

RAPID Auto Protection

VEHICLE SERVICE AGREEMENT

Claims: 1-718-713-8197

Schedule Page

Agreement Number

AGREEMENT HOLDER INFORMATION					
Agreement Holder			Co-Agreement Holder		
Address			City		
State	Zip Code	Home Telephone		Business Telephone	
DEALER/SELLER INFORMATION					
Dealer/Seller			Dealer/Seller Number		
Address				Dealer/Seller Telephone	
City	State	ZIP Code			
LIENHOLDER INFORMATION					
Lienholder Name			Street Address		
City	State	ZIP Code			
VEHICLE INFORMATION					
Year	Make	Model			
Current Odometer			Vehicle Identification Number (17 Digits)		
Vehicle Purchase Date			Vehicle Purchase Price		
COVERAGE DESCRIPTION					
Agreement Purchase Date		Agreement Purchase Price		Class	
Agreement Term (Months)		Agreement Term (Miles)		Agreement Expiration Date (Term)	Agreement Expiration Odometer (Miles)
Deductible			Optional Coverage		
<input type="checkbox"/> \$ 300 <input type="checkbox"/> \$ 500			<input type="checkbox"/> Maintenance Plan		
\$0 Deductible applies if returning to the Dealer/Seller's onsite Repair Facility or to a participating RepairPal Repair Facility					
OPTIONAL SURCHARGES					
<input type="checkbox"/> Commercial Use		<input type="checkbox"/> Exhaust/Emissions Coverage for Trucks			
<input type="checkbox"/> Canadian Vehicles/Gray Market		<input type="checkbox"/> Snow Plow			
<input type="checkbox"/> Lift Kits up to 10" / Tires up to 6" above Factory Size Eligible					

Any purchase ten (10) or more days after the original Vehicle Purchase Date, or if the original Vehicle Purchase Date is unknown, is subject to a MANDATORY Waiting Period before Coverage begins.

This is not an insurance policy. This Agreement is between the Obligor and the Agreement Holder. This Agreement provides coverage for the Vehicle described for time or mileage, whichever expires first, as shown on this Schedule Page.

YOU ARE NOT REQUIRED TO ENTER INTO THIS AGREEMENT IN ORDER TO PURCHASE, LEASE OR OBTAIN FINANCING FOR A VEHICLE. You should read this Agreement carefully. It contains the entire Agreement between You and Us. It takes precedence over any other written or oral statements made to You with respect to this Agreement. This is a service agreement, not a warranty or insurance contract. REVIEW "SPECIAL STATE DISCLOSURES AND/OR REQUIREMENTS" FOR ANY RIGHTS, PRIVILEGES AND CONDITIONS THAT GOVERN THIS AGREEMENT IN YOUR STATE. Any modification(s), alteration(s) or change(s) to the preprinted terms and conditions is/are invalid and of no force or effect. You acknowledge Your understanding of and agreement to the **DISPUTE RESOLUTION/ARBITRATION AGREEMENT AND CLASS ACTION WAIVER** section in this Agreement. Refer to the **DISPUTE RESOLUTION/ARBITRATION AGREEMENT AND CLASS ACTION WAIVER** section for opt-out instructions. **THIS AGREEMENT CONTAINS A BINDING ARBITRATION PROVISION WHICH MAY BE ENFORCED BY THE PARTIES.** This Agreement is based on information You provided in this Schedule Page. You acknowledge Your understanding of the limited applicability of the Federal Magnuson-Moss Warranty Act as set out in this Agreement. Your signature below means that You have reviewed and understand the **Agreement Terms and Conditions.**

Agreement Holder Signature

Agreement Sales Date

For Claims Contact: (718) 713-8197

THE ADMINISTRATOR MUST BE CONTACTED PRIOR TO PERFORMING ANY REPAIR UNDER THIS AGREEMENT. THE ADMINISTRATOR WILL NOT BE RESPONSIBLE FOR ANY REPAIRS THAT ARE NOT PRE-AUTHORIZED. SEE THE "AGREEMENT HOLDER RESPONSIBILITIES SECTION" FOR INSTRUCTIONS TO BE FOLLOWED IN THE EVENT OF A COVERED BREAKDOWN.

I. DEFINITIONS

- Administrator:** Headstart Warranty Group LLC., 14114 North Dallas Pkwy., Ste. 600, Dallas, Texas 75254, (888-964-1899), except for the state of California, the **Administrator** is LOTSolutions, Inc., 10751 Deerwood Park Blvd., Ste. 200, Jacksonville FL 32256, Tel: (800) 888-2738, (California License No. 0G44911); except for the state of Florida, where Lyndon Southern Insurance Company is providing administration, 10751 Deerwood Park Blvd., Ste. 200, Jacksonville FL 32256, Tel: (800) 888-2738, Florida License No. 03698.
- Agreement:** This **Agreement**, which **You** have purchased for the **Vehicle** described on the **Schedule Page**.
- Agreement Holder, You, Your:** The **Agreement Holder** shown on the **Schedule Page** or the person to whom the **Agreement** was properly transferred.
- Breakdown:** The failure of a covered mechanical or electrical part under normal service. A **Covered Part** has failed when it can no longer perform the function for which it was designed because of its condition.
- Commercial Use: (unless the surcharge is selected on the Schedule Page and the surcharge is paid)** A commercial vehicle registered to a business and/or for business purposes. **Vehicles that are in excess of manufacturer's G.V.W. or exceed manufacturer's recommendation use are not eligible. Taxi cabs, tow trucks, snowplows (unless the surcharge is selected on the Schedule and the surcharge is paid), emergency vehicles, and police vehicles are ineligible.**
- Coverage:** The protection **You** purchased, as shown on the **Schedule Page**. **Part/component repairs that are covered by other warranty(ies) or insurance are excluded from Your Coverage for the term of said warranty(ies).**
- Covered Part(s):** The mechanical and electrical parts and components unless specifically excluded under **Section IV. EXCLUSIONS**, as contained in this **Agreement** which are original parts on **Your Vehicle** at the time of its purchase by **You** or like replacement parts meeting the manufacturer's specifications.
- Dealer/Seller:** The dealer or seller from whom **You** purchased this **Agreement** and the **Vehicle**.
- Deductible:** The amount **You** are required to pay, as shown on the **Schedule Page**, toward the total cost for the repair or replacement of **Covered Part(s)** per visit. The **Deductible** is reduced to \$0 if **You** return to the **Dealer/Seller's Onsite Repair Facility** or to a participating **RepairPal Repair Facility** by visiting <https://repairpal.com/headstart>. Once a part is repaired or replaced under the terms of this **Agreement**, there will be no **Deductible** for future repairs to that part.
- Obligor (We, Us, Our):** Headstart Warranty Group LLC., 14114 North Dallas Pkwy., Ste. 600, Dallas, Texas 75254 (888-964-1899), except in the state of California, the **Obligor** is Auto Knight Motor Club, Inc., 10751 Deerwood Park Blvd., Ste. 200, Jacksonville, FL 32256, Tel: (800) 888-2738 (California License No. 0F82046); except for the states of Florida and Oklahoma, the **Obligor** is Lyndon Southern Insurance Company 10751 Deerwood Park Blvd., Ste. 200, Jacksonville, FL 32256, Tel: (800) 888-2738, (Florida License No. 03698, Oklahoma License No. 44194686).
- Pre-Existing Condition:** A condition that existed prior to the **Agreement** Purchase Date.
- Reasonable Cost:** The diagnostic/tear down and repair costs are based on Motors, AllData or Mitchell/Pro Demand labor guides or the lesser of the posted labor rate.
- Repair Facility:** (a) The **Dealer/Seller's Onsite Repair Facility**; (b) A participating **RepairPal Repair Facility** by visiting <https://repairpal.com/headstart>; or (c) A licensed **Repair Facility** (licensed as a retail merchant to perform mechanical repairs) authorized by the **Administrator** to perform repair services under this **Agreement** and which have ASE Certified Mechanics.
- Schedule Page:** The numbered document executed by **You** and attached to this **Agreement**. It lists information regarding the **Vehicle** to be covered, **Agreement** Terms and Conditions, and other vital information.
- Term:** The **Term** ends on the **Agreement** Expiration Date (Term) or **Agreement** Expiration Odometer (Miles) listed on the **Schedule Page**.
- Vehicle:** The **Vehicle** described on the **Schedule Page** that is covered under this **Agreement**.
- Waiting Period:** Thirty (30) days AND one thousand (1,000) miles from the **Agreement** Purchase Date for any purchase ten (10) or more days after the original **Vehicle** Purchase Date, or if the original **Vehicle** Purchase Date is unknown. However, an additional thirty (30) days and one thousand (1,000) miles will be added to **Your Vehicle** plan's scheduled time/mileage expiration. Therefore the **Waiting Period** will not reduce the actual time/mileage during which **You** have **Coverage**. **Coverage** will commence the day following the **Waiting Period**. Claims incurred during or prior to the **Waiting Period** are not covered.

II. SCHEDULE OF COVERAGE

Breakdown Coverage

We will pay or reimburse **You** for **Reasonable Costs** to repair or replace any **Breakdown** of all mechanical or electrical parts and associated labor costs, except those listed under **Section IV. EXCLUSIONS - WHAT IS NOT COVERED** less any **Deductible(s)**, if applicable, in accordance with **Section III. COVERAGE PROVISIONS** contained in this **Agreement**. **Reimbursement amounts for replacements parts or components may be based on new, non-OEM, remanufactured, or used parts at Our sole discretion.**

Some Licensed Repair Facilities may NOT accept direct payment from Us. If this issue arises, **You** will be required to pay for **Covered Repair(s)** up front, but will be entitled to reimbursement consideration in accordance with all of the limits, terms, conditions, and exclusions herein.

The operation of this **Agreement** will be concurrent in certain cases with any applicable Factory, Manufacturer's, or Seller's Warranty or particular provisions thereof. **You** are required to pursue those warranties before proceeding with this **Agreement**. **We** will pay **Reasonable Costs** for the diagnostic/tear down in conjunction with a covered **Breakdown**. The **Administrator** reserves the right to approve or deny diagnostic and/or tear down charges at the sole discretion of the **Administrator**. The **Administrator** reserves the right to request **Vehicle** to be relocated to another **Repair Facility** at its sole discretion.

Optional Coverage

MAINTENANCE PLAN – Coverage is provided if the Maintenance Plan option is selected on the Schedule.

- Oil Changes:** Up to an eighty (\$80) dollar reimbursement for each oil change with a maximum of two (2) oil changes per year.
- Brake Pads/Shoes:** **We** will reimburse up to one hundred & fifty (\$150) dollars for brake pads/shoes replacement with a maximum of one (1) per year.

3. **Cooling System Maintenance:** We will reimburse up to fifty (\$50) dollars for cooling system drain/refill, maximum of one (1) service per year.
4. **Battery:** We will reimburse up to one hundred & thirty-five (\$135) dollars for each replacement, maximum two (2) replacements during this **Agreement**.
5. **Wiper Blades:** We will reimburse for up to thirty (\$30) dollars for wiper blades, maximum two (2) replacements during this **Agreement**.
6. **Safety Inspection:** We will reimburse up to twenty-five (\$25) dollars for each state safety inspection up to a maximum of one (1) per year.

Optional Surcharges

Coverage only applies if the appropriate surcharge is selected on the Schedule Page and the surcharge is paid.

1. **Commercial Use:** A commercial vehicle registered to a business and/or for business purposes. **Vehicles that are in excess of manufacturer's G.V.W. or exceed manufacturer's recommendation use are not eligible. Taxi cabs, tow trucks, snowplows (unless the surcharge is selected on the Schedule and the surcharge is paid), emergency vehicles, and police vehicles are ineligible.**
2. **Canadian Vehicles/Gray Market:** Foreign-specification vehicles which have been recertified to U.S. certification and specification displaying a label affixed by the U.S. company that altered the vehicle indicating that the vehicle has been, imported, altered, or modified to comply with U.S. standards and the odometer has been changed from kilometers to miles.
3. **Exhaust/Emission Coverage for Trucks:** Exhaust or emissions components, catalytic converter, EGR valve, PCV valve, DPFE sensor, exhaust temperature sensor, exhaust pressure sensor, exhaust pressure differential sensor, DEF pump, DEF tank, DEF sensors, DEF & CAT delete, PFE sensors, EGR cooler, DEF injector nozzle, EGR system delete.
4. **Snow Plow:** A **Vehicle** is used for snow removal, provided **Your Vehicle** is properly equipped for such use and it is not used commercially (unless the Commercial Use surcharge is selected and paid for on the **Schedule Page**). **The snow plow itself, and any and all other systems related to snow removal is specifically excluded from coverage.**
5. **Lift Kits up to 10"/Tires up to 6" above Factory Size Eligible:** A **Vehicle** with a lift kit installed up to ten inches (10") or with tires up to six inches (6") above the factory size as recognized on the door jam placard.

III. COVERAGE PROVISIONS

This **Agreement**, which includes the **Schedule Page**, is between **You** and **Us**, and is subject to all the terms and conditions contained herein:

A. Agreement Period

Coverage under this **Agreement** begins on the **Agreement** Purchase Date shown on the **Schedule Page** and will expire according to the time and/or mileage of the term selected whichever occurs first, as of 12:01 a.m. on the **Agreement** Expiration Date (Term) or **Agreement** Expiration Odometer (Miles) shown on the **Schedule Page**. We may cancel this **Agreement** within thirty (30) days from **Our** receipt if underwriting criteria are not met. **Replacement will be made with parts of like kind and quality and compatible with the Covered Vehicle's specification.** All parts replaced will be covered under the terms and conditions hereof for the remaining term and/or mileage of this **Agreement** as shown above.

Any purchase ten (10) or more days after the original **Vehicle** Purchase Date, or if the original **Vehicle** Purchase Date is unknown, is subject to a MANDATORY "Waiting Period" before **Coverage** begins. The **Agreement** will expire according to the time or mileage of the plan **You** selected, whichever occurs first, as shown on the **Schedule Page**.

B. Limit of Coverage Liability

1. **Per Repair Visit** – Our liability for any one (1) repair visit shall in no event exceed the Actual Cash Value ("ACV") of Your **Vehicle** at the time of said repair visit. ACV means the J.D. Power/N.A.D.A. published retail value of Your **Vehicle** on the date of loss, taking age, condition, and mileage into consideration.
2. **Aggregate** – The total of all benefits paid or payable while this **Agreement** is in force shall not exceed the **Manufacturer Suggested Retail Price (MSRP)** for new vehicles or J.D. Power/N.A.D.A. published retail value for preowned vehicles at time of purchase.

Replacement of parts and in particular certain automotive components, such as engines, transmissions, differential assemblies, and other components, may be by the use of other than new parts. Any such parts will be covered under the terms and conditions for the remaining term and/or mileage of this **Agreement**.

C. Deductible

The amount **You** are required to pay, as shown on the **Schedule Page**, toward the total cost for the repair or replacement of **Covered Part(s)** per visit/claim made. The **Deductible** is reduced to \$0 if **You** return to the **Dealer/Seller's Onsite Repair Facility** or to a participating **RepairPal Repair Facility**. Once a part is repaired or replaced under the terms of this **Agreement**, there will be no **Deductible** for future repairs to that part.

