



SERVICE AGREEMENT

MOTOR HOME, TRAVEL TRAILER, POP-UP, SLIDE-IN

DECLARATION SECTION

AGREEMENT NUMBER

NAME OF PURCHASER (Agreement Holder)		PHONE (Including Area Code)		PCRV-	
STREET ADDRESS		CITY	STATE	ZIP CODE	
DEALER NAME		DEALER CODE		PHONE (Including Area Code)	
STREET ADDRESS		CITY	STATE	ZIP CODE	
NON-TOWABLE CATEGORY → <input type="checkbox"/>	Motor Home	TOWABLE CATEGORY → <input type="checkbox"/>	Travel Trailer	<input type="checkbox"/>	Pop-Up
			<input type="checkbox"/>	<input type="checkbox"/>	Slide-In
				<input type="checkbox"/>	NEW
				<input type="checkbox"/>	USED
VEHICLE ID NO.		VEHICLE RETAIL PRICE	CLASS	SERVICE AGREEMENT PRICE	
EFFECTIVE DATE	CURRENT ODOMETER	TERM TIME	TERM MILEAGE		NON-TOWABLE DEDUCTIBLE \$100
Optional Coverages ▶ <input type="checkbox"/>	Commercial	<input type="checkbox"/>	Covered Part Cause of Loss	<input type="checkbox"/>	Front Diesel (Used)
	<input type="checkbox"/>	Non-covered Part Cause of Loss	<input type="checkbox"/>	Rear Diesel (Used)	<input type="checkbox"/>
				Water Cooled Diesel/Gas Generator	TOWABLE* DEDUCTIBLE \$50
LIENHOLDER		CITY / STATE			
		* Includes Travel Trailer, Pop-up, Slide In			

This Agreement describes the coverage You will have under Your RV ProCare Service Agreement (hereafter referred to as "Agreement"). In return for payment by You of the Service Agreement Price and subject to all the terms of the Agreement, We agree with You as follows:

Information on how to submit a claim appears under the FILING A BREAKDOWN CLAIM Section of this Agreement. Provisions concerning Your responsibilities, including routine maintenance, appear under the PURCHASER RESPONSIBILITIES Section of this Agreement. The WHAT IS NOT COVERED Section outlines conditions where this Agreement does not provide coverage. Information on how to transfer this Agreement to a subsequent retail purchaser of the Vehicle appears under the TRANSFER OF YOUR AGREEMENT Section. The CANCELLATION OF YOUR AGREEMENT Section outlines the Agreement cancellation conditions. Replacement parts may be new, remanufactured, aftermarket or serviceable used parts. This Agreement covers all Vehicle parts except what is listed below. Washington Only: The implied warranty of merchantability on the Vehicle is not waived if this Agreement has been purchased within ninety (90) days of the purchase date of the Vehicle from a provider who also sold the Vehicle covered by the Agreement.

I, the undersigned purchaser of this Agreement, acknowledge that I have read the Agreement, understand it and agree to pay the Service Agreement Price stated above. The DECLARATION Section identifies the coverage selected. This Agreement represents the entire Agreement between You and Us. No person has the authority to change this Agreement or to waive any of its provisions. No other written or oral statements apply to this Agreement. In Washington, the undersigned acknowledges the term and mileage limitations as shown in the above Schedule under TERM TIME and TERM MILEAGE. Purchase of this Agreement is not required in order to purchase the Vehicle or to obtain Vehicle financing.

Date _____ Agreement Holder Signature _____ Salesperson Signature _____

RVPC-2100 (1/07)

Prizm Administrative Solutions, Inc., P.O. Box 1088, Wheatridge, CO 80034-1088 • Claims: (800) 224-3394
AUTHORIZATION IS REQUIRED PRIOR TO THE COMMENCEMENT OF REPAIRS

THIS AGREEMENT COVERS ALL VEHICLE PARTS EXCEPT:*

- All Trim, Moldings, Furniture, Wall and Window Coverings and Walling
- Ash Trays, Cup Holders, Dash Pads
- Batteries
- Brake Pads, Lining, Shoes, Rotors and Drums
- Bright Metal, Body Sheet Metal & Panels
- Chrome, Zippers
- Bumpers
- Cabinetry, Countertops & Upholstery
- Carburetor
- Distributor Cap & Rotor
- Drive Belts
- Exhaust & Emissions System
- Floor Coverings (such as Carpet, Tile, Wood & Vinyl)
- Friction Clutch Disc & Pressure Plate
- Glass
- Lenses & Light Bulbs
- Manual & Hydraulic Linkages
- Mirrors & Mirror Hinges
- The maintenance services and parts described in the covered Vehicle's manufacturer's maintenance schedule. Other normal maintenance, service and parts which include but are not limited to: Alignments, Wheel Balancing, Tune-Ups, Spark Plugs, Spark Plug Wires, Glow Plugs, Hoses (except steering & air conditioning), Drive Belts, Wiper Blades & Arms
- Outside Ornamentation
- Paint
- Plasma Televisions
- Roofs
- Safety Restraint Systems (including airbags)
- Sealed Beams
- Shock Absorbers
- Standard Transmission Clutch Assembly
- Televisions Over 30"
- Throw Out Bearing
- Tires, Hubcaps, Rims, Wheels & Weather Stripping
- Wood Items
- Wheel Studs

Fluids, filters, lubricants, coolants and refrigerants are not covered, except when required in connection with the repair or replacement of covered parts.

* Additional exclusions may apply. For complete terms and conditions, see Your Service Agreement.

FILING A BREAKDOWN CLAIM

IF YOUR VEHICLE INCURS A BREAKDOWN, YOU MUST TAKE THE FOLLOWING STEPS TO FILE A CLAIM:

- 1. Prevent Further Damage -** Take immediate action to prevent further damage. This Agreement will not cover the damage caused by continued use or not securing a timely repair of the failed component.
- 2. Take Your Vehicle to a Licensed Repair Facility -** If Your Vehicle breaks down, take it to the issuing dealer. If this is not possible, take Your Vehicle to any licensed repair facility.
- 3. Provide the Repair Facility with a copy of Your Agreement and/or Your Agreement Number and all information the Administrator may reasonably require, including maintenance records.**
- 4. Obtain authorization from the Administrator -** Prior to any repair being made, instruct the service manager 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 except as provided under Emergency Repairs. The amount authorized by the Administrator is the maximum amount that will be paid for repairs covered under this Agreement. Any additional amount must receive prior approval.
- 5. 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. 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.
- 6. Review Coverage -** After the Administrator has been contacted, You must review with the service manager what will be covered by this Agreement.
- 7. Pay Deductible -** You must pay, to the repair facility, any Deductible per repair visit. 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 the Deductible. Once authorization is obtained and the repair is completed, all repair orders and documentation must be submitted to the Administrator within thirty (30) days to be eligible for payment. If You cannot take Your Vehicle back to the Issuing Dealership and an alternate repair facility will not accept Our authorization number for payment, We can make payment by Our credit card.
- 8. Emergency Repairs -** Should an emergency occur which requires a repair of a Breakdown be made at a time when the Administrator's office is closed, follow the claims procedures above without authorization, and We will make reimbursement to You or to the repair facility in accordance with the Agreement provisions. You must call the Administrator's office within five (5) business days from the date of repair to determine if such repair will be covered by this Agreement.

CONGRATULATIONS...

on the purchase of Your Recreational Vehicle, and on selecting RV ProCare... to give You peace of mind and security in the event of a Breakdown. This Vehicle Agreement applies only to You and Your Vehicle described in the DECLARATION Section. **Please see the TRANSFER OF YOUR AGREEMENT Section for information regarding Agreement transfer upon sale of Your Vehicle to another party.**

AGREEMENT PERIOD

Coverage under this Agreement begins on the Effective Date as shown in the DECLARATION Section of this Agreement. Coverage under this Agreement will expire according to the time or mileage of the Term selected as shown on the DECLARATION Section of this Agreement, whichever occurs first.

- When the "New" box has been checked on the DECLARATION Section, Term expiration is measured in Term Time from the Agreement Effective Date or in Term Mileage from zero (0) miles, whichever occurs first.
- When the "Used" box has been checked on the DECLARATION Section, Term expiration is measured in Term Time from the Agreement Effective Date or Term Mileage in addition to the mileage on the Vehicle at time of Vehicle purchase, whichever occurs first.

OUR RIGHT TO RECOVER PAYMENT

If You have a right to recover against another party for anything We have paid under this Agreement, Your rights shall become our rights. You shall do whatever is necessary to enable Us to enforce these rights. We shall recover only the excess after You are fully compensated for Your loss.

