Kornerstone

VEHICLE SERVICE CONTRACT

PURCHASER / VEHICLE / SELLING DEALER INFORMATION

Purchaser Name:			Deal Number:
Street Address:			City, State, and Zip:
Telephone Number:	Vehicle Selling Price:	Rate Class:	Vehicle Identification Number:
Year, Make, and Model of Vehicle:			Date of Contract Sale:
Vehicle Mileage at Time of Sale:	Original In-Service Date: (see definition)		Selling Dealer:
Telephone Number of Selling Dealer:	Address of Selling Dealer:		
Lienholder:	Address of Lienholder:		
Contract Sale Price:	Contract Financed Separately: ☐		

ADMINISTRATOR OBLIGOR: Kornerstone Administrative Services, LLC, 111 East Broadway, Suite 900, Salt Lake City, Utah 84111, (877) 536-4545. This is not an insurance policy. The **Administrator's** obligations under this Contract are guaranteed by a reimbursement insurance policy issued by Kornerstone Guaranty Insurance Company. If any claim has not been honored within 60 days after **Your** request, **You** may file a claim directly with Kornerstone Guaranty Insurance Company at (877) 536-4545; 111 East Broadway, Suite 900, Salt Lake City, Utah 84111.

I UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS OF THIS SERVICE CONTRACT AND CONFIRM THAT THE **VEHICLE** IS ELIGIBLE FOR COVERAGE. I ATTEST THAT THE ABOVE INFORMATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE, AND I AGREE TO THE SPECIFIC COVERAGES BELOW.

PURCHASER'S SIGNATURE AND DATE

SELLING DEALER'S SIGNATURE AND DATE

NOTE: ANY CHANGE TO THE PREPRINTED TERMS AND CONDITIONS OF THIS CONTRACT ARE INVALID AND OF NO FORCE OR EFFECT. IF ANY INFORMATION ON THIS CONTRACT IS IN ERROR, CONTACT THE SELLING DEALER OR **ADMINISTRATOR** IMMEDIATELY. PURCHASE OF THIS CONTRACT IS OPTIONAL AND NOT REQUIRED TO PURCHASE A **VEHICLE** OR OBTAIN **VEHICLE** FINANCING.

TERM	SCHEDULE OF COVERAGE		VEHICLE COVERAGE*	
Plan Months:	☐ Powertrain	☐ Standard	☐ Wrap	☐ New
Plan Mileage:	☐ High-Tech	☐ Comprehensive	☐ Factory Diesel Wrap	☐ Used

EXPIRATION DEFINITIONS

- **NEW VEHICLE COVERAGE** expires when the plan months reach their limit or when the plan mileage reaches its limit—whichever comes first. Plan months begin at the contract sale date, and plan mileage is measured from zero (0) miles.
- **WRAP/FACTORY DIESEL WRAP COVERAGE** expires when the plan months reach their limit or when the plan mileage reaches its limit—whichever comes first. Plan months are measured from the **Original In-Service Date,** and plan mileage is measured from zero (0) miles.
- **USED VEHICLE COVERAGE** expires when the plan months reach their limit or when the plan mileage reaches its limit—whichever comes first. Plan months begin at the Date of Contract Sale, and plan mileage is measured based on the odometer mileage reading at Vehicle Mileage at Time of Sale.

Used Vehicles may qualify for New coverage. See "Definitions" section for New and Used qualifications and **Original In-Service Date definition.*

DEDUCTIBLE PER VISIT (select one)

Standard Deductible:
☐ $0 ☐ $50 ☐ $100

Disappearing Deductible: If repairs are performed at the Selling Dealer, then the **Deductible** is waived. Otherwise, the **Deductible** indicated below will apply.
☐ $50 ☐ $100

VEHICLE SURCHARGES (select all that apply)

☐ 4X4/All-Wheel Drive ☐ Turbo/Super-Charged
☐ Diesel Engine ☐ Factory Certified
☐ Lift Kit/Tire ☐ Commercial Use
☐ Snow Plow

NOTE: If no Schedule of Coverage or **Deductible** is selected above, then Powertrain Coverage will be in effect, a $100 **Deductible** per repair visit will apply, and the Terms will be 1 year or 12,000 miles on Used Vehicles or 3 years or 50,000 miles on **New Vehicles**—whichever comes first. Coverage of **Vehicle** will not be excluded if any of the above surcharges are not selected.

SAMPLE

DEFINITIONS

Throughout this contract certain words and phrases appear in bold face type. These words have specific definitions in this document which can be found below:

Administrator/Service Company: Kornerstone Administrative Services, LLC (**We**, **Us**, **Our**), 111 East Broadway, Suite 900, Salt Lake City, Utah 84111, (877) 536-4545.
Approved Repair Facility: A repair facility licensed to perform repairs, has a Federal Employer's Identification Number (or equivalent), provides a minimum of a 12 month/12,000-mile part and labor warranty from the date of service on all repairs completed, and is approved by **Us.**
Authorized Amount: The total amount of a Claim, as authorized by **Us,** including all covered charges less the **Deductible.** Any charges that exceed the **Authorized Amount** are **Your** responsibility. Labor cost is calculated by multiplying an **Approved Repair Facility's** approved labor rate by the labor time as specified in the Motors, All Data or Mitchell on Demand online labor guides. The manufacturer's suggested retail price (MSRP) will be the maximum part cost paid under this Contract**.**
Breakdown: The inability of a **Covered Part** to perform the function for which it was designed due to defect in materials or workmanship that is not related to the action or inaction of any non-covered part or outside influence. Breakdown does not include the gradual reduction in operating performance where a failure has not occurred. Please refer to section heading "What is Not Covered" for a listing of conditions under which the failure of a **Covered Part** is not considered a **Breakdown.**
Covered Part: Parts listed in "What is Covered" section corresponding to the coverage option **You** selected.
Deductible: The portion of the authorized repairs **You** must pay for each repair visit. Only one **Deductible** will be charged per repair visit.
Disappearing Deductible: If **You** elected the **Disappearing Deductible** option and return to the Selling Dealer for repairs **Your Deductible** will be waived. Otherwise, **Your Deductible** will be the amount indicated above on page 1 or stated under "**Disappearing Deductible**".
Like Kind and Quality (LKQ) Parts: Parts purchased and provided by **Us** or an **Approved Repair Facility** with mileage equal to or less than the mileage on the **Vehicle** at the time of the covered **Breakdown**.
New Vehicle: A **Vehicle** that meets the following requirements: (a) The **Vehicle** is covered by the manufacturer's basic warranty; (b) The **Vehicle** mileage does not exceed 50,000 at the time of sale. If the manufacturer's basic warranty is 3 years/36,000 miles, the **Vehicle** must be no older than the current calendar year minus four (4) years.
Original In-Service Date: The date that the **Vehicle** was first titled or originally put into first use—whichever occurred first.
Vehicle: The **Vehicle** identified under the Purchaser/Vehicle/Selling Dealer Information section on page 1 which meets **Our** underwriting guidelines for mileage, condition, and **Vehicle** type/use.
You/Your: The Purchaser of this Vehicle Service Contract shown on Page One or the individual to whom this Contract was transferred to.