IV. EXCLUSIONS - WHAT IS NOT COVERED

THIS AGREEMENT DOES NOT PROVIDE COVERAGE FOR ANY OF THE FOLLOWING PARTS OR CONDITIONS:

1. 12 VOLT BATTERY, BATTERY CABLES, SHOCK ABSORBERS; MANUAL AND HYDRAULIC CLUTCH ASSEMBLY, SUCH AS BUT NOT LIMITED TO: MANUAL CLUTCH PEDAL, FRICTION CLUTCH DISC, PRESSURE PLATE AND THROW OUT BEARING; MANUAL AND HYDRAULIC LINKAGES, SAFETY RESTRAINT SYSTEMS (INCLUDING AIR BAG SYSTEMS) UNLESS REPLACEMENT IS REQUIRED IN CONNECTION WITH A BREAKDOWN, GLASS; ANY COMPONENT THAT ITS ONLY PURPOSE IS FOR ILLUMINATION UNLESS REPLACEMENT IS REQUIRED IN CONNECTION WITH A BREAKDOWN, SUCH AS BUT NOT LIMITED TO: LENS DEGRADATION, LEDs, SEALED BEAMS AND LIGHT BULBS; FUSES, CIRCUIT BREAKERS, BRAKE ROTORS AND DRUMS, EXHAUST SYSTEMS (INCLUDING CATALYTIC CONVERTERS), WINDSHIELD WIPER ARMS, WEATHER STRIPS, TRIM, MOLDINGS,

BRIGHT METAL, CHROME, UPHOLSTERY AND CARPET, ZIPPER, (NUTS, BOLTS, FASTENERS, UNLESS REPLACEMENT IS REQUIRED IN CONNECTION WITH A BREAKDOWN), FREEZE PLUGS, DASH PAD, SQUEAKS, RATTLES, WATER LEAKS, WIND NOISE, PAINT, OUTSIDE ORNAMENTATION, MANUAL INSIDE AND OUTSIDE DOOR HANDLES, MIRRORS, MIRROR HOUSINGS, HUBCAPS, BUMPERS, BODY SHEET METAL AND PANELS, BODY PARTS, FRAME, BRACKETS AND STRUCTURAL BODY PARTS, VINYL AND CONVERTIBLE TOPS, TIRES, WHEELS/RIMS/STUDS.

2. FOR MAINTENANCE SERVICES AND PARTS DESCRIBED IN YOUR VEHICLE OWNER'S MANUAL AS SUPPLIED BY THE MANUFACTURER AND OTHER NORMAL MAINTENANCE SERVICES AND PARTS WHICH INCLUDE, BUT ARE NOT LIMITED TO: ALIGNMENTS, ADJUSTMENTS, CLEANING, WHEEL BALANCING, TUNE-UPS, SPARK PLUGS, SPARK PLUG WIRES, GLOW PLUGS, HOSES (EXCEPT HIGH PRESSURE STEERING AND AIR CONDITIONING), DRIVE BELTS, BRAKE PADS, BRAKE LININGS/SHOES, WIPER BLADES (EXCEPT IF THE MAINTENANCE PLAN IS SELECTED ON THE SCHEDULE PAGE), SHOP SUPPLIES AND ENVIRONMENTAL WASTE CHARGES. FILTERS, LUBRICANTS, COOLANTS, FLUIDS AND REFRIGERANTS MAY BE COVERED IF REPLACEMENT IS REQUIRED IN CONNECTION WITH A BREAKDOWN.
3. FOR DAMAGE AND/OR BREAKDOWN RESULTING FROM COLLISION, ROAD HAZARD, FALLING OBJECTS, THEFT, ATTEMPTED THEFT, FIRE, FLUID CONTAMINATION, WATER INGESTION, WATER INTRUSION, LARCENY, EXPLOSION, MALICIOUS MISCHIEF, VANDALISM, RIOT OR CIVIL COMMOTION, ACTS OF GOD, RUST OR CORROSION, ELECTROLYSIS, SALT, SALT WATER, FLOOD, LIGHTNING, EARTHQUAKE, WINDSTORM, VOLCANIC ERUPTION, HAIL, ENVIRONMENTAL DAMAGE, CHEMICALS, FUELS, COOLANTS, OR LUBRICANTS FREEZING OR ACTS OF NATURE AND EVENTS BEYOND OUR CONTROL.
4. BREAKDOWN CAUSED BY MISUSE, ABUSE, NEGLIGENCE, LACK OF SCHEDULED MAINTENANCE REQUIRED BY THE MANUFACTURER'S MAINTENANCE SCHEDULE FOR YOUR VEHICLE, OR IMPROPER SERVICING OR REPAIRS PERFORMED BY YOU OR A REPAIR FACILITY.
5. BREAKDOWN CAUSED BY SLUDGE BUILD-UP, CARBON, LUBRICANT BLOCKAGE OR THE FAILURE TO MAINTAIN PROPER LEVELS OF LUBRICANTS, AND/OR COOLANTS, MODIFICATION, ALTERATION, TAMPERING, DISCONNECTION, IMPROPER ADJUSTMENTS OR REPAIRS, MISDIAGNOSIS, LOST OR MISSING PARTS, CLOGGING, OVERHEAT, WARPING, CONTINUED OPERATION WHEN A KNOWN ISSUE OCCURS, INSTALLATION OF PARTS NOT OF LIKE QUALITY ANDEQUIVALENT DESIGN AS SUPPLIED BY THE MANUFACTURER, ADD ON PARTS OR MODIFICATIONS TO EXISTING SYSTEMS OR COMPONENTS.
6. BREAKDOWN RESULTING FROM FAILURE TO PROTECT YOUR VEHICLE FROM FURTHER DAMAGE WHEN BREAKDOWN HAS OCCURRED.
7. 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 PUBLISHED FIELD TOLERANCES ALLOWED BY THE MANUFACTURER BUT WHICH A REPAIR FACILITY OR MANUFACTURER RECOMMENDS OR REQUIRES BE REPAIRED IN CONNECTION WITH A COVERED BREAKDOWN.
8. 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 DAMAGE RESULTING FROM: THE FAILURE OF ANY CUSTOM OR ADD-ON PART, ALL FRAME OR SUSPENSION MODIFICATIONS INSTALLED BY THE MANUFACTURER, LIFT KITS OVER 10" (UNLESS THE SURCHARGE HAS BEEN SELECTED ON THE SCHEDULE PAGE AND PAID), OVERSIZED/UNDERSIZED TIRES (RECOGNIZED ON DOOR JAM PLACARD) EXCEEDING 6" (TIRES OVER 40" ARE EXCLUDED) (UNLESS THE SURCHARGE HAS BEEN SELECTED ON THE SCHEDULE PAGE AND PAID), TRAILER HITCHES, ENGINE MODIFICATIONS, TRANSMISSION MODIFICATIONS, AND/OR DRIVE AXLE MODIFICATIONS, EMISSIONS AND/OR EXHAUST SYSTEMS MODIFICATIONS (EXCLUDING TRUCKS EQUIPPED WITH A DIESEL ENGINE, UNLESS THE EXHAUST/EMISSION COVERAGE FOR TRUCKS SURCHARGE HAS BEEN SELECTED AND PAID FOR).
9. FOR VEHICLES THAT DO NOT HAVE A VALID MANUFACTURER'S VIN, OR ARE TITLE BRANDED AS JUNK, REBUILT, TOTALED OR SALVAGE TITLED RELATED TO FLOOD/ELECTRICAL DAMAGE.
10. FOR BREAKDOWNS, IF THE VEHICLE'S ODOMETER IS BROKEN, HAS BEEN ALTERED AND/OR CEASED TO OPERATE, DISCONNECTED AND MISREPRESENTS YOUR VEHICLE'S ACTUAL MILEAGE.
11. 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, WHETHER OR NOT RELATED TO THE PARTS COVERED. FOR ANY ECONOMIC LOSS, INCLUDING LOSS OF USE, TIME, SHOP DELAYS, PROFIT, INCONVENIENCE, LODGING, FOOD, STORAGE, OR ANY INCIDENTAL OR CONSEQUENTIAL LOSS OR DAMAGE THAT MAY RESULT FROM A BREAKDOWN, (EXCEPT AS OTHERWISE MAY BE PROVIDED UNDER THE SCHEDULE OF COVERAGE).
12. ANY LOSS OR EXPENSE THAT IS THE DIRECT RESULT OF A MECHANICAL OR STRUCTURAL DEFECT FOR WHICH THE MANUFACTURER HAS PUBLICLY ANNOUNCED ITS RESPONSIBILITY BY ANY MEANS OR BY A RECALL FOR THE PURPOSE OF CORRECTING SUCH DEFECT, EXCEPT THAT WE WILL REIMBURSE YOU THE DIFFERENCE BETWEEN ANY DEDUCTIBLE CHARGED BY THE MANUFACTURER AND THE DEDUCTIBLE CONTAINED HEREIN, IF APPLICABLE. THE PROVISIONS FOR CAR RENTAL AND TOWING SHALL APPLY DURING THE PERIOD OF THE MANUFACTURERS RECALL SO LONG AS THE BREAKDOWN OR FAILURE IS COVERED BY THIS AGREEMENT.
13. FOR REPAIR OR REPLACEMENT OF A COVERED PART THAT IS COVERED BY AN INSURANCE POLICY, SUPPLIER OR REPAIRER GUARANTEE/WARRANTY, MANUFACTURER AND/OR DEALER CUSTOMER ASSISTANCE PROGRAM, AND/OR ANY WARRANTY FROM THE MANUFACTURER OF THE VEHICLE.
14. IF YOUR VEHICLE IS USED FOR TOWING OR HAULING A TRAILER OR ANOTHER VEHICLE OR OBJECT UNLESS YOUR VEHICLE IS EQUIPPED WITH FACTORY INSTALLED OR FACTORY AUTHORIZED TOW PACKAGE AND THE ITEMS TOWED OR HAULED DID NOT EXCEED THE MANUFACTURER'S RATED CAPACITY, RACING OR COMPETITIVE DRIVING, OFF ROAD USAGE OR IS USED FOR FARMING PURPOSES INCLUDING BUT NOT LIMITED TO: RENTAL, TAXI, LIMOUSINE, ROAD REPAIR OPERATIONS, CONSTRUCTION, JOB SITE ACTIVITIES, POLICE OR EMERGENCY SERVICE, OR COMMERCIAL SNOW REMOVAL (UNLESS THE COMMERCIAL SURCHARGE IS SELECTED AND PAID FOR). VEHICLES USED FOR DELIVERY, SERVICE, ROUTE OR REPAIR.
15. FOR ANY BREAKDOWN OCCURRING PRIOR TO THE AGREEMENT PURCHASE DATE, OR ANY BREAKDOWN DURING ANY APPLICABLE WAITING PERIOD DESCRIBED UNDER "AGREEMENT PERIOD".
16. FOR ANY BREAKDOWN, IF THE REPAIR INFORMATION PROVIDED BY YOU OR THE LICENSED REPAIR FACILITY IS NOT TRUE.
17. FOR BREAKDOWNS THAT OCCUR TO YOUR VEHICLE OUTSIDE THE UNITED STATES OF AMERICA OR CANADA.

18. NEW VEHICLES FOR WHICH THE FULL MANUFACTURER'S WARRANTY IS NOT IN PLACE OR ACKNOWLEDGED BY THE MANUFACTURER.
19. ANY REPAIRS PERFORMED TO THE VEHICLE NOT SPECIFICALLY AUTHORIZED BY US VIA AN AUTHORIZATION NUMBER ARE NOT COVERED.
20. ANY CLAIM PAPERS RECEIVED AFTER SIXTY (60) DAYS FROM THE AUTHORIZATION DATE WILL RESULT IN A CLAIM DENIAL.
21. ELECTRIC VEHICLES (EV).
22. A BREAKDOWN CAUSED BY OR FOR DAMAGES RESULTING FROM OVERHEATING THAT WOULD HAVE BEEN PREVENTED IF YOU WOULD HAVE USED ALL REASONABLE MEANS TO PROTECT YOUR VEHICLE FROM THIS DAMAGE.
23. CONSEQUENTIAL COVERAGE FOR NON-COVERED PARTS.
24. LACK OF MANUFACTURER'S REQUIRED MAINTENANCE: IF YOU FAIL TO PERFORM PROPER MAINTENANCE OR CUSTOMARY LUBRICATION SERVICES AS RECOMMENDED BY THE MANUFACTURER, OR BY LACK OF REQUIRED MAINTENANCE, OR USE OF FUELS, OILS AND/OR LUBRICANTS OTHER THAN THOSE RECOMMENDED BY THE MANUFACTURER, IMPROPER FLUID LEVELS AND CONDITIONS, SLUDGE OR VARNISH.
25. MANUAL CLUTCH COMPONENTS INCLUSIVE BUT NOT LIMITED TO FRICTION CLUTCH DISC, PRESSURE PLATE, THROW OUT BEARING, PILOT BEARING. GLASS, LENSES, SEALED BEAMS, HEADLIGHT OR HID ASSEMBLIES, TAILLIGHT ASSEMBLIES, CONVERTIBLE TOPS EXCEPT FOR CONVERTIBLE TOP MOTOR, UPHOLSTERY (INCLUDING HEATERS), PAINT, TRIM OR MOLDINGS (INTERIOR OR EXTERIOR), BODY PANELS, WELDS, FRAME, SUBFRAME INCLUDING SUBFRAME MOUNTS AND BUSHINGS, WEATHER STRIPPING, TIRES, WHEELS, LUG NUTS, WHEEL COVERS, ANY PHYSICAL DAMAGE.
26. ANTI-THEFT SYSTEMS, GPS SYSTEMS AND AUDIO SYSTEMS NOT ORIGINALLY INSTALLED BY THE MANUFACTURER.
27. MAINTENANCE OR TUNE UP ITEMS SUCH AS BUT NOT LIMITED TO HOSES, LINES, TUBES, CLAMPS, BELTS (OTHER THAN TIMING BELT), SPARK PLUGS, GLOW PLUGS, BRAKE PADS, BRAKE SHOES, DRUMS, ROTORS, BATTERIES (OTHER THAN HYBRID BATTERY), BATTERY CABLES OR BATTERY HARNESSSES, FUSES, FUSEABLE LINKS, ALIGNMENTS, TIRE PRESSURE SENSORS, WHEEL BALANCING, FILTERS. FLUIDS, UNLESS REQUIRED IN CONJUNCTION WITH A COVERED REPAIR LIMITED TO FACTORY FILL SPECIFICATION, UNLESS THE OPTIONAL MAINTENANCE PLAN HAS BEEN SELECTED ON THE SCHEDULE PAGE.
28. IF YOU ARE RENTING THE VEHICLE.
29. SALES TAX UNLESS IF REQUIRED BY LAW.
30. ANY ADDITIONAL FEES INCLUDING BUT NOT LIMITED TO; SHOP SUPPLIES, EPA WASTE FEES, DISPOSAL FEES, FREIGHT, SHIPPING, CORE CHARGES AND STORAGE FEES.
31. COSTS ASSOCIATED WITH TEARDOWNS, UNLESS IN CONNECTION WITH A COVERED REPAIR.
32. FLUID SEEPAGE, SEEPAGE IS CONSIDERED A NORMAL CONDITION BY THE MANUFACTURER.
33. LOSS OF COMPRESSION, OIL CONSUMPTION. PISTONS, PISTON RINGS, INTAKE OR EXHAUST VALVES WHICH HAVE NOT SUSTAINED A BREAKDOWN BUT HAVE PRESENCE OF CARBON DEPOSITS OR OTHER MATERIALS. GRINDING AND/OR REFINISHING OF THE VALVES OR SEATS, CLEANING AND/OR REPLACEMENT OF THE PISTONS, PISTON RINGS, VALVES TO RESTORE ENGINE COMPRESSION OR REDUCE OIL CONSUMPTION.
34. DOOR HINGES.
35. **PRE-EXISTING CONDITIONS.**

THE FOLLOWING ARE EXCLUDED UNLESS THE SURCHARGE HAS BEEN SELECTED ON THE SCHEDULE AND PAID:

36. COMMERCIAL USE OF THE VEHICLE.
37. CANADIAN VEHICLES/GRAY MARKET VEHICLES.
38. EXHAUST OR EMISSIONS COMPONENTS, SUCH AS, CATALYTIC CONVERTER, EGR VALVE, PCV VALVE, DPFE SENSOR, EXHAUST TEMPERATURE SENSOR, EXHAUST PRESSURE SENSOR, EXHAUST PRESSURE DIFFERENTIAL SENSOR, DEF PUMP, DEF TANK, DEF SENSORS, PFE SENSORS, EGR COOLER, DEF INJECTOR NOZZLE, EGR SYSTEM DELETE.
39. SNOW PLOW, EQUIPPED TO MANUFACTURER'S SPECIFICATIONS.

