Protective

CLAIMS DEPT. 1-888-285-2567
ROADSIDE/TOWING ASSISTANCE 1-888-810-5150

CONTRACT PURCHASE DATE		
MONTH	DAY	YEAR
[redacted]	[redacted]	[redacted]

CONTRACT NUMBER [redacted]

CUSTOMER INFORMATION

LAST NAME	FIRST NAME	E-MAIL ADDRESS		
[redacted]	[redacted]	[redacted]		
ADDRESS	**CITY**	**STATE**	**ZIP CODE**	**PHONE**
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]

CO-OWNER INFORMATION

LAST NAME	FIRST NAME	E-MAIL ADDRESS		
ADDRESS	**CITY**	**STATE**	**ZIP CODE**	**PHONE**

SELLING DEALER INFORMATION

AUL DEALER ID #	DEALER NAME	DEALER EMPLOYEE NAME	PHONE	
[redacted]	[redacted]		[redacted]	
ADDRESS	**CITY**		**STATE**	**ZIP CODE**
[redacted]	[redacted]		[redacted]	[redacted]

VEHICLE INFORMATION

VIN #	YEAR	MAKE	MODEL
[redacted]	[redacted]	[redacted]	[redacted]

PRESENT MILEAGE	VEHICLE PURCHASE PRICE	IN-SERVICE DATE	VEHICLE CLASS
[redacted]	$ [redacted]	[redacted]	[redacted]

VEHICLE SURCHARGES

☒ 4WD/AWD ☐ ONE – TON ☐ TURBO/SUPERCHARGER ☐ BUSINESS USE ☐ LIFT KIT/TIRE/WHEEL MODIFICATIONS
(See Section 6. V. for Lift Kit/Tire/Wheel Modification details)

COVERAGE INFORMATION

TERM	COVERAGE	OPTIONAL COVERAGE	DEDUCTIBLE *
Term: [redacted] Months		☐ WARRANTY REMAINING*	$ [redacted]
Term: [redacted] Miles	Expiration Date: [redacted] Expiration Mileage: [redacted]	* If the "Warranty Remaining" option is selected coverage begins thirty (30) days after the CONTRACT PURCHASE DATE and expires by Time or Mileage measured from the original Full Manufacturer's Warranty Expiration Date or Expiration Mileage, whichever occurs first.	*If a deductible is not entered, a one-hundred-dollar ($100) deductible will apply.
SINGLE PAYMENT CONTRACT PRICE: $ [redacted]	LIENHOLDER (If Applicable): [redacted]		**DISAPPEARING DEDUCTIBLE* (Included)** * See Section 1. for details of the DISAPPEARING DEDUCTIBLE

I have **READ, UNDERSTAND,** and **AGREE** to the terms and conditions within the body of this contract, which includes but is not limited to the following:

NOTICE: NO COVERAGE WILL BE PROVIDED UNDER THIS VEHICLE SERVICE CONTRACT DURING THE THIRTY (30) DAY AND ONE THOUSAND (1,000) MILE WAITING PERIOD OF TIME FOLLOWING THE CONTRACT PURCHASE DATE

[redacted] [redacted] [redacted]

OWNER'S SIGNATURE DATE CO-OWNER'S SIGNATURE DATE

This Vehicle Service Contract contains an arbitration provision. It limits certain of **YOUR** rights, including **YOUR** right to obtain relief or damages through court action. Purchase of this Vehicle Service Contract is not required in order to purchase or finance a motor vehicle.

SAMPLE

This contract is between **YOU** and the **OBLIGOR** and provides coverage as indicated above). In Oklahoma, the **OBLIGOR** for this Contract is Interstate Administrative Services, Inc. (Oklahoma Service Warranty Association #44197933). In New York, the **OBLIGOR** is Western Diversified Services, Inc. In all other states, the obligor is Protective Administrative Services, Inc. The contact information for the **OBLIGOR** is P.O. Box 830029, Birmingham, AL 35283-0029, 1-800-826-3207. This contract is between **YOU** and the **OBLIGOR** and provides coverage as indicated above.

The obligations under this contract are insured by Protective Property & Casualty Insurance Company. If a covered **CLAIM** is not paid within sixty (60) days after **YOU** have fulfilled the requirements for reporting a **CLAIM**, **YOU** may file a **CLAIM** directly with the insurance company at: Contract Holder Services, 14755 North Outer Forty Rd., Suite 400, Chesterfield, MO, 63017, or by calling 1-800-950-6060. If YOU cancel this Contract and do not receive a refund, please contact the insurance company.

AUL-SDF-ML-PC-0822
V1-0822

Protective

CLAIMS DEPT. 1-888-285-2567
ROADSIDE/TOWING ASSISTANCE 1-888-810-5150

CONTRACT PURCHASE DATE				CONTRACT NUMBER
MONTH	DAY	YEAR	SDF	
[redacted]	[redacted]	[redacted]		[redacted]

CUSTOMER INFORMATION

LAST NAME	FIRST NAME	E-MAIL ADDRESS		
[redacted]	[redacted]	[redacted]		
ADDRESS	**CITY**	**STATE**	**ZIP CODE**	**PHONE**
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]

CO-OWNER INFORMATION

LAST NAME	FIRST NAME	E-MAIL ADDRESS		
ADDRESS	**CITY**	**STATE**	**ZIP CODE**	**PHONE**

SELLING DEALER INFORMATION

AUL DEALER ID #	DEALER NAME	DEALER EMPLOYEE NAME	PHONE	
[redacted]	[redacted]		[redacted]	
ADDRESS	**CITY**	**STATE**	**ZIP CODE**	
485 Main Street	Gorham	NH	03581	

VEHICLE INFORMATION

VIN #	YEAR	MAKE	MODEL	
[redacted]	[redacted]	[redacted]	[redacted]	
PRESENT MILEAGE	**VEHICLE PURCHASE PRICE**	**IN-SERVICE DATE**	**VEHICLE CLASS**	
[redacted]	$ [redacted]	[redacted]	[redacted]	

VEHICLE SURCHARGES

☒ 4WD/AWD ☐ ONE – TON ☒ TURBO/SUPERCHARGER ☐ BUSINESS USE ☐ LIFT KIT/TIRE/WHEEL MODIFICATIONS

(See Section 6. V. for Lift Kit/Tire/Wheel Modification details)