WHAT TO DO IF YOU NEED REPAIRS

Prevent Further Damage: Take immediate action to prevent further damage to Your Vehicle. Any damage resulting from continued operation of an impaired Vehicle will constitute failure to protect Your Vehicle, and it will not be covered under this Contract.
Return Your Vehicle to the Selling Dealer: If Your Vehicle experiences a Breakdown within 50 miles of the Selling Dealer, repairs or replacements under this Contract must be performed either by the Selling Dealer or by an Approved Repair Facility (only if approved in advance by Administrator). If Your Vehicle experiences a Breakdown farther than 50 miles away from the Selling Dealer, or if it is not possible or practical to deliver Your Vehicle to the Selling Dealer, call the Administrator for instructions at (877) 536-4545, or see the "Emergency Repairs" paragraph below.
Authorize Diagnosis: You are responsible for authorizing inspection or teardown of Your Vehicle by the repair facility to determine the cause of failure. If the failure is not covered under this Contract, You will be responsible for these costs. See also the diagnosis exclusion in the "What is Not Covered" section.
Obtain Authorization for Payment from Us: Before any repair is made, instruct Your Approved Repair Facility to contact Us to obtain prior authorization for the Claim. We may require additional inspection of the Vehicle to verify the reported cause of Breakdown. It is Your responsibility to ensure all repairs have been authorized by Us. The amount authorized by Us is the maximum amount that will be paid for repairs covered under this Contract. Any additional amounts must receive prior authorization.
Authorize the Repair: Even though We authorize payment for the repair You must authorize the repair to be completed.
Pay Applicable Deductible: We will reimburse the Approved Repair Facility or You for the Authorized Amount. It is Your responsibility to pay the Approved Repair Facility Your Deductible and any charges not included in the Authorized Amount.
Emergency Repairs: If an emergency occurs which requires a covered repair to be made outside normal business hours and prior authorization of the repair cannot be obtained, You should deliver Your Vehicle to a licensed repair facility and have the necessary repairs performed at a reasonable and customary charge. On the next business day, You should report the repairs to the Administrator. To report an emergency repair and obtain a reimbursement, please call the claims number toll-free at 877-536-4545. The reimbursement amount will be determined by the Authorized Amount definition.

Claims should be submitted to:
KORNERSTONE ADMINISTRATIVE SERVICES, LLC
111 East Broadway, Suite 900 | Salt Lake City, UT 84111, (877) 536-4545

ADDITIONAL BENEFITS — Additional benefits are not subject to any Deductible

Emergency Road Services: If **Your Vehicle** becomes disabled, **You** may call Allstate Motor Club at **855-327-5845** to receive on-site emergency road services such as jump starts, fuel delivery, and flat tire changes with **Your** spare tire. **You** are only responsible for amounts exceeding the benefit limit of $50, plus any additional expenses that are not covered, including, but not limited to**: recovery expenses due to accident, fire, or flood; parts and products; storage fees; the cost for gasoline; service(s) performed in a dealership, garage, or service station; service(s) performed in areas not regularly traveled (such as sand beaches, open fields, forests, and areas not passable due to construction); service(s) needed due to an act of nature; charging a battery or delivery and repair of tires; service(s) other than that provided by a commercial garage or service station (payment will not be made to private parties or unlicensed facilities); removing/installing snow tires; repairs to studs; mounting and dismounting snow chains; clearing or entering snowbound driveways; shoveling vehicles out of snow banks or shoveling snow from around a vehicle; local tolls or parkway charges; service to a vehicle with an expired or missing safety inspection sticker, license plate sticker, and/or emission sticker(s) where required by law; and/or any other expenses not specifically mentioned as covered**. **You are limited to no more than three (3) benefits in any twelve (12) month period. Deductible** does not apply to this benefit.
Lock-Out Benefit: If **You** are locked out of the **Vehicle** for which this Contract was purchased, **You** may call Allstate Motor Club at (**855) 327-5845** to have a service provider dispatched to assist **You**. **You** are only responsible for amounts exceeding the benefit limit of $50. Expenses which are not covered include, but are not limited to, **labor to produce keys, replacement keys, and mechanical failure of locks or ignition system**. **Deductible** does not apply to this benefit. **You are limited to no more than three (3) benefits in any twelve (12) month period.**
Trip Interruption: In the event that a covered **Breakdown** occurs more than 100 miles from **Your** permanent residence, and prior to **Your** destination that results in an **Approved Repair Facility** keeping the **Vehicle** overnight, **We** will reimburse **You** for unplanned, receipted lodging and restaurant expenses up to a maximum

SAMPLE

of $100 per day for up to 3 days from the date that the repair order was written. Total benefits shall not exceed $300 per occurrence. **Deductible** does not apply to this benefit.

Rental Car Reimbursement: During the time that **Your Vehicle** is being repaired at an authorized repair facility for the failure of a **Covered Part, You** may qualify for rental car reimbursement of up to $40 per day with a 5-day maximum not to exceed $200 per occurrence. **Vehicle** must be rented from the Seller or from a licensed auto-rental facility. Eligible days specifically exclude downtime waiting for parts or any other delays beyond the control of the dealer or repair facility. Rental car reimbursement will not continue beyond the day that repairs are completed, and **You** are notified of completion.

Towing Coverage: In the event of a **Breakdown** of a **Covered Part You** will be reimbursed for reasonable related towing charges (not to exceed $100 per occurrence incurred) to tow the **Vehicle** to the Selling Dealer or **Approved Repair Facility**. For towing, lockout, or emergency roadside services call Allstate Motor Club: (855) 327-5845. **You are limited to no more than three (3) benefits in any twelve (12) month period.**

WHAT IS COVERED

In accordance with the selected coverage on page 1 of this Contract, **Administrator** will pay the **Authorized Amount** for only those items under the following specified coverages. Replacement of any part may be made with new parts or with parts of **Like Kind and Quality** at the time of **Breakdown** (including remanufactured parts). Repairs covered by this Contract will have a minimum of a 12 month/12,000-mile warranty provided by the repair facility or part provider.