V. EMERGENCY ROADSIDE ASSISTANCE SERVICE

FOR EMERGENCY ROADSIDE ASSISTANCE COVERAGE, YOU MUST CALL (888) 904-2281

The following are covered emergencies, subject to the one hundred dollars (\$100.00) per occurrence limit:

Roadside Assistance is available twenty-four (24) hours a day/three hundred sixty-five (365) days a year anywhere in the United States (including Alaska & Hawaii and Canada). The following non-accident related services are available up to a maximum benefit of three (3) services per year and a maximum of one hundred (\$100.00) dollars per service.

1. **TOWING ASSISTANCE** - When towing is necessary, the **Vehicle** will be towed to the **Repair Facility** or **Dealer/Seller** at no expense to **You** if within twenty-five (25) miles of the disablement site. If the disablement site is further than twenty-five (25) miles from the **Repair Facility** or **Dealer/Seller**, the **Vehicle** will be towed to the nearest qualified **Repair Facility** or any location specified by **You**.
2. **BATTERY SERVICE** - If a battery failure occurs, assistance will be provided to start the **Vehicle**.
3. **FLAT TIRE ASSISTANCE** - Service consists of the removal of the flat tire and its replacement with the spare tire located with the **Vehicle**.
4. **FUEL, OIL, FLUID AND WATER DELIVERY SERVICE** - An emergency supply of fuel (3 gallons), oil, fluid and water will be delivered if **Your Vehicle** is in immediate need. **You** must pay for the fuel or other fluid when it is delivered.
5. **LOCK-OUT ASSISTANCE** - Assistance will be provided in unlocking **Vehicle** if the keys are lost or locked inside the **Vehicle**.

ROADSIDE ASSISTANCE:

Your coverage begins on the **Agreement** Purchase Date shown on the **Schedule Page** and terminates on the expiration of the **Term** of **Your Agreement** shown on the **Schedule Page**. **You** will only have to pay for any non-covered expenses or costs in excess of **Your** one hundred dollars (\$100.00) per occurrence maximum.

All of the Roadside Assistance benefits are provided by **Auto Knight Motor Club, Inc., 10751 Deerwood Park Blvd., Ste. 200, Jacksonville, FL 32256, (888) 904-2281** and a service vehicle will be dispatched to **Your** assistance. Important: Please be with **Your Vehicle** when the service provider arrives, unless it is unsafe to remain with the **Vehicle**, as the service provider cannot service an unattended **Vehicle**. In the event that service is not obtainable through Auto Knight Motor Club, Inc., **You** will receive an authorization number to receive a refund of

payments made according to **Your** program benefit and coverage limits for services received independently. **You** must first contact Auto Knight Motor Club, Inc., for authorization to obtain independent services.

The following items are not included as part of the Roadside Assistance benefit: Coverage shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the Vehicle in the commission of a felony. Cost of parts, replacement keys, fluids, lubricants, fuel, material, additional labor relating to towing, or the cost of installation of products. Non-emergency towing or other non-emergency service. Non-emergency mounting or removing of snow tires or chains. Shoveling snow from around the Vehicle, tire repair, extrication or winching, motorcycles, trucks over one-and-a-half-ton capacity, antique vehicles (meaning vehicles over 20 years old or out of manufacture for 10 years or more), taxicabs, limousines, or other commercial vehicles. Recreational Vehicles (RVs), camping trailers, travel trailers, or any vehicles in tow. Any and all taxes or fines. Damage or disablement due to collision, fire, flood or vandalism. Towing from or repair work performed at a service station, garage or repair shop. Towing by other than a licensed service provider or garage; vehicle storage charges; a second tow for the same disablement. Service on a Vehicle that is not in a safe condition to be towed or serviced or that may result in damage to the Vehicle if towed or serviced. Towing or service on roads not regulatory maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc. Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law. Repeated service calls for a Vehicle in need of routine maintenance or repair. Services received independently from Auto Knight Motor Club, Inc., without prior authorization from Auto Knight Motor Club, Inc. Only one (1) disablement for the same service type during any seven (7) day period will be accepted. **THIS IS NOT A ROADSIDE ASSISTANCE REIMBURSEMENT SERVICE.**

Rental Car/Substitute Transportation – If **Your Vehicle** becomes inoperative due to a **Breakdown** that is covered by this **Agreement** or any repair being covered under a manufacturer's warranty, **We** will pay for car rental reimbursement up to forty dollars (\$40) per day, not to exceed a total of two hundred forty dollars (\$240) for any one (1) period. Car rental will be based on the number of labor hours approved for the **Breakdown** repair. Each eight (8) hours or portion thereof of approved labor counts as one (1) day car rental. In the event the **Vehicle** needs to be inspected by **Us**, **We** will pay up to an additional two (2) days car rental. If parts must be ordered, **We** will pay up to an additional two (2) days car rental. Car rental is not provided for delays because of shop scheduling or for work not covered by this **Agreement**. Car rental will be reimbursed only upon receipt of an invoice from a licensed car rental agency. This coverage is not subject to a **Deductible**. **This coverage does not apply to service delays or other time delays beyond Our control or that of the Repair Facility.**

Trip Interruption – In the event a **Breakdown** covered by this **Agreement** occurs more than one hundred (100) miles from **Your** home and results in a licensed **Repair Facility** keeping **Your Vehicle** overnight, **We** will reimburse **You** for receipted lodging and restaurant expenses, up to one hundred twenty-five dollars (\$125.00) per day for a maximum of three (3) days (total benefit per occurrence of three hundred seventy-five dollars (\$375.00)). No **Deductible** will apply to this benefit.

VI. AGREEMENT HOLDER'S RESPONSIBILITIES

A. Maintenance Requirements and Service History

You must have **Your Vehicle** checked and serviced in accordance with the manufacturer's recommendations, as outlined in the **Owner's Manual** for **Your Vehicle**.

NOTE: Your **Owner's Manual** may list different servicing recommendations based on **Your** individual driving habits and climate conditions. You are required to follow the normal or severe maintenance schedule that applies to **Your** conditions. Failure to follow the manufacturer's recommendations that apply to **Your** specific conditions may result in the denial of Coverage.

It is required that **You** retain "Proof" of maintenance for the service and/or repair work performed on **Your Vehicle**, regardless if work was performed by **You** or a **Repair Facility**. "Proof" means repair orders from a **Repair Facility** and/or a self-maintained maintenance log that has corresponding "purchase receipts" for oil and filter, coolant, and brake system flush, etc. A self-maintained log without corresponding "purchase receipts" is not acceptable "Proof" of maintenance.

B. Filing a Claim

If **Your Vehicle** requires **Road Service** or **Lockout Service**, **You** must contact the **Road Service** processing center for prior approval and assistance at (888) 904-2281 (24 hours a day, 7 days a week).

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. Do not continue to operate **Your Vehicle**. This **Agreement** will not cover the damage caused by not securing a prompt repair of the failed component.

2. **Take Your Vehicle to or contact a Repair Facility** – If **Your Vehicle** breaks down, return to the **Dealer/Seller**. If this is not possible, take **Your Vehicle** to or contact any **Repair Facility**. If **You** need assistance in locating a **Repair Facility**, please contact the **Administrator**.

3. **Obtain Authorization from the Administrator** – Prior to any repair being made, instruct the service advisor at the **Repair Facility** to contact the **Administrator** to obtain an authorization for the claim. Any claim for repairs without prior authorization will not be covered.

The **Administrator** can be contacted Monday through Friday, 8:00 a.m. to 6:00 p.m. Central Standard Time at (888) 964-1899 or by fax at 800-811-2660. Please have **Your** last eight (8) of **Vehicle Identification Number** available. For 24/7 claim assistance, **You** can email **Us** at claims@headstartwarrantygroup.com or visit **Our** website, headstartwarrantygroup.com, File a Claim tab.

The amount authorized by the **Administrator** is the maximum amount that will be paid for repairs covered under the terms of this **Agreement**. Any additional amount must receive prior approval.

EMERGENCY REPAIRS (Non-Business Hours Only) – After the **Repair Facility** has diagnosed the problem, please have **Your Agreement** number available and call the emergency number: (888-964-1899) for authorization.

4. **Authorize Tear-Down and/or Inspection** – In some cases, **You** may need to authorize the **Repair Facility** to inspect and/or tear down **Your Vehicle** in order to determine the cause and cost of the repair. The **Repair Facility** must save all parts, fluids, and filters, and must not clean any parts without **Administrator** authorization. **You** will be responsible for these charges if the failure is not

- covered under this Agreement. We reserve the right to require an inspection of Your Vehicle prior to any repair being made.
5. **Review Coverage** – After the Administrator has been contacted and provides authorization, review with the Repair Facility what will be covered by this Agreement.
6. **Pay Any Applicable Deductible** – We will reimburse the Repair Facility or You for the cost of the work performed on Your Vehicle that is covered by this Agreement and previously authorized, less any 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 to be eligible for payment.
7. **Proof of Service and/or Repair** – To obtain payment for a covered repair You, or the Repair Facility must submit a legible copy or original repair order to the Administrator. Repair orders must be readable and understandable, with customer complaint and repair diagnosis, parts, labor hours, vehicle identification number, date, vehicle mileage, Your name and signature, Repair Facility name, address and phone number, repair totals, Deductible (if applicable), and method of payment to satisfy the repair order. “Proof” of maintenance and/or Your self-maintained log with corresponding receipts, may be requested by the Administrator for related repairs. In addition (if applicable), all related invoices (i.e., towing, rental, sublets, etc.) must accompany the repair order for consideration of claim reimbursement. All receipts must be legible and verifiable. Handwritten receipts will not be accepted.

VII. GENERAL PROVISIONS

TRANSFER OF AGREEMENT

To transfer this Agreement, email adminsupport@heardstartwarranty.com to request a Transfer Form. This Agreement applies only to the Agreement Holder and the described Vehicle listed on the Schedule Page. This Agreement, however, may be assigned or transferred at the request of the Agreement Holder to any new owner of the described Vehicle while the Agreement is still in force by written notification and payment to the Administrator of a fifty-dollar (\$50.00) transfer fee, and providing proof of continuation of the service requirements. Transfer to the new owner must be completed within thirty (30) days of purchase. If any portion of the manufacturer's warranty is in effect at time of transfer, the transfer of the Agreement will be valid only if the manufacturer's warranty is also properly transferred. Completed forms or materials evidencing the properly executed transfer of any manufacturer's warranty coverage in effect on a Vehicle must be received from the Agreement Holder in addition to a copy of the bill of sale which lists the current mileage by the Administrator before this Agreement will be transferred.

CANCELLATION

- A. You may cancel this Agreement for any reason by contacting the Dealer/Seller or Administrator.
- B. If the Vehicle and this Agreement have been financed, the lien holder may cancel this Agreement for non-payment, or if the Vehicle has been declared a total loss or has been repossessed. The rights under this Agreement are transferred to the lien holder and the lien holder is also entitled to any refund. If the lien holder cancels this Agreement within sixty (60) days of the Agreement Purchase Date a full refund of the total Agreement Purchase Price, less any claim(s) paid will be provided. If the lien holder cancels this Agreement at any other time, a pro-rata refund of the total Agreement Purchase Price based on the greater of the days in force or miles driven, less claim(s) paid and less the applicable cancellation fee in the amount of fifty (\$50.00) dollars. In the event of Your cancellation of this Agreement, any refund owed will be paid or credited no more than thirty (30) days from the date the Obligor or Dealer/Seller receives notice of the request to cancel or sooner if required by state law.
- C. You may cancel this Agreement within sixty (60) days of the Agreement Purchase Date, and receive a full refund of the total Agreement Purchase Price, less any claims paid. If You cancel this Agreement after sixty (60) days, You will receive a pro-rata refund of the total Agreement Purchase Price, less a cancellation fee of fifty (\$50.00) dollars, less any claims paid. The Term of this Agreement for cancellation purposes will be based on the Vehicle Purchase Date and the Vehicle mileage on such date. Refunds will be payable to You or the lien holder, if applicable. In the event of Your cancellation of this Agreement, any refund owed will be paid or credited no more than thirty (30) days from the date the Obligor or Dealer/Seller receives notice of the request to cancel or sooner if required by state law.
- D. In the event the Agreement Purchase Price is being paid for through a Payment Plan (or its equivalent) any outstanding balance held by Payment Plan provider would be deducted from the refund amount due to You.
- E. All refunds will be issued through the Dealer/Seller from whom the Agreement was purchased.
- F. Administrator reserves the right to cancel this Agreement upon the occurrence of any of the following:
- Failure by You to pay an amount when due.
 - Conviction of the Agreement Holder of a crime, which results in an increase in the service required under this Agreement.
 - Discovery of fraud or material misrepresentation by the Agreement Holder in obtaining this Agreement or in presenting a claim for service here under.
 - Discovery of an act or omission by the Agreement Holder, or a violation by the Agreement Holder of any condition of this Agreement, which occurred after the Agreement Purchase Date and which substantially and materially increases the service required under this Agreement, including but not limited to failure of the odometer of the Vehicle or if for any reason it does not record the actual mileage of the Vehicle after the Agreement Purchase Date and the actual mileage of the Vehicle cannot be established to a reasonable degree of certainty, and if the Vehicle is used for Commercial Use, unless the surcharge is paid.
 - A material change in the nature or extent of the required service or repair which occurs after the Agreement Purchase Date and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time this Agreement was issued or sold.

No cancellation of this Agreement by the Administrator shall become effective until fifteen (15) days after the notice of cancellation is mailed to You. The Administrator will not charge a cancellation fee if this Agreement is cancelled by the Administrator. If the Administrator cancels this Agreement within sixty (60) days of the Agreement Purchase Date, a full refund of the total Agreement Purchase Price will be issued. If the Administrator cancels this Agreement after sixty (60) days, a pro-rata refund of the total Agreement Purchase Price based on the greater of the days in force or the miles driven compared to the total Agreement Term will be issued. In the event of Our cancellation of this Agreement, any refund owed will be paid or credited no more than thirty (30) days from the effective date of Our cancellation or sooner if required by state law.

