, CORROSION, MISUSE, ACTS OF GOD, INCORRECT INSTALLATION, IMPROPER REPAIRS, TECHNICIAN NEGLIGENCE OR THE FAILURE TO PROTECT FROM FURTHER DAMAGE.
3. ANY LOSS CAUSED BY OVERHEATING, FREEZING OR THE LACK OF ANY NECESSARY OR PROPER AMOUNTS OF LUBRICANTS OR COOLANTS.
4. ANY VEHICLE WHICH THE ODOMETER HAS BEEN BROKEN, DISCONNECTED, ALTERED OR CORRECT MILEAGE CANNOT BE READILY DETERMINED.
5. ANY REPAIRS TO YOUR VEHICLE IF USED FOR RACING, OFF-ROAD USE, RENTAL, HIRE TO THE PUBLIC, DELIVERY, COMMERCIAL OR EMERGENCY PURPOSES.
6. *ANY PARTS NOT LISTED IN PARAGRAPH 1*, PRE-EXISTING DAMAGE TO ANY PARTS LISTED IN PARAGRAPH 1. NON-COVERED PARTS CAUSING DAMAGE TO COVERED PARTS OR ANY LOSS OCCURRING PRIOR TO EXPIRATION OF MANUFACTURER'S WARRANTY, RECALL, OR REPAIR GUARANTEE.
7. LOSS OF TIME, USE OF VEHICLE, CONSEQUENTIAL DAMAGES, INJURY TO PERSONS OR PROPERTY RESULTING FROM THE FAILURE OR REPLACEMENT OF ANY PARTS LISTED IN PARAGRAPH 1. SOME STATES DO NOT ALLOW EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THIS LIMITATION/EXCLUSION MAY NOT APPLY TO YOU.
8. REPAIRS AS A RESULT OF ALTERATIONS NOT RECOMMENDED BY THE MANUFACTURER OR FAILURE TO PERFORM MAINTENANCE RECOMMENDED BY THE MANUFACTURER.
9. ANY REPAIR OR REPLACEMENT TO A COVERED PART WHICH HAS NOT FAILED BUT WHICH A REPAIR FACILITY RECOMMENDS OR REQUIRES TO BE REPAIRED OR REPLACED.
10. DIAGNOSTIC TIME, DOWN TIME, TAXES, FLUIDS, ALIGNMENTS, FREON AND SIMILAR A/C COOLANTS, SAFETY RESTRAINT SYSTEMS AND SHOP SUPPLIES ARE NOT COVERED ITEMS.
11. THIS AGREEMENT DOES NOT PROVIDE COVERAGE FOR FLUID SEEPAGE, PREVENTATIVE MAINTENANCE OR PRE-EXISTING CONDITIONS.

HOW TO CLAIM

Simply contact or have a representative of the repair facility contact the Administrator before ANY work is performed by calling the Claims Department at 800-808-0828. The following information will be required before authorization for repairs:

(1) **AGREEMENT NUMBER** (2) **AGREEMENT HOLDER'S NAME** (3) **CURRENT MILEAGE** (4) **MECHANICAL COMPLAINT** (5) **ITEMIZED ESTIMATE.**

For Emergency Road Service CALL 888-207-0166 (Toll Free). See Emergency Road Service Information Attachment (Page 3 of Service Agreement).

IMPORTANT: You will be required under this Service Agreement to authorize the repair facility to disassemble the component(s) for inspection before repair or replacement. You will be required to pay the cost of disassembling if the Mechanical Breakdown is not covered by this Service Agreement.

Upon diagnosis and determination of covered items, and subject to the terms and conditions of this Agreement, the Administrator will issue an AUTHORIZATION NUMBER.

IMPORTANT: The authorization number **MUST** appear on all repair bills. **Failure to obtain authorization PRIOR TO REPAIRS will result in non-payment of claim.** FRAUDULENT or MISUSE of this Agreement will result in non-payment and cancellation. THE ADMINISTRATOR RESERVES THE RIGHT TO INSPECT ALL REPAIRS PRIOR TO OR AFTER REPAIRS ARE PERFORMED.

