



FIRST WARRANTY GROUP OF FLORIDA
PROTECTION PLAN SERVICE AGREEMENT
Part One of Two Parts - Declaration Page

Agreement Number

AF3

PURCHASER INFORMATION (You and Your)

First Name	Middle Initial	Last Name	Telephone Number
Address			
City	State	Zip Code	

SALES REPRESENTATIVE INFORMATION

CLAIMS ADMINISTRATOR INFORMATION

First Warranty Group of Florida 15806 Brookway Drive Huntersville, NC 28078

LIENHOLDER INFORMATION

Name	
------	--

VEHICLE INFORMATION

New ☐	Used ☐	Year	Make	Model	Vehicle Identification Number	
Vehicle Class		Admin use Only		Odometer	Contract Effective date	

If any of these items are applicable, the appropriate box(es) MUST be checked at the time of sale.

☐ Turbo charged
☐ Supercharged

☐ Diesel
☐ V-10

☐ 4 Wheel Drive
☐ 4 Wheel Steering

PLAN INFORMATION

Rental Per Day	Towing	Travel Expense	Deductible	Service Agreement Price	Mileage Rate	PLAN:
----------------	--------	----------------	------------	-------------------------	--------------	-------

Months

Odometer Miles

OR

Expiration Date, Midnight, EST

Odometer Expiration Miles

OR

AGREEMENT TERM (Whichever Occurs First)
INCLUDES THE MANUFACTURER'S WARRANTY
TERM ON NEW VEHICLES

AGREEMENT EXPIRATION
(Whichever Occurs First)

I, the Agreement Purchaser, hereby declare that the above information is correct, and do agree to the terms and conditions set forth in the attached Agreement. PURCHASE OF THIS AGREEMENT IS NOT REQUIRED TO OBTAIN FINANCING FOR THIS VEHICLE.
NEITHER THE VENDOR NOR THE ADMINISTRATOR AUTHORIZES ANYONE TO CREATE FOR THEM ANY OBLIGATION OR LIABILITY THAT DOES NOT APPEAR IN WRITING IN THIS AGREEMENT.

Agreement Purchaser's Signature (You)

Customer Copy

//

Sales Representative Signature

//

This Vehicle Service Agreement, hereinafter referred to as Agreement applies only to the above described vehicle.

THIS AGREEMENT IS NEITHER AN INSURANCE POLICY NOR A SELLER'S WARRANTY.

A mandatory "Waiting Period" of 30 days and 1000 miles from the Contract Purchase Date is required before coverage takes affect.

If this Agreement was purchased under a finance plan, any claim payments for a covered repair will be applied to the remaining balance of the unpaid portion of this contract.

FLDEC0105

Print Date:

TERMS AND CONDITIONS: THIS CONTRACT IS SUBJECT TO THE FOLLOWING TERMS, CONDITIONS, LIMITATIONS, EXTENSIONS, EXCEPTIONS AND DEFINITIONS. NO PERSON HAS THE AUTHORITY TO CHANGE THIS CONTRACT OR TO WAIVE ANY OF ITS PROVISIONS. THIS CONTRACT IS FOR THE SOLE BENEFIT OF THE PURCHASER NAMED HEREIN AND APPLIES ONLY TO THE VEHICLE DESCRIBED IN THE APPLICATION SECTION OF THIS CONTRACT.

SILVER COVERAGE (1-3): Coverage applies only to parts listed herein;