RIGHT OF REMOVAL

In the event of any dispute between **Us** and the licensed **Repair Facility**, **We** shall have the right, with **Your** permission, to remove the **Vehicle** to a licensed **Repair Facility** of **Our** choice and at **Our** expense.

PAYMENT PLAN OR FINANCIAL AGREEMENT

In the event the purchase price of **Your Agreement** is being paid for through a Payment Plan (or its equivalent) which is terminated for non-payment, the **Term** of this **Agreement** will be modified to reflect the portion of the **Agreement** for which You have paid and was received by the Payment Plan provider (or its equivalent). The modified **Term** of the **Agreement** will be calculated on a pro-rata basis by adding the time and mileage from the **Agreement** Purchase Date and **Vehicle** odometer mileage on the **Agreement** Purchase Date as listed on the **Schedule Page**. You may contact 888-964-1899 to obtain the modified **Term**.

In the event the purchase of this **Agreement** was financed by a funding party through a Payment Plan (or its equivalent), the funding party shall be entitled to any refund(s) resulting from cancellation of this **Agreement** for any reason including repossession of **Your Vehicle**, or total loss of **Your Vehicle**. Failure to make monthly payments in a timely manner may result in cancellation of this **Agreement** and no refund will be due and no claims will be approved.

LIMITED APPLICABILITY OF THE FEDERAL MAGNUSON MOSS WARRANTY ACT

You agree and acknowledge that You have paid an additional fee for this **Agreement** that is separate and apart from the purchase price You paid for the **Vehicle**. Because of that separability stated consideration, You agree and acknowledge that this **Agreement** is not part of the basis of the bargain for Your purchase of the **Vehicle**. You further agree and acknowledge that, the **Administrator** or **Obligor** under this **Agreement**, are not the supplier of the **Vehicle**. Consequently, this **Agreement** is not a "written warranty" under the Federal Magnuson Moss Warranty Act. As a result, this **Agreement** is not subject to the provisions of the Magnuson Moss Warranty Act that apply only to a "written warranty".

LIMITATION OF LIABILITY

IN NO EVENT WILL **WE** BE LIABLE FOR INCIDENTAL OR CONSEQUENTIAL LOSS OR DAMAGE UNDER THIS **AGREEMENT** INCLUDING, BUT NOT LIMITED TO, LIABILITY FOR INJURY, LOSS OF LIFE, PROPERTY DAMAGE, LOSS OF USE, LOSS OF TIME, INCONVENIENCE OR COMMERCIAL LOSS, TO THE EXTENT PERMITTED BY LAW, **WE** DISCLAIM ANY WARRANTY THAT REPAIRS OR PERFORMANCE WILL BE OF ANY PARTICULAR STANDARD OR QUALITY.

INSURANCE STATEMENT

Our obligations to perform under this **Agreement** are insured under an insurance policy issued by Lyndon Southern Insurance Company 10751 Deerwood Park Blvd., Ste. 200, Jacksonville, FL 32256, Tel: (800) 888-2738, except in California, Georgia, New York and Wisconsin.

In California, the **Obligor** is insured under an insurance policy issued by Response Indemnity Company of California, 10751 Deerwood Park Blvd., Ste. 200, Jacksonville, FL 32256, Tel: (800) 888-2738.

In Georgia, the **Obligor** is insured under an insurance policy issued by Insurance Company of the South, 10751 Deerwood Park Blvd., Ste. 200, Jacksonville, FL 32256, Tel: (800) 888-2738.

In New York and Wisconsin, the **Obligor** is insured under an insurance policy issued by Blue Ridge Indemnity Company, 10751 Deerwood Park Blvd., Ste. 200, Jacksonville, FL 32256, Tel: (800) 888-2738.

IF THE OBLIGOR FAILS TO PROVIDE SERVICE OR PAY A CLAIM WITHIN SIXTY (60) DAYS AFTER YOU PROVIDE PROOF OF LOSS COVERED BY THIS AGREEMENT, OR IF THE OBLIGOR BECOMES INSOLVENT OR CEASES TO CONDUCT BUSINESS DURING THE TERM OF THIS AGREEMENT, YOU MAY SUBMIT YOUR CLAIM DIRECTLY TO THE APPLICABLE INSURER AT THE ABOVE ADDRESS FOR CONSIDERATION.

DISPUTE RESOLUTION/ARBITRATION AGREEMENT AND CLASS ACTION WAIVER

PLEASE READ THIS DISPUTE RESOLUTION/ARBITRATION AGREEMENT AND CLASS ACTION WAIVER, INCLUDING THE OPT-OUT PROVISION, CAREFULLY TO UNDERSTAND YOUR RIGHTS. IT REQUIRES THAT CLAIMS (AS DEFINED BELOW) BE RESOLVED SOLELY THROUGH BINDING ARBITRATION ON AN INDIVIDUAL BASIS, RATHER THAN BY A JURY OR IN A CLASS ACTION.

Arbitration is a method of resolving any Claim without filing a lawsuit. In this Arbitration Agreement and Class Action Waiver (collectively including all of this section of this Agreement), **You**, **We**, and the **Administrator/Obligor** (the "Parties") are agreeing to submit any and all Claims to binding arbitration on an individual basis for resolution. This Arbitration Agreement and Class Action Waiver sets forth the terms and conditions of **Our** agreement to binding arbitration. The Parties agree that any and all claims, disputes and controversies related in any way to this **Agreement**, including but not limited to claims related to the underlying transaction giving rise to this Agreement, or claims related to the sale, financing or fulfillment of this **Agreement** (collectively, "Claims"), shall be resolved by final and binding arbitration. "Claims" shall be given the broadest meaning possible and includes, without limitation, Claims arising under Agreement, tort, statute, regulation, rule, ordinance or other rule of law or equity, and Claims against any of **Our** or the **Administrator's** owners, shareholders, members, affiliates, subsidiaries, divisions, directors, officers, employees, representatives, agents, successors, or assigns. "Claims" does not include a statutory claim for public injunctive relief brought under any California statute enacted for a public reason, provided that **You** are a California resident or that **You** purchased **Your Agreement** in California. In arbitration, Claims are resolved by an arbitrator and not by a judge or jury. **THE PARTIES, INCLUDING YOU, WAIVE ANY RIGHT TO HAVE CLAIMS DECIDED BY A JUDGE OR JURY.**

In addition, except as expressly stated in the Class Action Waiver or otherwise expressly stated herein, the arbitrator shall have exclusive authority to decide all issues related to the enforcement, applicability, scope, validity, and interpretation of this Arbitration Agreement, including but not limited to any unconscionability challenge or any other challenge that the Arbitration Agreement is void, voidable or otherwise invalid. Notwithstanding this Agreement to arbitrate, each of the Parties retains the right to seek remedies in small claims court to resolve any Claim, on an individual basis, within the jurisdiction of small claims court. You acknowledge Your understanding that all Parties hereunder are waiving

their rights to go to court, except for small claims court, to resolve any Claims arising under or related to this Agreement. The Parties agree and acknowledge that the transaction evidenced by this Agreement affects interstate commerce. The Parties further agree that all issues relating to this Arbitration Agreement and Class Action Waiver, including its enforcement, scope, validity, interpretation, and implementation, will be determined pursuant to federal substantive law and the substantive and procedural provisions of the Federal Arbitration Act (“Act”), 9 U.S.C. §§ 1-16. If federal substantive law holds that state law should apply to any issue relating to this Arbitration Agreement and Class Action Waiver, then the law of the state where You purchased the Agreement shall apply, without regards to conflicts of law. **CLASS ACTION WAIVER.** All Claims must be brought solely in an individual capacity, and not as a plaintiff or class member in any purported class action, collective action, representative action, mass action, private attorney general action or action on behalf of the general public, or similar proceeding (any such action is referred to herein as a “Class Action”). **NO CLAIM WILL BE ARBITRATED ON A CLASS ACTION BASIS.**

The Parties, including **You**, expressly waive any right or ability to bring, assert, maintain, or participate as a class member in any Class Action in court, arbitration, or any other forum, and the right for anyone to do so on **Your** behalf. The arbitrator may not consolidate more than one person or entity’s claims, and may not otherwise preside over any Class Action. The arbitrator shall not have the authority to combine or aggregate multiple persons’ or entities’ Claims or discovery, to conduct a Class Action or to make an award to any person or entity not a party to the arbitration. Notwithstanding anything to the contrary, the Parties agree that the enforcement, applicability, scope, validity, and/or interpretation of this Class Action Waiver shall be decided by a court of competent jurisdiction and not by an arbitrator. If this Class Action Waiver is ruled unenforceable or is interpreted to not prevent a Class Action, then the Arbitration Agreement shall be null and void, and any Claims shall proceed in a court of law and not in arbitration. The Parties agree that if an arbitrator renders a decision regarding the enforcement, applicability, scope, validity, and/or interpretation of this Class Action Waiver, or determines that a Class Action may proceed in arbitration, then: (1) the arbitrator has exceeded his powers, pursuant to §10(a)(4) of the FAA, by taking such action; (2) either party may seek immediate review of that decision by a court of competent jurisdiction; and (3) a court of competent jurisdiction shall apply a “de novo” standard of review of that decision if such standard of review is allowed by the common law or statutes of that state. The Parties, including You, agree that if for any reason a Claim proceeds to Court, rather than arbitration, (1) the Claim will proceed solely on an individual, non-class, non-representative basis, and (2) no Party may be a class representative or class member or otherwise participate in any **Class Action**.

The arbitration shall be administered by the American Arbitration Association (“AAA”). The arbitration shall be conducted pursuant to the AAA Consumer Arbitration Rules (the “Code”). Information on AAA and a copy of the Code may be found at URL: American Arbitration Association, www.adr.org. The arbitration will be governed by federal substantive law and the substantive and procedural provisions of the Federal Arbitration Act (“Act”), 9 U.S.C. §§ 1-16. If federal substantive law holds that state law should apply to any issue relating to the arbitration, then the law of the state where **You** purchased the **Agreement** shall apply, without regards to conflicts of law. The arbitration will occur before a single, neutral arbitrator selected in accordance with the Code in effect at the time the arbitration is commenced. If **Your** total damage claims (not including attorney’s fees) do not exceed \$25,000, then all Claims shall be resolved by the Code’s Procedures for the Resolution of Disputes through Document Submission, except that a Party may ask for a hearing or the arbitrator may decide that a hearing is necessary. If a hearing is held, **You** have a right to attend the arbitration hearing in person, and **You** may choose to have any arbitration hearing held in the county in which **You** live, the closest AAA location to **Your** residence, or via telephone. In the event that the specified arbitration forum is unavailable, the Parties may agree on a substitute arbitration forum. If the Parties cannot agree, a court of competent jurisdiction may appoint a substitute arbitration forum. For information about how to initiate arbitration with the AAA, the Parties may refer to the AAA Code and forms at www.adr.org. If **You** initiate arbitration with AAA, **You** must pay the AAA filing fee in an amount no greater than the fee **You** would have to pay if **You** filed a complaint in federal court. **We** will pay any remaining Costs of arbitration required by the Code (“Arbitration Costs”); however, if the arbitrator determines that any of **Your** claims are frivolous, **You** shall bear all of the Arbitration Costs. If **We** initiate arbitration against **You**, **We** will pay the AAA filing fee and the Arbitration Costs. Each party will pay his/her/its own attorney’s fees, as well as costs relating to proof and witnesses, regardless of who prevails, unless applicable law and/or the Code gives a party the right to recover any of those fees from the other party. An arbitration award may not be set aside except upon the limited circumstances set forth in the Federal Arbitration Act. An award in arbitration will be enforceable under the Federal Arbitration Act by any court having jurisdiction. The time for commencing an arbitration asserting any Claim shall be determined by reference to the applicable statute(s) of limitations, including the applicable rules governing the commencement of the limitations period, and a Claim in arbitration is barred to the same extent it would be barred if it were asserted in court of law or equity rather than in arbitration.

If any portion of this Arbitration Agreement is deemed invalid or unenforceable, all the remaining portions of this Arbitration Agreement shall nevertheless remain valid and enforceable, provided, however, that if any portion of the Class Action Waiver is deemed invalid or unenforceable, then this Arbitration Agreement shall be invalidated and unenforceable in its entirety. In the event of a conflict or inconsistency between this Arbitration Agreement and Class Action Waiver and the other provisions of this **Agreement** or any other Agreement, this Arbitration Agreement and Class Action Waiver governs.

OPT-OUT PROVISION. YOU SHALL HAVE THE RIGHT TO OPT OUT OF THIS ARBITRATION AGREEMENT AND CLASS ACTION WAIVER BY PROVIDING WRITTEN NOTICE OF YOUR INTENTION TO DO SO TO US WITHIN THIRTY (30) DAYS OF THE PURCHASE OF THIS AGREEMENT (THE DATE OF PURCHASE BEING INDICATED ON YOUR AGREEMENT).

To opt out, **You** must send written notice to either: (1) 10751 Deerwood Park Blvd., Suite 200, Jacksonville, FL 32256, Attn: Legal or (2) legal@fortegra.com, with the subject line, “Arbitration/Class Action Waiver Opt Out.” **You** must include in **Your** opt out notice: (a) **Your** name and address; (b) the date **You** purchased **Your Agreement**; and (c) the **Dealer/Seller**. If **You** properly and timely opt out, then all Claims will be resolved in court rather than arbitration.

PRIVACY

For information on privacy practices, please review the privacy policy at www.headstartwarrantygroup.com.

VIII. SPECIAL STATE REQUIREMENTS

The following Special State Requirements and/or Disclosures apply if this **Agreement** was purchased in one of the following states and supersede any other provision herein to the contrary:

ALABAMA

CANCELLATION, C., is deleted in its entirety and replaced with the following: The **Agreement Holder** may cancel this **Agreement** within sixty (60) days of the **Agreement** Purchase Date, and receive a full refund of the total **Agreement** Purchase Price, less any claims paid. The **Agreement Holder** may cancel this **Agreement** after sixty (60) days and receive a pro rata refund of the total **Agreement** Purchase Price based on the greater of the days in force or the miles driven compared to the total **Agreement Term**, less the applicable cancellation fee. A cancellation fee not to exceed twenty-five dollars (\$25) will be charged for cancellation occurring after sixty (60) days. No cancellation fee will be charged if **We** cancel **Your Agreement**. The **Term** of this **Agreement** for cancellation purposes will be based on the **Vehicle** Purchase Date and the **Vehicle** mileage on such date. Refunds issued hereunder shall be issued less the value of any services received by the **Agreement Holder** (including claims paid). 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 the **Agreement** to **Us**. Consequential damages and **Pre-existing Conditions** are excluded under this **Agreement**. The **Agreement** will be governed under the laws of the State of Alabama.

ALASKA

CANCELLATION, B., is amended as follows: A cancellation fee of seven and one-half percent (7.5%) or twenty-five dollars (\$25), whichever is less.