Repairs covered by this Service Contract, per occurrence, are limited to the actual cash value (ACV) of the Vehicle immediately preceding the Breakdown. The NADA Official Used Car Guide will be used to determine the ACV of the Vehicle. All benefits paid under this Service Contract shall not exceed the price paid for the Vehicle by the original purchaser of this Service Contract.

POWERTRAIN COVERAGE includes the following items only:

ENGINE
All internally lubricated engine parts; Oil Pump; Distributor Shaft and Housing; Harmonic Balancer; Valve Covers; Timing Cover; Water Pump; Fuel Pump (mechanical or electrical); Intake Manifold. Engine Block and Heads are covered if damaged by the failure of an internally lubricated component.

TURBOCHARGER/SUPERCHARGER
All internally lubricated parts. Housing is covered if damaged by the failure of an internally lubricated component.

TRANSMISSION (Automatic or Standard)
All internally lubricated parts with gear case; Torque Converter; Vacuum Modulator. Covers, Pans and Cases are covered if damaged by the failure of an internally lubricated component.

FRONT AND REAR DIFFERENTIAL/CASE
All internal parts; Axle shafts; Constant Velocity Joints; Drivelines; Universal Joints. The Differential Case is covered if damaged by the failure of an internally lubricated moving part.

SEALS AND GASKETS
Seals and Gaskets are covered for the following assemblies: Engine; Turbo/Supercharger; Transmission; Front and Rear Differential/Case.

STANDARD COVERAGE includes Powertrain Coverage above, plus the following items only:

STEERING
Manual and Power Steering Gear Assembly; Control Valve and Rack Assembly; Power Steering Pump; Steering Column Main and Intermediate Shafts; Cooler; Pitman Arm; Idler Arm; Tie Rod Ends; Couplings; Drag Link.

FRONT SUSPENSION
Upper and Lower Control Arms: Control Arm Shafts and Bushings; Upper and Lower Ball Joints; Stabilizer Shaft Linkage and Bushings.

BRAKES
Master Cylinder; Power Assist Booster and Valve; Wheel Cylinders; Calipers; Combination Valve; Steel Lines and Fittings; Backing Plates; Spring Clips and Retainers; Self-Adjusters; Parking Brake Linkage and Cables. **Note: This level of coverage does not include ABS systems.**

ELECTRICAL
Alternator and Voltage Regulator; Starter Motor, Starter Drive, and Starter Solenoid; Front Wiper Motor including Internal Circuit Board, Relay and Delay Switch; Manually Operated Switches; Wiring Harnesses.

FACTORY AIR CONDITIONING AND HEATING
Compressor; Clutch; Coil and Pulley; Orifice Tube; Condenser, Evaporator.

SEALS AND GASKETS
Seals and Gaskets are covered for the following assemblies: Steering; Front Suspension; Brakes **(Other than ABS Systems)**; and Factory Air Conditioning components listed above.

HIGH-TECH COVERAGE includes Powertrain & Standard Coverage above, plus the following items only:

FRONT AND REAR SUSPENSION
McPherson Struts (attaches to front steering knuckle—**no other type of strut is covered**); Shackle Bushings and Eye Bushings; Springs, Torsion Bars and Bushings; Wheel Bearings and Seals; Hub Bearings; Automatic Leveling Unit Compressor, Sensor, and Limiter Valve.

ELECTRICAL
Heated Back Glass (electrical—**not glass damage or breakage**); Rear Wiper Motor; Heater Blower Motor; Factory Installed Sunroof Motor; Convertible Top Motor; Power Antenna (Motor only); Remote Keyless Entry Module; Cruise Control Servo, Module and Transducer; Compass; Thermometer; Engine Control Module (ECM), Transmission Control Module (TCM), Powertrain Control Module (PCM), Body Control Module (BCM), Electronic Throttle Control Module (ETCM); Oxygen Sensor; Ignition Module; Electronic/Digital Instrument Cluster and Circuit Board; Power Window Motors/Regulators; Power Door Locks and Latches; Power Seat Motors; Speedometer Head.

ANTI-LOCK BRAKES (ABS)
Electronic Control Unit; Anti-Lock Computer Module; Wheel Sensors/Exciters; Proportioning Valves; High Pressure Hydraulic Pump; Electro-Hydraulic Proportioning Control Valves; Accumulator.

FACTORY AIR CONDITIONING AND HEATING
Expansion Valve; Dryer Tank; Accumulator; POA Valve; Hi-Low Pressure Cut Off Switch; Ducts and Outlet Hoses; Automatic Temperature Control Programmer.

COOLING
Radiator; Fan Clutch and Fan; Cooling Fan Motors; Heater Core.

FUEL DELIVERY
Fuel Injector Metering Pump; Fuel Injectors; Fuel Distributor; Diesel Injection Pump; Fuel Tank; Metal Fuel Lines; Fuel Sending Unit.

INTERIOR/EXTERIOR
Glove Box Door and Hinge; Manually Operated Seat Tracks Adjusters; Latches for 2nd and 3rd Row Fold-Down Seats; Interior and Exterior Door Handles; Map/Dome- Light Assembly; Hood and Trunk Gas Struts.

SEALS AND GASKETS
Seals and Gaskets are covered for the following assemblies: Front and Rear Suspension, Anti-Lock Brakes; Factory Air Conditioning; Cooling System and Fuel System.

COMPREHENSIVE COVERAGE

If **You** selected **Comprehensive Coverage**, this Contract will cover necessary repairs to ALL **Your Vehicle's** mechanical and electrical parts—except for those items listed under **WHAT IS NOT COVERED** in this Contract.

WRAP COVERAGE

If **You** selected **Wrap Coverage**, this Contract will cover necessary repairs to ALL **Your Vehicle's** mechanical and electrical parts—except for those items listed under **WHAT IS NOT COVERED** in this Contract. Coverage also specifically excludes all components listed above under "Powertrain Coverage". WRAP contracts are NON-TRANSFERABLE unless original term factory Powertrain coverage is transferable and is transferred along with this Contract.