1. Engine: All internally lubricated parts including: crankshaft, rod and main bearings, camshaft, cam bearings, connecting rods, wrist pins, pistons, piston rings, valves and valve guides, valve retainers, hydraulic or solid lash adjusters, rocker arms, push rods, cam followers, timing chains and gears, balance shafts and bearings; oil pump assembly; timing belt tensioner; timing chain cover; valve cover; water pump; fuel pump; diesel injector pumps. All internal parts within the super charger/turbocharger housing; waste gate; waste gate actuator; super charger drive pulley; and exhaust manifold. Engine block, rotor housing, cylinder heads and oil pan are covered only if damaged by the failure of an internally lubricated part.
2. Transmission/Transfer Case: All internally lubricated parts contained within the transmission or transfer case including: front pump, torque converter, governor, main shaft, bands, drums, gear sets, bearings, bushings, synchronizers, transfer case chain and gears; and vacuum modulator valve. Transmission/transfer case housing is covered only if damaged by the failure of an internally lubricated part.
3. Drive Axle (Front & Rear): All internally lubricated parts contained within the drive axle housing; axle shafts, constant velocity joints (boots excluded); drive shafts; universal joints. Drive axle housing is covered only if damaged by the failure of an internally lubricated part.

GOLD COVERAGE (1-10): Coverage applies only to parts listed herein;

4. Engine: Engine Block, rotor housing, cylinder heads, and thermostat housing.
5. Suspension (Front & Rear): Upper and lower control-arm shafts and bushings; upper and lower ball joints; king pins; spindle and spindle supports; stabilizer bar; torsion bars; radius arms and bushings.
6. Steering: All internally lubricated parts contained within the steering gear box; rack and pinion assembly; control valve; power steering pump and pulley; power cylinder assembly; power steering cooler; pitman arm; idler arm; 2 wheel and 4 wheel steering shaft and coupler.
7. Brakes: Master cylinder; vacuum/hydraulic assist booster; front and rear disc brake calipers; wheel cylinders; proportioning valve; metal lines and fittings; backing plate; mounting hardware; self adjusters; brake pedal shaft.
8. Electrical: Alternator; voltage regulator; starter motor and solenoid; front and rear wiper motors; wiper switches; wiper transmission; windshield washer pump; ignition switch; headlight and dimmer switch; turn signal switch; rear defroster switch; cigarette lighter assembly.
9. Air Conditioning: Compressor, clutch, field coils and pulley; condenser; evaporator; expansion valve; P.O.A. valve; blower motor; accumulator; receiver/drier and orifice tube.
10. Seals and Gaskets: All seals and gaskets for the above listed components.

PLATINUM COVERAGE: (1-11)

11. If you selected Platinum Coverage, the list of covered components above (1-10) is a sample of some of the components that are covered. **Platinum Coverage is exclusionary coverage, which means all components and parts of YOUR VEHICLE are covered** except for the items listed in Section E (WHAT IS NOT COVERED) of the Terms and Conditions of YOUR CONTRACT. A partial list of some additional covered parts includes the following: Fuel distributor; fuel pressure regulator; fuel injectors; fuel tank and metal lines; radiator fan, motor and fan clutch; viscous cooling fan drive; tie rod ends; wheel bearings; locking hubs; engine mounts; transmission mounts; harmonic balancer; all manually operated electrical switches; relays; wiring harnesses; ignition coils and coil packs; distributor housing and shaft; glove box lock and latch assembly; center console lock and latch assembly; fuel door actuator; heater control cable; external transmission cooler; windshield washer nozzles; anti-lock brake master cylinder / controller; ABS pump and motor assembly; electronic instrument cluster; electronic data display; clock; temperature control programmer; fuel injection modules and sensors; body computer module (BCM); ignition module; sunroof motor; keyless entry control module; convertible top motor; door and trunk actuators; power window motors; power window regulators; seat motor; antenna motor; cruise control servo; cruise control module; air to air inter-cooler .

ROADSIDE CARE, RENTAL REIMBURSEMENT; TRIP INTERRUPTION CONDITIONS AND LIMITS:

No DEDUCTIBLE is applied to Roadside Care, Rental Reimbursement or Trip Interruption benefits, nor do claims for these benefits apply to satisfying YOUR Lifetime Deductible requirement.