VISA REIMBURSEMENT



Upon completion of the repair, authorized claims will be paid for by corporate credit card or check by submitting the following:

(1) **AUTHORIZATION NUMBER** (2) **VEHICLE MILEAGE** (3) **DATE OF REPAIR** (4) **MECHANICAL COMPLAINT** (5) **A PAID ITEMIZED INVOICE INCLUDING: NAMES, NUMBERS, PRICES AND EXPRESSED WARRANTY** (6) **DESCRIPTION OF NECESSARY LABOR CHARGES** (7) **VIN** (8) **AGREEMENT HOLDERS TELEPHONE NUMBER(S)** (9) **NAME & ADDRESS TO WHOM REIMBURSEMENT IS PAYABLE** (10) **CUSTOMER SIGNATURE.**

Submit information to:

ROUTE 66 EXTENDED WARRANTY

P.O. BOX 1075

MOUNTAIN HOME, AR 72654-1075

or **FAX TO: (800) 808-0829 OR EMAIL TO: claims@route66warranty.com**

Claims **MUST** be submitted for reimbursement within 30 days from authorization date.

CANCELLATION PROCEDURE

You, or a person authorized by you, may cancel this Agreement by submitting a written request to the Administrator. It can be mailed to PO Box 1075, Mountain Home, AR 72654 or e-mailed to cancels@route66warranty.com. Include Agreement number, reason for cancellation and a notarized statement indicating the mileage (odometer reading) of the vehicle at the time of cancellation. Request must be received within thirty (30) days of cancellation date.

If the Agreement is cancelled within thirty (30) days from the date of purchase, you will receive a full refund provided you have not entered a claim. After thirty (30) days, the refund will be calculated based on Financial Institution cost and on the greater of the time in force or miles driven compared to the total time or mileage of your Term, less a \$25 cancellation fee and any claim paid or pending. NOTE: If the charge for this Agreement was financed, the refund will be paid to the Lienholder and Agreement Holder. Please allow thirty (30) days for processing.

The Financial Institution, Administrator and/or Lienholder may cancel this Agreement if your vehicle is a total loss or repossession, if you have stopped or changed your odometer or if you use your vehicle in any manner not covered by this Agreement.

TOTAL LOSS REFUND: Applies if option is selected and paid for. Policy holder will be refunded their full purchase price of the Service Agreement if vehicle is considered total loss by automobile insurance provider due to collision or acts of God. Maximum refund cannot exceed purchase price of contract, \$2,000.00 or actual cash value of the vehicle whichever is less. Proof of loss must be submitted with cancellation request.

TRANSFER PROCEDURE

This agreement is transferable to subsequent vehicle owners provided the request is made in writing, including proof of transfer, a notarized statement of the odometer reading at time of transfer and the new owner's name, address, and telephone number, to the Administrator within ten (10) days of change of ownership and payment of a \$50 transfer fee.

THIS IS A LIMITED AGREEMENT

IMPORTANT TELEPHONE NUMBERS

If Repair Authorization is needed (See "How To Claim" on Page 2) you must call:

800-808-0828

If Emergency Road Services are needed you must call:

24 hours a day **888-207-0166** 365 days a year

THIS IS YOUR EMERGENCY ROAD SERVICE INFORMATION

IMPORTANT: Keep This in Your Vehicle.

If ERS Service is necessary, please call the 888 number listed above and give the operator your...

- (1) Agreement Number (located at the upper right corner of your Service Agreement)
- (2) Your Name
- (3) Description of Your Vehicle
- (4) The Nature of Your Difficulty
- (5) Your Exact Location
- (6) Your Vehicle's EXACT Current Mileage

NOTE: The exact mileage must be provided to ERS prior to service being rendered.

A pre-qualified Road Service Professional will be dispatched to your location to assist you.

Service up to \$50 will be provided for each incident.

Any charges above \$50 will be the responsibility of the Agreement Holder.

ERS COVERED SERVICES:

This coverage is not intended to be used in the event of an accident!

