



Vehicle Protection Plan

Service Agreement Number B5 -

NOTICE TO AGREEMENT HOLDER

If you have not received confirmation of coverage within 20 days from the date of purchase, please contact the Administrator at 1-800-264-5090.

AGREEMENT HOLDER (PLEASE PRINT OR TYPE)		YEAR	MAKE	MODEL NAME		
ADDRESS		CURRENT MILEAGE	DATE OF PURCHASE	AGREEMENT PRICE	VEHICLE PRICE	
CITY	STATE	ZIP	VIN#			
CUSTOMER PHONE #		PLAN 1 2 3 4 5	TERM 3 Mo. / 3,000 Mile 6 Mo. / 6,000 Mile 12 Mo. / 12,000 Mile 24 Mo. / 24,000 Mile 36 Mo. / 36,000 Mile 48 Mo. / 48,000 Mile 4 Yr. / 75,000 Mile* 5 Yr. /100,000 Mile* 7 Yr. / 75,000 Mile* 8 Yr. /100,000 Mile* * Odometer Reading	ADDITIONAL COVERAGES & OPTIONS 4 X 4/All Wheel Drive (All Plans) Turbo/Super Charger (Plan 4 & 5 Only) Surcharged Vehicle (All Plans) Increase Liability Limit to \$1,000 (Plan 1- 3 Mo. 3,000 Mile Only) <i>Additional Coverage & Option Charges must be received with Agreement for coverage to apply.</i>		
DEALER						ASC DLR #
SALESPERSON						
LIENHOLDER						
I have read, understood and received a copy of this Service Agreement, and I accept all terms and conditions, including the plan, term, price, and arbitration clause herein.						
Customer Signature						

CANARY - DEALER • GREEN - LIENHOLDER • BOTH BLUE - CUSTOMER

SCOPE OF AGREEMENT

(THIS IS A LIMITED AGREEMENT. THIS IS NOT AN INSURANCE POLICY.)

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

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

At the option of the **Administrator**, failed parts may be replaced with new, like kind or good quality remanufactured, rebuilt, used, or after-market parts. **The Administrator reserves the right to select the methods of repair and/or repair facilities.**

Paragraph I - PARTS

PLAN 1 - Drivetrain "Plus" Coverage

ENGINE Internally lubricated engine parts consisting of: Crankshaft and bearings, oil pump, pistons, piston rings, connecting rods and rod bearings, timing gears and chain or belt, camshaft and camshaft bearings, push rods, rocker arms, rocker arm shaft and hydraulic lifters, intake and exhaust valves, valve springs. Engine blocks are also covered if mechanical failure was caused by the above listed parts.

AUTOMATIC TRANSMISSION Internal transmission parts consisting of: Gears, input and output shafts, bearings, front pump, planetary assemblies, transmission case, overdrive carrier, reaction carrier, center support, parking lock actuator, stator and stator shaft, separator plate, pressure regulator valve, dipstick and filler tube, sprags, governor assembly, valve body and torque converter.

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

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

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

COOLING Water pump (limited to one-half of parts and labor costs, **Plan 1 only**)

ELECTRICAL Alternator, starter and voltage regulator (limited to one-half of parts and labor costs, **Plan 1 only**)

SEALS AND GASKETS Seals and gaskets are covered in conjunction with repair of above-listed components. Failed seals and gaskets by themselves on above-listed components are covered only when "Seals & Gaskets" option is selected and paid for.

24-HOUR ROADSIDE ASSISTANCE Towing, flat tire changing, fuel and fluid delivery, lock-out service, "jump" starting, and Concierge Service.

RENTAL CAR: In the event of mechanical breakdown of a covered component, the Agreement Holder will be reimbursed up to \$35 per day for a rental vehicle for each four hours of covered repair time as determined by a national flat rate guide. Total not to exceed \$175. **Rental receipts required for reimbursement.**

PLAN 2 - Deluxe Coverage

All parts listed in PLAN 1 Plus

AIR CONDITIONING Compressor, evaporator, accumulator and condenser, if factory installed.

FRONT SUSPENSION (Coverage on vehicles with less than 50,000 miles at time of purchase) Upper and lower control arms, upper and lower ball joints, steering knuckle, wheel bearings, control arm shaft and bushings.