ROADSIDE CARE: 24- Hour Emergency Road Service is provided when the vehicle is disabled as long as YOUR CONTRACT is in effect, and is available only by calling 1-866-330-0760 (Administered by Nations Safe Drivers). Please provide the dispatcher with your Contract Number. Your plan letter is "C" and code is "46065" Emergency Road Service consists of:

Mechanical First Aid: Any service requiring a minor adjustment to enable a disabled vehicle to proceed under its own power. Any parts required are covered under the terms of this CONTRACT.

Tire Service: Changing an inflated spare.

Battery Service: Attempting to start a vehicle with a booster battery.

Delivery Service: Delivery of emergency supplies of gasoline, oil, or water and other accessories and supplies as may be required and available. Materials delivered are not covered.

Towing Service: When YOUR vehicle is disabled, it will be hooked up and towed up to 25 miles to a destination of your choice by an authorized towing service.

Locksmith Service: If keys are locked inside the covered vehicle, or broken, a locksmith will be dispatched for service.

RENTAL CAR REIMBURSEMENT: ADMINISTRATOR will cover 1 day of rental for every 4 hours of covered labor (published industry-standard time to repair or replace the covered part(s)). Downtime waiting for parts or scheduling for service is not included. ADMINISTRATOR will reimburse purchaser up to \$30.00 per day. The total rental coverage cannot exceed \$150.00. Receipts will only be accepted from Licensed Rental Car Agencies.

TRIP INTERRUPTION REIMBURSEMENT: If the MECHANICAL BREAKDOWN or FAILURE of a covered component of YOUR Vehicle Service Contract disables YOUR VEHICLE, and YOU are required to remain overnight more than 100 miles from YOUR residence while repairs are completed, WE will reimburse YOU up to \$200.00, not to exceed \$100.00 per day, for the first two consecutive days, for costs incurred by YOU for meals and lodging between the date of MECHANICAL BREAKDOWN or FAILURE and the date repairs are completed. YOU must provide US with valid lodging and meal receipts in order to be reimbursed. Prior authorization is required.

DEFINITIONS:

WE, US, OUR, ADMINISTRATOR means First Warranty Group of Florida.

COMMERCIAL VEHICLE: Any VEHICLE that is used for livery (to generate financial income, full or part-time).

CONTRACT: means the Vehicle Service Contract YOU have selected and paid for as described on the Declaration page of YOUR Contract. It is a contract between YOU and US.

DEDUCTIBLE: means the amount YOU must pay for covered repairs per visit, as marked on the Declaration page of YOUR CONTRACT. If YOU have a factory warranty deductible charge (for a repair covered by YOUR CONTRACT), this CONTRACT will pay charges in excess of YOUR CONTRACT DEDUCTIBLE (up to \$100.00 maximum).

MECHANICAL BREAKDOWN or FAILURE: means the mechanical breakdown or failure of any original or like replacement part covered by this CONTRACT to work as it was designed to work in normal service, providing it has received required maintenance as defined under Section B (YOUR RESPONSIBILITIES) of this CONTRACT.

NEW TERM COVERAGE: means any Vehicle Service Contract term greater than 48 months/48,000 miles and the 36-month/100,000 mile term, all of which are NEW TERM COVERAGES).

USED TERM COVERAGE: All Vehicle Service Contract coverage with a term of 48 months / 48,000 miles or less.

VEHICLE: means the vehicle described in the declaration page of this CONTRACT.

YOU, YOUR: means the PURCHASER as named on the declaration page of this CONTRACT.