CANCELLATION, C., is deleted in its entirety and replaced with the following: The **Agreement Holder** may cancel this **Agreement** within sixty (60) days of the **Agreement** Purchase Date, and receive a full refund of the total **Agreement** Purchase Price, less any claims paid. The **Agreement Holder** may cancel this **Agreement** after sixty (60) days and receive a pro rata refund of the total **Agreement** Purchase Price based on the greater of the days in force or the miles driven compared to the total **Agreement Term**, less the applicable cancellation fee. A cancellation fee of seven and one-half percent (7.5%) or twenty-five dollars (\$25), whichever is less. The cancellation fee is only applicable if **You** cancel the **Agreement** after thirty (30) days the **Agreement** was delivered to **You**. If this **Agreement** is cancelled, **We** shall refund or credit to **You** the prorated amount of the unearned **Agreement** Purchase Price, less any claims paid, within forty-five (45) days after the return of this **Agreement** to **Us**. If **We** do not provide a refund or credit within forty-five (45) days after **We** cancel this **Agreement**, a ten percent (10%) penalty of the unearned **Agreement** Purchase Price for each month the refund remains unpaid shall be added to the refund.

F. Administrator is amended as follows: If the **Administrator** cancels this **Agreement** within sixty (60) days of the **Agreement** Purchase Date, a full refund or credit of the total **Agreement** Purchase Price will be issued, less any claims paid. If the refund is not paid or credited within forty-five (45) days after the **Administrator** cancels this **Agreement**, a ten percent (10%) penalty of the unearned **Agreement** Purchase Price paid by the **Agreement Holder** for each month the refund remains unpaid shall be added to the refund.

We may only cancel this **Agreement** for the following reasons: (1) **Your** nonpayment of the **Agreement** Purchase Price; (2) **Your** conviction for a crime having as one of its necessary elements an act increasing a hazard covered by this **Agreement**; (3) discovery of fraud or material misrepresentation made by **You** in obtaining the **Agreement** or pursuing a claim under this **Agreement**; (4) discovery of a grossly negligent act or omission by **You** that substantially increases the hazards covered by this **Agreement**; (5) physical changes in the **Vehicle** that results in the **Vehicle** becoming ineligible for coverage under the **Agreement**; or (6) a substantial breach of duties by **You** related to the **Vehicle**. If **We** cancel the **Agreement**, written notice of such cancellation will be mailed to **You** at least five (5) days before cancellation by **Us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the provider fee or fraud or a material misrepresentation by **You** in obtaining this **Agreement** or by **You** in pursuing a claim under the **Agreement**.

DISPUTE RESOLUTION/ARBITRATION AND CLASS ACTION WAIVER - is deleted in its entirety and replaced with: If **You** and the **Administrator/Obligor** fail to agree on the amount of a covered first party loss, either may make written demand upon the other to submit the dispute for appraisal. Within ten (10) days of the written demand, each party must notify the other of the appraiser each has selected. The two appraisers will promptly choose a competent and impartial umpire. Not later than fifteen (15) days after the umpire has been chosen, unless the time period is extended by the umpire, each appraiser will separately state, in writing, the amount of the loss. If the appraisers submit a written report of **Agreement** on the amount of the loss, the agreed amount will be binding. If the appraisers fail to agree, the appraisers will promptly submit their differences to the umpire. A decision agreed to by one of the appraisers and the umpire will be binding. All expenses and fees, not including counsel or adjuster fees, incurred because of the appraisal shall be paid, as determined by the umpire. Except as specifically provided, nothing in this section is intended to or shall in any manner limit or restrict **Your** rights or the rights of the **Administrator/Obligor**. All references to **DISPUTE RESOLUTION/ARBITRATION AND CLASS ACTION WAIVER** are deleted.

This **Agreement** will provide coverage if **Your Vehicle** is used for snow removal, provided it is properly equipped for such use and is not used commercially.

INSURANCE STATEMENT: is amended as follows: in the event the **Obligor** fails to provide a covered service within thirty (30) days after the **Agreement Holder** notifies the **Obligor** of a claim, or if the **Obligor** becomes insolvent or ceases to conduct business during the **Term** of this **Agreement**, **You** may file a direct claim with the insurer as designated above. To do so, please call the following number for instructions: (800) 888-2738.

EXCLUSIONS – 20 is amended as follows: **The time limit claims reporting requirement for all coverage and their corresponding exclusions, are not applicable; thereby all references to such requirements are deleted in their entirety.**

FINANCIAL AGREEMENTS is amended as follows: If this **Agreement** was financed (purchased on a Payment Plan) by a funding party, the funding party shall be entitled to a refund(s) resulting from cancellation of this **Agreement** for any reason including repossession of **Your Vehicle**, or total loss of **Your Vehicle**. Failure to make monthly payments in a timely manner may result in cancellation of this **Agreement** and no claims will be approved. Any applicable refund will be provided per the requirements in the **CANCELLATION** section.

VI. Agreement Holder's Responsibility, B. 7., Proof of Service and/or Repair is amended as follows: **Handwritten receipts will be thoroughly reviewed.**

ARIZONA

CANCELLATION, C., is amended as follows: **You** may cancel this **Agreement** by submitting a written request containing a copy of **Your Agreement** and the current mileage on **Your Vehicle**. During the first sixty (60) days from the **Agreement** Purchase Date, **We** will refund **You** one hundred percent (100%) of the **Agreement** Purchase Price with no deductions for any claims or pending claims. After the first sixty (60)

days from the **Agreement** Purchase Date, **We** will refund **You** a pro-rata amount of the **Agreement** Purchase Price, based on the months remaining, less claims paid and less a cancellation fee of fifty dollars (\$50.00) or ten percent (10%) of the unearned **Agreement** pro-rata purchase price, whichever is less.

F. Administrator is amended as follows: **We** may not cancel or void this **Agreement** or any provisions of this **Agreement** due to acts or omissions by **Us**, **Our** assignees or subcontractors for their failure to provide correct information or to perform services or repairs in a timely, competent, and workman like manner. This **Agreement** will be cancelled or voided by **Us** or **Our** representatives for the following material acts or omissions after the **Agreement** Purchase Date: (a) fraudulent or unlawful acts by **You** arising out of or relating to the **Agreement**; (b) **You** use a covered consumer product in a manner other than as intended by the manufacturer that is likely to increase the likelihood that the consumer product will be damaged or require repairs. Consequential damages are excluded under this **Agreement**. Parts or components repaired or replaced under the **Agreement** will not be excluded from coverage.

We will not deny a claim hereunder solely because of Your failure to have manufacturer recommended vehicle maintenance services performed.

We will not deny a claim hereunder for damage caused by negligence, misuse, improper servicing, or improper previous repair occurring prior to Your purchase of the Vehicle.

Parts or components repaired or replaced under this Agreement are not excluded from coverage.

Coverage under this Agreement begins on the Agreement Purchase Date. This Agreement cannot be deemed ineligible subsequent to the Agreement Purchase Date.

We will not deny coverage hereunder on the basis of the Vehicle's ineligibility (e.g., gray market vehicles, branded titles, vehicles which have been declared a total loss).

We will not deny coverage hereunder on the basis of modifications or alterations to the Vehicle which were made prior to Your ownership of the Vehicle.

The **DISPUTE RESOLUTION/ARBITRATION AGREEMENT AND CLASS ACTION WAIVER** is amended to include: Arbitration cannot be an absolute dispute remedy and both parties must agree to arbitration. This arbitration provision does not prohibit an Arizona resident from following the process to resolve complaints under the provisions of A.R.S. §20-1095.09, Unfair trade Practices as outlined by the Arizona Department of Insurance and Financial Institutions. To learn more about this process, **You** may contact the Arizona Department of Insurance and Financial Institutions at 100 N. 15th Ave., Suite 261, Phoenix, AZ 85007-2630, Attn: Consumer Protection.

You may directly file any complaint with the Arizona Department of Insurance and Financial Institutions (A.D.I.F.I.) against a Service Company issuing an approved Service Contract under the provisions of A.R.S. §§ 20-1095.04 and/or 20-1095.09 by contacting the Consumer Protection Division of the A.D.I.F.I. at 602-364-2499 or difi.az.gov.

ARKANSAS

The **CANCELLATION** section is amended as follow: Claims paid will not be deducted from **Your** cancellation refund amount. Arbitration clause is non-binding and voluntary.

CALIFORNIA

AGREEMENT HOLDER'S RESPONSIBILITIES, A. Maintenance Requirements and Service History, is amended as follows: **You must have Your Vehicle checked and serviced in accordance with the manufacturer's recommendations. Note: The Manufacturer's recommendations may list different servicing requirements based on Your individual driving habits and climate conditions.**

B. Filing a Claim, 3., is deleted in its entirety and replaced with the following: **3. Obtain Authorization from Us – Prior to any repair being made, instruct the service advisor at the Repair Facility to contact Us to obtain an authorization for the claim. Any claim repairs without prior authorization will not be covered.**

We can be contacted Monday through Friday, 8:00 a.m. to 6:00 p.m. Central Standard Time at (888) 964-1899 or by fax at 800-811-2660. Please have Your last eight (8) of Vehicle Identification Number available. For 24/7 claim assistance, You can email Us at claims@headstartwarrantygroup.com or visit Our website, headstartwarrantygroup.com, File a Claim tab.

The amount authorized by Us is the maximum amount that will be paid for repairs covered under the terms of this Agreement. Any additional amount must receive prior approval.

EMERGENCY REPAIRS (Non-Business Hours Only) – After the Repair Facility has diagnosed the problem, please have Your Agreement number available and call the emergency number: (888-964-1899) for authorization.

5. Review Coverage, is deleted in its entirety and replaced with the following: **After We have been contacted, review with the service advisor what will be covered by this Agreement.**

CANCELLATION B., is deleted in its entirety.

CANCELLATION C., is deleted in its entirety and replaced with the following: **You may cancel this Agreement by submitting a written request to the Administrator or Dealer/Seller. If You request a cancellation during the first sixty (60) days from the Agreement Purchase Date, We will refund You one hundred percent (100%) of the Agreement Purchase Price, less any claims paid on Your Agreement. After the first sixty (60) days from the Agreement Purchase Date, We will refund You a pro-rata refund of the amount of the Agreement Purchase Price, based on the Term remaining on the Agreement, less a cancellation fee of either ten percent (10%) of the Agreement Purchase Price or twenty-five dollars (\$25.00), whichever is less.**

The **Term** of this **Agreement** for cancellation purposes will be based on the **Vehicle** Purchase Date and the **Vehicle** mileage on such date. Refunds will be payable to **You** or the lien holder, if applicable. In the event of **Your** cancellation of this **Agreement**, any refund owed will be paid or credited no more than thirty (30) days from the date the **Obligor** or **Dealer/Seller** receives notice of the request to cancel or sooner if required by state law.

CANCELLATION F., is deleted in its entirety and replaced with the following: **We may cancel this Agreement during the first sixty (60) days of the Agreement Purchase Date for any reason. After sixty (60) days, We may cancel this Agreement due to Your material misrepresentation or fraud at time of sale, or Your failure to pay the Agreement Purchase Price. If We cancel this Agreement, We or the Dealer/Seller will refund You one hundred percent (100%) of the Agreement Purchase Price, less any claims paid by Us. No cancellation fee will apply in the event We cancel this Agreement. Any refund will be sent to the Vehicle's lienholder unless the lien is satisfied.**

No cancellation of this **Agreement** by **Us** shall become effective until fifteen (15) days after the notice of cancellation is mailed to **You**.

In the event of **Our** cancellation of this **Agreement**, any refund owed will be paid or credited no more than thirty (30) days from the effective date of **Our** cancellation or sooner if required by state law.

INSURANCE STATEMENT is deleted in its entirety and replaced with the following: Performance to **You** under this **Agreement** is guaranteed by a California approved insurance company. **You** may file a claim with this insurance company if any promise made in the **Agreement** has been denied or has not been honored within sixty (60) days after **Your** request. The name and address of the insurance company is: Response Indemnity Company of California, 10751 Deerwood Park Blvd., Ste. 200, Jacksonville, FL 32256, Tel: (800) 888-2738. If **You** are

not satisfied with the insurance company's response, **You** may contact the California Department of Insurance at (800) 927-4357 or access the department's Internet Web site (www.insurance.ca.gov).

DISPUTE RESOLUTION/ARBITRATION AGREEMENT AND CLASS ACTION WAIVER is amended as follows: 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. All arbitration shall be handled in accordance with the California Arbitration Act (California Code of Civil Procedure, Section 1280). The fees and costs are amended to comply with the California Code of Civil Procedure, Section 1284.3.

COLORADO

In the event the **Obligor** fails to pay an authorized claim within sixty (60) days after proof of loss has been filed, **You** may file a direct claim with the insurance company listed in **INSURANCE STATEMENT** of this **Agreement**. Policy Number HEADSTART-42.

CONNECTICUT

If this **Agreement** has a **Term** of less than one (1) year, the **Agreement Term** shall be extended for the time period the **Vehicle** is being repaired under this **Agreement**.

CANCELLATION, C., is amended as follows: This **Agreement** may be cancelled by **You** at any time for any reason by submitting a written request to the **Administrator** or **Dealer/Seller** containing a copy of **Your Agreement**.

You may pursue arbitration to settle disputes between **You** and the **Administrator**. A written complaint containing a description of the dispute, the purchase or lease price of the **Vehicle**, the cost of repair of the **Vehicle** and a copy of **Your Agreement** may be mailed to: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attention: Consumer Affairs Division.

We do not offer in-home service for Your Vehicle.

FLORIDA

CANCELLATION B., is amended as follows: If the lien holder cancels this **Agreement** at any other time, a pro-rata refund of the total **Agreement** Purchase Price based on the greater of the days in force or miles driven, less claim(s) paid and less the applicable cancellation fee in the amount of fifty (\$50.00) dollars or ten percent (10%) of the unearned pro rata premiums, whichever is less.

CANCELLATION, C., is deleted and replaced with the following: **You** may cancel this **Agreement** by submitting a written request to the **Administrator** or **Dealer/Seller** containing a copy of **Your Agreement**. During the first sixty (60) days from the **Agreement** Purchase Date, **We** or the **Dealer/Seller** will refund **You** one hundred percent (100%) of the **Agreement** Purchase Price, less any claims paid on **Your Agreement**. After the first sixty (60) days from the **Agreement** Purchase Date, **We** or the **Dealer/Seller** will refund **You** a pro rata amount of the **Agreement** Purchase Price, based on the months remaining, less a fifty dollar (\$50) cancellation fee or ten percent (10%) of the unearned pro rata premium, whichever is less.

CANCELLATION F., is deleted in its entirety and replaced with the following: **We** may cancel this **Agreement** during the first sixty (60) days of the **Agreement** Purchase Date for any reason. After sixty (60) days, **We** may cancel this **Agreement** for material misrepresentation or fraud at time of sale or for non-payment of **Agreement** Purchase Price or if **You** have failed to maintain the covered parts as prescribed by the manufacturer. If **We** cancel this **Agreement**, **We** or the **Dealer/Seller** will refund **You** one hundred percent (100%) of the **Agreement** Purchase Price, less any claims paid on **Your Agreement**. If **We** cancel this **Agreement** for non-payment of the **Agreement** Purchase Price by **You**, **We** shall provide **You** notice of cancellation by certified mail. If **Your Agreement** is financed, the lien holder has the right to receive any portion of the cancellation refund amounts. If **Your** covered **Vehicle** is repossessed, stolen or declared a total loss, **You** authorize the Lienholder to cancel this **Agreement**. The lien holder, if any, will be named on a cancellation refund check as their interest may appear. **A forty dollars (\$40) transfer fee is applicable.** **DISPUTE RESOLUTION/ARBITRATION AND CLASS ACTION WAIVER** section is amended to add the following: Arbitration proceedings shall be conducted in the county in which the consumer resides. **The Agreement Purchase Price charged for this Agreement is not subject to regulation by the FL Office of Insurance Regulation.**

GEORGIA

If applicable, the Waiting Period will not exceed thirty (30) days and one-thousand miles.