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

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

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

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

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

SEALS AND GASKETS Seals and gaskets are covered in conjunction with repair of above-listed components. Failed seals and gaskets by themselves are covered only when "Seals & Gaskets" option is selected and paid for.

PLAN 3 - Economy Coverage

Economy Coverage Only is limited to one-half of the parts and labor of above listed plans.

PLAN 4 & 5 - FACTORY TYPE COVERAGE

WHAT'S COVERED: INCLUDES ALL ITEMS COVERED UNDER THE MANUFACTURER'S ORIGINAL COVERAGE except for those items listed under *"Items not covered"*.

RENTAL CAR REIMBURSEMENT: In the event of mechanical breakdown of a covered component, the Agreement Holder will be reimbursed up to \$45 per day for a rental vehicle for each four hours of covered repair time as determined by a national flat rate guide. Total not to exceed \$225. **Rental receipts required for reimbursement.**

ITEMS NOT COVERED: Any normal maintenance item including tires, wheels, struts, shocks, brake shoes or pads, rotors or drums, belts, thermostats, hoses, filters, fluids, lubricants, clutch, pressure plate or clutch release bearing, engine and transmission mounts, CV boots, tune-up items. Electronic equipment including sound reproduction components, alarm systems, wiring or wiring harness, telephone, clock, television, navigation equipment. Any body parts, interior parts, trim, glass, paint, sunroof, air bag system.

Paragraph II - LABOR (All the above coverages)

The Administrator will reimburse the Agreement Holder or repair facility for the reasonable cost of labor to replace the required parts set forth in Paragraph I. Labor rates will be determined by the current nationally published flat-rate guide.

TERMS OF AGREEMENT

1. This Agreement becomes valid from the date of receipt and acceptance by the Administrator and will remain valid for the period selected or maximum mileage of the Agreement whichever comes first. The deductible per repair visit is \$0.00.
2. Vehicle owner MUST have engine oil and filter changed every 3 months or 3,000 miles, whichever occurs first, for coverage to apply. Proof of compliance containing the date of service, name of facility, mileage and vehicle identification number must be supplied upon request.

LIMITS OF LIABILITY

IN NO CASE SHALL BENEFITS PAID BE GREATER THAN (I) NADA WHOLESALE VALUE.; (II) THE PRICE PAID FOR THE VEHICLE OR (III) THE LIMIT OF LIABILITY LISTED BELOW, WHICHEVER IS LESS.

	3/3	6/6	12/12	24/24	36/36	48/48	4, 5, 7 & 8 Year Plans
Plan 1	\$500*	\$1,000	\$1,500	\$3,000	\$3,000	N/A	N/A
Plan 2	The total of all repairs paid or payable shall not exceed the NADA wholesale value or vehicle purchase price, whichever is less at time of repair(s).						N/A
Plan 3	\$2,000	\$2,000	\$2,000	\$2,000	N/A	N/A	N/A
Plan 4 & 5	The total of all repairs paid or payable shall not exceed the NADA wholesale value or vehicle purchase price, whichever is less at time of repair(s).						

*Increases to \$1,000 with “Increase Coverage Limit” option.
MAXIMUM PAYOUT ON BATTERIES INCLUDING PARTS AND LABOR NOT TO EXCEED \$65.

THIS AGREEMENT DOES NOT COVER (EXCLUSIONS):