A. OUR RESPONSIBILITIES

1. WE agree to repair, replace or reimburse YOU for the reasonable cost to repair or replace any of the parts covered by YOUR CONTRACT, if required, due to a MECHANICAL BREAKDOWN or FAILURE. **At OUR election, repair or replacement of any parts may be made with parts of like kind and quality**

B. YOUR RESPONSIBILITIES

1. To keep this CONTRACT valid, YOU must have YOUR VEHICLE serviced as recommended by the VEHICLE manufacturer. If requested, proof of required service including verifiable store receipts showing date and mileage of the VEHICLE at the time of service must be presented in order to have repairs begin on YOUR VEHICLE. If YOU are not sure of the manufacturer's recommended maintenance intervals, it is YOUR responsibility to contact the nearest dealership of the make of YOUR VEHICLE or US for this information. Commercial vehicles have special service requirements. See COMMERCIAL VEHICLES in section D.3 of this CONTRACT.
2. Upon customary and reasonable notice of the occurrence of a MECHANICAL BREAKDOWN or FAILURE, YOU shall protect the VEHICLE from further damage whether or not such MECHANICAL BREAKDOWN or FAILURE is covered by the CONTRACT. Any operation of the VEHICLE that results in further damage related to the original MECHANICAL BREAKDOWN or FAILURE, shall be considered negligence on YOUR part and failure to protect the VEHICLE, which damage shall not be covered under this CONTRACT. YOU are responsible for making sure the oil warning light/gauge and the temperature warning light/gauge are functioning before driving the VEHICLE. YOU are required to safely pull YOUR VEHICLE off of the road and shut off the engine immediately when either of the lights/gauges indicates a problem.
2. YOU must give authorization to a repair facility for tear down and inspection to diagnose a problem. YOU are responsible for compliance with all the TERMS AND CONDITIONS stated in this CONTRACT. YOU must also report all claims to US at time of occurrence, whether covered by the CONTRACT (reimbursable) or not.

C. IN CASE OF MECHANICAL BREAKDOWN OR FAILURE

1. You must contact US for instructions and authorization @ 1-800-438-7753. In the event OUR office is closed, you must leave a message identifying YOU, the VEHICLE, YOUR CONTRACT number, the nature of the failure and a phone number where YOU can be reached. Prior authorization from US is always required prior to any services being performed under this CONTRACT. Under certain conditions, YOU may be required to have the VEHICLE sent to a repair facility selected by US.
2. Submitting a Claim: After WE have authorized the claim, YOU are responsible for payment of the DEDUCTIBLE, co-pay and any items not covered by the CONTRACT. In the event YOU pay for any authorized repairs you must; within thirty (30) days of the authorized claim; submit a legible, itemized and signed original repair order including all sublet, towing and rental bills when applicable, to US for claim reimbursement. (Keep a copy for your records)
3. Emergency Repairs can be performed without prior authorization from US provided the loss and repair meet each of the following four criteria:
 - A. The MECHANICAL BREAKDOWN or FAILURE must prevent YOU from safely operating YOUR VEHICLE.
 - B. The need for repair is immediate and OUR office is closed.
 - C. The MECHANICAL BREAKDOWN or FAILURE must be of a covered part of YOUR CONTRACT.
 - D. The total cost of the repair/replacement must not exceed \$400.00. In the event YOU need to have an Emergency Repair performed, follow these instructions: YOU must have the repair facility call US the next business day to report the Emergency Repair; Provide US with proof of maintenance upon request and cooperate in the investigation of any loss; Retain all parts which YOU authorize a repair facility to replace, and, if We request, bring YOUR VEHICLE and the parts YOU had replaced to a repair facility OUR choice for inspection; Provide US with proof of loss (original receipts ... no photocopies) within 30 days of the authorized repair .

D. COMMERCIAL VEHICLES

This CONTRACT is not available for any types of COMMERCIAL VEHICLES.