COVERAGE INFORMATION

TERM	COVERAGE	OPTIONAL COVERAGE	DEDUCTIBLE *
Term: [redacted] Months	RESERVE	☐ WARRANTY REMAINING*	$ [redacted]
Term: [redacted] Miles	Expiration Date: [redacted] Expiration Mileage: [redacted]	* If the "Warranty Remaining" option is selected coverage begins thirty (30) days after the **CONTRACT PURCHASE DATE** and expires by Time or Mileage measured from the original Full Manufacturer's Warranty Expiration Date or Expiration Mileage, whichever occurs first.	*If a deductible is not entered, a one-hundred-dollar ($100) deductible will apply.
SINGLE PAYMENT CONTRACT PRICE	**LIENHOLDER (If Applicable)**		**DISAPPEARING DEDUCTIBLE* (Included)**
$ [redacted]	[redacted]		* See Section 1. for details of the DISAPPEARING DEDUCTIBLE

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[redacted] [redacted] [redacted]

OWNER'S SIGNATURE	DATE	CO-OWNER'S SIGNATURE	DATE

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SAMPLE

DEALER COPY

Protective

CLAIMS DEPT. 1-888-285-2567
ROADSIDE/TOWING ASSISTANCE 1-888-810-5150

CONTRACT PURCHASE DATE			SDF	CONTRACT NUMBER
MONTH	DAY	YEAR		
[redacted]	[redacted]	[redacted]		[redacted]

CUSTOMER INFORMATION

LAST NAME	FIRST NAME	E-MAIL ADDRESS		
[redacted]	[redacted]	[redacted]		
ADDRESS	**CITY**	**STATE**	**ZIP CODE**	**PHONE**
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]

CO-OWNER INFORMATION

LAST NAME	FIRST NAME	E-MAIL ADDRESS		
ADDRESS	**CITY**	**STATE**	**ZIP CODE**	**PHONE**

SELLING DEALER INFORMATION

AUL DEALER ID #	DEALER NAME	DEALER EMPLOYEE NAME	PHONE	
[redacted]	[redacted]		[redacted]	
ADDRESS	**CITY**		**STATE**	**ZIP CODE**
[redacted]	[redacted]		[redacted]	[redacted]

VEHICLE INFORMATION

VIN #	YEAR	MAKE	MODEL
[redacted]	[redacted]	[redacted]	[redacted]

PRESENT MILEAGE	VEHICLE PURCHASE PRICE	IN-SERVICE DATE	VEHICLE CLASS
[redacted]	$ [redacted]	[redacted]	[redacted]

VEHICLE SURCHARGES

☒ 4WD/AWD ☐ ONE – TON ☒ TURBO/SUPERCHARGER ☐ BUSINESS USE ☐ LIFT KIT/TIRE/WHEEL MODIFICATIONS

(See Section 6. V. for Lift Kit/Tire/Wheel Modification details)

COVERAGE INFORMATION

TERM	COVERAGE	OPTIONAL COVERAGE	DEDUCTIBLE *
Term: [redacted] Months	RESERVE	☐ WARRANTY REMAINING*	$ [redacted]
Term: [redacted] Miles	Expiration Date: [redacted] Expiration Mileage: [redacted]	* If the "Warranty Remaining" option is selected coverage begins thirty (30) days after the **CONTRACT PURCHASE DATE** and expires by Time or Mileage measured from the original Full Manufacturer's Warranty Expiration Date or Expiration Mileage, whichever occurs first.	*If a deductible is not entered, a one-hundred-dollar ($100) deductible will apply.
SINGLE PAYMENT CONTRACT PRICE	**LIENHOLDER (If Applicable)**		**DISAPPEARING DEDUCTIBLE* (Included)**
$ [redacted]	[redacted]		* See Section 1. for details of the DISAPPEARING DEDUCTIBLE

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[redacted] [redacted] [redacted]

OWNER'S SIGNATURE	DATE	CO-OWNER'S SIGNATURE	DATE

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SAMPLE

LIENHOLDER COPY

Protective

CLAIMS DEPT. 1-888-285-2567
ROADSIDE/TOWING ASSISTANCE 1-888-810-5150

CONTRACT PURCHASE DATE				CONTRACT NUMBER
MONTH	DAY	YEAR	SDF	
[redacted]	[redacted]	[redacted]		[redacted]

CUSTOMER INFORMATION

LAST NAME	FIRST NAME	E-MAIL ADDRESS		
[redacted]	[redacted]	[redacted]		
ADDRESS	**CITY**	**STATE**	**ZIP CODE**	**PHONE**
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]

CO-OWNER INFORMATION

LAST NAME	FIRST NAME	E-MAIL ADDRESS		
ADDRESS	**CITY**	**STATE**	**ZIP CODE**	**PHONE**

SELLING DEALER INFORMATION

AUL DEALER ID #	DEALER NAME	DEALER EMPLOYEE NAME	PHONE	
[redacted]	[redacted]		[redacted]	
ADDRESS	**CITY**		**STATE**	**ZIP CODE**
[redacted]	[redacted]		[redacted]	[redacted]

VEHICLE INFORMATION

VIN #	YEAR	MAKE	MODEL
[redacted]	[redacted]	[redacted]	[redacted]

PRESENT MILEAGE	VEHICLE PURCHASE PRICE	IN-SERVICE DATE	VEHICLE CLASS
[redacted]	$ [redacted]	[redacted]	[redacted]

VEHICLE SURCHARGES

☒ 4WD/AWD ☐ ONE – TON ☒ TURBO/SUPERCHARGER ☐ BUSINESS USE ☐ LIFT KIT/TIRE/WHEEL MODIFICATIONS

(See Section 6. V. for Lift Kit/Tire/Wheel Modification details)

COVERAGE INFORMATION

TERM	COVERAGE	OPTIONAL COVERAGE	DEDUCTIBLE *
Term: [redacted] Months	RESERVE	☐ WARRANTY REMAINING*	$ [redacted]
Term: [redacted] Miles	Expiration Date: [redacted] Expiration Mileage: [redacted]	* If the "Warranty Remaining" option is selected coverage begins thirty (30) days after the **CONTRACT PURCHASE DATE** and expires by Time or Mileage measured from the original Full Manufacturer's Warranty Expiration Date or Expiration Mileage, whichever occurs first.	*If a deductible is not entered, a one-hundred-dollar ($100) deductible will apply.
SINGLE PAYMENT CONTRACT PRICE $ [redacted]	**LIENHOLDER (If Applicable)** [redacted]		**DISAPPEARING DEDUCTIBLE* (Included)** * See Section 1. for details of the DISAPPEARING DEDUCTIBLE

I have **READ, UNDERSTAND,** and **AGREE** to the terms and conditions within the body of this contract, which includes but is not limited to the following:

NOTICE: NO COVERAGE WILL BE PROVIDED UNDER THIS VEHICLE SERVICE CONTRACT DURING THE THIRTY (30) DAY AND ONE THOUSAND (1,000) MILE WAITING PERIOD OF TIME FOLLOWING THE CONTRACT PURCHASE DATE.