DEFINITIONS

The following definitions apply to words frequently used in this Agreement:

You, Your – Means the Agreement Holder shown on the DECLARATION Section, or the person to whom this Agreement was properly transferred.

Administrator – Means Prizm Administrative Solutions, Inc., P.O. Box 1088, Wheat Ridge, CO 80034-1088, 800-356-6459 except in Wisconsin where the Administrator means Prizm Administrative Services of Wisconsin, Inc.

We, Us, Our - Means Prizm Administrative Solutions, Inc., P.O. Box 1088, Wheat Ridge, CO 80034-1088, 800-356-6459 except in the state of New Hampshire where We, Us, Our means the dealer or vendor from whom you purchased this Agreement; and in Wisconsin We, Us, Our means Prizm Administrative Services of Wisconsin, Inc.

Agreement – Means this Vehicle Service Agreement.

DECLARATION Section – Means the section at the top of the front page which lists information regarding You, Your Vehicle, Us, and other vital information.

Coverage – Means the category of Vehicle and the Optional Coverages You selected as shown in this Agreement and the description outlined in the **SCHEDULE OF COVERAGES** Section.

Vehicle - Means the recreational vehicle which is described on the DECLARATION Section.

Deductible – Means the amount You are required to pay, as shown on the DECLARATION Section, per repair visit for covered Breakdowns. **Disappearing Deductible** - If this box is selected in the DECLARATION Section, You will not be required to pay any Deductible if You return to the issuing dealer for repairs. Once a part is repaired or replaced under the terms of this Agreement, there will be no Deductible for future repairs to that part.

Breakdown – Means the failure of a covered part under normal service that has received all scheduled maintenance as recommended by the manufacturer. A covered part has failed when it can no longer perform the function for which it was designed solely because of its condition and not because of the action or inaction of any non-covered parts, or the part has worn beyond the manufacturer's field tolerances.

Effective Date – Means the date You purchased this Agreement as shown on the DECLARATION Section.

PURCHASER RESPONSIBILITIES

To receive the full benefits of this Agreement, You must at Your expense:

- 1. Have the Vehicle serviced as recommended by the manufacturer.**
- 2. Keep a record of maintenance validated (signed and stamped) by the Servicing or issuing dealer, and keep receipts and work orders showing date, mileage,**

Vehicle ID Number and service performed. If performing Your own maintenance, keep receipts and a log showing date, mileage and maintenance performed.

ARBITRATION

In the event of a disagreement between You and Us concerning this Agreement, either party may make a written demand for arbitration. This must be done within sixty (60) days after the day You filed Your claim. Each party will select an arbitrator. The two arbitrators will select an umpire. Each party will pay the expenses of the arbitrator it selects. The expenses of the umpire will be shared equally. Unless both parties agree otherwise, arbitration will take place in the county and state in which You live. Local rules apply. A majority decision will be binding.

LIMIT OF LIABILITY

Our liability for any one (1) repair visit shall in no event exceed the actual cash value of Your Vehicle before Breakdown as determined by standard industry guides at the time of said repair visit. The total of all coverages and benefits paid or payable under this Agreement shall not exceed the price You paid for Your Vehicle. Our liability for incidental and consequential damages including, but not limited to, personal injury, physical damage, property damage, loss of use of Your Vehicle, loss of time, inconvenience, and commercial loss resulting from the operation, maintenance or use of Your Vehicle is expressly excluded.

SUBSTITUTE TRANSPORTATION (MOTOR HOME ONLY)

In the event of a covered Breakdown, rental car reimbursement will be provided to You for receipted expenses at a maximum of fifty dollars (\$50) a day for every eight (8) hours, or portion thereof, of labor time required to complete the covered repair, up to a maximum of six (6) days for each occurrence. Required labor time is determined by a nationally recognized labor manual. (This coverage does not apply toward time needed while waiting for parts or other delays beyond the control of the repair facility.) A maximum of three (3) additional days rental coverage applies in the event that a major component (engine, transmission or drive assembly) is to be replaced under the terms of this Agreement. If We send an inspector to determine whether repairs are covered by this Agreement, and We determine that they are, rental reimbursement will be provided for two (2) additional days. If the repair is not covered by this Agreement, no rental reimbursement will be allowed.

ANCILLARY BENEFITS

Your RV ProCare Service Agreement includes Your own RV Technician Hotline available to You 24 hours a day 7 days a week. The term of this coverage is for one year, effective the date Your Agreement begins. A team of RVDA certified and master certified technicians is awaiting Your phone call and ready to assist You with issues such as (but not limited to) problems retracting Your slide out, raising or lowering leveling jacks, power problems, various appliances and other issues that require a troubleshooting expert.

TO ENJOY THIS BENEFIT PLEASE CALL 1-800-362-8054.

- Have Your Agreement Number available.
- Be prepared to describe the year, make and model of Your RV.
- Be prepared to provide a brief description of the problem with Your RV.

Disclaimer: The RV Technician Hotline is a service independent from Your Agreement. Advice obtained through this service is given based upon information You provide and is not meant to replace the need for proper RV servicing and maintenance. At times You may be asked to contact a service technician in Your area to further assist You, and as such is not considered authorization by Your Administrator. For any mechanical Breakdowns follow the procedures outlined in the FILING A BREAKDOWN CLAIM Section of this Agreement.

BENEFITS WILL BE ADMINISTERED BY NATION SAFE DRIVERS, 1108 E. NEWPORT CENTER DRIVE, DEERFIELD BEACH, FL 33442; ATTN: CLAIMS

24-Hour Roadside Assistance – As an Agreement Holder, You will not be required to pay any additional fee when Your service does not exceed the benefit limit of three hundred dollars (\$300) per occurrence. To obtain assistance dial TOLL-FREE 877-890-3140 24-hours a day seven (7) days a week. You MUST present the dispatcher with your **AGENT/PRODUCER CODE: 17947**, Your **Agreement NUMBER (located at the top right of your Agreement)** and Your **PLAN LETTER** which is “RV”.

Towing – Provides towing to the nearest repair facility capable of making or performing needed repairs or services.

Emergency Road Service – Any available contracted road service that is needed to get Your Vehicle running (i.e. hose replacement or tightening of cables or belts etc.)

Essential Fluids or Supplies Delivery – Including gasoline, water, oil, or any supplies necessary to send Your Vehicle on its way (You are responsible for actual cost of fluid or supplies requested).

Flat Tire Changes or Repairs – Includes changing a flat tire with Your good spare or plugging a punctured tire.

Emergency Battery Service – Includes tightening or cleaning of cables, jumpstarts, minor adjustments to alternator etc.

Lockout Services – Accidentally locked out of Your Vehicle, We will send a locksmith.

Non-Motorized Towable Provision: In the event your towable is in tow Your Roadside Assistance services extend to the vehicle towing Your non-motorized towable.

The following items are not included as part of the emergency roadside assistance benefit: Cost of parts, replacement keys, fluids, lubricants, or fuel, cost of installation of products, material and additional labor related to towing. Disconnecting or reconnecting drive shaft. Non-emergency towing or other non-emergency service. Trucks over one-ton capacity, taxicabs, limousines or other commercial vehicles. Towing from a service station, garage or repair shop. Towing by other than a licensed service station or garage; Vehicle storage charges; a

second tow. Service on Your Vehicle if is not in a safe condition to be towed. Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests and areas designated as not passable due to construction, etc. Mounting or removing of snow tires or chains. 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 covered Vehicle in need of routine maintenance or repair.

In the event of damage due to fire, flood or vandalism: Cost related to physical damage due to fire, flood, or vandalism are normally covered under Your Vehicle insurance. Nation Safe Drivers will assist You when You call our toll-free number, but You will have to pay for these services and submit Your bill to Your insurance company or agent as a part of the insurance claim.

Windshield Repair Protection – Covers the cost of repairs to the front windshield ONLY of minor chips and cracks caused from propelled rocks or other road hazard debris such as wood debris, metal parts, plastic or composite scraps or any other propelled object. **NOTE: This covers only minor repairable chips and cracks.** Stress cracks or cracks over six (6) inches are not covered. You must call 888-684-9327 PRIOR to repair. Failure to use our network will result in an invalid claim.

\$100 On-Site Repair Reimbursement – Your Agreement will pay up to one hundred dollars (\$100) in labor for repairs made to covered parts at the disablement site. Service must be performed by a licensed mechanic or technician to be eligible for reimbursement. To submit a claim, request a claim form by calling toll free 888-684-9327 or online at www.nsdclaims.com. You must send your completed claim form and all requested documentation to Nation Safe Drivers, 1108 E. Newport Center Drive, Deerfield Beach, FL 33442 ATTN: Claims.