E. WHAT IS NOT COVERED

1. Since no inspection is required to receive coverage under this service contract, a probationary period of 30 days AND 500 miles exists. Pre-existing conditions or failures are subject to our sole discretion and are not covered by this CONTRACT.
2. **MECHANICAL BREAKDOWN or FAILURE:**
 - A. When repairs are performed without prior authorization except as defined in Section C.3;
 - B. Caused by negligence, misuse or abuse;
 - C. Caused by a lack of maintenance (i.e. constant velocity joint boot, timing belt, brake pads, oil / coolant changes, transmission service, etc.);
 - D. Caused by any external cause or act of God such as collision, fire, theft, freezing, vandalism, riot or explosion, lightning, earthquake, windstorm, hail, volcanic eruption, water or flood, breakage of glass, falling objects, nuclear contamination, act of terror; smoke or any other cause except provided herein;
 - E. Of any otherwise covered part or system that does not meet manufacturer's specifications, including modifications and/or alterations to the VEHICLE, also including MECHANICAL BREAKDOWN or FAILURE of any otherwise covered part or system that is directly or indirectly related to such part or system that does not meet manufacturer's specification or has been otherwise modified or altered; by way of EXAMPLE and not of limitation: oversized tires, headers, altered ignition system, altered engine management systems, free flow exhaust system, aftermarket sunroofs, alarm systems, snow plows or lift kits, regardless if VEHICLE was purchased with such;
 - F. If YOUR VEHICLE is used for racing on or off road, competition or speed contest; or towing in excess of 2,000 lbs. unless equipped with a factory approved towing kit and auxiliary transmission cooler, and the weight of the trailer does not exceed manufacturer's towing specification;
 - G. If YOUR VEHICLE is used for commercial purposes, or for rental, taxi, mail delivery or snow plowing regardless if VEHICLE was purchased with said equipment;
 - H. Of any part(s), component(s), or repair(s) described as covered by the manufacturer's warranty for the term and mileage of such coverage at the time of first retail sale, whether collectible or not;
 - I. Related to a surcharge item if the applicable surcharge box on the declaration page of this contract has not been marked and has not been paid for;
 - J. Covered by warranty, repairer's guarantee, other service contract, or insurance policy of any type;
 - K. Where it is determined that for the greater of 1 month or 500 miles the odometer has been inaccurate, inoperative or altered so that the VEHICLE'S true mileage cannot be verified;
 - L. That is a direct result of structural defect when the manufacturer has announced a public recall for the purpose of correcting such a defect;
 - M. Due to continued operation and failure to protect the VEHICLE from further damage once a MECHANICAL BREAKDOWN or FAILURE has occurred;
 - N. Of a covered part damaged by a non-covered part, or of a non-covered part damaged by a covered part;
 - O. Caused by lack of required maintenance, misuse, negligence, contamination of coolant, fuel, fluids and lubricants; resulting from engine sludge, carbon, pre-ignition, detonation, varnish, rust, corrosion, abuse, alteration, or lack of proper and necessary amounts of coolant, fuel, fluids and lubricants;
 - P. That occurs prior to this CONTRACT SALE DATE, after this CONTRACT expiration or for claims authorized by US and submitted by YOU for payment more than 30 days after CONTRACT expiration;
 - Q. Due to gradual loss of performance resulting from normal wear and tear, or if worn parts are within manufacturer tolerances. (Covered part MECHANICAL BREAKDOWN or FAILURE resulting from normal wear and tear is covered).
 - R. For normal expansion/contraction seepage of seals and gaskets due to age / mileage. (Depending on YOUR CONTRACT coverage, covered seals and gaskets for which fluids are dripping or running out of a sealing surface may be covered).
 - S. Due to overheating, regardless of the cause of overheating, or repairs required due to loss of fluids, regardless of the cause of loss of fluids. These include, but are not limited to, loss of engine oil, coolant, transmission fluid, Freon, power steering fluid, or axle grease.
3. Damage to property, injury and/or death of any person regardless if the damage or injury was caused by YOUR VEHICLE or its parts.
4. Repair or replacement of a covered component or part to correct conditions that may reasonably be assumed to have existed prior to YOUR CONTRACT purchase date.
5. Towing charges incurred without the use of the Emergency Roadside Assistance package included with this Contract (See Section B, Contract Benefits).
6. Loss of time, inconvenience, bodily injury and property damage, or other incidental or consequential damage that result from VEHICLE theft, MECHANICAL BREAKDOWN or FAILURE.
7. Storage and freight charges.
8. Repair or replacement of any non-covered parts.
9. The cost of diagnosis tear down, disassembly or assembly if coverage cannot be applied.
10. Or any adjustments, including but not limited to any repairs necessary to correct trim fit, squeaks, rattles, idle, water leaks or wind noise.
11. If YOUR VEHICLE is a non-U.S. specification model, is rated over 1 ton capacity (13,600 GVW), or has a salvage/branded title.
12. Maintenance/Parts:
 - A. Normal maintenance items/procedures such as; engine tune-ups, alignment, fastening hardware (nuts, bolts, brackets, etc.), shop supplies, disposal fees and other miscellaneous shop charges.
 - B. Unless required as part of a covered repair: adjustments, fastening hardware, lubricants, coolants and fluids.
 - C. Any part which has not broken, but which a repair facility recommends or requires.
13. Other Parts Not Covered:
 - A. Audio components not installed by the factory, telephones, TV's, VCR's, radar detectors, GPS components, computer controlled adjustable height/ride dampening systems and CB radios. Coverage affords repair of, not replacement of, factory installed audio components.
 - B. Bright metal; sheet metal; bumpers; ornamentation moldings; carpet; upholstery; paint; winch; exhaust system; emission system; spark plugs and wires; glow plugs; brake pads and shoes; wheel balancing; hoses; belts; wiper blades; SRS and airbag systems; brake rotors and drums; MacPherson struts, bearings, mounts and housings; shock absorbers; batteries and cables; lenses; light bulbs and sealed beams; glass; wheels; wheel covers; interior trim items; carburetor; throttle body assembly; manual clutch disc, pressure plate and throwout/pilot bearings; body components (e.g. door handles, latches, etc.); body seals and gaskets (e.g. weather stripping, etc.); convertible tops, rubber parts, plastic and framing.
14. The repair or replacement of valves and/or piston rings for the purpose of raising the engine's compression when a MECHANICAL BREAKDOWN or FAILURE has not occurred.
15. Any costs if verifiable receipts as required in Section B; "YOUR RESPONSIBILITIES" are not furnished upon request.
16. Any components, parts or costs involved with updating or retrofitting covered components or systems of YOUR VEHICLE, or due to product changes, lack of product availability, or government regulation.