1. VEHICLES OVER 3/4 TON OR WITH “BRANDED” OR “SALVAGE” TITLES DO NOT QUALIFY FOR THIS COVERAGE.
2. ANY LOSS CAUSED BY COLLISION, VANDALISM, NEGLECT, ABUSE, FIRE, THEFT, FLOOD, CONTAMINATION, FLUID INTERMIX, SLUDGE, CORROSION, MISUSE, ACTS OF GOD, INCORRECT INSTALLATION, IMPROPER REPAIRS OR THE FAILURE TO PROTECT FROM FURTHER DAMAGE.
3. ANY LOSS CAUSED BY OVERHEATING, FREEZING OR THE LACK OF ANY NECESSARY OR PROPER AMOUNTS OF LUBRICANTS OR COOLANTS.
4. ANY VEHICLE WHICH THE ODOMETER HAS BEEN BROKEN, DISCONNECTED, ALTERED OR CORRECT MILEAGE CANNOT BE READILY DETERMINED.
5. ANY REPAIRS TO YOUR VEHICLE IF USED FOR RACING, OFF-ROAD USE, RENTAL, HIRE TO THE PUBLIC, DELIVERY, COMMERCIAL OR EMERGENCY PURPOSES.
6. ANY PARTS NOT LISTED IN PARAGRAPH I (DOES NOT APPLY TO PLAN 4 OR PLAN 5) OR PRE-EXISTING DAMAGE TO ANY PARTS LISTED IN PARAGRAPH 1. NON-COVERED PARTS CAUSING DAMAGE TO COVERED PARTS OR ANY LOSS OCCURRING PRIOR TO EXPIRATION OF MANUFACTURER’S WARRANTY, RECALL, OR REPAIR GUARANTEE.
7. LOSS OF TIME, USE OF VEHICLE, CONSEQUENTIAL DAMAGES, OR INJURY TO PERSONS OR PROPERTY RESULTING FROM THE FAILURE OR REPLACEMENT OF ANY PARTS LISTED IN PARAGRAPH 1. – SOME STATES DO NOT ALLOW EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THIS LIMITATION/EXCLUSION MAY NOT APPLY TO YOU.
8. REPAIRS AS A RESULT OF ALTERATIONS NOT RECOMMENDED BY THE MANUFACTURER OR THE FAILURE TO PERFORM RECOMMENDED MAINTENANCE BY THE MANUFACTURER.
9. ANY REPAIR OR REPLACEMENT OF ANY COVERED PART IF A BREAKDOWN HAS NOT OCCURRED. EXAMPLES OF NON-COVERED REPAIRS ARE: REPAIR OF VALVES AND/OR RINGS TO CORRECT LOW COMPRESSION OR EXCESSIVE OIL CONSUMPTION. (THIS EXCLUSION DOES NOT APPLY TO PLAN 4 OR PLAN 5 OR IF WEAR & TEAR OPTION IS SELECTED AND PAID FOR).
10. SEALS AND GASKETS, INCLUDING HEAD GASKETS, EXCEPT AS REQUIRED IN CONNECTION WITH THE REPLACEMENT OF PARTS LISTED IN PARAGRAPH 1. (THIS EXCLUSION DOES NOT APPLY TO PLAN 4 OR PLAN 5 OR IF SEALS & GASKETS OPTION IS SELECTED AND PAID FOR). FLUID SEEPAGE IS NOT A COVERED REPAIR ON ALL PLANS.
11. DIAGNOSTIC TIME, DOWN TIME, TAXES, FLUIDS, ALIGNMENTS, FREON AND SIMILAR A/C COOLANTS, EXHAUST OR EMISSION PARTS, SAFETY RESTRAINT SYSTEMS AND SHOP SUPPLIES ARE NOT COVERED ITEMS.
12. THIS AGREEMENT DOES NOT PROVIDE COVERAGE FOR PREVENTATIVE MAINTENANCE.

HOW TO CLAIM

Simply contact or have a representative of the repair facility contact the Administrator before ANY work is performed by calling the Claims Department at 1-800-264-5090 or by e-mailing the Administrator at claims@centurytel.net. The following information will be required before authorization for repairs:
(1) AGREEMENT NUMBER (2) AGREEMENT HOLDER’S NAME (3) CURRENT MILEAGE.

For Emergency Road Service CALL 888-567-6001 (Toll Free). See Emergency Road Service Information Attachment (Page 3 of Service Agreement).

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

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

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



REIMBURSEMENT

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

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

Submit information to:

AUTO SERVICES COMPANY, INC.™
P.O. BOX 2400
MOUNTAIN HOME, AR 72654-2400
or FAX TO: (870) 424-6618

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

CANCELLATION PROCEDURE

You, or a person authorized by you, may cancel this Agreement by mailing a written request to the Administrator. Include Agreement number, reason for cancellation and a notarized statement indicating the mileage (odometer reading) of the vehicle at the time of cancellation.