If applicable, thirty (30) days and one-thousand (1,000) miles will be added to the Agreement term at expiration if there is a Waiting Period.

CANCELLATION, B., is amended as follows: If the lienholder cancels the **Agreement** after sixty (60) days of the **Agreement** Purchase Date, the cancellation fee is fifty dollars (\$50) or ten (10%) percent of the pro rata refund amount, whichever is less.

CANCELLATION, C., is amended to read as follows: If **You** cancel the **Agreement** within sixty (60) days of the **Agreement** Purchase Date, the cancellation fee will not be charged. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days of the return of this **Agreement** to **Us**. If cancelled after sixty (60) days, the cancellation fee will be fifty dollars (\$50) or ten percent (10%) of the pro rata refund amount, whichever is less. If **You** cancel this **Agreement** and have not received a refund from **Us** or the **Administrator** within sixty (60) days of such cancellation, **You** may contact the Insurance Company identified in the **INSURANCE STATEMENT**. In the event of cancellation, **You** will not be charged for claims paid or repair service fees.

F. Administrator is amended as follows: **We** may cancel this **Agreement** for non-payment of the **Agreement** Purchase Price or for material misrepresentation, or for fraud and no cancellation fee will be charged. The cancellation shall be in writing and shall not be less than thirty (30) days from the date of mailing or delivery in person of such notice of cancellation. If this **Agreement** is cancelled after sixty (60) days or a claim has been filed, **We** will refund an amount of the **Agreement** Purchase Price according to the pro rata method reflecting the greater of the days in force or the miles driven based on the **Term** of the plan selected and the **Agreement** Purchase Date.

EXCLUSIONS –

- **4. Is amended to read as follows: SUBSEQUENT TO THE PURCHASE OF THIS AGREEMENT, BREAKDOWN CAUSED BY MISUSE, ABUSE, NEGLIGENCE, LACK OF SCHEDULED MAINTENANCE REQUIRED BY THE MANUFACTURER'S MAINTENANCE SCHEDULE FOR YOUR VEHICLE, OR IMPROPER SERVICING OR REPAIRS PERFORMED BY YOU OR A REPAIR FACILITY.**
- **5. Is amended to delete SLUDGE.**
- **8. Is amended as follows: IF ANY ALTERATIONS HAVE BEEN MADE BY YOU OR WITH YOUR KNOWLEDGE, 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 DAMAGE RESULTING FROM:**
- **10. Is amended to read as follows: FOR BREAKDOWNS, IF THE VEHICLE'S ODOMETER IS BROKEN, HAS BEEN ALTERED AND/OR CEASED TO OPERATE, DISCONNECTED AND MISREPRESENTS YOUR VEHICLE'S ACTUAL MILEAGE SUBSEQUENT TO THE PURCHASE OF THIS AGREEMENT WILL RESULT IN DENIAL OF COVERAGE UNDER THIS AGREEMENT.**
- **15. Is amended to read as follows: ANY BREAKDOWN OCCURRING PRIOR TO THE AGREEMENT PURCHASE DATE, AND**

KNOWN BY YOU, PRIOR TO THE PURCHASE OF THIS AGREEMENT.

- 31. Is amended to read as follows: **DIAGNOSTIC FEES FOR NONCOVERED REPAIRS AND ANY ADDITIONAL FEES, SHOP SUPPLIES, FREIGHT.**
- 32. Is amended as follows: **COST ASSOCIATED WITH TEARDOWNS FOR NONCOVERED REPAIRS.**

DISPUTE RESOLUTION/ARBITRATION AND CLASS ACTION WAIVER provision is deleted in its entirety. Arbitration does not apply in Georgia. The **OPT-OUT PROVISION** only applies to the **CLASS ACTION WAIVER**.

The funding party and lienholder may only cancel for nonpayment in the event of a total loss or repossession of the **Vehicle**.

HAWAII

CANCELLATION, C., is amended as follows: If **You** cancel this **Agreement** within the applicable time period for a full refund and no claims have been paid, a penalty of ten percent (10%) per month shall be added to any refund not paid to **You** within forty-five (45) days.

F. Administrator is amended as follows: If **We** cancel this **Agreement**, **We** will mail a written notice five (5) days prior to the cancellation effective date stating the reason for cancellation. A notice will not be provided if cancellation is for non-payment, material misrepresentation, or a substantial breach of duties by **You** relating to the **Vehicle** or its use.

IDAHO

CANCELLATION, C., is amended as follows: Claims paid will not be deducted from **Your** cancellation refund amount.

If **You** are in need of emergency repairs and are unable to contact **Us** for prior authorization, then **You** may take **Your Vehicle** to any state licensed **Repair Facility** to have the repairs performed prior to authorization by **Us**. In such a case, **You** must contact **Us** as soon as possible to file a claim. Failure to obtain prior authorization from **Us** prior to the performance of a repair will not invalidate a covered claim if **You** show that it was not reasonably possible to do so. Coverage afforded under this **Agreement** is not guaranteed by the Idaho Insurance Guarantee Association.

ILLINOIS

CANCELLATION. C., is amended as follows: If **You** elect cancellation, **We** may retain a cancellation fee not to exceed the lesser of ten percent (10%) of the **Agreement** Purchase Price or fifty dollars (\$50).

INDIANA

Your proof of payment to the **Dealer/Seller** for this **Agreement** shall be considered proof of payment. This **Agreement** is not insurance and is not subject to Indiana insurance law. **INSURANCE STATEMENT** is amended as follows: Obligations of the **Obligor** under this **Agreement** are insured under a reimbursement insurance policy. If the **Obligor** fails to pay or provide service on a claim or provide a refund within sixty (60) days after proof of loss has been filed, the **Agreement Holder** is entitled to make a claim directly against the insurance company referenced in the **INSURANCE STATEMENT** section.

IOWA

CANCELLATION, C., is amended to include the following: If cancelled after the first sixty (60) days, the cancellation fee for cancellation by **You** can be no more than ten percent (10%) of the **Agreement** Purchase Price or fifty dollars (\$50), whichever is less. If **You** cancel this **Agreement** within the first sixty (60) days, a ten percent (10%) penalty per month shall be added to a refund that is not made within thirty (30) days of return of this **Agreement** to **Us**.

F. Administrator section is amended as follows: If **We** cancel this **Agreement**, written notice of such cancellation will be mailed to **You** at least fifteen (15) days prior to the date of cancellation. In the event of cancellation by the **Obligor**, notice of cancellation will state the effective date of cancellation and the reason for the cancellation.

Iowa residents only may contact the Iowa Insurance Commissioner at the following address: Iowa Insurance Division, 1963 Bell Avenue, Suite 100, Des Moines, Iowa 50315 (515) 654-6600. This **Agreement** is subject to the applicable provisions of the Iowa Consumer Credit Code, Chapter 537.

INSURANCE STATEMENT is amended as follows: Obligations of the **Obligor** under this **Agreement** are insured under a reimbursement insurance policy. If the **Obligor** fails to pay or provide service on a claim or provide a refund within sixty (60) days after proof of loss has been filed, the **Agreement Holder** is entitled to make a claim directly against the insurance company referenced in the **INSURANCE STATEMENT** section.

KENTUCKY

Transfer fee and Cancellation fee are not applicable.

LOUISIANA

CANCELLATION, C., is amended as follows: If **You** have requested cancellation within the first sixty (60) days, a full refund, less a fifty dollar (\$50) cancellation fee, shall be issued. 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**.

F. Administrator is amended as follows: **We** shall mail a written notice to the **Agreement Holder** at the last known address of the **Agreement Holder** at least fifteen (15) days prior to cancellation by **Us**. The notice shall state the effective date of the cancellation and the reason for the cancellation. Prior notice is not required if the reason for cancellation is for, non-payment of the **Agreement** Purchase Price, a material misrepresentation by the **Agreement Holder** to **Us**, or a substantial breach of duties by the **Agreement Holder** relating to the covered **Vehicle** or its use.

This **Agreement** is not regulated by the Louisiana Department of Insurance.

Any concerns or complaints regarding this **Agreement** may be directed to the Louisiana Attorney General.

The **DISPUTE RESOLUTION/ARBITRATION CONTRACT AND CLASS ACTION WAIVER** section is voluntary and non-binding.

If **You** are in need of emergency repairs and are unable to contact **Us** for prior authorization, then **You** may take **Your Vehicle** to any state licensed **Repair Facility** to have the repairs performed prior to authorization by **Us**. In such a case, **You** must contact **Us** as soon as possible to open a claim file. Failure to obtain prior authorization from **Us** prior to the performance of a repair will not invalidate a covered claim if **You** show that it was not reasonably possible to do so.

MAINE

CANCELLATION, C., is deleted and replaced with the following: The **Agreement Holder** may cancel this **Agreement** within the first sixty (60) days of the **Agreement** Purchase Date, and receive a full refund of the total **Agreement** Purchase Price plus any applicable sales tax, less any claims paid. The **Agreement Holder** may cancel this **Agreement** after sixty (60) days and receive a pro rata refund of the total **Agreement** Purchase Price based on the greater of the days in force or the miles driven compared to the total **Agreement Term**, less the applicable cancellation fee of fifty dollars (\$50) or ten percent (10%) of the **Agreement** Purchase Price, whichever is less. The **Term** of this **Agreement** for cancellation purposes will be based on the date of purchase of the **Vehicle** and the **Vehicle** mileage on such date. Refunds

issued hereunder shall be issued less the value of any services received by the **Agreement Holder**, (including claims paid). If a refund is owed, the refund will be paid or credited within thirty (30) days from the date the **Obligor** or **Dealer/Seller** receives notice of the request to cancel from the **Agreement Holder**. 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**.

F. Administrator is amended as follows: **We** shall mail a written notice to the **Agreement Holder** at the last known address of the **Agreement Holder** contained in the records of the **Obligor** at least fifteen (15) days prior to cancellation to **Us**. The notice must state the effective date of the cancellation and the reason for the cancellation. If the **Administrator** cancels this **Agreement** within the first sixty (60) days of the **Agreement** Purchase Date, a full refund of the total **Agreement** Purchase Price will be issued. If the **Administrator** cancels this **Agreement** after sixty (60) days, **We** shall refund to the **Agreement Holder** one hundred percent (100%) of the unearned pro rata **Agreement** Purchase Price, less any claims paid.

If an emergency repair is needed when **Our** claims office is closed and prior authorization for the repair cannot be obtained, **You** should proceed with the claim procedure and contact **Us** for the reimbursement consideration instructions on the next business day.

EXCLUSIONS – is amended to include the following: Consequential damages and pre-existing conditions are not covered under this Agreement.

INSURANCE STATEMENT is amended as follows: If **We** fail to pay or provide service on a claim, including any claim for the return of the unearned portion of the **Agreement** Purchase Price, within sixty (60) days after proof of loss has been filed, **You** are entitled to make a claim directly against the insurance company listed in **INSURANCE STATEMENT** of this **Agreement**.

MARYLAND

CANCELLATION, C., is amended as follows: If **You** are the original **Agreement Holder** and **You** cancel this **Agreement** within sixty (60) days of the original **Agreement** Purchase Date, a full refund will be issued, less any claims paid. If **You** cancel this **Agreement** after sixty (60) days, **You** will receive a pro rata refund of the total **Agreement** Purchase Price based on the greater of the days in force or the miles driven compared to the total **Agreement Term**. The **Term** of this **Agreement** for cancellation purposes will be based on the date of purchase of the **Vehicle** and the **Vehicle** mileage on such date. Refunds hereunder shall be issued less the value of any services received by the **Agreement Holder** (including claims paid). The cancellation fee does not apply in Maryland. A ten percent (10%) penalty per month of the **Agreement** Purchase Price shall be added to a refund that is not made within forty-five (45) days of return of this **Agreement** to **Us**.

If a refund is owed, the refund will be paid or credited within thirty (30) days from the date the **Obligor** or **Dealer/Seller** receive notice of cancellation from the **Agreement Holder**.

F. Administrator is amended as follows: After forty-five (45) days, **We** cannot cancel this **Agreement** except when there exists:

- 1) a material misrepresentation or fraud at the time of sale of the **Agreement**;
- 2) a matter or issue related to the risk that constitutes a threat to public safety; or a change in the condition of the risk that results in an increase in the hazard insured against;
- 3) for non-payment of premium; or
- 4) due to the revocation or suspension of the driver's license or motor vehicle registration of the named insured or covered driver under the policy and for reasons related to the driving record of the named insured or covered driver.

BREAKDOWN – A Breakdown will also be covered if it was caused by normal wear and tear of a covered component.

DISPUTE RESOLUTION/ARBITRATION CONTRACT AND CLASS ACTION WAIVER does not apply in Maryland.

The transfer fee does not apply in Maryland.

The cost of tear down and diagnostics are included with loss covered by this **Agreement**.

INSURANCE STATEMENT is amended as follows:

You may file a direct claim with the insurance company listed in the **INSURANCE STATEMENT** section if **We** fail to pay any claim or make any refund or consideration due within sixty (60) days after the proof is filed with the **Us**. To do so, please call the following toll-free number for instructions: (800) 888-2738.

This **Agreement** is extended automatically when the **Obligor** fails to perform the services under the **Agreement**. The **Agreement** does not terminate until the services are provided in accordance with the terms of the **Agreement**.

MASSACHUSETTS

CANCELLATION, C., is amended as follows: If **You** are the original **Agreement Holder** and **You** cancel this **Agreement** within sixty (60) days of the **Agreement** Purchase Date, **You** will receive a refund within forty-five (45) days of return of this **Agreement** to **Us**, otherwise a ten percent (10%) penalty per month shall be added to a refund. The **Obligor** of this **Agreement** is the **Dealer/Seller** listed on the **Schedule Page**.

MINNESOTA

CANCELLATION, C., is amended as follows: A ten percent (10%) penalty per month must be added to a refund that is not paid or credited within forty-five (45) days after return of the **Agreement** to the **Obligor**. If **We** cancel the **Agreement**, written notice of such cancellation will be mailed to **You** within fifteen (15) days of the date of cancellation and will state the effective date and the reason for cancellation; five (5) days written notice will be mailed to **You** for non-payment of premium, material misrepresentation or substantial breach of duties by **You**.

MISSISSIPPI

CANCELLATION, C., is amended as follows: The cancellation fee is not to exceed ten percent (10%) of the **Agreement** Purchase Price or fifty dollars (\$50), whichever is less. A ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days of return of this **Agreement** to **Us**.

F. Administrator is amended as follows: If **We** cancel the **Agreement**, written notice of such cancellation will be mailed to **You** not less than sixty (60) days prior to the effective date of such cancellation and will state the reason for cancellation; ten (10) days written notice will be mailed to **You** for non-payment of the **Agreement** Purchase Price, material misrepresentation, or substantial breach of duties by the **Agreement Holder** relating to the covered product or its use. If **We** cancel this **Agreement** within the first sixty (60) days of the **Agreement** Purchase Date, a full refund of the **Agreement** Purchase Price will be issued, less any claims paid. After sixty (60) days, a pro rata refund of the total **Agreement** Purchase Price based on the greater of the days in force or the miles driven compared to the total **Agreement Term** will be issued less the amount of any claims paid.