\$375 Trip Interruption – If You have a Breakdown involving a covered part that requires Your Vehicle to be retained more than 24-hours by a licensed garage, and You are more than one hundred (100) miles from Your residence of record, We will reimburse up to one hundred and twenty-five dollars (\$125) a day for three (3) days to help offset the added expenses of meals, lodging and alternate transportation. To submit a claim, request a claim form by calling toll free

888-684-9327 or online at www.nsdclaims.com. You must send Your completed claim form and all requested documentation to Nation Safe Drivers, 1108 E. Newport Center Drive, Deerfield Beach, FL 33442 ATTN: Claims.

Trip Routing Service – Receive four (4), color wire-bound booklets with trip routings at no cost. Our trip routings offer something for everyone and are packed with points-of-interests. To obtain Your personalized trip routing please call 866-294-0934 M-F, 8 a.m. to 4 p.m. EST at least two (2) weeks prior to Your departure.

Hotel Discounts – Enjoy hotel discounts not generally available to the public by accessing this online service at www.preferredmembers.com or by calling toll-free 800-916-1439 (**Discount Code 136142**) - 24-hours a day, seven (7) days a week.

Online Travel Discounts – Take advantage of online booking services for low airfare, hotel and rental car packages. Simply go online to www.preferredmembers.com for easy online booking and best rate information.

Concierge Services – To locate an ATM, local restaurant, or medical facility. Additional information may be requested as needed. You may call toll free 866-365-7144 24-hours a day, seven (7) days a week.

Theme Park Discounts – Get discounted entry into Universal and Wet-n-Wild theme parks. Members enjoy 10% discount on dining and purchases. Vacation packages available. To access call 888-777-2131 for the most current membership benefits.

SCHEDULE OF COVERAGES

We will pay or reimburse You for reasonable costs to repair or replace any of the covered parts not excluded in this Agreement if required due to Breakdown, less any Deductible. Replacement parts may be new, remanufactured, aftermarket or serviceable used parts. Replacement part costs shall not exceed the manufacturer's suggested retail price. Coverage includes fluids when required as part of a covered repair. Labor will be paid out of a nationally recognized labor manual.

OPTIONAL COVERAGE

COMMERCIAL USE (NEW VEHICLE ONLY) - Commercial use coverage means only daily, weekly, or monthly rentals, short term (12 months or less) lease or primarily used for business purposes, e.g. a traveling salesperson. (Coverage does not include taxi, shuttle, delivery services, principally used off road, or hauling.)

COVERED PART CAUSE OF LOSS - In the event of a Breakdown of a non-covered part caused by the failure of a covered part, the non-covered part will be repaired (as an exception to the standard exclusion).

NON-COVERED PART CAUSE OF LOSS - In the event of a Breakdown of a covered part caused by the failure of a non-covered part, the covered part will be repaired (as an exception to the standard exclusion).

FRONT OR REAR DIESEL ENGINE PACKAGE - Engine - All covered engine parts listed above plus fuel injectors (except for wear and tear and contamination), fuel injection pump and fuel heater. Turbo Charger - All internally lubricated parts contained within the turbo charger housing. Turbo charger housing is covered if damaged due to the failure of an internally lubricated part. Air Brakes - Compressor; diaphragm; treadle; disc caliper; compensating valve; and slack adjusters.

WATER COOLED DIESEL /GAS GENERATOR - Oil pan; intake and exhaust manifolds; engine mounts; timing cover; flywheel; water pump; radiator; fan; fan clutch; coolant recovery tank; fuel pump; fuel distributor; carburetors; solenoids; electronic engine timing control unit; fuel injection sensors; control module, and fuel injectors; electronic ignition module, governor assembly (technical and electrical).

WHAT IS NOT COVERED

THIS AGREEMENT DOES NOT PROVIDE COVERAGE FOR:

- A. BREAKDOWNS OUTSIDE THE UNITED STATES AND CANADA.
- B. VEHICLES THAT DO NOT HAVE VALID MANUFACTURER VINS, OR ARE TITLE BRANDED AS SALVAGE, JUNK, REBUILT, TOTALED OR FLOOD DAMAGED.
- C. MECHANICAL FAILURE THAT EXISTS AT THE TIME OF RETAIL SALE, WHETHER OR NOT THE FAILURE WOULD OTHERWISE BE COVERED BY THE AGREEMENT; OR IF THE INFORMATION PROVIDED BY YOU OR THE REPAIR FACILITY CANNOT BE VERIFIED AS ACCURATE OR IS FOUND TO BE DECEPTIVE.
- D. BREAKDOWNS COVERED BY MANUFACTURER'S WARRANTY, MANUFACTURER'S RECALL, FACTORY BULLETINS (REGARDLESS OF WHETHER OR NOT THE MANUFACTURER IS DOING BUSINESS AS AN ONGOING ENTERPRISE OR WHETHER THEY HONOR SUCH WARRANTY), ANY AGREEMENT, WRITTEN WARRANTY OR ANY VALID AND COLLECTIBLE INSURANCE POLICY.
- E. FAILURE TO PROTECT YOUR VEHICLE FROM FURTHER DAMAGE WHEN A BREAKDOWN HAS OCCURRED.
- F. UNAUTHORIZED REPAIRS.
- G. IF YOUR VEHICLE IS USED FOR COMMERCIAL PURPOSES UNLESS PROVIDED FOR UNDER COMMERCIAL USE AS SHOWN IN THE OPTIONAL COVERAGE SECTION OF THIS AGREEMENT. UNDER NO CIRCUMSTANCES WILL WE PROVIDE COVERAGE IS YOUR VEHICLE IS USED AS A TAXI, LIMOUSINE OR SHUTTLE SERVICE, POLICE OR EMERGENCY SERVICE, DELIVERY SERVICE, HAULING, CONSTRUCTION OR JOB SITE ACTIVITIES.
- H. ANY LOSS CAUSED BY SLUDGE BUILDUP OR IMPROPER, CONTAMINATED OR INADEQUATE AMOUNTS OF FUEL, COOLANT, LUBRICANT OR OTHER FLUIDS, OVERHEATING, LACK OF OIL VISCOSITY, RESTRICTED OIL FLOW.
- I. REPAIRS REQUIRED AS A RESULT OF DETERIORATION, CONDENSATION, CONTAMINATION, ELECTROLYSIS, CORROSION, COSMETIC OR PAINT CHANGES OR THE FAILURE OR LOOSENING OF EXTERNAL FASTENERS AND/OR BOLTS.
- J. STORAGE AND FREIGHT.
- K. DAMAGE OR LOSS RESULTING FROM FAULTY OR NEGLIGENT REPAIR WORK OR FROM THE INSTALLATION OF DEFECTIVE PARTS.
- L. DAMAGE TO A NON-COVERED PART BY A COVERED PART(S) FAILURE OR DAMAGE TO A COVERED PART BY A NON-COVERED PART(S) FAILURE.
- M. REPAIRS REQUIRED AS A RESULT OF FIRE, VOLCANIC ERUPTION, ACCIDENT, THEFT, VANDALISM, RIOT, ROAD HAZARDS, EXPLOSION, LIGHTNING, REVERSE POLARITY, EARTHQUAKE, WINDSTORM, HAIL, FREEZING OR ICE DAMAGE, WATER DAMAGE, ENVIRONMENTAL DAMAGE, POLLUTION, WAR, TERRORIST ACTS, NUCLEAR DAMAGE, RUST, CHEMICALS, SALT, SAP, SAND, DIRT OR OTHER OBSTACLES, SMOKE, SOOT OR COLLISION.
- N. REPAIR OR REPLACEMENT OF ANY COVERED PART, IF A BREAKDOWN HAS NOT OCCURRED OR IF THE WEAR ON THAT PART HAS NOT EXCEEDED THE FIELD TOLERANCES ALLOWED BY THE MANUFACTURER.
- O. ANY ALTERATIONS THAT HAVE BEEN MADE TO YOUR VEHICLE OR YOU ARE USING OR HAVE USED YOUR VEHICLE IN A MANNER NOT RECOMMENDED BY THE MANUFACTURER, INCLUDING BUT NOT LIMITED TO, THE FAILURE OR IMPROPER INSTALLATION OF ANY CUSTOM OR ADD-ON PARTS, ALL FRAME OR SUSPENSION MODIFICATIONS, LIFT KITS, OVERSIZED/UNDERSIZED TIRES, TRAILER HITCHES, EMISSIONS AND/OR EXHAUST SYSTEM MODIFICATIONS OR ENGINE MODIFICATIONS.
- P. EQUIPMENT AND ACCESSORIES NOT INSTALLED BY THE MANUFACTURER OR DEALER, OR IMPROPER INSTALLATION OF THESE ITEMS BY THE MANUFACTURER OR DEALER.
- Q. ANY BREAKDOWN CAUSED BY MISUSE, ABUSE, NEGLIGENCE, LACK OF NORMAL MAINTENANCE REQUIRED BY THE MANUFACTURER'S MAINTENANCE SCHEDULE FOR YOUR VEHICLE.
- R. CORE CHARGES, MAINTENANCE SERVICES AND PARTS DESCRIBED IN YOUR VEHICLE'S OWNER'S MANUAL AS SUPPLIED BY THE MANUFACTURER, SHOP SUPPLIES, HAZARDOUS WASTE DISPOSAL FEES AND OTHER NORMAL MAINTENANCE SERVICES AND PARTS WHICH INCLUDE, BUT ARE NOT LIMITED TO: ADJUSTMENTS, ALIGNMENTS, WHEEL BALANCING, TUNE-UPS, SEALING BOOTS, SPARK PLUGS, SPARK PLUG WIRES, GLOW PLUGS, HOSES (EXCEPT STEERING AND AIR CONDITIONING), DRIVE BELTS, BRAKE PADS, AND BRAKE LININGS