Services limited to one service call per seven (7) day period.

FLAT TIRES Flat Tires will be replaced with *Your* inflated spare tire.

"JUMP" STARTING If feasible, your vehicle will be "Jump" started.

MINOR ADJUSTMENTS If a Minor Adjustment can get your vehicle in running condition, the adjustment will be performed.

FLUID DELIVERY Gasoline, oil, cooling fluid and transmission fluid will be added to your vehicle, if it is determined that additions of the fluids will allow safe operation of your vehicle. Total service call is not to exceed a combined \$50 limit.

"LOCK-OUT" If you are locked out of your vehicle, a qualified person will be dispatched to unlock your vehicle.

SAFE AND SECURE PACKAGE In the event of prolonged vehicle repairs, at your request, you will receive assistance in arranging for a rental car, hotel room, changing travel reservations, locating the nearest ATM machine, contacting friends/family, or assisting with any related circumstances, if possible. The Agreement Holder is responsible for the cost of the service(s) arranged.

TOWING If necessary, your vehicle will be towed to the *Nearest Repair Facility*. Upon arrival, instruct the mechanic to call the Claims Department at 800-808-0828 *before ANY work is Performed*. Our Claims Department will handle the claim under the terms of the Service Agreement.

IMPORTANT NOTICE:

This coverage does not include the cost of parts or labor (except as indicated within the scope and terms of the Agreement). This coverage also does not include the repair of a flat tire, or for the return of a repaired tire to the disabled vehicle. This coverage excludes road service or towing for any vehicle in a qualified repair facility, an off-road area (defined as any area off a paved, hard-packed or graded dirt driveway, parking lot or public road) or a second tow for the same incident. No coverage is available for, or on, any unattended, unlicensed, impounded or abandoned vehicle. This coverage is not intended to be used in lieu of routine maintenance or needed repairs on your vehicle. Non-emergency towing and/or non-emergency service is not covered by this Agreement. The labor cost of installing, repairing, removing, or testing of the covered vehicle(s), equipment or parts or mounting or removing of chains or snow tires, or the shoveling of sand or snow is excluded. **THIS IS NOT A REIMBURSEMENT PROGRAM. COVERED SERVICES AND THE ASSOCIATED COST OF COVERED SERVICES CAN ONLY BE PROVIDED BY CALLING EMERGENCY ROAD SERVICE AT 888-207-0166.**

STATE DISCLOSURES

THIS IS NOT AN INSURANCE POLICY.

However, we have an insurance policy in effect with American Bankers Insurance Company of Florida, 305-253-2244.

In all states the purchase of a Service Agreement is not necessary in order to finance or purchase a vehicle.

This is an Agreement between the Administrator and You, unless otherwise determined by State Law.

ALABAMA [CANCELLATION PROCEDURE] If the Agreement Holder cancels the agreement within ten (10) days from date of purchase, and no claim has been made, the Agreement Holder will receive a full refund. If the Agreement is cancelled within thirty (30) days from the date of purchase, you will receive a full refund less a \$25 cancellation fee provided you have not entered a claim. After thirty (30) days or if a claim has been filed, the refund will be calculated based on purchase price and on the greater of the time in force or miles driven compared to the total time or mileage on your Term, less a \$25 cancellation fee.

GEORGIA [THIS AGREEMENT DOES NOT COVER (EXCLUSIONS)]

Exclusion 2: Sludge is not excluded. Exclusion 4 is amended to read: Any vehicle, while owned by you, which the odometer has been broken, disconnected, altered, or correct mileage cannot be readily determined. Exclusion 5 is amended to read: Any repairs to your vehicle, while owned by You, if used for racing, off-road use, rental, hire to the public, delivery, commercial or emergency purposes. Exclusion 6 is amended to read: Any parts not listed in Paragraph 1 (does not apply to Easy Street) or preexisting damage to any parts known by you listed in Paragraph 1, non covered parts causing damage to covered parts or any loss occurring prior to expiration of manufacturer's warranty, recall, or repair guarantee. Exclusion 8 is amended to read: Repairs as a result of alterations, made by You or with Your knowledge, not recommended by the manufacturer or the failure to perform recommended maintenance by the manufacturer. Exclusion 13 is amended to read: This agreement does not provide coverage for preventative maintenance or pre-existing conditions known to you. **[CANCELLATION PROCEDURE]** Cancellation fee does not apply. No claims paid or incurred shall be deducted from any refund owed.