F. CONTRACT PERIOD

1. **NEW TERM COVERAGE:** The mileage and time limits of the term selected begin at zero (0) miles and on the date listed as the "CONTRACT EFFECTIVE DATE" on the Declaration page of this CONTRACT. Coverage expires when the length of time or accumulated mileage (whichever comes first) of the selected term is reached.

2. **USED TERM COVERAGE:** The time and mileage limits of the term selected start on the CONTRACT purchase date and from the mileage on the odometer on that date. Coverage expires when the length of time of the term selected, shown on the Declaration page of this CONTRACT is reached, or total mileage on the VEHICLE is equal to the sum of the selected mileage plus the stated mileage on the VEHICLE at the SALE DATE, whichever comes first.

G. TERRITORY

This CONTRACT applies only to a MECHANICAL BREAKDOWN or FAILURE occurring within the continental United States or Canada.

H. LIMITATIONS OF LIABILITY

The limits of Administrator's liability will be the lesser of: The reasonable cost to repair or replace any part with another of like kind and quality, less deductible. "Reasonable costs" are defined as "Charges for the repair or replacement of parts covered under this agreement at prevailing retail labor rates, using parts of like kind and quality, which may include rebuilt or recycled parts, as customarily used in the automobile industry." "Reasonable costs" are also limited to charges necessary to correct the actual cause of a covered mechanical breakdown. Repair costs not necessary to correct the covered mechanical breakdown, but which are recommended as part of the overall repair is considered "betterment" and will not be covered. Charges must not exceed the manufacturer's published parts prices as suggested list, and the labor hours must not exceed the published industry-standard times to repair or replace the covered part(s). The aggregate total of all pending and paid claims cannot exceed the then-current NADA Retail Value of the covered Vehicle at the time of repair.