OR SHOES, WIPER BLADES, SHOP SUPPLIES AND HAZARDOUS WASTE DISPOSAL FEE. FILTERS, LUBRICANTS, COOLANTS, FLUIDS AND REFRIGERANTS WILL BE COVERED ONLY IF REPLACEMENT IS REQUIRED IN CONNECTION WITH A BREAKDOWN AND ONLY FOR THE AMOUNT SPECIFIED BY THE MANUFACTURER.

- S. ANY OF THE FOLLOWING PARTS: ASH TRAYS, BATTERY, BODY SHEET METAL AND PANELS, BRAKE ROTORS AND DRUMS, BRIGHT METAL, BUMPERS, CABINETS, CARBURETOR, CHROME, COUNTERTOPS, CUP HOLDERS, DASH PADS, DISTRIBUTOR CAP AND ROTOR, EXHAUST AND EMISSION SYSTEMS, FLOOR COVERINGS (SUCH AS CARPET, TILE, WOOD, AND VINYL), FRICTION CLUTCH DISC AND PRESSURE PLATE, FURNITURE, GLASS, HUB CAPS, LENSES, LIGHT BULBS, MANUAL AND HYDRAULIC LINKAGES, MIRROR HINGES, MIRRORS, MOLDINGS, OUTSIDE ORNAMENTATION, PAINT, PLASMA TELEVISIONS, TELEVISIONS OVER 30", RIMS, ROOFS, SAFETY RESTRAINT SYSTEMS (INCLUDING AIR BAGS), SEALED BEAMS, SHOCK ABSORBERS, STANDARD TRANSMISSION CLUTCH ASSEMBLY, THROW OUT BEARING, TIRES, TRIM, UPHOLSTERY, WALL COVERINGS AND WALLING, WEATHER STRIPPING, WHEEL STUDS,

WHEELS, WINDOW COVERINGS, WINDSHIELD WIPER ARMS, WOOD ITEMS, AND ZIPPERS.

- T. RATTLES, SQUEAKS, WATER LEAKS AND WIND NOISE.
U. REPAIR COSTS OR EXPENSES DUE TO GRADUAL REDUCTION IN OPERATING PERFORMANCE WHERE THE BREAKDOWN IS DUE TO NORMAL WEAR AND TEAR. THIS INCLUDES, BUT IS NOT LIMITED TO, ANY REPAIR WHEN THE PURPOSE IS TO RAISE THE ENGINE'S COMPRESSION OR STOP OIL CONSUMPTION WHERE A BREAKDOWN HAS NOT OCCURRED. VALVE GRINDING AND/OR WORN RINGS ARE NOT COVERED.
V. ANY LOSS CAUSED BY RACING, OR DELIVERY PURPOSE, OR BY PULLING ANYTHING WEIGHING MORE THAN WHAT IS RECOMMENDED BY THE MANUFACTURER, UNLESS THE VEHICLE IS EQUIPPED WITH A FACTORY INSTALLED "TRAILER TOW PACKAGE."
W. ANY LOSS OR EXPENSE IF THE ODOMETER HAS BEEN TAMPERED WITH, ALTERED OR IS INOPERATIVE.
X. FOR REPAIRS MADE SOLELY TO MEET OR MAINTAIN ANY GOVERNMENTAL EMISSION STANDARDS.

RENEWABILITY (NEW VEHICLES ONLY)

You have the right to purchase another RV Agreement from the dealer for additional time/mileage provided the request is made within thirty (30) days and one thousand (1,000) miles prior to the expiration of the original Agreement. The cost would be determined by the issuing dealer and would be based on the terms, coverages and deductible options available at that time and may not match the original Agreement coverage.

TRANSFER OF YOUR AGREEMENT

- a. Your Agreement may be transferable to someone to whom You sell or otherwise transfer Your Vehicle while this Agreement is still in force. This Agreement cannot be transferred if the title transfer of Your Vehicle passes through an entity other than the subsequent buyer, or Your Vehicle is sold or traded to a dealership, leasing agency or entity/individual in the business of issuing vehicles. This Agreement can only be transferred once and the transfer must be initiated by the original Agreement Holder.
- b. To transfer, the following must be submitted to the Administrator within thirty (30) days of the change of ownership to a subsequent individual purchaser:
- 1) A letter from the original Agreement owner authorizing the Administrator to transfer ownership to the new owner stating the Agreement number, name and address of the new owner, date of sale, and current odometer mileage on the Vehicle;
 - 2) A copy of all validated maintenance records;
 - 3) A fifty dollar (\$50) transfer fee made payable to the Administrator.
- c. Any remaining manufacturer's warranty must also be transferred at the same time as Vehicle ownership transfer.
- d. Copies of all maintenance records showing actual oil changes and manufacturer's maintenance must be given to the new owner, as well as being sent to the Administrator. These receipts or validated maintenance records must be retained by the new owner, along with similar documentation for future maintenance work which the new owner will perform in accordance with the PURCHASER RESPONSIBILITIES Section of this Agreement.

CANCELLATION OF YOUR AGREEMENT

- a. You may cancel this Agreement by returning it to Us, along with a signed letter stating the odometer mileage on the date of cancellation.
- b. We may cancel this Agreement for non-payment of the Service Agreement Price, or for intentional misrepresentation in obtaining this Agreement or in the submission of a claim.
- c. If Your Vehicle and this Agreement have been financed, the Lienholder shown on the DECLARATION Section may cancel this Agreement for non-payment of the scheduled loan payment or if Your Vehicle is declared a total loss or is repossessed.
- d. In the event of cancellation, the Lienholder, if any, will be named on the cancellation refund check as their interest may appear. The Lienholder will be the sole payee on refund checks where the collateral has been repossessed or is a total loss. Please see Your issuing dealer to collect Your refund, as all cancellation refunds are sent to them.
- e. If this Agreement is cancelled within the first sixty (60) days, We will refund the entire Service Agreement Price, less any claims paid or pending. If this Agreement is cancelled after the first sixty (60) days, We will make a pro-rata refund based on time or mileage, whichever refund is less, less a fifty dollar (\$50) administration fee.

INSURANCE

Our obligations under this Agreement are insured under an Insurance Policy #2747 issued by Virginia Surety Company, Inc., 1000 Milwaukee Avenue, Glenview, Illinois 60025. Virginia Surety Company, Inc. is not a party to a guaranteed price refund offered or made by the dealer who sold You this Agreement, or the Administrator of this Agreement, or by a third party in connection with this Agreement. Virginia Surety Company, Inc. is not obligated or liable for the payment of a guaranteed price refund.

SPECIAL STATE REQUIREMENTS/DISCLOSURES

The following Special State Requirements and/or Disclosures apply if this Agreement was purchased in one of the following states:

(1) ALABAMA

CANCELLATION OF YOUR AGREEMENT, paragraph e. is amended with the following:

e. If this Agreement is canceled by You within the first sixty (60) days, We will refund the entire Service Agreement Price, less any claims paid or pending. The right to receive a full refund for a cancellation within the first sixty (60) days is not transferable and only applies to the original purchaser and only if no claim has been made. A ten percent (10%) penalty per month shall be added to a refund of

a Agreement which is canceled within the first sixty (60) days that is not paid or credited within forty-five (45) days after return of the Agreement to the provider. If this Agreement is canceled by You after the first sixty (60) days, We will make a pro-rata refund based on time or mileage, whichever refund is less, less a twenty-five dollar (\$25) administration fee. If this Agreement is canceled by Us, no Administrative fee is required.

