VEHICLE SERVICE CONTRACT

Kornerstone

PURCHASER / SELLING DEALER / VEHICLE INFORMATION

Purchaser Name:	Email Address:	Telephone Number:
Address of Purchaser:	City, State, and Zip:	
Selling Dealer (Seller):	Telephone Number of Selling Dealer:	
Address of Selling Dealer:	City, State, and Zip:	
Year, Make, and Model of Vehicle:	Vehicle Identification Number:	
Vehicle Selling Price:	Vehicle Mileage at Time of Sale:	Contract Sale Date:
Lienholder:	Address of Lienholder:	
Contract Sale Price:	☐ Contract Financed Separately	Deal Number:

ADMINISTRATOR OBLIGOR: Kornerstone Administrative Services, LLC, 111 East Broadway, Suite 900, Salt Lake City, Utah 84111, 877-536-4545. 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.

The **Obligor** for this **Contract** may be different depending on the state **You** reside in. Refer to the STATE DISCLOSURES section to determine if this applies to **You**. **THIS CONTRACT IS NOT AN INSURANCE POLICY, IT IS A SERVICE CONTRACT BETWEEN YOU AND THE ADMINISTRATOR.**

I UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS OF THIS **VEHICLE 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

SAMPLE

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 IS NOT REQUIRED IN ORDER TO FINANCE OR PURCHASE A VEHICLE.

TERM

Plan Months:

Plan Mileage:

COVERAGE

- ☐ Longevity Powertrain
- ☐ Longevity Standard
- ☒ Longevity Super
- ☐ Longevity Ultra
- ☐ Longevity Ultra Plus

ADDITIONAL BENEFITS

- ☐ Roadside Assistance

DEDUCTIBLE PER VISIT

Standard Deductible:

☐ $0 ☐ $100 ☐ $250 ☐ Disappearing

Disappearing Deductible – if repairs are performed at the Selling Dealer, the deductible is waived. Otherwise, the deductible indicated applies.

VEHICLE SURCHARGES (select all that apply)

- ☐ 4WD/All-Wheel Drive
- ☐ Diesel Engine
- ☐ Lift Kit/Tire Modification
- ☐ Turbocharger/Supercharger
- ☐ Commercial Use

If no **Term**, **Coverage** or **Deductible** Per Visit is selected above, then Longevity Powertrain Coverage will be in effect, a $250 **Deductible** per visit will apply, and the **Term** will be one (1) year. Coverage of **Vehicle** will not be excluded if any of the above surcharges are not selected but the additional benefits will not apply. This **Contract** becomes effective on the Contract Purchase Date. Please refer to the Limits of Liability section for additional coverage information.

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: Kornerstone Administrative Services, LLC, 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).
Authorized Amount: The total amount of a claim, as authorized by **Administrator**, 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 listed in the ALLDATA® labor guide. 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 defects 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.**
Contract or Vehicle Service Contract: This **Vehicle Service Contract**, which **You** have purchased for the **Vehicle** described on Page One.
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.
Like Kind and Quality (LKQ) Parts: Parts purchased and provided by **Us** or an **Approved Repair Facility** which may include serviceable used parts, rebuilt parts, aftermarket parts or remanufactured parts.
Obligor, Service Contract Provider, We, Us and Our: The entity identified who is obligated to perform under this **Contract**.
Pre-Existing: A condition that may reasonably be assumed to have existed prior to the sale date of this **Contract**. **Pre-Existing** includes but is not limited to any part that was found not to be in good mechanical order at the time this **Contract** was purchased. Any part or system that was not working properly on your first attempt to operate is also considered **Pre-Existing**. All covered parts must be in good working order prior to sale for the **Vehicle** to qualify for this **Contract**. Failures or breakdowns that occur due to a **Pre-Existing** condition are expressly excluded from coverage.
Selling Dealer, Seller: The Seller of the **Vehicle Service Contract** shown on Page One.
Term: The term duration selected by **You** and agreed to by **Us** as set forth under the **Contract** on Page One. Time and mileage are measured from the Contract Purchase Date and mileage is in addition to the mileage listed on the odometer at the Contract Purchase Date. The **Term** mileage is unlimited miles.
Vehicle: The **Vehicle** identified under the Purchaser/Selling Dealer/Vehicle Information section on Page One which meets **Our** underwriting guidelines for mileage, condition, and vehicle type/use.
You: The Purchaser of this **Vehicle Service Contract** shown on Page One.