[redacted] [redacted] [redacted]

OWNER'S SIGNATURE	DATE	CO-OWNER'S SIGNATURE	DATE

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This contract is between **YOU** and the **OBLIGOR** and provides coverage as indicated above). In Oklahoma, the **OBLIGOR** for this Contract is Interstate Administrative Services, Inc. (Oklahoma Service Warranty Association #44197933). In New York, the **OBLIGOR** is Western Diversified Services, Inc. In all other states, the obligor is Protective Administrative Services, Inc. The contact information for the **OBLIGOR** is P.O. Box 830029, Birmingham, AL 35283-0029, 1-800-826-3207. This contract is between **YOU** and the **OBLIGOR** and provides coverage as indicated above.

The obligations under this contract are insured by Protective Property & Casualty Insurance Company. If a covered **CLAIM** is not paid within sixty (60) days after **YOU** have fulfilled the requirements for reporting a **CLAIM**, **YOU** may file a **CLAIM** directly with the insurance company at: Contract Holder Services, 14755 North Outer Forty Rd., Suite 400, Chesterfield, MO, 63017, or by calling 1-800-950-6060. If YOU cancel this Contract and do not receive a refund, please contact the insurance company.

SAMPLE

SECTION 1. KEY TERMS AND PROVISIONS

This Vehicle Service Contract is not an insurance policy. This is a Vehicle Service Contract between the SERVICE CONTRACT HOLDER and the OBLIGOR. This Contract provides additional information regarding responsibility for benefits. State restrictions may apply; please refer to the STATE DISCLOSURE section for details.

Any modification, alteration, or change to the preprinted terms and conditions of this Vehicle Service Contract shall render it invalid and of no force or effect. No coverage is afforded under this Vehicle Service Contract without a valid Owner's Signature.

Vehicles, Terms, Coverages, and/or Options not in accordance with the OBLIGOR'S Underwriting Rate Sheet and Guidelines, at the time of sale, are not covered under this Vehicle Service Contract. This Vehicle Service Contract is only in force upon the receipt and acceptance of this Vehicle Service Contract by the OBLIGOR.

If any information contained in this Vehicle Service Contract about the SERVICE CONTRACT HOLDER, the COVERED VEHICLE, or the coverage that YOU selected is in error, please contact the ADMINISTRATOR, OBLIGOR, or the SELLING DEALER immediately.

Purchase of this Vehicle Service Contract is not required in order to purchase or finance a motor vehicle.

THIS CONTRACT IS INCLUSIVE OF THE MANUFACTURER'S WARRANTY; IT DOES NOT REPLACE THE MANUFACTURER'S WARRANTY BUT PROVIDES CERTAIN ADDITIONAL BENEFITS DURING THE TERM OF THE MANUFACTURER'S WARRANTY. LOSSES COVERED BY THE MANUFACTURER DURING THE MANUFACTURER'S WARRANTY PERIOD ARE NOT COVERED UNDER THIS CONTRACT.

The General Provisions of this Vehicle Service Contract contain several words that have special meanings. The following words are important in this Vehicle Service Contract, and they are printed in BOLD type below.

"ADMINISTRATOR" means the organization that we have retained to provide administrative and claim services for this Contract.In Louisiana, Nevada, and Wisconsin, the ADMINISTRATOR is Wisconsin A.U.L., Inc. In all other states, the ADMINISTRATOR is A.U.L. Corp. The contact information for the ADMINISTRATOR is P.O. Box 830029, Birmingham, AL 35283-0029, 1-800-826-3207.

"CLAIM" means a request or demand made by YOU for benefits under this Vehicle Service Contract.

"CONTRACT PURCHASE DATE" means the date this Contract was purchased as listed on this Vehicle Service Contract.

"COST" means the usual and approved charges for parts and labor to repair or replace the covered part.

"COVERED VEHICLE" means the car, light duty truck, or van described as such on this Vehicle Service Contract.

"DECLARATIONS PAGE" means the numbered document executed by YOU which is part of this Vehicle Service Contract. It lists information regarding the COVERED VEHICLE, Vehicle Service Contract terms, and other vital information.

"DEDUCTIBLE" means the amount that the SERVICE CONTRACT HOLDER must pay for covered repairs per repair visit. The DEDUCTIBLE will not apply to the ADDITIONAL BENEFITS listed in SECTION 6: WHAT IS COVERED BY THIS VEHICLE SERVICE CONTRACT.

"DISAPPEARING DEDUCTIBLE" means no DEDUCTIBLE will be charged so long as the COVERED VEHICLE is returned to the SELLING DEALER for repair. If the COVERED VEHICLE is taken anywhere other than the selling dealer, the DEDUCTIBLE as listed on the DECLARATIONS PAGE will apply.

"EXPIRATION DATE" is calculated by adding the CONTRACT PURCHASE DATE, plus the thirty (30) day WAITING PERIOD, plus the Term Months as listed on the DECLARATIONS PAGE of this Vehicle Service Contract.

"EXPIRATION MILEAGE" is calculated by adding the present mileage as listed on the DECLARATIONS PAGE of this Vehicle Service Contract, plus the one thousand (one thousand) mile WAITING PERIOD, plus the Term Miles as listed on the DECLARATIONS PAGE of this Vehicle Service Contract. This Contract will expire at either the EXPIRATION DATE or the EXPIRATION MILEAGE, whichever occurs first, or when WE have wholly fulfilled OUR financial obligations under the terms of the Limit of Liability clause of SECTION 7 WHAT IS NOT COVERED by this Contract.