See also number (26) below.

(2) ARIZONA

Any unresolved complaints may be reported to the Arizona Department of Insurance, Consumer Affairs Division for relief by asking the Director to attach either the filed bond of service company or the filed deposit made by the service company in accordance with A.R.S. 20-1095.04.

CANCELLATION OF YOUR AGREEMENT, Paragraph d. is deleted in its entirety and replaced with the following: In the event of cancellation, the Lienholder, if any, will be named on the cancellation refund checks as their interest may appear. The Lienholder will be the sole payee on refund checks where the collateral has been repossessed or is a total loss. In the event of cancellation, all refunds will be paid to the Lienholder, if any, otherwise to You. Paragraph e., the following is deleted: less any claims paid or pending.

WHAT IS NOT COVERED, B. is amended as follows: B. Vehicles that do not have valid manufacturer VINs, or are title branded as salvage, junk, rebuilt, totaled or flood damaged after the date of this agreement. Paragraph C. and K. are deleted in its entirety. Paragraph O. is revised as follows: Any alterations You have made to Your Vehicle or alterations made to Your Vehicle after the purchase of this Agreement or You are using, or have used, Your Vehicle in a manner not recommended by the manufacturer including but not limited to, the Failure of any custom or add-on parts, all frame or suspension modifications, lift kits, over sized undersized tires, trailer hitches, emissions and/or exhaust system modifications or engine modifications. Paragraph P. is revised as follows: Equipment and accessories not installed by the manufacturer or dealer. Paragraph W. is revised as follows: Any loss or expense if the odometer has been tampered with, altered or is inoperative that occurred after the date of this Agreement.

ARBITRATION, is deleted in its entirety and replaced with the following: If You or We do not agree on the amount of damages, either party may make a written demand for arbitration. Provided You and We both agree to such arbitration, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within thirty (30) days, We may request that selection be made by a judge of a court having jurisdiction. Each party will pay the expenses of the third party arbitrator equally. A decision agreed by two of the arbitrators will be binding.

INSURANCE section is deleted in its entirety and replaced with the following: Our obligations under this Agreement are insured under an Insurance Policy #2747 issued by Virginia Surety Company, Inc., 1000 Milwaukee Avenue, Glenview, Illinois 60025. If a covered claim is not paid within thirty (30) days after proof of loss has been filed, You may file a direct claim with Virginia Surety Company, Inc. To do so, please call the following toll-free number for instructions: 800-209-6206. Virginia Surety Company, Inc. is not a party to a guaranteed price refund offered or made by the dealer who sold You this Agreement or the Administrator of this Agreement or by a third party in connection with this Agreement. Virginia Surety Company, Inc. is not obligated or liable for the payment of a guaranteed price refund.

See also number (26) below.

(3) CALIFORNIA (LICENSE # 0D40568)

INSURANCE section is deleted in its entirety and replaced with: 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 of the date proof of loss was filed. The name and address of the insurance company is: Virginia Surety Company, Inc., 1000 Milwaukee Avenue, Glenview, Illinois 60025, 800-209-6206. If You are not satisfied with the insurance company's response, You may contact the California Department of Insurance at 800-927-4357. Virginia Surety Company, Inc. is not a party to a guaranteed price refund offered or made by the dealer who sold You this Agreement, or the Administrator of this Agreement, or by a third party in connection with this Agreement. Virginia Surety Company, Inc. is not obligated or liable for the payment of a guaranteed price refund.

DEFINITIONS, Breakdown - Means the failure of a covered part under normal service due to defects in material and workmanship. A covered part has failed when it can no longer perform the function for which it was designed solely because of its condition and not because of the action or inaction of any non-covered parts

ARBITRATION, is deleted in its entirety.

ANCILLARY BENEFITS, The following benefits are not available in California: Trip

Routing Service, Hotel Discounts, Online Travel Discounts, Theme Park Discounts
CANCELLATION OF YOUR AGREEMENT, the entire section is deleted and replaced with the following: 1. You may cancel this Agreement at any time in accordance with the following terms: a. Contact the Administrator in writing, within sixty (60) days after the requested cancellation date, enclose this Agreement and an odometer

statement. b. Include with Your refund request, proof that there is no lien or outstanding credit obligation against this Agreement. If such proof is not provided, or if there is a lien or outstanding credit obligation against this Agreement, the lien-holder or creditor will be named with You as a joint payee of the refund. c. If this Agreement is canceled because the Vehicle is repossessed, the lien-holder or creditor will be the sole payee of the refund. d. If this Agreement is canceled because of a total loss of the Vehicle, the lien-holder or creditor will be the sole payee of the refund, unless You provide the Administrator with proof that there is no lien or outstanding credit obligation against this Vehicle. e. If this Agreement is canceled within the first sixty (60) days and no claims have been filed, We will refund the entire Service Agreement Price. If this Agreement is canceled after the first sixty (60) days or a claim has been filed, We will refund an amount of the Service Agreement 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 date coverage begins, less an administration fee of twenty-five dollars (\$25.00) or 10% of the Service Agreement Price, whichever is less. 2. We may cancel this Agreement within the first sixty (60) days under the following conditions: a. Notice of cancellation is mailed to You postmarked before the 61st day after the date the Agreement was sold by the vendor. b. We will refund the entire Service Agreement Price within thirty (30) days from the date of cancellation. However, if We have paid a claim, or have advised You in writing that We will pay a claim, We may provide a pro-rata refund reflecting the greater of the days in force or the miles driven based on the term of the plan selected and the date coverage begins, less the amount of any claims paid prior to cancellation. c. The Agreement ceases to be valid no less than five (5) days after the postmark date of the notice. d. The notice states the specific grounds for the cancellation. 3. We may at any time cancel the Agreement for nonpayment by You conditioned upon each of the following: a. Notice of cancellation is mailed to You. b. If this Agreement is canceled within the first sixty (60) days and no claims have been filed, We will refund the entire Service Agreement Price. If this Agreement is canceled after the first sixty (60) days or a claim has been filed, We will refund an amount of the Service Agreement 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 date coverage begins, less an administration fee of twenty-five dollars (\$25.00) or 10% of the Service Agreement Price, whichever is less. c. The refund is paid within 30 days of the date of cancellation. d. The Agreement ceases to be valid no less than five (5) days after the postmark date of the notice. e. The notice states the specific grounds for the cancellation. 4. We may at any time cancel the Agreement for material misrepresentation or fraud by You, conditioned upon each of the following: a. Notice of cancellation is mailed to You. b. A pro-rata refund reflecting the greater of the days in force or the miles driven based on the term of the plan selected and the date coverage begins is paid within thirty (30) days of the date of cancellation. c. The notice states the specific nature of the misrepresentation. 5. If We cancel the Agreement, We are liable for any claim reported to a person designated in this Agreement for the reporting of claims if the claim is reported prior to the effective date of cancellation and is covered by the Agreement. You are deemed to have reported a claim if You have completed the first step required under the Agreement for reporting a claim. 6. If We are canceling this Agreement pursuant to subdivision 3, 4, or 5 and We have paid a claim, or have advised You in writing that We will pay a claim, We may provide a pro-rata refund reflecting the greater of the days in force or the miles driven based on the term of the plan selected and the date coverage begins, less the amount of any claims paid prior to cancellation rather than a full refund. 7. In the event of cancellation, the lien-holder, if any, will be named on a cancellation refund check as their interest may appear.

(4) CONNECTICUT

Section 42-221 of the Connecticut General Statute requires a vehicle dealer, unless otherwise expected, to provide a warranty covering certain classes of used motor vehicles as follows: Used Vehicles with a sale price of \$3,000 but less than \$5,000: Provides Coverage for 30 days or 1,500 miles, whichever comes first. Used Vehicles with a sale price of \$5,000 or more: Provides Coverage for 60 days or 3,000 miles, whichever occurs first. The Vehicle You have purchased may be covered by this law. If so, the following is added to the Agreement: In addition to the dealer warranty required by the law, You have elected to purchase the 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 the Agreement. The required dealer warranty is provided free of charge. Furthermore, the definitions, coverages and exclusions stated in the Agreement apply only to the Agreement and are not the terms of the required dealer warranty.

The following is added to the Agreement: If the term of the Agreement is less than 12 months, the term will be automatically extended for the period during which the Vehicle is in the custody of a service center for repair.

CANCELLATION OF YOUR AGREEMENT, the following is added: f. You may cancel this Agreement if You return the Vehicle or the Vehicle is sold, lost, stolen, or destroyed.

A written complaint may be mailed to: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn. Consumer Affairs. The written complaint must contain a description of Your dispute, the Service Agreement Price, the cost of the Vehicle repair and a copy of this Agreement.