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)**

SAMPLE

where required by law; and/or any other expenses not specifically mentioned as covered. **Deductible does not apply to this benefit. You are limited to no more than three (3) benefits in any twelve (12) month period.**

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 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 **Authorized 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

We agree to pay for the replacement or repair of parts as per the selected COVERAGE on Page One 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**.

SEALS AND GASKETS: Seals and gaskets for covered parts are ONLY eligible for coverage on Vehicles that were purchased with less than 125,000 miles at the time of sale. Otherwise, seals and gaskets are only covered when required in connection with the replacement or repair of a covered part. Minor loss of fluid or seepage is considered normal and is not considered a mechanical **Breakdown** and is not eligible for coverage.

LONGEVITY POWERTRAIN COVERAGE

LONGEVITY POWERTRAIN COVERAGE includes the following items only:

ENGINE
All internally lubricated parts including Oil Pump; Camshaft and Bearings; Connecting Rods and Bearings; Crankshaft and Main Bearings; Harmonic Balancer and Pulley; Intake and Exhaust Valves; Intake Manifold; Lifters; Pistons; Piston Rings and Pins; Push Rods; Rocker Arms; Rocker Shaft; Timing Chain; Timing Chain Tensioner; Timing Gears; Valve Guides; Valve Locks; Valve Retainers; Valve Seals; Valve Seats; Valve Springs. **Engine Block, Cylinder Head, Valve Cover, Timing Cover and Oil Pan are only covered if damaged by an internally lubricated part of the engine.**

TURBOCHARGER/SUPERCHARGER
All internally lubricated parts of the **manufacturer installed** Turbocharger/Supercharger. **Turbocharger or Supercharger Case is only covered if damaged by an internally lubricated part of the Turbocharger/Supercharger.**

TRANSMISSION AND TRANSFER CASE
All internally lubricated parts of the Transmission, Transaxle and Transfer Case; Bearings; Drive Chain; Drive Chain Gears; Drum; Flex Plate; Fluid Pump; Flywheel; Forks; Output Shaft; Planetary Gears; Shafts; Shift Bushing; Shift Rails; Synchronizers; Torque Converter; Vacuum Modulator. **Case and Housings are only covered if damaged by an internally lubricated part of the Transfer Case, Transmission or Transaxle.**

DIFFERENTIAL AND DRIVE AXLE
All internally lubricated parts of the differential (both front and rear) including: Bearings; Bushings; Constant Velocity Joints; Double Offset Joints; Drive Axle Shafts; Drive Propeller Shafts; Drive Shaft Center Bearings; Locking Hubs; Ring and Pinion; Oil Pump; Universal Joints; Washers. **Cases and Housings are only covered if damaged by an internally lubricated part of the Differential or Drive Axle.**

LONGEVITY STANDARD COVERAGE

LONGEVITY STANDARD COVERAGE includes LONGEVITY POWERTRAIN COVERAGE above, plus the following items only:

AIR CONDITIONING
Compressor (including Clutch, Coil, Pulley, and Bearing); Accumulator; Compressor; Condenser; Evaporator Core; Expansion Valve; Orifice Tube; Pressure Cycling Switch; Receiver Drier. **Evacuation and recharge of refrigerant is only covered if required by a covered repair.**

ELECTRICAL
Alternator; Blower Motor Speed Switch; Blower Motor and Fan; Cruise Control Switches; Headlamp Switch; Horn; Ignition Switch; Ignition Lock Cylinder; Neutral Safety Switch; Reverse Indicator Switch; Starter Motor; Starter Solenoid; Stop Lamp Switch; Turn Signal Switch; Voltage Regulator; Washer Fluid Pump; Wiper Motors.

LONGEVITY SUPER COVERAGE

LONGEVITY SUPER COVERAGE includes LONGEVITY POWERTRAIN AND LONGEVITY STANDARD COVERAGES above, plus the following items only:

BRAKES
Disc Brake Calipers; Master Cylinder; Power Brake Booster; Proportioning Valves; Wheel Cylinders.

COOLING
Electric Radiator Fan Motor; Fan Clutch; Heater Core; Heater Control Valve; Radiator; Thermostat; Thermostat Housing; Water Pump.

FUEL
Fuel Pump; Fuel Injection Pump; Fuel Injectors; Fuel Sending Unit; Fuel Tank; Metal Fuel Delivery Lines.

STEERING
Center Links; Drag Links; Couplings; Electric Power Steering Motor; Idler Arm; Internal Tilt Wheel Mechanism; Manual and Power Steering Rack and Pinion Gear; Pitman Arm; Power Steering Pump; Steering Box; Steering Column Main and Intermediate Shafts; Tie Rod Ends.