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

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

TRANSFER PROCEDURE

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

THIS IS A LIMITED AGREEMENT

This Agreement gives the Agreement Holder specific legal rights. Repairs made outside the continental U.S. & Canada are not covered. See Page 4 for Arbitration governing this Service Agreement. The Agreement Holder may also have other rights which vary from state to state. This document contains all the Agreement between the parties. No agency relationship exists between the Dealer and Administrator.

IMPORTANT NOTICE

You are reminded that this Contract is not an insurance policy. However, we have an insurance policy in effect with American Bankers Insurance Company of Florida, 400 Carillon Parkway, Suite 300, St. Petersburg, Florida 33716. If administrator fails to pay an authorized claim within sixty (60) days after proof of loss has been filed, you are entitled to make a direct claim against the Insurer.



Vehicle Protection Plan

IMPORTANT TELEPHONE NUMBERS

If Emergency Road Services are needed you must call:

1-888-567-6001 24 hours a day - 365 days a year

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

1-800-264-5090 M-F 8:30 to 4:30 Central Time

THIS IS YOUR EMERGENCY ROAD SERVICE INFORMATION

IMPORTANT: *Keep This in Your Vehicle.*

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

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

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

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

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

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

ERS COVERED SERVICES:

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

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

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

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

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

FLUID DELIVERY Gasoline, oil, cooling fluid and transmission fluid will be added to your vehicle, if it is determined that additions of the fluids will allow safe operation of your vehicle. This coverage allows a maximum of \$5 toward the total cost of any fluid(s) and total service call is not to exceed a combined \$50 limit.

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

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

TOWING If necessary, your vehicle will be towed to an *Independent Repair Facility*. Upon arrival, instruct the mechanic to call the Claims Department at **800-264-5090** **before ANY work is Performed**. Our Claims Department will handle the claim under the terms of the Service Agreement.

IMPORTANT NOTICE:

This coverage does not include the cost of parts or labor (except as indicated within the scope and terms of the Agreement). This coverage also does not include the repair of a flat tire, or for the return of a repaired tire to the disabled vehicle. This coverage excludes road service or towing for any vehicle in a qualified repair facility, an off-road area (defined as any area off a paved, hard-packed or graded dirt driveway, parking lot or public road) or a second tow for the same incident. No coverage is available for, or on, any unattended, unlicensed, impounded or abandoned vehicle. This coverage is not intended to be used in lieu of routine maintenance or needed repairs on your vehicle. Non-emergency towing and/or non-emergency service is not covered by this Agreement. The labor cost of installing, repairing, removing, or testing of the covered vehicle(s), equipment or parts or mounting or removing of chains or snow tires, or the shoveling of sand or snow is excluded. **THIS IS NOT A REIMBURSEMENT PROGRAM. COVERED SERVICES AND THE ASSOCIATED COST OF COVERED SERVICES CAN ONLY BE PROVIDED BY CALLING EMERGENCY ROAD SERVICE AT 888-567-6001.**

STATE DISCLOSURES

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

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

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

ARIZONA The Administrator, Auto Services Company, Inc.™, is filed with the Arizona Corporation Commission under the name Auto Service Warranties, Inc. (FN). **[CANCELLATION PROCEDURE]** If the Agreement is cancelled within thirty (30) days from the date of purchase, you will receive a full refund less a \$25 cancellation fee provided you have not entered a claim. After thirty (30) days or if a claim has been filed, the refund will be calculated based on purchase price and on the greater of the time in force or miles driven compared to the total time or mileage of your Term, less a \$25 cancellation fee. **NOTE:** If the charge for this agreement was financed, the refund will be paid to the Lienholder and Agreement Holder. **[THIS AGREEMENT DOES NOT COVER (EXCLUSIONS)]** Paragraph 2 is replaced with: ANY LOSS CAUSED BY FREEZING OR THE LACK OF ANY NECESSARY OR PROPER AMOUNTS OF LUBRICANTS OR COOLANTS.

GEORGIA [THIS AGREEMENT DOES NOT COVER (EXCLUSIONS)] Sludge is not excluded. **[ARBITRATION]** Should arbitration prove to be

GEORGIA (cont.) unsuccessful, then the contract purchaser would be entitled to file a claim in court. **[CANCELLATION PROCEDURE]** No cancellation fee applies. Administrator may only cancel the contract for fraud, misrepresentation or non-payment. Cancellations must be in writing and shall comply with O.C.G.A. §33-24-44 (not less than 30 days from the date of mailing).