See also number (26) below.

(5) GEORGIA

ARBITRATION, section is deleted in its entirety.

ANCILLARY BENEFITS, windshield repair is not available in Georgia.

CANCELLATION OF YOUR AGREEMENT, paragraph e. is deleted and replaced with the following: e. If this Agreement is cancelled within the first sixty (60) days and no claims have been filed, We will refund the entire Service Agreement Price. If this Agreement is cancelled after the first sixty (60) days or a claim has been filed, We will refund an amount of the Service Agreement 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 date Coverage begins. An administration fee of ten percent (10%) of the pro-rata refund amount will be applied if this Agreement is cancelled by You. If You have cancelled this Agreement and have not received the refund from Us or the Administrator within sixty (60) days of such cancellation, You may contact the insurance company identified on the first page.

WHAT IS NOT COVERED, paragraph h., sludge buildup is deleted. Paragraphs c., o. and w. are deleted in their entirety and replaced with the following: c. Mechanical Failure that exists at the time of retail sale and known to You, whether or not the Breakdown would otherwise be covered by the Agreement; or if the information provided by you cannot be verified as accurate or is found to be deceptive. o. Any alterations that have been made to Your Vehicle, while owned by You, or You are using or have used Your Vehicle in a manner not recommended by the manufacturer, including but not limited to, the failure or improper installation of any custom or add-on parts, all frame or suspension modifications, lift kits, oversized/undersized tires, trailer hitches, emissions and/or exhaust system modifications or engine modifications. w. Any loss or expense if, while owned by You, the odometer has been tampered with, altered or is inoperative.

Company Cancellation: This Agreement is non-cancelable by the company except for fraud, material misrepresentation, or failure to pay premium. If We cancel this Agreement, You will receive written notice to comply with 33-24-44 of the Georgia Insurance Code. Cancellation shall not be in effect less than thirty (30) days from the date of notice. Cancellation for non-payment of premium, written notice shall be ten (10) days if canceled for any other reason written notice shall be thirty (30) days. If the company cancels this Agreement, earned premiums shall be computed on a pro rated basis.

See also number (26) below.

(6) HAWAII

Trip interruption benefit is not available in Hawaii.

DEFINITIONS, the definition of Breakdown is deleted and replaced with the following:

Breakdown - Means the failure of a covered part under normal service due to defects in material and workmanship. A covered part has failed when it can no longer perform the function for which it was designed solely because of its condition and not because of the action or inaction of any non-covered parts.

CANCELLATION OF YOUR AGREEMENT, paragraph b. is amended to include: b. If We cancel the Agreement, We shall mail a written notice of cancellation to You at the last know address before the fifth (5th) day preceding the effective date of cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the Service Agreement Price, a material misrepresentation by You, or a substantial breach of duties by You relating to the Vehicle or its use. The notice will state the effective date of cancellation and the reason for cancellation. Paragraph e. is amended with the following: e. The right to receive a full refund for a cancellation within the first sixty (60) days is not transferable and only applies to the original purchaser and only if no claim has been made. A ten percent (10%) penalty per month shall be added to a refund of a Agreement which is cancelled within the first sixty (60) days that is not paid or credited within forty-five (45) days after return of the Agreement to the provider.

Hawaii Revised Statutes requires a vehicle dealer to provide a warranty covering certain classes of used motor Vehicles as follows: Used Vehicles with less than

25,000 miles at the time of sale: Provides Coverage for 90 days or 5,000 miles, whichever occurs first. Used Vehicles with 25,000 miles or more but less than 50,000 miles at the time of sale: Provides Coverage for 60 days or 3,000 miles, whichever occurs first. Used Vehicles with 50,000 miles or more but less than 75,000 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 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 definition, coverages and exclusions stated in this Agreement apply only to this Agreement and are not the terms of the required dealer warranty.

(7) IDAHO

Notice: Coverage afforded under this Agreement is not guaranteed by the Idaho Insurance Guarantee Association.

See also number (26) below.

(8) ILLINOIS

DEFINITIONS, Breakdown or Failure - Means the inability of any covered part(s) to perform the function(s) for which it was designed due to defects in material or workmanship. Breakdown does not include the gradual reduction in operating performance due to normal wear and tear where a Failure has not occurred. The manufacturer has established tolerances for the express purpose of defining Failure and serviceability. When specifications exceed these manufacturer's tolerances a Failure will be considered to have occurred.

CANCELLATION OF YOUR AGREEMENT, paragraph e. is deleted and replaced with the following: e. If this Agreement is cancelled within the first sixty (60) days, We will refund the entire Service Agreement Price, less any claims paid or pending. If this Agreement is cancelled after the first sixty (60) days, We will make a pro-rata refund based on time or mileage, whichever refund is less, less an administration fee of fifty dollars (\$50) or ten percent (10%) of the Service Agreement Price, whichever is less. The Administrator is responsible for honoring cancellation requests.

See also number (26) below.

(9) INDIANA

Your proof of payment to the Issuing Dealer for this Agreement shall be considered proof of payment to the insurance company which guarantees Our obligations to You, providing such insurance was in effect at the time You purchased this Agreement.

See also number (26) below.

(10) IOWA

If You have any questions regarding this Agreement, You may contact the Administrator by mail or by phone. Refer to the DEFINITIONS Section for the Administrator's address and toll-free telephone number. IOWA RESIDENTS ONLY may also contact the Iowa Insurance Commissioner at the Iowa Securities Bureau, 340 Maple Street, Des Moines, IA 50319-0066, telephone (515) 281-4441. Any motor vehicle weighing 16,000 pounds or more is not covered under Iowa Code 321I.

CANCELLATION OF YOUR AGREEMENT, paragraph e. is amended with the following:

e. The right to receive a full refund for a cancellation within the first sixty (60) days is not transferable and only applies to the original purchaser and only if not claim has been made. A ten percent (10%) penalty per month shall be added to a refund of an Agreement which is cancelled within the first sixty (60) days that is not paid or credited within thirty (30) days after return of the Agreement to the provider.

The following is added to the Agreement: Used parts will not be used to replace covered part(s) without prior authorization from You. Rebuilt parts will not be used to replace covered part(s) unless the parts are rebuilt according to national standards recognized by the Insurance Division.

See also number (26) below.

(11) KENTUCKY

DEFINITIONS, the definition of Breakdown is replaced with the following: Breakdown - Means the failure of a covered part due to defects in material and workmanship. A Covered part has failed when it can no longer perform the function for which it was designed solely because of its condition and not because of the action or inaction of any non-covered parts.

In accordance with KRS 304.5-070(1)(a) and (p) along with 806 KAR 5:050, Towing, Road Service and Trip Interruption is covered if the service is directly related to losses resulting from defects in material or workmanship.

See also number (26) below.

(12) MARYLAND

CANCELLATION OF YOUR AGREEMENT, paragraph e. is amended with the following:

e. The right to receive a full refund for a cancellation within the first sixty (60) days is not transferable and only applies to the original purchaser and only if no claim has been made. A ten percent (10%) penalty per month shall be added to a refund of an Agreement which is cancelled within the first sixty (60) days that is not paid or credited within forty-five (45) days after return of the Agreement to the provider.

See also number (26) below.

(13) MINNESOTA

The coverages listed below are 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 60 days or 2,500 miles, whichever occurs first. Used vehicles with 36,000 miles or more but less than 75,000 miles at the time of sale: Provides Coverage for 30 days or 1,000 miles, whichever occurs first. Engine: Lubricated Parts; Intake Manifolds; Engine Block; Cylinder Heads; Rotary Engine Housings and 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 Agreement during the applicable warranty period, unless the dealer becomes unable to meet their obligations. Your rights and obligations are fully explained in the dealer issued Used Vehicle limited warranty document.

DEFINITIONS, Breakdown is deleted and replaced with the following: Breakdown – Means the failure of a covered part under normal service that has received all scheduled maintenance as recommended by the manufacturer. A covered part has failed when it can no longer perform the function for which it was designed solely because of its condition and not because the part has worn beyond the manufacturer’s field tolerances.

PURCHASER RESPONSIBILITIES, item 1. is amended by adding the following: If a manufacturer’s recommended service schedule is not contained in the Vehicle You are purchasing, the Issuing Dealer can provide You with one.

CANCELLATION OF YOUR AGREEMENT, paragraph b. is removed and replaced with the following: We may cancel this Agreement for non-payment of the Service Agreement Price or for intentional misrepresentation or fraud in the submission of a claim.