SAMPLE

FACTORY DIESEL WRAP COVERAGE

If **You** selected "Factory Diesel Wrap Coverage", this Contract will cover necessary repairs to ALL **Your Vehicle's** mechanical and electrical parts—except for those items listed under **WHAT IS NOT COVERED** in this Contract. Coverage also specifically excludes all components listed above under **ENGINE** as described under Powertrain Coverage. FACTORY DIESEL WRAP contracts are NON-TRANSFERABLE unless original term factory Diesel coverage is transferable and is transferred along with this Contract.

WHAT IS NOT COVERED

Not covered are incidental and consequential damages or loss caused by Breakdown of components (or otherwise) including property damage, personal injury, and loss of Vehicle use. In addition, based on the coverage You selected on page 1 of this Contract, any part not specifically listed under the WHAT IS COVERED section above is not covered. This Service Contract does not apply to:

1. **Repairs or replacements not authorized in advance by the Administrator.**
2. **PRE-EXISTING CONDITIONS ARE NOT COVERED BY THIS CONTRACT.**
3. **Repairs or replacements of motor Vehicle components which were not operating properly in accordance with the Manufacturer's specifications at the time of sale of this Service Contract or if the manufacturer has "branded" the title (cancelled the factory warranty).**
4. **Oil consumption is due to ring wear.**
5. **Any Breakdown caused by non-manufacturer alterations made to Your Vehicle before or after the Date of Contract Sale. Alterations include but are not limited to emissions equipment removal or modification; custom or add-on parts; trailer hitches; engine, transmission, or driveline modifications; frame or suspension modifications; lift kits; oversized/undersized tires or offset rims (unless Vehicle Surcharge option is selected on Page 1).**
6. **Attachments or equipment installed after the date of effective coverage. If the Vehicle is fitted with snowplow equipment or fittings or is used for plowing snow the snow plow and all its assembly are excluded from coverage.**
7. **Any part or repair or replacement thereof, while covered by or intended to be covered by a Manufacturer's warranty or recall program (regardless of whether or not the warranty or program was revoked for any reason whatsoever, or whether or not the manufacturer is doing business as an ongoing enterprise, including instances of Manufacturer bankruptcy, insolvency etc.); if covered by a repairer's guarantee, a limited warranty, a roadside assistance program, an insurance policy or any other program, policy, or contract giving contract holder a right of recovery from any other person or entity.**
8. **Any Vehicle whose odometer has been tampered with, altered, disconnected, or not maintained in working order. If the odometer stops working during the Contract period, You must have the odometer repaired within 30 days of noticing the failure, or all coverages may be ineligible. Contract Holder may be required to provide proof of odometer reading at time of sale of this Service Contract. Misrepresentation of the odometer reading at the time of effective coverage may render this Service Contract void.**
9. **Any mechanical Breakdown or failure caused by (a) abnormal wear and tear; (b) failure to service the Vehicle as recommended by the Manufacturer or as required by this Service Contract; (c) overheating, regardless of the cause of overheating or resulting from contamination or inadequate amounts of coolant, lubricants, or fluids; (d) competitive driving or racing; (e) pulling a trailer with a gross vehicle weight in excess of 1,500 pounds unless the Vehicle is equipped as recommended by the Manufacturer; (f) accidental loss or damage, collision or upset, falling missiles or objects, fire, theft, larceny, explosion, lightning, earthquake, wind storm, hail, water, rust or corrosion, flood, freezing, malicious mischief, vandalism, riot or civil commotion; or (g) 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 safe engine operating temperatures.**
10. **Batteries, battery cables, safety restraint system including air bags, exhaust system, fuel doors or fuel door hinge, catalytic converter, wheels, fuses, light bulbs, sockets, sealed beams, lenses, head/tail lamp assemblies, Light Emitting Diodes (LED) assemblies, HID lighting systems, ballasts, non-factory installed audio/video equipment or DVD Players or Video viewing devices, non-factory Electronic Transmitting/Receiving Devices (GPS, On Star, etc.), keys, key fobs, and cellular phones.**
11. **The following, unless required in connection with repairs or replacements covered hereunder: adjustments, alignments, engine tune-ups, oil fluids, greases, lubricants, Freon, or software/firmware updates.**
12. **Maintenance services and parts described in the Manufacturer's Maintenance Schedule for the covered Vehicle. NOTICE: During the period covered by this Service Contract, it may become necessary to: (a) replace spark/glow plugs, wiper blades, emission control valves, brake and clutch linings, pressure plate, throw-out and pilot bearings, slave cylinder, brake drums or rotors, hoses, coolant lines/pipes/hoses, molded rubber or rubber-like items, or filters; (b) adjust carburetor, ignition, transmission bands, belts, or clutch system; (c) clean fuel and cooling systems, or remove sludge or carbon deposits; (d) maintain or replace items not specifically covered under this Service Contract. These services and replacements are required because of normal wear and use and are the owner's (Your) responsibility. Costs for these services and parts are not covered by this Service Contract.**
13. **Diagnosis Time, shop supplies, materials charges, hazardous waste charges, storage charges, or freight charges.**
14. **Corrosion, rust damage, convertible or vinyl tops, body repair, body sheet metal or panels, bumpers, outside ornamentation, frame and structural body parts, door check links/straps, seat frames, tires and wheels/rims, air and water leaks, wind noise, weather strips, squeaks and rattles interior upholstery or trim, glass.**
15. **Failed or loose bolts, nuts, fasteners, or damage caused by them.**
16. **Shock absorbers, coil over shocks, steering shocks, air shocks.**
17. **Losses resulting from delays or failures caused by acts of God, labor strikes or other causes beyond the control of the Administrator, any loss of time, inconvenience, or loss of use of the Vehicle due to these delays or failures.**
18. **Covered Parts which a repair facility may recommend replacing but which have not experienced a mechanical Breakdown as defined in the "Definitions" section of this Service Contract.**
19. **Damages to covered components caused by or resulting from the failure of a non-covered component or damages to a non-covered component by a covered component.**
20. **Repairs or replacements made outside the United States or Canada or any Vehicle that is registered outside the United States or Canada.**
21. **Emergency Road Services exclude the following conditions, including but not limited to: recovery expenses due to accident, fire, or flood; parts, products, storage, or the cost for gasoline; services performed in a dealership, garage, or service station; services performed in areas not regularly traveled (such as sand beaches, open fields, forests, and areas not passable due to construction); services needed due to an act of nature; charging a battery or delivery and repair of tires; services other than those provided by a commercial garage or service station (payments will not be made to private parties or unlicensed facilities); removing/installing snow tires, repairs to studs, or mounting and dismounting snow chains; clearing or entering snowbound driveways; shoveling vehicles out of snow banks or shoveling snow from around a vehicle; local tolls or parkway charges; service to a vehicle with an expired or missing safety inspection sticker, license plate sticker, and/or emissions stickers where required by law; and any other expenses not specifically mentioned as covered.**
22. **Any Vehicle that is used/equipped or identified as: competitive driving or racing, farming, forestry, agriculture, welding, road construction, oil field industries, vehicle used for municipal or professional emergency or police services, taxi, or vehicles used for hire to the public or to transport people for hire, except for personal vehicles used by a single driver for on-demand ridesharing services (e.g., Uber, Lyft, etc.)**