ILLINOIS [CANCELLATION PROCEDURE] If the Agreement is cancelled within thirty (30) days from the date of purchase, you will receive a full refund less a cancellation fee of the lesser of 10% of the contract price or \$50, provided you have not entered a claim. After thirty (30) days or if a claim has been filed, the refund will be calculated based on the purchase price and on the greater of the time in force or miles driven compared to the total time or mileage of your Term, less a cancellation fee of the lesser of 10% of the contract price or \$50 and any claims paid or pending. **NOTE:** If the charge for this agreement was financed, the refund will be paid to the Lienholder and Agreement Holder.

IOWA If you have any questions regarding this Agreement, you may also contact the Iowa Insurance Commissioner, 6th Floor, Lucas State Office Building, Des Moines, Iowa 50319.

MICHIGAN If the performance of this Service Agreement is interrupted because of a strike or work stoppage at our place of business, the effective period of the Agreement shall be extended for the period of the strike or work stoppage.

MINNESOTA The coverage listed below is provided to you by the dealer at no charge as required by Minnesota Statute 325F.662. The term of the required warranty is based on the mileage at the time of sale as follows: Used vehicles with less than 36,000 miles at the time of sale provides coverage for sixty (60) days or 2,500 miles, whichever occurs first and Used vehicles with 36,000 miles or more but less than 75,000 miles warranty provides coverage for thirty (30) days or 1,000 miles, whichever occurs first. Engine: Lubricated Parts; Intake Manifolds; Engine Block; Cylinder Heads; Rotary Engine Housings; Ring Gear; Water Pump; Externally Mounted Mechanical Fuel Pump; Radiator; Alternator; Generator; and Starter. Transmission: Case; Internal Parts; Torque Converter; or the Manual Transmission Case and Internal Parts. Drive Axle: Axle Housings and Internal Parts; Axle Shafts; Drive and Output Shafts; and Universal Joints; but excluding the Secondary Drive Axle on vehicles other than passenger vans, mounted on a truck chassis. Brakes: Master Cylinder; Vacuum Assist Booster; Wheel Cylinders; Hydraulic Lines and Fittings; and Disc Brake Calipers. Steering; Gear Housing and all Internal parts; Power Steering Pump; Valve Body; Piston; and Rack. **Note:** The following parts are covered only on vehicles with less than 36,000 miles: Steering Rack; Radiator; Alternator; Generator; and Starter. The above coverages are excluded from this contract during the applicable warranty period, unless the dealer becomes unable to meet its obligations. Your rights and obligations are fully explained in the dealer issued used vehicle limited warranty document. The following provision is added to “**CANCELLATION:**” If you have cancelled this **AGREEMENT** and have not received the refund from us within sixty (60) days of such cancellation, you may contact American Bankers Insurance Company of Florida, 400 Carillon Parkway, Suite 300, St. Petersburg, Florida 33716.

NEVADA All service agreements are non-renewable. **[CANCELLATION PROCEDURE]** The original purchaser of the service agreement may return the agreement for a full refund of purchase price within 10 days of the purchase date provided no claim has been made. The refund shall be made to the holder within 45 days of the agreement’s return. In the event Auto Services Company, Inc.™ should cancel the agreement for fraud or other allowable reasons, the cancellation will be effective 15 days after notice is mailed to the holder. The unearned portion will be returned to the holder without imposition of a cancellation fee. If holder requests cancellation the amount refunded shall be the unearned portion of the purchase price less a \$25.00 cancellation fee.