"FAILURE" or "FAILED" means the inability of any covered component(s), which has received manufacturer's recommended service, to perform the function(s) for which it was designed, including when any covered component(s) has worn beyond the manufacturer's tolerances allowed for the particular Vehicle at the mileage when the problem occurs.

"INTERNALLY LUBRICATED PART" means any internal part that requires lubrication to reduce friction between two moving surfaces.

"LIENHOLDER" means the company listed on the DECLARATIONS PAGE of this Vehicle Service Contract that has advanced the money for the purchase of this Vehicle Service Contract.

"OBLIGOR," "WE," "US" or "OUR" means the entity obligated to perform under this Vehicle Service Contract. In Oklahoma, the OBLIGOR for this Contract is Interstate Administrative Services, Inc. In all other states, the obligor is Protective Administrative Services, Inc. (The contact information for the OBLIGOR is P.O. Box 830029, Birmingham, AL 35283-0029, 1-800-826-3207.

"ODOMETER MILES" means the mileage recorded on the odometer provided that it has not stopped or been changed to lower the actual mileage, as determined in accordance with Public Law 92-513, Title IV, as amended.

"SELLING DEALER" means the Dealer described as such on this Vehicle Service Contract.

"SERVICE CONTRACT HOLDER," "YOU," and "YOUR" mean the owner designated as such on this Vehicle Service Contract.

"WAITING PERIOD" means the thirty (30) Day and one thousand (1,000) mile time period after the CONTRACT PURCHASE DATE before coverage begins.

"WARRANTY REMAINING" If the "WARRANTY REMAINING" option is selected and paid as indicated on YOUR DECLARATIONS PAGE, coverage begins thirty (30) days after the CONTRACT PURCHASE DATE and expires by Time or Mileage measured from the original Full Manufacturer's Warranty Expiration Date or Expiration Mileage, whichever occurs first.

SAMPLE

SECTION 2. MAINTENANCE RESPONSIBILITIES

The SERVICE CONTRACT HOLDER must have the COVERED VEHICLE serviced according to the service and maintenance schedule outlined in the owner's manual published by the manufacturer of the COVERED VEHICLE. YOU must also maintain proper fluid levels. The SERVICE CONTRACT HOLDER must keep all maintenance records, from the CONTRACT PURCHASE DATE to the EXPIRATION of this Vehicle Service Contract, supported by receipts indicating date, time, mileage, and service performed, and these records must be available to the ADMINISTRATOR and/or the SELLING DEALER upon request. Proof of maintenance will be required for certain repairs under this Vehicle Service Contract. Failure to provide proof of required maintenance may result in denial of coverage. Failure to properly maintain YOUR COVERED VEHICLE in accordance with YOUR owner's manual will result in denial of coverage.

SECTION 3. HOW TO OBTAIN REPAIRS

ADMINISTRATOR PHONE NUMBER AND ADDRESS: Toll Free 1-888-285-2567 | P.O. Box 830029, Birmingham, AL 35283-0029..
AFTER HOURS CLAIMS: For CLAIMs outside of the ADMINISTRATOR's normal business hours, please follow the instructions in paragraph 4 below.

1. Prevent Further Damage: Take immediate action to prevent further damage to YOUR COVERED VEHICLE. Any damage resulting from continued operation of an impaired vehicle will constitute failure to protect the COVERED VEHICLE and will not be covered under this Vehicle Service Contract.
2. Return YOUR COVERED VEHICLE to the SELLING DEALER: If YOUR COVERED VEHICLE is within sixty (60) miles of the SELLING DEALER, YOU must deliver the COVERED VEHICLE to the SELLING DEALER at the address shown on the DECLARATIONS PAGE of this Vehicle Service Contract.
3. Call the ADMINISTRATOR for instructions on how to start a CLAIM at 1-888-285-2567: If YOUR COVERED VEHICLE is more than sixty (60) miles from the SELLING DEALER, WE reserve the right to select the repair facility. Call the ADMINISTRATOR for instructions BEFORE YOU deliver YOUR COVERED VEHICLE to any repair facility other than the SELLING DEALER. To ensure coverage under the terms of this Vehicle Service Contract, the repair facility must contact the ADMINISTRATOR and obtain their authorization PRIOR to beginning teardown or repair. YOU are responsible for authorizing diagnosis or teardown of YOUR COVERED VEHICLE by the repair facility to determine the cause of FAILURE. If the FAILURE is not covered under this Vehicle Service Contract, YOU will be responsible for these costs. The ADMINISTRATOR and the SELLING DEALER reserve the right to inspect YOUR COVERED VEHICLE prior to any repair being made. The replaced parts will, at OUR option, be remanufactured, used or new parts of like kind and quality compatible with the original design specifications and wear tolerances of YOUR COVERED VEHICLE.
4. Emergency Repairs: If emergency repairs covered by this Vehicle Service Contract are required outside the ADMINISTRATOR's or SELLING DEALER's business hours, the SERVICE CONTRACT HOLDER should deliver the COVERED VEHICLE to a licensed repair facility and have the necessary repairs performed at a reasonable and customary charge. On the next business day, the SERVICE CONTRACT HOLDER should report the repairs to the ADMINISTRATOR. To report an emergency repair and obtain a reimbursement, please call 1-888-285-2567 for instructions. Emergency repairs are only those repairs, which, if not performed, would render YOUR COVERED VEHICLE inoperable or unsafe to drive and impair its future operation.

SECTION 4. TRANSFER AND RENEWAL PROCEDURES

This Vehicle Service Contract may be transferred one time to a new owner during the Vehicle Service Contract term. This Vehicle Service Contract may not be assigned separately from the COVERED VEHICLE, nor can it be assigned or transferred to a new-or used-car dealer or anyone other than the individual who is purchasing the COVERED VEHICLE for personal use. A transfer fee of fifty dollars ($50.00) will be charged. The new owner must supply the ADMINISTRATOR with their name, address, telephone number, current vehicle mileage on COVERED VEHICLE, a copy of the bill of sale to validate the transfer, and all maintenance records from the previous owner dating back to the contract purchase date. The ADMINISTRATOR must be notified within thirty (30) days of the date of sale of the COVERED VEHICLE for the transfer to the new owner to be effective. Once transferred, this Vehicle Service Contract is non-refundable. This Vehicle Service Contract is not transferable from vehicle to vehicle. This Vehicle Service Contract may be renewable. Renewal is subject to underwriting guidelines at the time of renewal. Proof of maintenance and a vehicle inspection may be required prior to renewal. Renewal rates may be different from the original price. In order to facilitate renewal, if YOU choose to renew, the ADMINISTRATOR may share certain nonpublic personal information with another company. That company, however, will use this information only for its intended purpose and will not share it with any third parties.