WHAT IS NOT COVERED, item B. does not apply. Item C. is amended as follows: A Breakdown which exists prior to the Agreement Effective Date. Item D. is deleted and replaced with the following: D. Breakdowns covered by manufacturer’s warranty, manufacturer’s recall, factory bulletins, any vehicle agreement, written warranty or any valid and collectible insurance policy. Item H. is amended as follows: H. A Breakdown caused by sludge buildup, lack of oil viscosity and restricted oil flow are deleted. Items I. and M. are amended as follows: rust and corrosion are deleted from those paragraphs. Item L. is deleted in its entirety. Item O. is deleted and replaced with the following: Any alterations that have been made to Your Vehicle, while owned by You, or You are using or have used Your Vehicle in a manner not recommended by the manufacturer, for the following:

- the failure or improper installation of any custom or add-on parts,
- all frame or suspension modifications,
- lift kits,
- oversized/undersized tires,
- trailer hitches,
- emissions and/or exhaust system modifications or engine modifications.

Item U. is deleted and replaced with the following: Repair costs or expenses due to gradual reduction in operating performance where the Breakdown is due to normal wear and tear which includes:

- any repair when the purpose is to raise the engine’s compression, or stop oil consumption where a Breakdown has not occurred,
- Valve grinding and/or worn rings are not covered.

Item W. is deleted and replaced with the following: Any loss or expense if the

odometer has been tampered with, altered or is inoperative while owned by You. See also number (26) below.

(14) MISSISSIPPI

ARBITRATION section is deleted in its entirety.

(15) MISSOURI

CANCELLATION OF YOUR AGREEMENT, paragraph e. is amended to include the following: e. The right to receive a full refund for a cancellation within the first sixty (60) days is not transferable and only applies to the original purchaser and only if no claim has been made. We will pay a ten percent (10%) penalty per month for the period that this refund has not been paid by Us, should the required refund not be paid within the first thirty (30) days of Our receipt of the canceled Agreement. Cancellation by You will become effective as of the date the written notice of Your cancellation is received by Us. We will mail You written notice of Our receipt and resulting cancellation of Your Agreement within fifteen (15) days of the date of cancellation.

(16) NEBRASKA

You may pay for this Agreement by cash or by including it in the financing of Your Vehicle. Under Nebraska Insurance Related Laws, 60-339 Motor Vehicle is defined as any vehicle that is propelled by any power other than muscular power. Products such as Travel Trailers, Pop-ups and Slide-Ins do not fall within this definition and are therefore not subject to regulation under Chapter 44, Article 35 of the Nebraska Insurance Code.

(17) NEVADA

CANCELLATION OF YOUR AGREEMENT, paragraph b. is deleted and replaced with the following: b. No Agreement that has been in effect for at least seventy (70) days may be canceled by the provider before the expiration of the agreed term or 1 year after the Effective Date of the Agreement, whichever occurs first, except on any of the following grounds: 1. Failure by the holder to pay an amount when due; 2. Conviction of the holder of a crime which results in an increase in the service required under the Agreement; 3. Discovery of fraud or material misrepresentation by the holder in obtaining the Agreement, or in presenting a claim for service thereunder; 4. Discovery of: (a) An act or omission by the holder; or (b) A violation by the holder of any condition of the Agreement, which occurred after the Effective Date of the Agreement and which substantially and materially increases the service required under the Agreement; or 5. A material change in the nature or extent of the required service or repair which occurs after the Effective Date of the Agreement which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that the Agreement was issued or sold. If We cancel the Agreement, We shall mail a written notice of cancellation to You at the last known address before the fifteenth (15th) day preceding the effective date of cancellation. The notice will state the effective date of cancellation and the reason for cancellation. Paragraph e. is amended with the following: e. The right to receive a full refund for a cancellation within the first sixty (60) days is not transferable and only applies to the original purchaser and only if no claim has been made. A ten percent (10%) penalty per month shall be added to a refund of an Agreement which is cancelled within the first sixty (60) days that is not paid or credited within forty-five (45) days after return of the Agreement to the provider.

(18) NEW HAMPSHIRE

The following is added to the Agreement: In the event You do not receive satisfaction under this Agreement, You may contact the New Hampshire Insurance Department at 21 South Fruit St., Concord, NH 03301-7317; (603) 271-2261.

INSURANCE section is deleted in its entirety and replaced with the following: Our obligations under this Agreement are insured under an Insurance Policy issued by Virginia Surety Company, Inc., 1000 Milwaukee Avenue, Glenview, Illinois 60025. If a covered claim is not paid within sixty (60) days after proof of loss has been filed, You may file a direct claim with Virginia Surety Company, Inc. To do so, please call the following toll-free number for instructions: 800-209-6206. Virginia Surety Company, Inc. is not a party to a guaranteed price refund offered or made by the dealer who sold You this Agreement or the Administrator of this Agreement or by a third party in connection with this Agreement. Virginia Surety Company, Inc. is not obligated or liable for the payment of a guaranteed price refund.

(19) NEW YORK

Section 198-b of New York General Business Law requires a vehicle dealer, unless otherwise excepted, 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 80,000 miles or more but not 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 Agreement: In addition to the dealer warranty required by the 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.

SCHEDULE OF COVERAGES, the following is added: The use of non-original manufacturer's parts shall comply with state and federal laws.

CANCELLATION OF YOUR AGREEMENT, paragraph e. is amended with the following:

e. The right to receive a full refund for a cancellation within the first sixty (60) days is not transferable and only applies to the original purchaser and only if no claim has been made. A ten percent (10%) penalty per month shall be added to a refund of an Agreement which is cancelled within the first sixty (60) days that is not paid or credited within thirty (30) days after return of the Agreement to the provider.

See also number (26) below.

(20) NORTH CAROLINA

CANCELLATION OF YOUR AGREEMENT, paragraph e. is deleted and replaced with the following: e. If this Agreement is cancelled within the first sixty (60) days and no claims have been filed, We will refund the entire Service Agreement Price. If this Agreement is cancelled after the first sixty (60) days or a claim has been filed, We will refund an amount of the Service Agreement 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 date Coverage begins, less an administration fee of fifty dollars (\$50) or ten percent (10%) of the pro-rata refund amount, whichever is less.

See also number (26) below.

(21) SOUTH CAROLINA

CANCELLATION OF YOUR AGREEMENT, paragraph b. is amended to include: "If We cancel the Agreement, We shall mail a written notice of cancellation to You at the last know address before the fifteenth (15th) day preceding the effective date of cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the Service Agreement Price, a material misrepresentation by You, or a substantial breach of duties by You relating to the Vehicle or its use. The notice will state the effective date of cancellation and the reason for cancellation. Paragraph e. is amended with the following: e. The right to receive a full refund for a cancellation within the first sixty (60) days is not transferable and only applies to the original purchaser and only if no claim has been made. A ten percent (10%) penalty per month shall be added to a refund of an Agreement which is cancelled within the first sixty (60) days that is not paid or credited within forty-five (45) days after return of the Agreement to the provider.

Disclosure Notification: If You have questions, concerns or complaints regarding Your Agreement, You may address them to: South Carolina Department of Insurance, 112 Marion Street, Columbia, SC 29202 or P.O. Box 100105, Columbia, SC 29201-3105 or by phone at (803) 737-6180.

(22) TEXAS

CANCELLATION OF YOUR AGREEMENT, paragraph b. is amended to include: If We cancel the Agreement, 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. Prior notice is not required if the reason for cancellation is nonpayment of the Service Agreement Price, a material misrepresentation by You, or a substantial breach of duties by You relating to the Vehicle or its use. The notice will state the effective date of cancellation and the reason for cancellation. Paragraph e. is amended with the following: e. The right to receive a full refund for a cancellation within the first sixty (60) days is not transferable and only applies to the original purchaser and only if no claim has been made. A ten percent (10%) penalty per month shall be added to a refund of an Agreement which is cancelled within the first sixty (60) days that is not paid or credited within forty-five (45) days after return of the Agreement to the provider. If Your cancellation refund is not paid within forty-five (45) days after the Agreement has been returned to Us, You may request a refund from Virginia Surety Company, Inc., 1000 Milwaukee Avenue, Glenview, Illinois 60025.

Disclosure Notification: Any unresolved complaints or questions concerning the regulation of service agreements in the state of Texas may be addressed to: Texas Department of Licensing and Regulations, P.O. Box 12157, Austin, TX 78711 or call (800) 803-9202.

See also number (26) below.

(23) UTAH

Note: Coverage afforded under this Agreement is not guaranteed by the Property and Casualty Guaranty Association.

You may pay for this Agreement either by cash or by including it in the financing of their Vehicle. FILING A BREAKDOWN CLAIM, paragraph 7 and 8 are amended with: Failure to file within the time limit does not invalidate a claim if the Agreement holder shows it was not reasonably possible to file within the listed time limit (31A-21-312).