SAMPLE

SURCHARGES

Commercial Use: The Commercial Use surcharge applies if the **Vehicle** is intended for commercial use by a single driver during the execution of business which includes, but is not limited to, a Vehicle that is registered to a business, has advertising signage permanently displayed on the exterior, a Vehicle used for route sales, route service, maintenance, repair, lawn care, and carrying personal tools to the job site. The Commercial Use Option does not apply to personal vehicles used by a single driver for on-demand ridesharing services (e.g., Uber, Lyft, etc.). **The Commercial Use Option is unavailable, and there is no coverage under the Contract, if the Vehicle is used for activities identified in the VEHICLE ELIGIBILITY section of this Contract.**

Snow Plow: The Snow Plow surcharge applies if the **Vehicle** is equipped for a snow plow at the time of **Vehicle** purchase. The blade size must not exceed 8.5 feet. The snow plow must meet the manufacturer's recommendations for the **Vehicle** on which it is installed. **The snow plow and all its assembly are excluded from coverage. Installation of a snow plow that voids the original manufacturer warranty will also void the coverage provided under this Contract.**

Lift Kit/Tire Modifications: Lift Kit/Tire Modifications surcharge applies if the **Vehicle** is equipped with oversized tires or body or suspension lifts at the time of **Vehicle** purchase. The maximum increase for a body/suspension lift combined cannot exceed 6 inches. The maximum tire height modification allowed is 4 inches larger than the manufacturer specifications. **Tires considered aggressive off-road tires are specifically excluded. In order for the Vehicle to be eligible for coverage, the odometer must be recalibrated to reflect the true mileage due to the modification, and the cost of such recalibration is excluded from coverage. Any modification that voids the original manufacturer warranty will also void the coverage provided under this Contract. The surcharge only extends eligibility to the Vehicle under this Contract and does not cover the lift kit or the tires.**

YOUR RESPONSIBILITIES FOR SERVICE AND MAINTENANCE

You must maintain the Vehicle in accordance with the manufacturer's published maintenance requirements and maintain proper fluid levels. If You do not have the Vehicle manufacturer's published maintenance requirements, You may obtain them from the local dealership representing Your Vehicle's manufacturer.

Before any repair is authorized, We may require You to provide records showing that You have properly maintained Your Vehicle. You must retain all receipts as proof of maintenance. Acceptable receipts will include Your name and signature, date, mileage, services performed, year, make, model, of the Vehicle and Vehicle Identification Number (VIN). Reimbursement of maintenance services is not covered under this Contract.

If You perform the required maintenance on the Vehicle Yourself, You must maintain a log noting the date, mileage and type of maintenance service performed. Each log entry must have a corresponding receipt, dated within the two weeks prior to the date on the log, for the materials needed for the service performed (e.g., filters, oils and lubricants). Receipts that do not reflect a date within two (2) weeks of the service date are not acceptable. Your failure to submit verifiable receipts and other documentation of the maintenance will not automatically invalidate Your claim if You can demonstrate that it was not reasonably possible to file the documents within such time period. Handwritten receipts will not be accepted.

VEHICLE ELIGIBILITY

The following vehicles are ineligible under this Contract. Any vehicle:

1. **Any vehicle that was imported and was not originally manufactured to meet U.S Federal Motor Vehicle Standards;**
2. **Any vehicle that was reconstructed from salvage, declared a total loss, declared a lemon, or if the original manufacturer's warranty was voided for any reason;**
3. **Any vehicle that is or will be used/equipped or identified as: competitive driving or racing, farming, forestry, agriculture, welding, road construction, oil field industries; used for municipal or professional emergency or police services; taxi, or vehicle used for hire to the public or to transport people for hire, except for personal vehicles used by a single driver for on-demand ridesharing services (e.g., Uber, Lyft, etc.);**
4. **Any vehicle that is used to tow a trailer whose weight exceeds the manufacturer's recommendations for that vehicle;**
5. **Any vehicle that has the following characteristics: dump bed, step-van, high-cube van, incomplete vehicles, right hand steering vehicles, or vehicle that have special bodies;**
6. **Any vehicle that does not meet Our underwriting guidelines for vehicle condition, type and use as defined in the contract;**
7. **Any vehicle that at the time of sale, Vehicle model year is less than current calendar year minus nine (9) or odometer reading is greater than 150,000 miles.**

TRANSFER OF VEHICLE OWNERSHIP

If **You** sell the covered **Vehicle** or there is any other change in the ownership of **Your Vehicle**, this Contract will terminate. **You** may apply for a transfer of the remaining coverage under this Contract to the new owner within 15 days of the change in **Vehicle** ownership. **You** must notify the Selling Dealer or **Administrator** in writing of **Your** request to transfer this Contract. **You** must include a transfer fee of $50 and the following: (1) the name and address of the purchaser, (2) a copy of the bill of sale or sales contract showing the date and mileage of **Your Vehicle** at the time of sale, (3) copies of all maintenance records showing actual oil changes and manufacturer's required maintenance, and (4) proof of **Your** transferred coverage under any remaining manufacturer's warranty to the purchaser of **Your Vehicle**. The **Administrator** has the discretion to approve or reject such application. Copies of all maintenance records showing actual oil changes and manufacturer's required maintenance must be given to the new owner. The new owner must retain these records and is subject to the maintenance requirements as specified in this **Contract**. **Note: This Contract may not be transferred more than once, may not be transferred to another Vehicle, and may not be assigned to a new or used Vehicle dealer or anyone other than an individual purchasing Your Vehicle for personal use.**

CANCELLATION

You may cancel this Contract for any reason at any time by submitting a written request to the Selling Dealer, Obligor or **Administrator**. **Your** request should contain a copy of **Your** Contract and the current mileage on **Your Vehicle.**

If **You** cancel this Contract during the first thirty (30) days from the Contract sale date**,** and no claims have been filed, **We** or the Selling Dealer will refund **You** 100% of the Contract Sale Price. If claims have been paid on **Your** Contract, **We** or the Selling Dealer will refund **You** a pro-rated amount based on the lesser of time or miles remaining, less any claims paid.