SECTION 5. CANCELLATION

1. YOU may cancel this Contract before it expires by returning to the SELLING DEALER to complete a cancellation request or by sending your written and currently dated request to US or the ADMINISTRATOR by mail, fax or email to P.O. Box 830029, Birmingham, AL 35283-0637, Fax 707-226-1863 or aul.cancellations@protective.com.
   Cancellation will be effective as of the date WE, our ADMINISTRATOR or the SELLING DEALER receive your cancellation request.
2. WE may cancel this Contract at any time before it expires for any of the following reasons:
   a. Material misrepresentation or fraud by YOU with regard to the Contract;
   b. If YOU fail to maintain the COVERED VEHICLE as prescribed by the manufacturer;
   c. If the odometer has been tampered with or disabled and YOU failed to repair or replace the odometer; or
   d. YOU did not pay the Contract Price.
3. a. If YOU or WE cancel this Contract within sixty (60) calendar days of the CONTRACT PURCHASE DATE, WE will refund whatever portion of the Contract Price was paid by YOU or on your behalf (the "Amount Paid")

SAMPLE

b. If YOU cancel this Contract more than sixty (60) calendar days after the CONTRACT PURCHASE DATE, WE will refund the unearned Amount Paid, less a processing fee of fifty dollars ($50). The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused time or unused miles.

c. If WE cancel this Contract more than sixty (60) calendar days after the CONTRACT PURCHASE DATE and have not incurred a CLAIM, WE will refund the Amount Paid. If a CLAIM has been incurred, WE will refund the unearned Amount Paid. The unearned Amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused time or unused miles using the date WE discover the reason for cancellation as the cancellation date.

d. Any refund will be paid or credited within 30 calendar days of: (1) the date WE, the ADMINISTRATOR, or the SELLING DEALER receive your written cancellation request if YOU cancel; or (2) the effective date of cancellation if WE cancel

4. WE will honor the rights of a lienholder or lessor to obtain some, or all of the refund based on 3a, 3b, 3c and 3d above. At our discretion, WE may issue a refund to the lienholder or lessor as sole payee, to the lienholder or lessor and YOU as joint payees, or, if YOU provide us with proof of clear title, to YOU as sole payee. In the event of a repossession, charge off, or total loss, your rights to cancel the Contract transfer to the lienholder or lessor if the Contract was financed with your COVERED VEHICLE and any refund due, based on 3a, 3b and 3d, above, will be paid directly to the lienholder or lessor as sole payee.
5. If YOU do not receive a refund or refund credit to your loan or lease within thirty (30) days of the effective date of YOUR cancellation, please notify the ADMINISTRATOR.

SECTION 6. WHAT IS COVERED BY THIS VEHICLE SERVICE CONTRACT

This Vehicle Service Contract will cover the parts listed below based on the coverage level that YOU purchased. Only those parts specifically listed below are covered. Refer to the DECLARATIONS PAGE to determine which coverage group(s) apply to YOUR COVERED VEHICLE. Items listed in SECTION 7. WHAT IS NOT COVERED are not covered under this Vehicle Service Contract.

I. POWERTRAIN COVERAGE

A. Engine Group: All INTERNALLY LUBRICATED PARTs. Crankshaft and bearings, oil pump, fuel pump, diesel injection pump, internal timing gears or chain/belt, camshaft, camshaft bearings, valve lifters, rocker arm assemblies and push rods, valve guides, pistons and rings, wrist pins, connecting rods, motor mounts, and distributor drive gear. The engine block and cylinder heads are covered only if damage is caused by the FAILURE of an INTERNALLY LUBRICATED PART. ENGINE (Rotary): All of the above listed parts plus rotors, rotor seals, rotor chamber, eccentric shaft, and bearings.

B. Turbocharger/Supercharger: Factory installed turbocharger or supercharger, including housing, and all internal parts.

C. Transmission, Transaxle and Transfer Case (4x4/AWD): All internally lubricated parts. Drive shaft/U joint, torque converter, and transmission mounts. Case housings are covered if damaged by the FAILURE of an internally lubricated part.

D. Drive Axle Group (Front or Rear): Pinion bearings, side carrier bearings, ring and pinion gears, carrier assembly, thrust washers, axles, axle bearings, constant velocity joints, internal transaxle seal, and drive axle housing if damaged by the FAILURE of an internally lubricated part.

E. Seals and Gaskets: FAILED seals and gaskets for covered components will be replaced if the COVERED VEHICLE has less than one hundred twenty-five thousand (125,000) miles at CONTRACT PURCHASE DATE. Minor loss of fluid or seepage is considered normal and is not considered a FAILURE.

II. STERLING COVERAGE

All POWERTRAIN COVERAGE as listed above, plus:

A. Brake Group: Master cylinder, power brake cylinder, vacuum assist booster, hydro boost, disc brake caliper, wheel cylinders, compensating valve. The following ABS Components are covered: hydraulic control unit, electronic control processor, wheel speed sensors, hydraulic pump/motor assembly, pressure modulator valve, isolation dump valve, and accumulator.

B. Power Steering Group: Steering gear box, pump assembly, rack and pinion, pitman arm, idler arm, tie rod, control valves, and intermediate shafts.

C. Air Conditioning Group: Compressor, condenser, evaporator, a/c clutch & coil, expansion valve, receiver drier, blower motor, and heater control valve.

D. Electrical Group: Alternator, starter motor, front and rear wiper motors, voltage regulator, distributor, solenoids, electronic fuel injectors, throttle position sensor, front oxygen sensor, crankshaft position sensor, camshaft position sensor, fuel pressure sensor, electronic ignition module, ignition coils, power window motors/regulators, power mirror motors, power seat motors, 4WD encoder motor, power lock actuators, and the following manually operated switches: window switch, seat adjuster switch, headlight switch, turn signal switch, door lock switch, wiper switch, ignition switch.