(Illinois Cont.) a cancellation fee of the lesser of 10% of the contract price or \$50, provided you have not entered a claim. After thirty (30) days or if a claim has been filed, the refund will be calculated based on the purchase price and on the greater of the time in force or miles driven compared to the total time or mileage of your Term, less a cancellation fee of the lesser of 10% of the contract price or \$50 and any claims paid or pending.

IOWA For the purposes of Iowa law, the Service Company will be known as Auto Services Company, Inc.TM The Service Company is obligated to perform, or arrange for the performance of, services pursuant to the service contract. **[CANCELLATION PROCEDURE]** The contract holder has the right to cancel this Agreement within at least twenty (20) days of the date of mailing the service contract to the service contract holder or within at least ten (10) days after delivery if the service contract was delivered at the time of sale. In the above instances, if the service contract holder has not made a claim prior to returning the contract, the contract is void and a full refund will be made to the holder. A ten percent (10%) penalty will be added each month to the refund not paid to the holder within thirty (30) days of the return of the service contract to the Service Company. If you have any questions regarding this Agreement, you may also contact the Iowa Insurance Commissioner, 6th Floor, Lucas State Office Building, Des Moines, Iowa 50319.

LOUISIANA All obligations under this contract are insured by American Bankers Insurance Company of Florida. **[CANCELLATION PROCEDURE]** In compliance with LDI Regulation 64, paid claims will not be deducted when calculating return of premium on cancellations. **EMERGENCY ROAD**

twenty (20) calendar days after the date we mail a copy of the Agreement to you or within ten (10) days if it is provided to at the time of sale. If you return this Agreement within the applicable time period and no claims have been filed, the Agreement shall be void and WE will refund the entire Agreement Purchase Price within forty-five (45) days. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of this agreement to Us. This provision applies only to the original purchaser. The following provision is added to [CANCELLATION]. If cancellation is a result of nonpayment, material misrepresentation or substantial breach of duties, WE will mail written notice of cancellation to YOU by mail at YOUR last known address provided to US no less than five (5) days prior to the effective date of cancellation. If cancellation is for any other reason, WE will mail written notice of cancellation to you at least fifteen (15) days prior to the effective date of cancellation. The notice shall state both the basis and the effective date of the cancellation. The [IMPORTANT NOTICE] section is deleted and replaced with the following: Our obligations under this Agreement are guaranteed by an insurance policy issued by American Reliable Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157. If a covered claim is not paid within sixty (60) days after proof of loss have been filed, you may file a claim directly with the Insurance Company. Please call 1-800-283-0785 for instructions. The [ARBITRATION] provision has been amended by adding the following: Arbitration shall take place in the state where You reside or at any other place agreed upon in writing by You and Route 66 Extended Warranty.

MISSISSIPPI If Emergency repairs are needed outside of normal business hours, you must contact the Administrator at 1-800-808-0828 and leave your callback information. Our Claims Department will contact you the following business day.

MISSOURI [CANCELLATION PROCEDURE] The contract holder has the right to return this service contract within at least twenty (20) business days of the date of mailing of the service contract or within at least ten (10) days if the service contract is delivered at the time of sale. In the above instances, if no claim has been made under the contract, the contract is void, and the provider shall refund the full purchase price of the contract to the contract holder. A ten (10) percent penalty per month shall be added to a refund that is not paid within thirty (30) days of return of the contract to the provider. The free look time period applies only to the original service contract purchaser. If the Agreement is cancelled by the customer, the Administrator will send written notification of the cancellation to the customer within 15 days of receipt of the request. If emergency repairs are needed outside of normal business hours, please proceed with the repair and contact our Administrator at 800-264-5090 the following business day for reimbursement instructions.