If **You** cancel this Contract after the first thirty (30) days from the Contract sale date, **We** or the Selling Dealer will refund **You** a pro-rated amount of the Contract sales price, based on the lesser of time or miles remaining, less any claims paid. A fifty-dollar ($50) cancellation fee will also be deducted.

We or the Selling Dealer may cancel this Contract for material misrepresentation, substantial change in risk, substantial breached of contractual duties or if We find the Vehicle to be ineligible for coverage under the VEHICLE ELIGIBILITY section. If **We** or the Selling Dealer cancel this Contract, **We** or the Selling Dealer will provide written notice of cancellation, including the actual reason for cancellation, to **Your** last known mailing address at least: Ten (10) days before the effective date of cancellation if cancelled for non-payment of the Contract Sale Price; Thirty (30) days before the effective date of cancellation if cancelled for any other reason. If **We** cancel the contract, **We** will remain liable for any claim reported prior to the effective date of the cancellation.

SAMPLE

If **We** or the Selling Dealer cancel this Contract, and no claims have been paid, **We** or the Selling Dealer will refund one hundred percent (100%) of the Contract Sale Price. If claims have been paid on **Your** Contract, **We** or the Selling Dealer will refund a pro-rated amount based on the lesser of time or miles remaining, less any claims paid.

If **Your** Contract is financed, the lienholder has the right to receive any portion of the cancellation refund amounts. If **Your Vehicle** is repossessed, stolen, or declared a total loss, **You** authorize the lienholder to cancel this Contract**.** If the lienholder cancels this Contract during the first thirty (30) days from the Contract sale date, and no claims have been filed, **We** or the Selling Dealer will refund 100% of the Contract Sale Price. If claims have been paid on **Your** Contract, **We** or the Selling dealer will refund a pro-rated amount based on the lesser of time or miles remaining, less any claims paid. If cancelled after the first thirty (30) days from the Contract sale date, **We** or the Selling Dealer will refund a pro-rated amount of the Contract sale price, based on the lesser of time or miles remaining, less any claims paid. A fifty-dollar ($50) cancellation fee will also be deducted.

If the Contract is cancelled by **You** or the lienholder all refunds owed will be paid or credited no more than 30 days from the date the cancellation request notice was received by **Us** or the Selling Dealer. In instances of Obligor cancellation, all refunds will be paid or credited no more than 30 days from the effective date of cancellation by the Obligor or sooner if required by state law.

STATE DISCLOSURES

This Contract gives **You** specific legal rights and **You** may have other rights, which vary from state to state. Some states do not allow the exclusion or limitation of incidental or consequential damages so the above limitations and exclusions may not apply to **You**. An electronic copy of the Contract will be saved and used as the Original Binding Document.

THIS CONTRACT IS NOT AN INSURANCE POLICY; IT IS A SERVICE CONTRACT BETWEEN YOU AND THE ADMINISTRATOR, Kornerstone Administrative Services**.**

CALIFORNIA: **ADMINISTRATOR OBLIGOR** section on page one is deleted and replaced with **ADMINISTRATOR OBLIGOR:** Kornerstone Administrative Services, LLC, 111 East Broadway, Suite 900, Salt Lake City, Utah 84111, (877) 536-4545. This is not an insurance policy; however, the **Administrator's** obligations under this Contract are guaranteed by the **Administrators'** parent company for contracts issued in the state of California. If any promise made in the contract has been denied or has not been honored within 60 days after **Your** request, **You** may contact the California Department of Insurance at (800) 927-4357 or access the department's internet web site (www.insurance.ca.gov). The California Provider License Number for Kornerstone Administrative Services, LLC is 0H93974.

WHAT IS NOT COVERED section is amended to remove item (3) and replaced with the following: **(3) Repairs or replacements of motor vehicle components which were not operating properly in accordance with the Manufacturer's specifications at the time of sale of this Service Contract or if the manufacturer has "branded" the title (cancelled the factory warranty).**

CANCELLATION section is deleted and replaced with the following: **You** may cancel this Contract for any reason at any time by submitting a written request to the Selling Dealer, Obligor or **Administrator**.

If **You** cancel this Contract during the first sixty (60) days from the Contract sale date**,** and no claims have been filed, **We** or the Selling Dealer will refund **You** 100% of the Contract Sale Price. If Claims have been paid on **Your** Contract**, We** or the Selling Dealer will refund **You** a pro-rated amount based on the lesser of time or miles remaining.

If **You** cancel this Contract after the first sixty (60) days from the Contract sale date, **We** or the Selling Dealer will refund **You** a pro-rated amount of the Contract sale price, based on the lesser of time or miles remaining. Minus a $25 cancellation fee or 10% of the price of this Contract, whichever is less.

We may cancel this Contract during the first sixty (60) days from the Contract sale date under the following conditions: (1) notice of cancellation is mailed to **You** postmarked before the 61st day after the date the Contract was sold, (2) **We** provide **You** with a refund equal to the full purchase price stated on the contract within 30 days from the date of cancellation, (3) the Contract ceases to be valid no less than 5 days after the postmark date of the notice, (4) the notice states the specific grounds for the cancellation.

We may cancel this Contract at any time for nonpayment by the purchaser, material misrepresentation or fraud by the purchaser, conditioned upon each of the following: (1) notice of cancellation being mailed to the purchaser, (2) **We** provide **You** with a refund equal to the full purchase price stated on the contract within 30 days from the date of cancellation. However, if **We** have paid a claim or advised **You** that **We** will pay a claim, **We** will provide a pro-rated amount of the Contract sale price, based on the lesser of time or miles remaining, (3) the Contract ceases to be valid no less than 5 days after the postmark date of the notice, and (4) the notice states the specific grounds for the cancellation. No cancellation fee will apply in the event **We** cancel this Contract. If **We** cancel the contract, **We** will remain liable for any claim reported prior to the effective date of the cancellation.

If **Your** Contract is financed, the lienholder has the right to receive any portion of the cancellation refund amounts. If **Your Vehicle** is repossessed, stolen, or declared a total loss, **You** authorize the Obligor to cancel this Contract and provide the refund to the lienholder**.**

If the Contract is cancelled by **You** all refunds owed will be paid or credited no more than 30 days from the date the cancellation request notice was received by **Us** or the Selling Dealer. In instances of Obligor cancellation, all refunds will be paid or credited no more than 30 days from the effective date of cancellation by the Obligor or sooner if required by state law.