SUSPENSION
Ball Joints; Compliance Bushings; Control Arm Shafts and Bushings; Hub Assemblies **(excluding actuators)**; Spindles; Stabilizer; Stabilizer Bar Links; Sway Bars; Sway Bar Links; Wheel Bearings. **Leaf and Coil Springs are only covered if they are broken**.

SAMPLE

LONGEVITY ULTRA COVERAGE

If you selected LONGEVITY ULTRA COVERAGE, this **Contract** provides coverage for the **Breakdown** of all your **Vehicle's** mechanical and electrical parts, except for those items listed under WHAT IS NOT COVERED. **Longevity Ultra Coverage specifically excludes items listed in Longevity Ultra Plus below unless the higher coverage is selected.**

LONGEVITY ULTRA PLUS COVERAGE

Includes the LONGEVITY ULTRA COVERAGE above, plus additional coverage for **manufacturer installed** high-tech, entertainment and convenience components listed here:

Adaptive Cruise Control; Alarm systems; Antenna Cables **(not including antenna masts or body-mounted antennas)**; Audio Steering Wheel Controls; Blind Spot Detection Systems; Bluetooth® and other phone communication systems; Collision Avoidance Systems; Convertible Top Motor; Driver Information Displays; Front and Rear Parking Sensors; Headrest or Ceiling DVD Players (including Blu-Ray DVD Players); Heated and Cooled Seat Systems; Heated Rear View Mirrors; Heated Steering Wheel and Switch; Hydraulic Rear Liftgate Supports; Internet Access Systems; Lane Departure Warning Systems; LCD Screens; Microphones; Navigation Control Module; Park Assist Systems; Phone Charger and Cradle; Power Running Board Motors and Switches; Power Sunroof Track/Module; Power Sunshade Motor and Switch; Radio, Equalizer and CD Player; Rearview Back-up Cameras; Satellite Communication Systems (e.g., OnStar); Side Mirror Cameras and Sensors; Speakers; Sunroof Motor and Switch; Tire Pressure Monitoring Systems. **Does not cover remote controls, headphones, or discs**. Standard **Deductible** and limits of liability apply.

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 One 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 if the manufacturer has "branded" the title (cancelled the factory warranty).**
4) **Oil consumption due to ring wear.**
5) **Any Breakdown caused by non-manufacturer alterations made to your Vehicle before or after the Contract Sale Date. 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 One).**
6) **Attachments or equipment installed after the date of effective 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. 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 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, misplacement, 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, OnStar, 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 valves, 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) **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.**

SAMPLE

15) **Failed or loose bolts, nuts, fasteners, or damages 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 equipped for or used in the following industries: farming, ranching, construction, forestry, agriculture, welding, oil field industries; any emergency response vehicles either private or municipal, private security, mail carrier or any other pick up or delivery services; waste removal, dump truck, tow truck, hazardous material transportation; military, federal, state, city or government use; or fleet/pool vehicles used by multiple drivers; taxi, or vehicle used for hire 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.).**
23) **Unless Longevity Ultra Plus is selected, coverage for the following items is excluded: Adaptive Cruise Control; Alarm systems; Antenna Cables (not including antenna masts or body-mounted antennas); Audio Steering Wheel Controls; Blind Spot Detection Systems; Bluetooth® and other phone communication systems; Collision Avoidance Systems; Convertible Top Motor; Driver Information Displays; Front and Rear Parking Sensors; Headrest or Ceiling DVD Players (including Blu-Ray DVD Players); Heated and Cooled Seat Systems; Heated Rear View Mirrors; Heated Steering Wheel and Switch; Hydraulic Rear Liftgate Supports; Internet Access Systems; Lane Departure Warning Systems; LCD Screens; Microphones; Navigation Control Module; Park Assist Systems; Phone Charger and Cradle; Power Running Board Motors and Switches; Power Sunroof Track/Module; Power Sunshade Motor and Switch; Radio, Equalizer and CD Player; Rearview Back-up Cameras; Satellite Communication Systems (e.g., OnStar); Side Mirror Cameras and Sensors; Speakers; Sunroof Motor and Switch; Tire Pressure Monitoring Systems.**

LIMITS OF LIABILITY

The limits of liability are specific to the type of coverage selected in the COVERAGE section on Page One.