E. Cooling Group: Engine cooling fan and motor, fan clutch, serpentine belt tensioner, radiator, heater core, water pump, and thermostat

III. ESTATE COVERAGE

All POWERTRAIN and STERLING COVERAGE as listed above, plus:

A. Front/Rear Suspension Group: Upper and lower control arms, control arm shafts and bearings or bushings, upper and lower ball joints, radius arm and bushings, torsion bars and mounts or bushings, stabilizer bars, links and bushings, struts, strut bearing plates, shock absorbers, spindle and spindle support, wheel bearings, and the following variable dampening suspension parts: compressor, control module, actuator, solenoid, height sensor, and mode selector switch.

SAMPLE

B. Enhanced Electrical Group: Manually operated switches, fuel injection sensors, rear window heating elements, and the following factory installed devices: global positioning system (GPS), Central LCD Control Screen, electronic control modules, instrument cluster, infrared systems, cruise control servo, proximity pass key and sensor, power antenna motor.

IV. RESERVE COVERAGE

This Vehicle Service Contract will cover approved repairs to any FAILURE of the parts of the COVERED VEHICLE, except for those items listed in SECTION 7. WHAT IS NOT COVERED.

V. SURCHARGES and OPTIONAL COVERAGE

Business Use: Coverage is provided if the Business Use surcharge has been selected & paid as specified on YOUR DECLARATIONS PAGE. Coverage is limited to cars, trucks, and vans that are not part of a pool or fleet, as used by the owner for: route work; service or repair work; delivery or hauling; agricultural purposes; job site activities; construction trades; and eligible vehicles owned by religious/charitable organizations.

Lift Kit/Tire/Wheel Modifications: Coverage is provided if the surcharge has been selected & paid at the time of sale of this Vehicle Service Contract as specified on YOUR DECLARATIONS PAGE. FAILUREs resulting from a professionally installed lift kit (up to four (4) inches on mid-size trucks or SUVs and up to six (6) inches on full-size trucks or SUVs) or tire modification (up to 33 inches on mid-size trucks or SUVs and up to 35 inches on full-size trucks or SUVs), to a listed component will be covered. For cars with oversized rims, this surcharge allows for a 2-inch increase in rim diameter. This surcharge is only available if the COVERED VEHICLE is equipped with Lift Kit/Tire/Wheel Modifications at the time of sale of this Vehicle Service Contract. Lift Kit/Tire/Wheel Modifications above the guidelines noted above are not covered.

WARRANTY REMAINING: If the "WARRANTY REMAINING" option is selected and paid as indicated on YOUR DECLARATIONS PAGE, coverage begins thirty (30) days after the CONTRACT PURCHASE DATE and expires by Time or Mileage measured from the original Full Manufacturer's Warranty Expiration Date or Expiration Mileage, whichever occurs first.

VI. ADDITIONAL BENEFITS/ROADSIDE ASSISTANCE (ALL Plans)

In order to obtain the additional benefits listed below, please call 1-888-810-5150.

1. Towing: In the event the COVERED VEHICLE becomes disabled due to a mechanical FAILURE which renders the COVERED VEHICLE inoperable, WE will arrange to have the COVERED VEHICLE transported, one time per CLAIM, to the nearest qualified repair service facility within one hundred fifty (150) miles. YOU are responsible for any charges that exceed the stated coverage limit.
2. Flat Tire Change: In the event of a flat tire on the COVERED VEHICLE, WE will arrange for a service provider to mount an inflated spare tire provided by YOU. In the event the spare tire is not functional, WE will provide YOU with transportation to the nearest tire store for repairs.
3. Emergency Fuel Delivery Service: In the event the Vehicle runs out of gas, WE will arrange for a service provider to deliver two (2) gallons of gas to the COVERED VEHICLE. YOU are responsible for the cost of the emergency supply of gas at the time of delivery. (Compressed Natural Gas (CNG) vehicles excluded)
4. Battery Jump Service: In the event the COVERED VEHICLE will not crank due to a weak or "run-down" battery, WE will arrange for a service provider to boost or jump-start the battery.
5. Key Lockout Service: In the event the keys for the COVERED VEHICLE are lost, broken, or accidentally locked in the COVERED VEHICLE, WE will arrange for a service provider to unlock the COVERED VEHICLE and will pay up to a maximum of one hundred dollars ($100) per occurrence for the locksmith service, excluding the cost of replacement keys. YOU are responsible for the cost of any replacement keys at the time of service.

To obtain roadside assistance, call 1-888-810-5150.

VII. Rental CAR

The ADMINISTRATOR will reimburse the SERVICE CONTRACT HOLDER, for actual rental car expense incurred, up to thirty dollars ($30.00) per twenty-four (24) hour period, with a one hundred fifty-dollar ($150.00) maximum per CLAIM. In order to qualify for reimbursement, the COVERED VEHICLE must: 1) be retained by the repair facility overnight, and 2) have a FAILURE to a covered component based on the coverage plan selected, that if driven, would result in further damage to the COVERED VEHICLE. An additional ninety dollars ($90.00) of rental coverage applies only in the event of a parts delay when an internal repair or replacement is performed on a major component (Engine Group, Transmission Group, Drive Axle Group). Reimbursement will not continue beyond the day that repairs are completed, and the SERVICE CONTRACT HOLDER is notified of completion. Reimbursement is only valid if rental is from a licensed car rental agency.

VIII. TRIP INTERRUPTION

In the event of a FAILURE of the COVERED VEHICLE during the term of this policy, YOU will be reimbursed up to $100 per day for up to three (3) days for meals and lodging when the FAILURE occurs more than 150 miles from YOUR residence. Benefits are per FAILURE, and YOU must remain overnight for YOUR lodging and meals between the date of the FAILURE and the date the repairs are completed. YOU must provide to us valid lodging and meal receipts in order to be reimbursed.

SAMPLE

SECTION 7. WHAT IS NOT COVERED

A. Repairs or replacements not authorized in advance by the ADMINISTRATOR, except for repairs that qualify as Emergency Repairs as described in SECTION 3 HOW TO OBTAIN REPAIRS.

B. Repairs or replacements of components of the COVERED VEHICLE that were not operating properly in accordance with manufacturer's specifications at the time of sale of this Vehicle Service Contract.