HAWAII: **ADMINISTRATOR OBLIGOR** section on Page One is deleted and replaced with **ADMINISTRATOR OBLIGOR**: Kornerstone Administrative Services, LLC, 111 East Broadway, Suite 900, Salt Lake City, Utah (877) 536-4545. This is not an insurance policy. Obligations of the **Service Company** (Kornerstone Administrative Services, LLC) under this contract are backed by the full faith and credit of the **Service Company** and are not guaranteed under a reimbursement insurance policy. If any claim has not been honored within 60 days after **Your** request, **You** may file a claim directly with Kornerstone Administrative Services, LLC at (877) 536-4545; 111 East Broadway, Suite 900, Salt Lake City, Utah 84111.

Paragraph 3 of the CANCELLATION section is amended by adding the following: A ten percent (10%) penalty per month will be added to a refund that is not paid or credited within forty-five (45) days after the return of this contract to **Us**. This provision applies only to the original contract purchaser.

The CANCELLATION section is amended by adding the following: If the Contract is cancelled, **We** or the Selling Dealer will mail a notice to **You** at **Your** last known address stating the effective date of cancellation at least five (5) days prior to the effective date of cancellation, except when the cancellation is for nonpayment, material misrepresentation, or substantial breach of duties by **You**.

IOWA: **ADMINISTRATOR OBLIGOR** section on page one is deleted and replaced with **ADMINISTRATOR OBLIGOR**: Kornerstone Administrative Services, LLC, 111 East Broadway, Suite 900, Salt Lake City, Utah 84111, (877) 536-4545. This is not an insurance policy. Obligations of the **Service Company** (Kornerstone Administrative Services, LLC) under this Contract are backed by the full faith and credit of the **Service Company** and are not guaranteed under a reimbursement

SAMPLE

insurance policy. If any claim has not been honored within 60 days after **Your** request, **You** may file a claim directly with Kornerstone Administrative Services, LLC at (877) 536-4545; 111 East Broadway, Suite 900, Salt Lake City, Utah 84111.

Iowa residents may only contact the Iowa Insurance Commissioner at the following address: Iowa Insurance Division, 1963 Bell Avenue, Suite 100, Des Moines, Iowa 50315.

CANCELLATION section is deleted and replaced with the following: **You** may cancel this Contract for any reason at any time by submitting a written request to the Selling Dealer, Obligor or **Administrator**. **Your** request should contain a copy of **Your** Contract and the current mileage on **Your Vehicle**.

If **You** cancel this contract during the first thirty (30) days from the Contract sale date, and no claims have been filed, **We** or the Selling Dealer will refund **You** 100% of the Contract Sale Price. If claims have been paid on **Your** Contract, **We** or the Selling Dealer will refund **You** a pro-rated amount based on the lesser of time or miles remaining, less any claims paid.

If **You** cancel this Contract after the first thirty (30) days from the Contract sales date, **We** or the Selling dealer will refund **You** a pro-rated amount of the Contract sales price, based on the lesser of time or miles remaining, less any claims paid. A cancellation fee not to exceed the lesser of ten percent (10%) of the price of this contract or fifty dollars ($50), will also be deducted. For all cancelations requests made by **You**, a 10 percent (10%) penalty per month will be added to a refund that is not paid or credited within thirty (30) days of the return of this Contract by **You** to **Us** or the Seller.

We or the Selling Dealer may cancel this Contract for material misrepresentation, substantial change in risk, and substantial breached of contractual duties. If **We** or the Selling Dealer cancel this Contract, **We** or the Selling Dealer will provide written notice of cancellation, including the actual reason for cancellation, to **Your** last known mailing address at least: Ten (10) days before the effective date of cancellation if cancelled for non-payment of the Contract Sale Price; Thirty (30) days before the effective date of cancellation if cancelled for any other reason. If **We** cancel the contract, **We** will remain liable for any claim reported prior to the effective date of the cancellation.

If **We** or the Selling Dealer cancel this Contract and no claims have been paid, **We** or the Selling Dealer will refund **You** one hundred percent (100%) of the Contract Sale Price. If claims have been paid on **Your** Contract, **We** or the Selling Dealer will refund a pro-rated amount based on the lesser of time or miles remaining, less any claims paid.

If **Your** Contract is financed, the lienholder has the right to receive any portion of the cancellation refund amounts. If **Your Vehicle** is repossessed, stolen, or declared a total loss, **You** authorize the lienholder to cancel this Contract. If the lienholder cancels this Contract during the first thirty (30) days from the Contract sale date, and no claims have been filed, **We** or the Selling Dealer will refund 100% of the Contract Sale Price. If claims have been paid on **Your** Contract, **We** or the Selling Dealer will refund a pro-rated amount based on the lesser of time or miles remaining, less any claims paid. If cancelled after the first thirty (30) days from the Contract sale date, **We** or the Selling Dealer will refund a pro-rated amount of the Contract sale price, based on the lesser of time or miles remaining, less any claims paid. A cancellation fee not to exceed the lesser of ten percent (10%) of the price of this contract or fifty-dollar ($50), will also be deducted.

If the Contract is cancelled by **You** or the lienholder all refunds owed will be paid or credited no more than 30 days from the date the cancellation request notice was received by **Us** or the Selling Dealer. In instances of Obligor cancellation, all refunds will be paid or credited no more than 30 days from the effective date of cancellation by the Obligor or sooner if required by state law.

NEVADA: This Contract is non-renewable. If **You** are not satisfied with the manner in which **We** are handling a claim, **You** may contact the Nevada Insurance Commission at (888) 872-3234.

VEHICLE ELIGIBILITY section, item (2) is deleted in its entirety and replaced with the following: Any vehicle that was reconstructed from salvage; declared a total loss; or declared a lemon.

WHAT IS NOT COVERED section, item (9) is amended to include the following: This Contract will continue to cover any **Breakdown** that is not related to the non-manufacturer-recommended use of **Your Vehicle**, unless such coverage is otherwise excluded by the terms of this Contract.

CANCELLATION section is deleted in its entirety and replaced with the following: **You** may cancel this Contract by submitting a written request to the Selling Dealer, Obligor or **Administrator** containing a copy of **Your** Contract and the current mileage on **Your Vehicle**.

If **You** cancel this Contract during the first sixty (60) days from the Contract Sale Date, and no claims have been filed, **We** or the Seller will refund **You** 100% of the Contract Sale Price. If claims have been paid on **Your** Contract, **We** or the Seller will refund **You** a pro-rated amount of the Contract based on the lesser of time or miles remaining.