NEBRASKA Under the TERMS OF AGREEMENT section, the following statement is revised; **There is no deductible.** Under the IMPORTANT NOTICE section, the paragraph is deleted and replaced with; **Our obligations under this Agreement are guaranteed by an insurance policy issued by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157. Please call 1-800-283-0785 for instructions.** The MEDIATION/ARBITRATION CLAUSE is deleted in its entirety.

NEVADA All service agreements are non-renewable. [CANCELLATION PROCEDURE] A service contract is void and a provider shall refund to the holder the full purchase price of the service contract if the holder has not made a claim under the service contract and the holder returns the service contract to the provider within 20 days of purchase. The refund shall be made to the holder within 45 days of the agreement's return. If the provider does not refund the purchase price within 45 days, the provider will pay the purchaser a penalty of ten percent of the purchase price for each 30 day period that the refund remains unpaid. In the event Auto Services Company, Inc.™ should cancel the agreement for fraud by the holder or other allowable reasons, the cancellation will be effective 15 days after notice is mailed to the holder. The unearned portion will be returned to the holder without imposition of a cancellation fee. No service contract that has been in effect for at least 70 days may be cancelled by the provider before the expiration of the agreed term or 1 year after the effective date of the service contract, whichever occurs first, except on any of the following grounds: (a) Failure by the holder to pay an amount when due; (b) Conviction of the holder of a crime which results in an increase in the service required under the service contract; (c) Discovery of fraud or material misrepresentation by the holder in obtaining the service contract, or in presenting a claim for service thereunder; (d) Discovery of: (1) An act or omission by the holder; or (2) A violation by the holder of any condition of the service contract, which occurred after the effective date of the service contract and which substantially and materially increases the service required under the service contract; or (e) A material change in the nature or extent of the required service or repair which occurs after the effective date of the service contract and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that the service contract was issued or sold. If holder requests cancellation the amount refunded shall be the unearned portion of the purchase price less a \$25.00 cancellation fee. No claims paid or incurred will be deducted from any refund issued. Your request to cancel this Agreement must be received no later than thirty (30) days after the cancellation date. [How to Claim] The following sentence is amended: FRAUDULENT MISUSE of this Agreement by the Agreement holder will result in non-payment and cancellation.

NEW HAMPSHIRE In the event you do not receive satisfaction under this contract, you may contact the New Hampshire Insurance Department at 21 S. Fruit St., Concord, NH 03301 603-271-2241.

NEWYORK Section 198B of New York General Business Law requires an automobile dealer to provide a warranty covering certain classes of used motor vehicles as follows: **Used vehicles with 36,000 miles or less at the time of sale, provides Coverage for 90 days or 4,000 miles, whichever occurs first. Used vehicles with more than 36,000**

has been made under this Agreement, you may return this Agreement within twenty (20) days of the date the Agreement was mailed to you, or within ten (10) days of delivery if the Agreement was delivered to you at the time of sale, whichever is less. In such a case, this Agreement will be void and we will refund to you the full amount of the purchase price of this Agreement. This right to void the Agreement is not transferable and applies only to the original Agreement purchaser. If you cancel this Agreement otherwise, you will be provided a pro-rata refund less reasonable handling costs, any claims that may have been paid, and an administrative fee of up to twenty-five dollars (\$25.00). You may return this Agreement by mailing it to the attention of the Administrator at the address listed on the Declarations Page. A ten percent (10%) penalty per month will be added to a refund that is not made within thirty (30) days of return of the Agreement to Us.

NORTH CAROLINA [CANCELLATION PROCEDURE] If the Agreement is cancelled within thirty (30) days from the date of purchase, you will receive a full refund less a cancellation fee of \$25 or 10% of the pro-rata refund amount, whichever is less, provided you have not entered a claim. After thirty (30) days or if a claim has been filed, the refund will be calculated based on the dealer cost and on the greater of the time in force or miles driven compared to the total time or mileage of your Term, less a cancellation fee of the lesser of \$25 or 10% of the pro-rata refund amount or any claim amount pending.