C. Any mechanical breakdown or FAILURE that occurs to or results from non-standard (any component not installed by the original manufacturer) or high performance parts, alternate fuels, any mechanical or electrical alterations made to the COVERED VEHICLE including, but not limited to, the use of oversized tires, mismatched tire sizes according to manufacturer's guidelines, installation of header pipes, lift kits, mid-size trucks or SUVs lifted above 4 inches or with tire modifications exceeding 33 inches, full-size trucks or SUVs lifted above 6 inches or with tire modifications exceeding 35 inches, or snow plow equipment or fittings.

D. Any part, repair, or replacement thereof while covered by insurance, a manufacturer's warranty, recall program, factory service bulletins, special policy, certified program, or dealer warranty.

E. Any COVERED VEHICLE if the odometer has been tampered with, altered, disconnected (excluding during maintenance or repair) or not maintained in working order, causing it to not record actual mileage driven.

F. Any mechanical breakdown or FAILURE caused by (a) failure to service the COVERED VEHICLE as recommended by the manufacturer; (b) overheating, regardless of the cause of overheating or resulting from contamination or inadequate amounts of coolant, lubricants, or fluids; (c) continued operation of YOUR COVERED VEHICLE or failure to use reasonable means to protect YOUR COVERED VEHICLE from further damage after a FAILURE occurs; (d) sludge, rust, residue, or corrosion; (e) lack or loss of oil or lubricant, or poor quality lubricant or fluids; or (f) OWNER OR DRIVER NEGLIGENCE OR MISUSE, WHICH SHALL INCLUDE OPERATION OF THE VEHICLE AFTER THE FAILURE OF ANY PART, THE NORMAL OPERATION OF WHICH IS REQUIRED TO MAINTAIN A SAFE ENGINE OPERATING TEMPERATURE. AN UNSAFE ENGINE OPERATING TEMPERATURE IS INDICATED BY GAUGES, WARNING LIGHTS, OR AUDIBLE WARNING SOUNDS.

G. Any vehicle used for any form of competitive driving, racing, or abusive driving.

H. Any COVERED VEHICLE used for pulling a trailer with a gross vehicle weight in excess of 1,500 pounds unless the vehicle is equipped as recommended by the manufacturer.

I. The following, unless required in connection with repairs or replacements covered hereunder: adjustments, wheel or suspension alignments, wheel balancing, engine tune-ups, grinding valves, refrigerants, reprogramming.

J. Phones, Wireless Transmitting Devices, Television/VCR, DVD Players, and LCD Screens (except as described in this Vehicle Service Contract), Satellite Radio, Electronic Device Software.

K. Commercial use including, but not limited to, public hire, rental, taxi, or livery, and vehicles with non-standard equipment installed specifically to facilitate commercial use.

L. During the period covered by this Vehicle Service Contract, it may become necessary to: (a) replace spark/glow plugs, cap and rotors, points, fuses, wiper blades, PCV valves, emission components, fly wheels, flex plates, clutch assembly and hydraulics, brake and clutch linings, pressure plate, throw-out and pilot bearings, hoses, molded rubber or rubber like items, filters, glass and glass lenses, windows, any component whose only purpose is for illumination, such as but not limited to: sealed beams, high intensity discharge (h.i.d. or xenon) bulbs, h.i.d. headlamp assemblies, ballasts, h.i.l.e.d. cooling systems, l.e.d. assemblies, light bulbs, lenses, wheels, tires, trim, moldings, bright metal, upholstery, paint, exhaust system (excluding exhaust manifold if cracked or warped (RESERVE COVERAGE ONLY)), brake rotors and drums, batteries, carburetor; (b) adjustments to carburetor, throttle body assembly, ignition, transmission bands, belts or clutch system; (c) clean fuel and cooling systems, or remove sludge or carbon deposits; (d) add oil, coolant, fluids, lubricants, greases, or refrigerants. Costs for these services and parts are not covered by this Vehicle Service Contract, regardless of the cause of failure.

M. Storage charges, shop supplies, and materials charge; diagnostic procedures not in the flat rate time to repair the covered component.

N. Losses resulting from delays or failures caused by acts of God, accidental loss or damage, collision or upset, falling missiles or objects, fire, theft, larceny, explosion, lightning, earthquake, windstorm, hail, water, flood, freezing, malicious mischief, vandalism, war, riot or civil commotion, labor strikes, or other causes beyond the control of the OBLIGOR.

O. Incidental or consequential damages, such as loss of time, inconvenience, or loss of use of the COVERED VEHICLE or injury or death to any persons.

P. A part or component that a repair facility may recommend replacing but which has not FAILED.

Q. Maintenance services and parts described in the Manufacturer's Maintenance Schedule for the COVERED VEHICLE.

R. Rust damage or body repair, convertible or vinyl tops, air and water leaks, wind noise, weather strips, squeaks, and rattles.

S. Repairs or replacements made outside the United States or Canada.

T. Repairs to correct loss of compression or oil consumption related to burnt or carbonized piston rings or valve components.

U. Mechanical breakdown caused by ruptured or damaged constant velocity boots (NOT APPLICABLE TO RESERVE COVERAGE).

V. Damage to a covered part resulting from a mechanical breakdown or FAILURE of a non-covered part, or from faulty or negligent repairs, or installation of defective parts.

W. Damages for bad faith, punitive or exemplary damages, property damage (except as specifically stated in this Vehicle Service Contract), and attorney fees.

SAMPLE

X. Any vehicle not originally manufactured to U.S. specifications or with restricted titles, commonly known as a grey market vehicle; salvaged vehicles, factory buybacks, assembled, dismantled, scrap, fire, flood, physical damage, saltwater, frame change, motor change, body exchange, junk, or parts only.

Y. Limit of Liability (per repair visit)-The COST of repairs in excess of the approved COST to correct any FAILURE using the approved retail labor time from a nationally recognized labor time guide (i.e., Motors Guide, All-Data), less any DEDUCTIBLE. Parts replacement costs shall not exceed the Manufacturer's suggested retail price. In no event shall OUR liability exceed the approved COST necessary to correct the actual cause of FAILURE.

Z. Limit of Liability (Aggregate)-The aggregate total of all repairs and benefits paid or payable while this Vehicle Service Contract is in force shall not exceed the NADA retail value of the COVERED VEHICLE at time of sale, or five thousand dollars ($5000.00), whichever is greater.