If **You** cancel this Contract after the first sixty (60) days from the Contract Sale Date, **We** or the Seller will refund **You** a pro-rated amount of the Contract based on the lesser of time or miles remaining. A twenty-five dollar ($25) cancellation fee will also be deducted. A 10 percent (10%) penalty per month will be added to a refund that is not paid or credited within forty-five (45) days after the return of this Contract by **You** to **Us** or the Seller. **For Nevada customers, the cost of claims paid, or services provided will not, under any circumstances, be deducted from any refund pursuant to this Contract.**

We may cancel this Contract during the first sixty-nine (69) days from the Contract Sale Date for any reason. No Contract that has been in effect for at least seventy (70) days will be cancelled by **Us** before the expiration of the agreed term or one (1) year after the Contract Sale Date, whichever occurs first, except on any of the following grounds:

1. **Your** failure to pay an amount when due;
2. **You** are convicted of a crime that results in an increase in the service required under the Contract;
3. Discovery of fraud or material misrepresentation by **You** in obtaining the Contract or in presenting a claim for service thereunder; or
4. Discovery of either of the following gif it occurred after the Contract Sale Date and substantially and materially increased the service required under the Contract: (a) An act or omission by **You**; or (b) **Your** violation of any condition of the Contract.
5. A material changes in the nature or extent of the required service or repair which occurs after the effective date of the service contract, and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that the service contract was issued or sold.

If **We** cancel the Contract, notice of such cancellation will be delivered to **You** by registered mail fifteen (15) days prior to the cancellation. If **We** cancel the contract, **We** will remain liable for any claim reported prior to the effective date of the cancellation.

If **Your** contract is financed, the lienholder has the right to receive any portion of the cancellation refund amounts. If **Your Vehicle** is repossessed, stolen or declared a total loss, **You** authorize the lienholder to cancel this Contract. If the lienholder cancels this Contract during the first sixty (60) days from the Contract sale date, and no claims have been filed, **We** or the Selling Dealer will refund 100% of the Contract Sale Price. If claims have been paid on **Your** contract, **We** or the Selling Dealer will refund a pro-rated amount based on lesser of times or miles remaining. If cancelled after the first sixty (60) days from the Contract Sale Date, **We** or the Selling Dealer will refund a pro-rated amount of the Contract Sale Price, based on lesser of time or miles remaining. A twenty-five ($25) dollar cancellation fee will also be deducted. In either case, no cancellation will become effective until at least fifteen (15) days after the notice of cancellation is mailed to **You**.

SAMPLE

If the Contract is cancelled by **You** or the lienholder all refunds will be paid or credited no more than thirty (30) days from the date the cancellation request notice was received by **Us** or the Selling Dealer. In instances of Obligor cancellation, all refunds will be paid or credited no more than thirty (30) days from the effective date of cancellation by the Obligor or sooner if required by state law.

TRANSFER OF VEHICLE OWNERSHIP is amended to replace the transfer fee of fifty dollars ($50) with a transfer fee of twenty-five dollars ($25).

TEXAS: **ADMINISTRATOR OBLIGOR** on page one is deleted and replaced with **ADMINISTRATOR OBLIGOR**: Kornerstone Administrative Services, LLC, 111 East Broadway, Suite 900, Salt Lake City, Utah 84111, (877) 536-4545. This is not an insurance policy. Obligations of the Service Contract Provider (Kornerstone Administrative Services, LLC) under this Vehicle Service Contract are backed by the full faith and credit of the Service Contract Provider. If any claim has not been honored within 60 days after **Your** request, **You** may file a claim directly with Kornerstone Administrative Services, LLC at (877) 536-4545; 111 East Broadway, Suite 900, Salt Lake City, Utah 84111.

Any reference to **Administrator** in the Contract has been revised to reflect the following: The **Administrator** of this Contract is Kornerstone Administrative Services, LLC. The telephone number is (877) 536-4545. The registration number is 549.

Texas residents may contact the Texas Department of Licensing and Regulation at the following address and phone number. Texas Department of Licensing and Regulation, P.O. Box 12157, Austin TX 78711, 1-512-463-6599. Unresolved complaints concerning the Service Contract Provider and **Administrator** or questions concerning the regulation of service contract providers and administrators may be addressed to the Texas Department of Licensing and Regulations.

Paragraph 2 and 3 of the “CANCELLATION” section is deleted and replaced with the following:
If this Contract is canceled during the first thirty (30) days from the Contract Sale Date, **We** or the Seller will refund **You** 100% of the Contract Sale Price, decreased by the amount of any claims paid under the contract.

If this Contract after the first thirty (30) days from the Contract Sale Date, **We** or the Seller will refund a pro-rated amount based on the lesser of time or miles remaining (calculated using the Plan Term mileage of 12,000 miles per year), less any claims paid. A fifty-dollar ($50) cancellation fee will also be deducted. A ten percent (10%) penalty per month will be added to a refund that is not paid or credited within forty-six (46) days after the return of this Contract by **You** to **Us** or the Seller.

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

The WHAT TO DO IF YOU NEED REPAIRS section is amended to include the following: If **You** fail to give any notice or file any proof of loss required by this **Contract** within the time specified in this **Contract**, it does not invalidate a **Claim** made by **You** if **You** show that it was not reasonable possible to give the notice or file the proof of loss within the prescribed time and that notice was given or proof of loss was filed as soon as reasonable possible.

WYOMING: **ADMINISTRATOR OBLIGOR** section on page one is deleted and replaced with **ADMINISTRATOR OBLIGOR**: Kornerstone Administrative Services, LLC, 111 East Broadway, Suite 900, Salt Lake City, Utah 84111, (877) 536-4545. Obligations of the **Service Company** (Kornerstone Administrative Services, LLC) under this service contract are backed by the full faith and credit of the **Service Company**. If any claim has not been honored within 60 days after **Your** request, **You** may file a claim directly with Kornerstone Administrative Services, LLC at (877) 536-4545; 111 East Broadway, Suite 900, Salt Lake City, Utah 84111.

Paragraph 1 of the CANCELLATION section is amended by adding the following: the written notice of cancellation shall also state the effective date of the cancellation.

Paragraph 2 of the CANCELLATION section is amended by adding the following: A ten percent (10%) penalty per month will be added to a refund that is not paid or credited within forty-five (45) days after the return of this Contract to **Us**. This provision applies only to the original Contract purchaser.

SAMPLE