I. SUBROGATION

YOU agree that WE, after honoring a claim on YOUR CONTRACT, have all rights of subrogation against those who may be responsible for YOUR MECHANICAL BREAKDOWN or FAILURE. YOU shall do whatever is necessary to secure such rights. YOU shall do nothing to prejudice such rights, and YOU shall execute and deliver to US instruments and papers required to either secure or maintain such rights. All amounts recovered by YOU for which YOU were previously reimbursed under this CONTRACT shall become OUR property or the property of OUR designee and shall be forwarded to the same by YOU, up to the total amount paid by US under this CONTRACT.

J. ARBITRATION

1. In the event of any dispute concerning the interpretation of this CONTRACT by US, it shall be resolved by arbitration in accordance with the rules of the American Arbitration Association. If YOU want a disputed matter to be resolved by the American Arbitration Association, YOU must notify US in writing within 60 days of OUR final decision. Each party will pay the expenses it incurs and bear the expense of the arbitration equally. In Florida, the decision will be non-binding to the consumer, or the decision may be agreed upon by both parties at the time of the dispute.

K. TRANSFER OF YOUR VEHICLE SERVICE CONTRACT COVERAGE

1. Original Vehicle Service Contract holder must contact US and submit the following:

- A. \$40.00 transfer fee, a completed transfer form initiated by the original purchaser, and a copy of this Vehicle Service Contract.
- B. Written evidence (receipts) verifying all maintenance requirements have been met.
- C. A copy of proper documentation evidencing change of ownership and mileage at date of sale, including a notarized bill of sale signed by both parties.
- D. Photocopies of documents sent to the manufacturer verifying transference of factory warranty, if applicable.

2. Conditions:

- A. This Vehicle Service Contract cannot be transferred to another vehicle. It can only be transferred to a different private owner of the same VEHICLE.
- B. The VEHICLE is subject to inspection and transfer must take place within 30 days of change of ownership.
- C. YOU may not transfer this Vehicle Service Contract to a vehicle dealer or to the customer of a vehicle dealer.
- D. All remaining underlying warranties must be transferred to the new owner.
- E. The new Vehicle Service Contract holder will be bound by the TERMS AND CONDITIONS of this Vehicle Service Contract.
- F. If the full manufacturer's first owner warranty does not transfer to subsequent owners, this Vehicle Service Contract coverage will not apply to any MECHANICAL BREAKDOWN or FAILURE that would have been covered under the full manufacturers first owner warranty.

L. CANCELLATION (Cancellation rights are only to the original CONTRACT purchaser)

YOU may cancel this CONTRACT by contacting US in writing and by submitting the following documents:

1. A written request to cancel.
2. This original CONTRACT.
3. A Federal Odometer Statement or notarized affidavit verifying mileage at the time of request.

We may cancel this CONTRACT in case of material misrepresentation or fraud at the time of CONTRACT purchase, Non-payment of premium, if YOU fail to maintain YOUR vehicle according to the manufacturer's recommendation, or if the odometer has been tampered with or disabled and the agreement holder has failed to repair the odometer. In the event this contract is canceled by the company the refund premium will be 100% of the unearned pro-rata premium. YOU may cancel this CONTRACT at any time. If YOU cancel within the first 60 days of purchase, YOU will receive a full refund, less a service fee equal to 5% of the CONTRACT price, less any claims paid or pending payment. If WE cancel this CONTRACT during the first 60 days, your refund will be 100% of the premium you paid. If cancellation of YOUR contract is after 60 days of purchase, the cancellation will be pro-rated based upon the number of days the CONTRACT has been in-force, or odometer miles, in relation to the term of the CONTRACT, whichever is less. You will receive a refund of not less than 90% of the unearned pro rata premium you paid. If YOU financed this CONTRACT, the refund will be paid to the lender.

FL-AF3-1006 FL License # 60115