OKLAHOMA This service warranty is not issued by the manufacturer or wholesaler compared to the product. This warranty will not be honored by such manufacturer or wholesaler company. [CANCELLATION PROCEDURE] If you cancel this contract, the Administrative fee for cancellation will be ten percent (10%) of the pro-rata refund amount or twenty-five dollars (\$25.00) whichever is less. If the Administrator cancels this contract, the refund will be based on 100% of the unearned pro-rata premium.

OREGON [CANCELLATION] This Agreement may only be cancelled by you in the event that your vehicle is declared a total loss by your insurance company or by your lienholder if your vehicle is repossessed. [ARBITRATION] If the policy owner elects arbitration, the arbitration takes place under the laws of the State of Oregon and is held in the insured's county or any other county in this state agreed to by both parties

SOUTH CAROLINA If emergency repairs are needed outside of normal business hours, please proceed with the repair and contact our Administrator at 800-808-0828 the following business day for reimbursement instructions. [CANCELLATION] If this agreement is cancelled within the first sixty (60) days and no claim has been filed, we will refund the entire purchase price. If the provider does not timely resolve such matters within sixty (60) days of proof of loss, they may contact the South Carolina Department of Insurance, Post Office Box 100105, Columbia SC 29202-3105 or (800) 768-3467.

TEXAS [CANCELLATION PROCEDURE] If cancelled within ten (10) days from the date of purchase, provided no claim has been filed, contract holder will be given a full refund. You may apply for reimbursement directly to the insurer if a refund or credit is not paid before the 46th day after the date on which the contract is returned to provider. The Agreement Holder may direct any questions relating to regulations or unresolved complaints to: Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711, Telephone (512) 463-2906.

UTAH Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. Should the provider fail to pay or provide service on any claim within 60 days after proof of loss has been filed, the contract holder is entitled to make a claim directly against the Insurance Company. This service contract is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. This service contract or warranty is subject to limited regulation by the Utah Insurance Department. Coverage afforded under this contract is not guaranteed by the Property and Casualty Guarantee Association. The terms under which this contract will be paid are "in full". Utah Code 31A-21-312 states "failure to give any notice or file any proof of loss required by the policy within the time specified in the policy does not invalidate a claim made by the insured, if the insured shows that it was not reasonably possible to give the notice or file the proof of loss within the prescribed time and that notice was given or proof was lost filed as soon as reasonably possible." [CANCELLATION

PROCEDURE] Utah Code 31A-21-303 allows for mid-term cancellations by the administrator for the following reasons: Material misrepresentation, substantial breaches on contractual duties, conditions, or warranties and substantial change in the risk assumed, unless the insurer should reasonably have foreseen the change or contemplated the risk when entering into the contract. The cancellation is effective no sooner than 30 days after the delivery or first-class mailing of a written notice to the policyholder. The telephone number for American Bankers Insurance Company of Florida is 800-852-2244. If repairs are needed outside of normal business hours, you must contact the Administrator at 800-808-0828 and leave your callback information. Do not proceed with repairs until contacted by our Claims Department the following business day. However, if **emergency repairs**, as defined by the Utah Department of Insurance, are needed outside of normal business hours, proceed with the repair and contact our Administrator at 800-808-0828 the following business day for reimbursement instructions.

VIRGINIA Notice to Dealer - Dealers are not permitted to sell Vehicle Service Agreements on leased vehicles pursuant to the provisions of administrative letters 1982-10 and 1982-16.

WISCONSIN THIS WARRANTY IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. IMPORTANT: A claim may not be denied solely because the contract holder did not obtain preauthorization. Claims must be submitted for reimbursement within twelve (12) months from authorization date. Paid claims cannot be considered when calculating return of premiums on cancellations. [ARBITRATION] Arbitration must be agreed upon by both parties. This policy is issued by American Bankers Insurance Company of Florida, 11222 Quail Roost Dr., Miami, Florida 33157