This **Agreement** is not supported by a manufacturer or distributor.

IMPORTANT NOTICE ABOUT YOUR COVERAGE:

- 1.) This **Agreement** includes a binding Arbitration Agreement.
- 2.) The Arbitration Agreement requires that any dispute related to **Your** coverage must be resolved by Arbitration and not in a court of law.
- 3.) The results of the Arbitration are final and binding on **You** and **Us**.

4.) In an Arbitration, one or more arbitrators, who are independent, neutral decision makers, render a decision after hearing the positions of the parties.

5.) When **You** become a **Agreement Holder** under this **Agreement**, **You** must resolve any dispute related to the **Agreement** by binding arbitration instead of a trial in court, including a trial by jury.

6.) Binding arbitration generally takes the place of resolving disputes by a judge and jury.

7.) Should **You** need additional information regarding the binding arbitration provision in the **Agreement**, **You** may contact Our toll-free assistance line at (844) 870- 4881.

MONTANA

CANCELLATION is amended as follows: If the **Obligor** cancels this **Agreement** for, (1) nonpayment of the **Agreement** Purchase Price; (2) a material misrepresentation by **You**, or (3) a substantial breach of duties by **You**, no notice of cancellation will be sent.

If the **Obligor** cancels this **Agreement** for any other reason, the **Obligor** will mail a written notice to **You** at **Your** last known address stating the effective date and reason for cancellation at least five (5) days before cancellation.

NEBRASKA

DISPUTE RESOLUTION/ARBITRATION CONTRACT AND CLASS ACTION WAIVER section is deleted in its entirety and replaced with the following: Any claim or dispute in any way related to this **Agreement**, by a person covered by this **Agreement** against **Us** or **Us** against a person covered under this **Agreement**, may be resolved by arbitration only upon mutual consent of the parties. Arbitration pursuant to this provision shall be subject to the following:

- a) No arbitrator shall have the authority to award punitive damages or attorney's fees;
- b) Neither party shall be entitled to arbitrate any claims or disputes in a representative capacity or as a member of a class; and
- c) No arbitrator shall have the authority, without the mutual consent of the parties, to consolidate claims or disputes in arbitration.

NEVADA

THIS AGREEMENT MAY HAVE AN EXCLUSIONARY PERIOD. IN SUCH CASE, COVERAGE DOES NOT BEGIN ON THE AGREEMENT PURCHASE DATE; COVERAGE BEGINS AFTER THE END OF THE EXCLUSIONARY PERIOD. PLEASE REFER TO THE APPLICABLE DEFINITIONS AND COVERAGE SECTIONS TO IDENTIFY ANY EXCLUSIONARY PERIOD WHICH MAY APPLY TO THIS AGREEMENT.

DISPUTE RESOLUTION/ARBITRATION CONTRACT AND CLASS ACTION WAIVER does not apply in Nevada.

CANCELLATION, C., is deleted in its entirety and replaced with the following: **You** may cancel this **Agreement** by submitting a written request to the **Administrator** or **Dealer/Seller** containing a copy of **Your Agreement** and the current mileage on **Your Vehicle**. During the first sixty (60) days from the **Agreement** Purchase Date, **We** or the **Dealer/Seller** will refund **You** one hundred percent (100%) of the **Agreement** Purchase Price. After the first sixty (60) days from the **Agreement** Purchase Date, **We** will refund **You** a pro-rated amount of the **Agreement** Purchase Price, less a twenty-five dollar (\$25) cancellation fee, within forty-five (45) days after the **Agreement** has been returned to **Us**. A ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days of return of this **Agreement** to **Us**.

F. Administrator is deleted in its entirety and replaced with the following: **We** may cancel this **Agreement** during the first sixty (60) days of the **Agreement** Purchase Date for any reason. After sixty (60) days, **We** may cancel this **Agreement** for material misrepresentation or fraud by **You** at time of sale or non-payment of **Agreement** Purchase Price by **You**. If **We** cancel this **Agreement**, **We** or the **Dealer/Seller** will refund **You** one hundred percent (100%) of the **Agreement** Purchase Price. No claims paid on **Your Agreement** will ever be deducted from any refund issued pursuant to this **Agreement** in Nevada. If **We** cancel this **Agreement**, no cancellation will become effective until at least fifteen (15) days after the notice of cancellation is mailed to **You**. If **Your Agreement** is financed, the lender has the right to receive any portion of the cancellation refund amounts. If **Your Vehicle** is repossessed, stolen or declared a total loss, **You** authorize the lender to cancel this **Agreement**. In either case, no cancellation will become effective until at least fifteen (15) days after the notice of cancellation is mailed to **You**. This **Agreement** will not be initially issued to any vehicle whose original warranty has ever been voided by the manufacturer.

However, if this **Agreement** has already been issued and the manufacturer's warranty becomes void during the **Term** of this **Agreement**, **We** will not automatically suspend all coverage. **We** will not provide any coverage that would have otherwise been provided under the manufacturer's warranty. However, **We** will continue to provide any other coverage under this **Agreement**, unless such coverage is otherwise excluded by the terms of this **Agreement**. This **Agreement** is non-renewable. If **You** are not satisfied with the manner in which **We** are handling the claim on the **Agreement**, **You** may contact the Nevada Commissioner by use of the toll-free telephone number: (888) 872-3234 or <http://doi.nv.gov/>.

TRANSFER OF AGREEMENT is amended as follows: Transfer fee is twenty-five (\$25) dollars.

NEW HAMPSHIRE

If **You** have any questions regarding this **Agreement**, **You** may contact **Us** by mail or by phone. Refer to the front of this **Agreement** for **Our** address and toll-free number. In the event **You** do not receive satisfaction under this **Agreement**, **You** may contact the New Hampshire Insurance Department at the following address: 21 Fruit Street, Suite 14, Concord, New Hampshire 03301.

DISPUTE RESOLUTION/ARBITRATION CONTRACT AND CLASS ACTION WAIVER is subject to N.H. Rev. Stat. 542.

NEW JERSEY

The product being offered is a service contract is and is separate and distinct from any product or service warranty which may be provided by the manufacturer, importer, or seller.

CANCELLATION, C., is amended as follows: If **You** are the original **Agreement Holder** and **You** cancel this **Agreement** within sixty (60) days of the original **Agreement** Purchase Date, **You** will receive a refund within forty-five (45) days of return of this **Agreement** to **Us**; otherwise a ten percent (10%) penalty per month shall be added to a refund.

F. Administrator is amended as follows: If **We** cancel this **Agreement**, **We** shall mail a written notice to **You** at **Your** last known address at least five (5) days before cancellation. The notice shall state the effective date of the cancellation and the reason for the cancellation. Written notice is not required if cancelled due to non-payment by **You** of the **Agreement** Purchase Price; a material misrepresentation by **You** to **Us**; or substantial breach of duties by **You** relating to the **Vehicle** or its use.

NEW MEXICO

CANCELLATION, C., is amended as follows: If the **Agreement Holder's** refund is not returned within sixty (60) days of return of this **Agreement** to **Us**, a ten percent (10%) penalty of the purchase price, for each thirty (30) day period or portion thereof that the refund remains unpaid will be added to the refund. If the **Agreement Holder** cancels this **Agreement** sixty (60) days after the **Agreement** Purchase Date, a refund of 100% of the unearned pro rata **Agreement** Purchase Price will be provided, less a cancellation fee of fifty dollars (\$50) or ten percent (10%) of the **Agreement** Purchase Price, whichever is less, and less any claims paid. The right to void this **Agreement** is not transferable and applies to only the original **Agreement Holder**.

F. Administrator is amended as follows: No **Agreement** that has been in effect for at least seventy (70) days will be cancelled by **Us** before the expiration of the agreed **Term** of one (1) year after the **Agreement** Purchase Date, whichever occurs first, except on any of the following

grounds:

- (a) **You** fail to pay an amount when due;
- (b) **You** are convicted of a crime that results in an increase in the service required under the **Agreement**;
- (c) **We** discover that fraud was committed or there was a material misrepresentation by **You** in obtaining the **Agreement**, or in presenting a claim for payment;
- (d) **We** discover an act or omission by **You** or a violation by **You** of any condition of the **Agreement** that occurred after the effective date of the **Agreement** that substantially and materially increased the service required under the **Agreement**.

We will mail a cancellation notice to **You** at least fifteen (15) days prior to the cancellation effective date.

The notice of cancellation will be effective as of the date of termination as stated in the notice of cancellation.

If **You** have any concerns regarding the handling of **Your** claim, **You** may contact the Office of Superintendent of Insurance at 855-427-5674.

NEW YORK

CANCELLATION, C., is amended as follows: If this **Agreement** is originally delivered to **You** by mail, **You** may cancel this **Agreement** within sixty (60) days after the **Agreement** was mailed to **You** and receive a full refund of the **Agreement** Purchase Price provided no claim has been made under the **Agreement**. If a full refund is due to **You** under this **Agreement**, a ten percent (10%) penalty per month will be added to the refund if it is not made within sixty (60) days of return of the **Agreement** to **Us**.

F. Administrator is amended as follows: If the **Obligor** cancels, a notice of cancellation will be sent to the **Agreement Holder**, which will include the effective date of cancellation and the reason for the cancellation. The **Obligor** will mail a notice of cancellation to the **Agreement Holder** at least fifteen (15) days prior to cancellation.

If **You** are in need of emergency repairs and are unable to contact **Us** for prior authorization, then **You** may take **Your Vehicle** to any state licensed **Repair Facility** to have the repairs performed prior to authorization by **Us**. In such case, **You** must contact **Us** as soon as possible to open a claim file. Failure to obtain prior authorization from **Us** prior to the performance of a repair will not invalidate a covered claim if **You** show that it was not reasonably possible to do so. Additionally, failure to furnish **Us** with copies of repair orders and other requested receipts or documents within thirty (30) days of the repair will not invalidate a covered claim if **You** show that it was not reasonably possible to do so.

INSURANCE STATEMENT is amended as follows: Obligations of the **Obligor** under this **Agreement** are guaranteed under a service contract reimbursement insurance policy. If the **Obligor** fails to pay or provide service on a claim within sixty (60) days after proof of loss has been filed, the **Agreement Holder** is entitled to make a claim directly against the insurance company.

NORTH CAROLINA

CANCELLATION is amended as follows: A twenty-five dollar (\$25) cancellation fee or ten percent (10%) of the pro-rata refund amount, whichever is less, is applicable.

F. Administrator is amended as follows: **We** may only cancel this **Agreement** for non-payment of premium or for a direct violation of the **Agreement** by **You**.

OHIO

THIS AGREEMENT IS NOT INSURANCE AND IS NOT SUBJECT TO THE INSURANCE LAWS OF THIS STATE.

CANCELLATION, C., is amended as follows: In the event **You** cancel this **Agreement** and no refund is received, **You** may contact the insurance company listed in the **INSURANCE STATEMENT** section of this **Agreement** for **Your** refund.

INSURANCE STATEMENT is amended as follows: Obligations of the **Obligor** under this **Agreement** are insured under a reimbursement insurance policy. If the **Obligor** fails to pay or provide service on a claim within sixty (60) days after proof of loss has been filed, the **Agreement Holder** is entitled to make a claim directly against the insurance company referenced in the **INSURANCE STATEMENT** section.

OKLAHOMA

This **Agreement** is not issued by the manufacturer or wholesale company marketing the product. This warranty will not be honored by such manufacturer or wholesale company.

The coverage afforded under this **Agreement** is not guaranteed by the Oklahoma Insurance Guaranty Association. Oklahoma Service Warranty Statutes do not apply to commercial use references in Service Warranty Contracts.

CANCELLATION, C., is deleted in its entirety and replaced with the following: **You** may cancel this **Agreement** by submitting a written request to the **Dealer/Seller** containing a copy of **Your Agreement**. If **You** cancel during the first sixty (60) days from the **Agreement** Purchase Date, and no claim has been authorized or paid, **We** or the **Dealer/Seller** will refund **You** one hundred percent (100%) of the **Agreement** Purchase Price. After the first sixty (60) days from the **Agreement** Purchase Date, or if a claim was made within the first sixty (60) days, **We** or the **Dealer/Seller** shall provide a refund of one hundred percent (100%) of the unearned pro rata premium, less the cost of service provided under this **Agreement**, less ten percent (10%) of the unearned pro-rata **Agreement** Purchase price or fifty dollars (\$50), whichever is less. **We** may cancel this **Agreement** during the first sixty (60) days of the **Agreement** Purchase Date for any reason. After sixty (60) days, **We** may cancel this **Agreement** for material misrepresentation or fraud at time of sale or for non-payment of **Agreement** Purchase Price. **F. Administrator** is amended as follows: If **We** cancel this **Agreement**, **We** or the **Dealer/Seller** will refund **You** one hundred percent (100%) of the **Agreement** Purchase Price, less the cost of service provided under this **Agreement**. If **Your Agreement** is financed, the lienholder has the right to receive any portion of the cancellation refund amounts. If **Your Vehicle** is repossessed, stolen or declared a total loss, **You** authorize the lienholder to cancel this **Agreement**. **DISPUTE RESOLUTION/ARBITRATION CONTRACT AND CLASS ACTION WAIVER** is amended as follows: While arbitration is mandatory, the outcome of any arbitration shall be non-binding on the parties, and either party shall, following arbitration, have the right to reject the arbitration award and bring suit in a di strict court of Oklahoma.

OREGON

If **You** have any questions regarding this **Agreement**, or a complaint against the **Obligor**, **You** may contact the Oregon Department of Consumer & Business Services, Division of Financial Regulation, Consumer Advocacy Unit at 350 Winter Street NE, Room 300, Salem Oregon 97301, (888) 877-4894.

DISPUTE RESOLUTION/ARBITRATION CONTRACT AND CLASS ACTION WAIVER does not apply in Oregon. If an emergency repair must be performed outside of normal business hours, **You** may contact the **Administrator** during normal business hours to seek reimbursement of a covered claim.

ROADSIDE ASSISTANCE is amended by deleting the following from the list of non-included benefits: Coverage shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the **Vehicle** in the commission of a felony.

RHODE ISLAND

Section 31-5.4 of Rhode Island 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 ninety (90) days or 4,000 miles, whichever occurs first. Used vehicles with more than 36,000 miles but less than 100,000 miles at time of sale; Provides coverage for thirty

(30) days or 1,000 miles, whichever occurs first. The **Vehicle You** have purchased may be covered by this law. If so, the following is added to this **Agreement**: In addition to the dealer warranty required by this law, **You** have elected to purchase this **Agreement**, 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 **Agreement**. The required dealer warranty is provided free of charge. Furthermore, the Definitions, Coverages and Exclusions stated in this **Agreement** apply only to this **Agreement** and are not the terms of the required dealer warranty.

SOUTH CAROLINA

If **You** have any questions regarding this **Agreement**, or a complaint against **Us**, **You** may contact the South Carolina Department of Insurance, Capital Center, 1201 Main Street, Ste. 1000, Columbia, SC 29202-3105, (800) 768-3467.

CANCELLATION, C., is amended to include the following: A ten (10%) percent penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of the **Agreement to Us**.