CANCELLATION OF YOUR AGREEMENT, paragraph b. is deleted in its entirety and replaced with the following: We may cancel this Agreement within the first sixty (60) days for any reason. If this Agreement has been in effect for more than sixty (60) days, We may cancel this Agreement only for one or more of the following reasons: a. Nonpayment of the Service Agreement Price; b. Material misrepresentation; c. A substantial change in the risk assumed unless We should reasonably foreseen the change or contemplated the risk when entering this Agreement; or d. Substantial breaches of contractual duties, conditions or warranties under this Agreement. We will mail a cancellation notice which states the reason for cancellation to You at least thirty (30) days (ten (10) days for nonpayment of the Service Agreement Price) before We cancel this Agreement. Such cancellation notice will be delivered or mailed by first class mail.

ARBITRATION is deleted in its entirety and replaced with the following: Any matter in dispute between You and Us may be subject to arbitration as an alternative to court action pursuant to the rule of The American Arbitration Association or other recognized arbitrator, a copy of which is available on request from Us. Any decision reached by arbitration shall be binding upon both You and Us. 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.

See also number (26) below.

(24) WISCONSIN

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

FILING A BREAKDOWN CLAIM, paragraph 4. is deleted and replaced with the following: 4. Obtain Authorization from the Administrator - Prior to any repair being made, instruct the service manager at the repair facility to contact the Administrator to obtain an authorization for the claim. Failure to obtain authorization prior to having repairs made may jeopardize Coverage under this Agreement, except as provided under Emergency Repairs. In the event the Administrator is closed, notice of loss should be made as soon as reasonably possible. The amount authorized by the Administrator is the amount that will be paid for repairs covered under the terms of this Agreement. Any additional amount must receive prior approval. 7. Pay any Applicable Deductible - You must pay to the repair facility any required 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 the Deductible. Once authorization is obtained and the repair is completed, all repair orders and documentation must be submitted to the Administrator. If You cannot take Your Vehicle back to the selling dealership and an alternate repair facility will not accept Our authorization number for payment, We can make payment by Our credit card.

OUR RIGHT TO RECOVER PAYMENT, is amended as follows: You will be made whole before We will retain amounts We have recovered.

ARBITRATION is ammended as follows: no mandatory arbitration is allowed, both parties must agree.

WHAT IS NOT COVERED, Paragraph F. is revised as follows: Unauthorized repairs may jeopardise coverage.

CANCELLATION OF YOUR AGREEMENT, paragraph e. is deleted and replaced with the following: e. If this Agreement is cancelled within the first sixty (60) days and no claims has been filed, We will refund the entire Service Agreement Price. If this Agreement is cancelled after the first sixty (60) days, We will make a pro-rata refund based on time or mileage, whichever refund is less, less a fifty dollar (\$50) administrative fee.

See also number (26) below.

(25) WYOMING

ARBITRATION section is deleted in its entirety.

ANCILLARY BENEFITS, the entire section is deleted and replaced with the following: Benefits Will Be Administered By Nation Safe Drivers, 1108 E. Newport Center Drive, Deerfield Beach, FL 33442; Attn: Claims.

24-hour Roadside Assistance – As an Agreement Holder, You will not be required to pay any additional fee when Your service does not exceed the benefit limit of three hundred dollars (\$300) per occurrence. To obtain assistance dial TOLL-

FREE 877-890-3140 24-hours a day seven (7) days a week. You MUST present the dispatcher with your Agent Producer Code: 17947. Your Agreement number (located at the top right of your Agreement) and Your Plan letter which is "RV".

Towing – Provides towing to the nearest repair facility capable of making or performing needed repairs or services.

Emergency Road Service – Any available contracted road service that is needed to get Your Vehicle running (i.e. hose replacement or tightening of cables or belts etc.)

Essential Fluids or Supplies Delivery – Including gasoline, water, oil, or any supplies necessary to send Your Vehicle on its way (You are responsible for actual cost of fluid or supplies requested).

Flat Tire Changes or Repairs – Includes changing a flat tire with Your good spare or plugging a punctured tire.

Emergency Battery Service – Includes tightening or cleaning of cables, jumpstarts, minor adjustments to alternator etc.

Lockout Services – Accidentally locked out of Your Vehicle, We will send a locksmith.

Non-Motorized Towable Provision: In the event your towable is in tow Your Roadside Assistance services extend to the vehicle towing Your non-motorized towable.

The following items are not included as part of the emergency roadside assistance benefit: Cost of parts, replacement keys, fluids, lubricants, or fuel, cost of installation of products, material and additional labor related to towing. Disconnecting or reconnecting drive shaft. Non-emergency towing or other non-emergency service. Trucks over one-ton capacity, taxicabs, limousines or other commercial vehicles. Towing from a service station, garage or repair shop. Towing by other than a licensed service station or garage; Vehicle storage charges; a second tow. Service on Your Vehicle if it is not in a safe condition to be towed. Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests and areas designated as not passable due to construction, etc. Mounting or removing of snow tires or chains. 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 covered Vehicle in need of routine maintenance or repair.

In the event of damage due to fire, flood or vandalism: Cost related to physical damage due to fire, flood, or vandalism are normally covered under Your Vehicle insurance. Nation Safe Drivers will assist You when You call our toll-free number, but You will have to pay for these services and submit Your bill to Your insurance company or agent as a part of the insurance claim.

\$100 on-Site Repair Reimbursement – Your Agreement will pay up to one hundred dollars (\$100) in labor for repairs made to covered parts at the disablement site. Service must be performed by a licensed mechanic or technician to be eligible for reimbursement. To submit a claim, request a claim form by calling toll-free 888-684-9327 or online at www.nsdclaims.com You must send your completed claim form and all requested documentation to Nation Safe Drivers, 1108 E. Newport Center Drive, Deerfield Beach FL 33442 ATTN: Claims.

\$375 Trip Interruption – If You have a Breakdown involving a covered part that requires Your Vehicle to be retained more than 24-hours by a licensed garage, and You are more than one hundred (100) miles from Your residence of record, We will

reimburse up to one hundred and twenty-five dollars (\$125) a day for three (3) days to help offset the added expenses of meals, lodging and alternate transportation. To submit a claim, request a claim form by calling toll-free 888-684-9327 or online at www.nsdclaims.com. You must send Your completed claim form and all requested documentation to Nation Safe Drivers, 1108 E. Newport Center Drive, Deerfield Beach, FL 33442 ATTN: Claims.

CANCELLATION OF YOUR AGREEMENT, paragraph b. is amended to include: If We cancel the Agreement, We shall mail a written notice of cancellation to You at the last known address before the tenth (10th) day preceding the effective date of cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the Service Agreement Price, a material misrepresentation by You, or a substantial breach of duties by You relating to the Vehicle or its use. The notice will state the effective date of cancellation and the reason for cancellation. Paragraph c. is deleted and replaced with the following: If Your Vehicle and this Agreement have been financed, the Lienholder shown on the Declaration Section may cancel this Agreement if Your Vehicle is declared a total loss or is repossessed. Paragraph e. is amended with the following: e. The right to receive a full refund for a cancellation within the first sixty (60) days is not transferable and only applies to the original purchaser and only if no claim has been made. A ten percent (10%) penalty per month shall be added to a refund of a Agreement which is cancelled within the first sixty (60) days that is not paid or credited within forty-five (45) days after return of the Agreement to the provider.

See also number (26) below.

(26)

ALABAMA, ARIZONA, ARKANSAS, COLORADO, CONNECTICUT, GEORGIA, IDAHO, ILLINOIS, INDIANA, IOWA, KENTUCKY, MARYLAND, MINNESOTA, MISSOURI, NEW YORK, NORTH CAROLINA, TEXAS, UTAH, WISCONSIN AND WYOMING

INSURANCE section is deleted in its entirety and replaced with the following: Our obligations under this Agreement are insured under an Insurance Policy #2747 issued by Virginia Surety Company, Inc., 1000 Milwaukee Avenue, Glenview, Illinois 60025. If a covered claim is not paid within sixty (60) days after proof of loss has been filed, You may file a direct claim with Virginia Surety Company, Inc. To do so, please call the following toll-free number for instructions: 800-209-6206. Virginia Surety Company, Inc. is not a party to a guaranteed price refund offered or made by the dealer who sold You this Agreement or the Administrator of this Agreement or by a third party in connection with this Agreement. Virginia Surety Company, Inc. is not obligated or liable for the payment of a guaranteed price refund. Provisions concerning Your responsibilities, including routine maintenance, appear under the PURCHASE RESPONSIBILITIES.