NEW YORK Section 198B of New York General Business Law requires an automobile dealer to provide a warranty covering certain classes of used motor vehicles as follows: Used vehicles with 36,000 miles or less at the time of sale, provides **Coverage** for 90 days or 4,000 miles, whichever occurs first. Used vehicles with more than 36,000 miles but less than 80,000 miles at the time of sale, provides **Coverage** for 60 days or 3,000 miles, whichever occurs first. Used vehicles with more than 80,000 miles no more than 100,000 miles at the time of sale, provides **Coverage** for 30 days or 1,000 miles, whichever occurs first. The vehicle you have purchased may be covered by this law. If so, the following is added to this Contract: In addition to the dealer warranty required by this law, you have elected to purchase this Contract, which may provide you with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this contract. The required dealer warranty is provided free of charge. Furthermore, the definitions, of coverage and exclusions stated in this agreement apply only to this Contract and are not the terms of the required dealer warranty. If no claim has been made under this Agreement, you may return this Agreement within twenty (20) days of the date the Agreement was mailed to you, or within ten (10) days of delivery if the Agreement was delivered to you at the time of sale, whichever is less, In such a case, this Agreement will be void and we will refund to you the full amount of the purchase price of this Agreement. This right to void the Agreement is not transferable and applies only to the original Agreement purchaser. If you cancel this Agreement otherwise, you will be provided a pro rata refund less reasonable handling costs, any claims that may have been paid, and an administrative fee of up to twenty-five dollars (\$25.00). You may return this Agreement by mailing it to the attention of the Administrator at the address listed on the Declarations Page. A ten percent (10%) penalty per month will be added to a refund that is not made within thirty (30) days of return of the Agreement to Us.

MEDIATION/ARBITRATION CLAUSE

Any and all disputes that arise out of or relate to this agreement, or the performance or breach thereof, shall be subject first to mediation in good faith by the parties. Thereafter, any remaining unresolved controversy or claim arising out of or relating to this agreement, or the performance or breach thereof, shall be settled by arbitration under the provisions of the Federal Arbitration Act, and judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. The parties shall equally split the cost of any mediation and/or arbitration session(s). Each party will pay the fees of its own attorneys, expenses and witnesses with regard to the presentation of each party’s case. The arbitrator or mediator shall have no authority to award punitive damages against any party. The mediation and/or arbitration shall take place within sixty (60) days after demand for mediation/arbitration by another party to this agreement. This provision applies only to the agreement holder. It does not apply to any other individuals, entities or any classes thereof.

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

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

SOUTH CAROLINA If this agreement is cancelled within the first sixty (60) days and no claim has been filed, we will refund the entire purchase price. If the provider does not timely resolve such matters within sixty (60) days of proof of loss, they may contact the South Carolina Department of Insurance, Post Office Box 100105, Columbia SC 29202-3105 or (800) 768-3467.

TEXAS [CANCELLATION PROCEDURE] If cancelled within ten (10) days from the date of purchase, provided no claim has been filed, contract holder will be given a full refund. **NOTE:** If the charge for this agreement was financed, the refund will be paid to the Lienholder and Agreement Holder. The Agreement Holder may direct any questions relating to regulations or unresolved complaints to: Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711, Telephone (512) 463-2906.

UTAH Coverage afforded under this contract is not guaranteed by the Property and Casualty Guarantee Association. The terms under which this contract will be paid are “in full”. Utah Code 31A-21-312 states “failure to give any notice or file any proof of loss required by the policy within the time specified in the policy does not invalidate a claim made by the insured, if the insured shows that it was not reasonably possible to give the notice or file the proof of loss within the prescribed time and that notice was given or proof was loss filed as soon as reasonably possible.” **[CANCELLATION PROCEDURE]** Utah Code 31A-21-303 allows for mid-term cancellations by the administrator for the following reasons: Material misrepresentation, substantial breaches on contractual duties, conditions, or warranties and substantial change in the risk assumed, unless the insurer should reasonably have foreseen the change or contemplated the risk when entering into the contract. The cancellation is effective no sooner than 30 days after the delivery or first-class mailing of a written notice to the policyholder.

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

WISCONSIN THIS WARRANTY IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. IMPORTANT: A claim may not be denied solely because the contract holder did not obtain preauthorization. Paid claims cannot be considered when calculating return of premiums on cancellations. This policy is issued by American Bankers Insurance Company of Florida, 400 Carillon Parkway, Suite 300, St. Petersburg, Florida 33716.

WYOMING [CANCELLATION PROCEDURE] Upon return of the service contract to the provider within the applicable time period, if no claim has been made, the service contract is void and the provider shall refund the service contract holder the full purchase price of the service contract. The right to void the service contract is not transferable and shall only apply to the original service contract purchaser.