AA. Authorized covered repairs that have not been submitted to the ADMINISTRATOR within one hundred eighty (180) days from date of completed repairs.

BB. Mechanical breakdown caused by or due to the failure of nuts, bolts, or fasteners (internal and/or external) (NOT APPLICABLE TO RESERVE COVERAGE).

CC. Parts not expressly listed in SECTION 6. WHAT IS COVERED BY THIS VEHICLE SERVICE CONTRACT, are not covered (NOT APPLICABLE TO RESERVE COVERAGE).

DD. Any claims submitted to the ADMINISTRATOR during the WAITING PERIOD.

SECTION 8. ARBITRATION PROVISION

READ THE FOLLOWING ARBITRATION PROVISION ("PROVISION") CAREFULLY. IT LIMITS CERTAIN OF YOUR RIGHTS, INCLUDING YOUR RIGHT TO OBTAIN RELIEF OR DAMAGES THROUGH COURT ACTION.

Except for matters that may be taken to small claims court or as otherwise provided in this Contract, any controversy or CLAIM arising out of or relating to it, or to its breach, shall be settled by binding arbitration administered by the American Arbitration Association (the "AAA") in accordance with the rules and provisions of its most appropriate dispute resolution program then in effect. Judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction to enter such a judgment. YOU and WE acknowledge that this Contract evidences a transaction involving interstate commerce. The Federal Arbitration Act will govern the interpretation, enforcement, and proceedings pursuant to this Contract's arbitration provisions.

1. In no event will YOU have the right to file or participate in a class action or any other collective proceeding against us. Only a court, and not arbitrators, can determine the validity of this class action waiver.
2. Subject to the preceding paragraph, YOU and WE consent to have arbitration under this Contract joined with any other arbitration between YOU, on the one hand, and us, our agent, our administrator and/or the insurer backing OUR obligations under this Contract, on the other hand, to the extent the disputes are related, and joinder is reasonably feasible. The combined arbitration will be governed by this Contract's arbitration provisions unless that is not practical. In that case, it will be governed by the other arbitration provisions.
3. If the AAA is not available to administer this Contract's arbitration, WE will select another generally recognized arbitration administrator, reasonably acceptable to YOU. The arbitration will be under that administrator's rules, subject to any contrary provisions of this Contract.
4. If YOU dispute a CLAIM determination under this Contract, YOU must initiate arbitration or, when applicable, a court proceeding within sixty (60) calendar days following the determination. If YOU have exercised YOUR right to seek satisfaction from an insurer backing our obligations under this Contract, the sixty (60) days will be measured from the insurer's determination. YOUR failure to meet this requirement will deny YOU the right to dispute the determination. In no event may arbitration or a court proceeding arising out of or relating to this Contract, or to its breach, be brought more than two (2) years after this Contract has expired.
5. These PROVISIONS will survive the termination of this Contract and apply to cover any controversy, CLAIM, or dispute YOU may have with an insurer backing OUR obligations under this Contract.

IF THIS CONTRACT IS FOUND NOT TO BE SUBJECT TO ARBITRATION, ANY LEGAL PROCEEDING WITH RESPECT TO A DISPUTE WILL BE TRIED BEFORE A JUDGE IN A COURT OF COMPETENT JURISDICTION. YOU AND WE WAIVE THE RIGHT TO A JURY TRIAL IN ANY SUCH PROCEEDING.

SECTION 9. STATE DISCLOSURES

This Contract is amended to comply with the requirements and disclosures for the SELLING DEALER'S state set forth below.

SAMPLE

NEW HAMPSHIRE STATE DISCLOSURE

The following state specific requirements are added to and become part of **YOUR** Vehicle Service Contract and supersede any other provision to the contrary:

In the event **YOU** do not receive satisfaction under this contract, **YOU** may contact the New Hampshire Department of Insurance at 21 South Fruit Street, Suite 14, Concord, NH 03301 or call 1-800-852-3416.

OUR obligations under this Contract are backed by Protective Property & Casualty Insurance Company, the reimbursement insurer, 14755 North Outer Forty Rd., Suite 400, Chesterfield, MO, 63017, 1-800-950-6060. The reimbursement insurer is obligated to reimburse or pay on our behalf any sums WE are legally obligated to pay or shall provide the service WE are legally obligated to undertake, according to our contractual obligations under this Contract. In the event WE do not pay or provide for a Covered Repair within 60 days after YOU have submitted proof of loss to us and have fulfilled the requirements for reporting a CLAIM, YOU are entitled to apply directly to the reimbursement insurer for satisfaction. If YOU cancel this Contract and do not receive a refund from US or the SELLING DEALER, please contact the reimbursement insurer.

Subsection 3 of **SECTION 5. CANCELLATION** is hereby deleted and replaced with the following:

3. a. If YOU or WE cancel this Contract within 60 calendar days of the CONTRACT PURCHASE DATE, WE will refund whatever portion of the Contract Price was paid by YOU or on YOUR behalf (the "Amount Paid").

b. If YOU cancel this Contract more than 60 calendar days after the CONTRACT PURCHASE DATE, WE will refund the unearned Amount Paid, less a processing fee of $50 or 10% of the Amount Paid, whichever is less. The unearned amount Paid will be calculated on a pro-rata basis and will be the lesser of the amount determined based on unused time or unused miles.

c. If WE cancel this Contract more than 60 calendar days after the CONTRACT PURCHASE DATE, and YOU have not incurred a CLAIM, WE will refund the Amount Paid. If YOU have incurred a CLAIM, WE will refund the unearned Amount Paid. The unearned amount Paid will be calculated on a pro-rata basis using the date WE discover the reason for cancellation as the cancellation date and will be the lesser of the amount determined based on unused time or unused miles.

Any refund will be paid or credited within 30 calendar days of: (1) the date WE, our ADMINISTRATOR or the SELLING DEALER receive your written cancellation request if YOU cancel; or (2) the effective date of cancellation if WE cancel.

SECTION 8. ARBITRATION PROVISION is amended by adding the following: This arbitration provision is subject to the Arbitration of Disputes Chapter, N.H. Rev. Stat. §§ 542:1, *et seq.* and does not impede the rights of the **SERVICE CONTRACT HOLDER** as provided under RSA 542. The state of New Hampshire is the jurisdiction of any civil action or arbitration proceeding in connection with this Contract.

SAMPLE