F. Administrator is amended as follows: If **We** cancel this **Agreement** for any reason, **We** will mail written notice to **You** at least fifteen (15) days prior to cancellation by **Us**. The notice of cancellation will state the effective date and reason for the cancellation. The lienholder, if any, will be named on a cancellation refund check as their interest may appear.

TEXAS

CANCELLATION, C., is deleted in its entirety and replaced with the following: If the **Agreement Holder** cancels this **Agreement** before the sixty-first (61st) day of the **Agreement Purchase Date**, the **Agreement Holder** will receive a full refund of the total **Agreement Purchase Price**. If a claim has been incurred before the sixty-first (61st) day, the **Agreement Holder** shall receive a full refund of the **Agreement Purchase Price** less claims paid. If the **Agreement Holder** cancels this **Agreement** after the sixty-first (61st) day, the **Agreement Holder** will receive a pro rata refund of the total **Agreement Purchase Price**, based on the days in force compared to the total **Agreement Term**, less claims paid and the applicable cancellation fee in the amount of fifty dollars (\$50). The **Term** of this **Agreement** for cancellation purposes will be based on the **Vehicle Purchase Date**. If a refund is owed, the refund will be paid or credited within thirty (30) days from the date the **Obligor** or **Dealer/Seller** receive notice of cancellation from the **Agreement Holder**. A ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days after return of this **Agreement to Us**.

F. Administrator is amended as follows: If **We** cancel this **Agreement** for any reason other than non-payment of the **Agreement Purchase Price** or material misrepresentation by **You to Us**, **We** shall mail a written notice of cancellation to **You** at the last known address before the fifth (5th) day preceding the effective date of cancellation. The notice will state the effective date of cancellation and reason for cancellation. If a covered claim is not paid or a refund not provided within forty-five (45) days after **You** have filed proof of loss with **Us**, **You** may contact or file a claim directly with the insurance company listed in the **INSURANCE STATEMENT** section of this **Agreement**.

If **You** have any questions regarding the regulation of this **Agreement** or a complaint against **Us**, **You** may contact the Texas Department of Licensing and Regulation, 920 Colorado, Austin, Texas 78701, or P.O. Box 12157, Austin, Texas 78711, (800) 803-9202.

Our service contract provider license number is: **799**

UTAH

Coverage afforded under this **Agreement** is not guaranteed by the Utah Property and Casualty Guaranty Association. This **Agreement** is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department.

This **Agreement** does not provide deductible coverage for any third party claims.

CANCELLATION, F., is amended as follows: This **Agreement** may only be canceled by **Us** on grounds of: (1) material misrepresentation; (2) substantial change in risk; or (3) substantial breaches of contractual duties, conditions or warranties. In general, If **We** cancel this **Agreement**, **We** will mail to **You** written notice of cancellation at least thirty (30) days before the cancellation date. However, if **We** cancel this **Agreement** within the first sixty (60) days after the **Agreement Purchase Date** or if **We** cancel this **Agreement** because **You** have defaulted in **Your** obligation to repay the amount financed by the lienholder, **We** will mail to **You** written notice of cancellation at least ten (10) days before the cancellation date.

If **You** are in need of emergency repairs and are unable to contact **Us** for prior authorization, then **You** may take **Your Vehicle** to any state licensed **Repair Facility** to have the repairs performed prior to authorization by **Us**. In such a case, **You** must contact **Us** as soon as possible to open a claim file. Failure to obtain prior authorization from **Us** prior to the performance of a repair will not invalidate a covered claim if **You** show that it was not reasonably possible to do so. Additionally, failure to furnish **Us** with copies of repair orders and other requested receipts or documents within thirty (30) days of the repair will not invalidate a covered claim if **You** show that it was not reasonably possible to do so.

INSURANCE STATEMENT is amended as follows: In the event the **Obligor** fails to pay a claim within sixty (60) days, or if the **Obligor** becomes insolvent or ceases to conduct business during the **Term** of this **Agreement**, **You** may file a direct claim with the insurer as designated in the **INSURANCE STATEMENT** section. To do so, please call the following number for instructions: (800) 888-2738).

DISPUTE RESOLUTION/ARBITRATION CONTRACT AND CLASS ACTION WAIVER is amended as follows: Any matter in dispute between consumer and **Obligor** may be subject to arbitration as an alternative to court action pursuant to the rules of (The American Arbitration Association or other recognized arbitrator), a copy of which is available on request from **Obligor**. Any decision reached by arbitration shall be binding upon both consumer and **Obligor**. The arbitration award may include attorney's fees, if allowed by state law, and may be entered as a judgment in any court of proper jurisdiction. The arbitrator shall be prohibited from awarding punitive, consequential, special, incidental, and exemplary damages. The arbitrator may award a party only its actual damages and the arbitrator may award equitable relief including injunctive relief. An arbitration award may not be set aside in later litigation except upon the limited circumstances set forth in the Federal Arbitration Act, 9 U.S.C. §1 et Seq. An award in arbitration will be enforceable under the Federal Arbitration Act by any court having jurisdiction.

VERMONT

CANCELLATION, F., is amended as follows: **We** may only cancel this **Agreement** for fraud or material misrepresentation affecting the **Agreement** or the presentation of a claim there under, non-payment of the **Agreement Purchase Price**, or violation of any terms or conditions of the **Agreement**. If **We** cancel this **Agreement** for any other reason, **We** will provide a written notice with the reason for cancellation by certified mail within forty-five (45) days' notice of the cancellation date.

VIRGINIA

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

WASHINGTON

Initial _____ WA Residents Only: By initialing, **You** acknowledge that **You** have reviewed the Term Limit, and the implied Warranty and Cancellation sections of the WA State Disclosure. Additionally, **You** have reviewed the Coverages, Exclusions and **Agreement Holder** Responsibilities set forth in this **Agreement**.

CANCELLATION, C., is deleted in its entirety and replaced with the following: **How You May Cancel This Agreement:** You may cancel this **Agreement** by surrendering **Your** copy of this **Agreement** with written notice to the **Dealer/Seller** or directly to **Us**. Written notice shall contain an odometer statement indicating the odometer reading at the date of the request of cancellation. If **You** cancel this **Agreement** within the first sixty (60) days and no claims have been filed, **We** will refund the entire **Agreement** Purchase Price. A ten percent (10%) penalty shall be added to any refund that is not paid or credited within sixty (60) days after return of this **Agreement** to the **Dealer/Seller** or to **Us**. If this **Agreement** is canceled after the first sixty (60) days or a claim has been filed, **We** will refund the unearned **Agreement** Purchase Price to **You** calculated on a pro rata basis. The refund will be equal to the lesser amount produced using either the number of days the **Agreement** was in force or the number of miles the **Vehicle** was driven prior to cancellation, less a cancellation fee of twenty-five dollars (\$25). Claims paid will not be deducted from **Your** cancellation refund amount. If a refund is owed, the refund will be paid or credited within thirty (30) days from the date the **Obligor** or **Dealer/Seller** receive notice of cancellation from the **Agreement Holder**. In the event of cancellation, the lienholder identified on the **Schedule Page**, if any, will be named on a cancellation refund check as its interest may appear. If the **Vehicle** and this **Agreement** have been financed, the lienholder shown on the **Schedule Page** may cancel this **Agreement** for non-payment or if the **Vehicle** is declared a total loss or is repossessed. This right of cancellation does not confer ownership of this **Agreement** to the lienholder or otherwise entitle the lienholder to performance under this **Agreement**.

F. Administrator is deleted in its entirety and replaced with the following: **Our Right to Cancel This Agreement:** **We** may cancel this **Agreement** based on one or more of the following reasons: (1) non-payment of the **Agreement** Purchase Price; (2) a material misrepresentation made by **You**; or (3) a substantial breach of duties by **You** under the **Agreement** relating to the **Vehicle** or its use. If this **Agreement** is canceled by **Us** within thirty (30) days of the **Agreement** Purchase Price, a full refund of the total **Agreement** Purchase Price will be issued. If this **Agreement** is cancelled by **Us** after thirty (30) days, a pro rata refund of the total **Agreement** Purchase Price based on the greater of the days in force or the miles driven compared to the total **Agreement Term** will be issued. In the event of cancellation, the lienholder identified on the **Schedule Page**, if any, will be named on a cancellation refund check as its interest may appear. Written notice of such cancellation shall include the actual reason for cancellation and shall be mailed or delivered to **You** not less than ten (10) days prior to the effective date of cancellation, where such cancellation is for non-payment of the **Agreement** Purchase Price, or not less than forty-five (45) days prior to the effective date of cancellation, where such cancellation is for any other reason. **We** have only sixty (60) days from the date of the sale of the **Agreement** to the **Agreement Holder** to determine whether or not the **Vehicle** qualifies for the program. Except as set forth above, after sixty (60) days the **Vehicle** qualifies for the issued **Agreement** and the **Obligor** may not cancel the **Agreement** and is fully obligated under the terms of the **Agreement** sold to the **Agreement Holder**. If **We** cancel this **Agreement** and a refund is owed, the refund will be paid or credited within thirty (30) days from the effective date of the cancellation.

INSURANCE STATEMENT is amended as follows: **Our** performance under this **Agreement** is insured by an insurance policy issued to **Us** by the insurance company listed in the **INSURANCE STATEMENT** section HEADSTART-46. If **You** cancel this **Agreement**, **You** may apply for a refund with the insurance company. The warranty of merchantability on the **Vehicle** is not waived if the **Agreement** was purchased within ninety (90) days of the purchase date of the **Vehicle**, and the provider or the service contract seller also sold the **Vehicle**.

If **You** are in need of emergency repairs and are unable to contact **Us** for prior authorization, then **You** may take **Your Vehicle** to any **Repair Facility** to have the repairs performed prior to authorization by **Us**. In such a case, **You** must contact **Us** as soon as possible to open a claim file. Failure to obtain prior authorization from **Us** prior to the performance of a repair will not invalidate a covered claim if **You** show that it was not reasonably possible to do so. Additionally, failure to furnish **Us** with copies of repair orders and other requested receipts or documents within thirty (30) days of the repair will not invalidate a covered claim if **You** show that it was not reasonably possible to do so.

The **DISPUTE RESOLUTION/ARBITRATION CONTRACT AND CLASS ACTION WAIVER** section is amended as follows: The Insurance Commissioner of Washington is the Service Provider's attorney to receive service of process in any action, suit or proceeding in any court, and the state of Washington has jurisdiction of any civil action in connection with this **Agreement**. Arbitration proceedings shall be held at a location in close proximity to the **Agreement Holder's** permanent residence.

WASHINGTON D.C.

CANCELLATION, C., is amended as follows: If the **Agreement Holder** cancels within the first sixty (60) days, a ten percent (10%) penalty per month shall be added to a refund not paid or credited within forty-five (45) days after return of the **Agreement** and upon receipt of the **Administrator**. The cancellation fee may not exceed ten (10%) percent of the **Agreement** Purchase Price.

F. Administrator is amended as follows: In the event of cancellation by the **Obligor**, the notice of cancellation will include the effective date of, and reason for, the cancellation.

This **Agreement** is amended to include: At the sole discretion of the **Administrator**, replacement may be made with new, remanufactured, non-OEM or used parts, which are of a like kind and quality comparable with the original design specifications and wear tolerances of **Your Vehicle**.

WEST VIRGINIA

CANCELLATION, C., is amended as follows: The cancellation fee does not apply in West Virginia.

If a covered claim is not paid within fifteen (15) working days from the agreed upon settlement, **You** may file a claim directly with the insurance company listed in the **INSURANCE SETTLEMENT** section of this **Agreement**.

DISPUTE RESOLUTION/ARBITRATION CONTRACT AND CLASS ACTION WAIVER is amended as follows: If both parties agree to arbitrate, each party will select an arbitrator. The two arbitrators will select a third arbitrator. If they cannot agree upon the selection of a third arbitrator within thirty (30) days, both parties must request that selection of a third arbitrator be made by a judge of a court having jurisdiction. Local rules of law as to procedure and evidence will apply. Payment of the arbitrator's fee shall be made by **Us** if coverage is found to exist. If coverage is not found, each party will: (a) pay its chosen arbitrator; and (b) bear the other expenses of the arbitrator equally.

WISCONSIN

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

CANCELLATION, C., is deleted in its entirety and replaced with the following: **You** may cancel this **Agreement** for any reason within sixty (60) days of the **Agreement** Purchase Date, or sixty (60) days from mailing if the **Agreement** is provided to **You** by mail, and receive a full refund of the total **Agreement** Purchase Price, less any claims paid or made. The **Agreement Holder** may cancel this **Agreement** for any reason after sixty (60) days and receive a pro rata refund of the total **Agreement** Purchase Price less the cancellation fee. The cancellation fee may not exceed the lesser of fifty dollars (\$50) or ten percent (10%) of the amount paid by the **Agreement Holder**. 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 the **Agreement** to the **Obligor** or **Administrator**.

F. Administrator is amended as follows: **We** may only cancel this **Agreement** for non-payment of the **Agreement** Purchase Price, material misrepresentation by **You** to the **Obligor** or **Administrator**, or substantial breach of duties by **You** relating to the **Vehicle** or its use. **We** will mail a

written notice to **You** at the last-known address that **We** have on record at least five (5) days prior to cancellation by **Us**. The written notice will state the effective date of the cancellation and the reason for the cancellation. If **We** cancel this **Agreement** within sixty (60) days of the **Agreement** Purchase Date, a full refund of the total **Agreement** Purchase Price will be issued. At any other time, **We** will refund 100% of the unearned pro rata **Agreement** Purchase Price, based on the greater of the days in force or the miles driven compared to the total **Agreement** Term will be issued, less any claims paid. In the event of a total loss of property covered by the **Agreement** that is not covered by a replacement of the property pursuant to the terms of the **Agreement**, an **Agreement Holder** shall be entitled to cancel the Agreement and receive a pro-rata refund of the unearned Agreement Purchase price, less any claims paid. If a covered claim is not paid within sixty (60) days after an **Agreement Holder** provides proof of loss, or if the **Obligor** becomes insolvent or otherwise financially impaired, the **Agreement Holder** may file a claim directly with the insurance company listed in the **INSURANCE STATEMENT** section of this **Agreement**, for reimbursement, payment, or provision of service. In the state of Wisconsin, preauthorization of repair work is required by **Us**. However, if extenuating circumstances prevent **You** from obtaining preauthorization, **We** will not deny a claim based solely on the lack of preauthorization. **We** have the right to subrogation collections, but only after **You** have been made whole and are fully compensated for damages.

WYOMING

CANCELLATION, C., is amended to add the following: If a full refund is due **You** under this **Agreement**, a ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days of return of this **Agreement** to **Us**.

F. Administrator is amended as follows: **We** shall mail written notice to **You** at **Your** last known address in the records of the **Obligor** at least ten (10) days prior to cancellation by the **Obligor**. Prior notice is not required if the reason for cancellation is non-payment of the **Agreement** Purchase Price, a material misrepresentation by the **Agreement Holder** to the **Obligor** or a substantial breach of duties by the **Agreement Holder** relating to the **Vehicle** or its use. The notice shall state the effective date of the cancellation and the reason for cancellation. The **DISPUTE RESOLUTION/ARBITRATION CONTRACT AND CLASS ACTION WAIVER** is deleted in its entirety.