LONGEVITY POWERTRAIN: The aggregate limit of liability for the total of all pending and paid claims will be the lessor of the actual cash value (ACV) of the Vehicle immediately prior to Breakdown, the price paid for the Vehicle by the original purchaser of this Service Contract, or $5,000.

LONGEVITY STANDARD: The aggregate limit of liability for the total of all pending and paid claims will be the lessor of the actual cash value (ACV) of the Vehicle immediately prior to the Breakdown, the price paid for the Vehicle by the original purchaser of this Service Contract, or $6,500.

LONGEVITY SUPER, ULTRA and ULTRA PLUS: The aggregate limit of liability for the total of all pending and paid claims shall not exceed the actual cash value (ACV) of the vehicle immediately prior to the Breakdown.

The NADA Official Used Car Guide will be used to determine the ACV of the **Vehicle**. **We** will pay on behalf of or reimburse **You** for the reasonable costs to repair or replace any of the parts included in your selected coverage which cause a **Breakdown**. Replacement parts may be new, remanufactured or replacement parts of **Like Kind and Quality (LKQ)**.

SURCHARGES

The following options ONLY apply if they have been selected on Page One of this **Contract**.

4WD/All-Wheel Drive: A surcharge that when applied extends coverage to covered parts of All-Wheel Drive or Four-Wheel Drive automobiles.
Diesel Engine: A surcharge that when applied extends coverage to covered parts of diesel automobiles.
Lift Kit/Tire Modification: The 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 4 inches. The maximum tire height modification allowed is 4 inches larger than the manufacturer specifications. **Tires considered as 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.**
Turbo or Supercharger: A surcharge that when applied extends coverage to covered parts of the **Turbo or Supercharger**.
Commercial Use: The 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**.

SAMPLE

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) That was imported and was not originally manufactured to meet U.S Federal Motor Vehicle Standards;
(2) 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) 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 for hire, except for personal vehicles used by a single driver for on-demand ridesharing services (e.g., Uber, Lyft, etc.);
(4) That is used to tow a trailer whose weight exceeds the manufacturer's recommendations for that vehicle;
(5) 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) That does not meet Our underwriting guidelines for vehicle condition, type and use as defined in the Contract.

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 $100 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 by submitting a written request to the **Seller**, **Obligor** or **Administrator** containing 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 **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 based on the lesser of the months 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 **Seller** will refund **You** a pro-rated amount of the Contract Sale Price based on the lesser of the months or miles remaining, less any claims paid. A fifty-dollar ($50) cancellation fee will also be deducted.

We or the **Seller** may cancel this **Contract** for material misrepresentation, substantial change in risk, and 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 **Seller** cancel this **Contract**, **We** or the **Seller** 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 **Seller** cancel this **Contract** and no claims have been paid, **We** or the **Seller** will refund one hundred percent (100%) of the Contract Sale Price. If claims have been paid on your **Contract**, **We** or the **Seller** will refund a pro-rated amount of the **Contract** based on the lesser of the months or miles remaining, less any claims paid.

All refunds will be paid to the lienholder, if any, otherwise, the refund will be paid to **You**. 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** authorized the lienholder to cancel this **Contract.** All refunds owed will be paid or credited no more than 45 days from the date the cancellation request notice was received by **Us** or the **Selling Dealer**.

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**

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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.

DEFINITIONS section is amended by deleting and replacing **Approved Repair Facility** with the following: A repair facility licensed by the State of California to conduct repairs.

DEFINITIONS section is amended by deleting and replacing **Pre-Existing** with the following: A condition that has existed prior to the sale date of this **Contract**. **Pre-Existing** includes but is not limited to any part that was broken, worn beyond serviceable limits, or making noise at the time of purchase. Any part or system that was not functioning properly upon the first attempt to operate or upon first inspection is also considered **Pre-Existing**. All covered parts must be in good working order prior to sale for the **Vehicle** to qualify for this **Contract**. Failures or breakdowns resulting from **Pre-Existing** conditions are your responsibility.

DEFINITIONS section is amended by deleting and replacing **You** with the following: The Purchaser of this **Vehicle Service Contract** shown on Page One or the transferee of the **Vehicle Service Contract**.

WHAT TO DO IF YOU NEED REPAIRS section is amended by deleting and replacing the instructions for **Return Your Vehicle to the Selling Dealer** with the following: **If your Vehicle experiences a Breakdown within 25 miles of the Selling Dealer, repairs or replacements under this Contract must be performed by either the Selling Dealer or an Approved Repair Facility (only if the Repair Facility is approved in advance by Administrator). Your request to use a repair facility other than the Selling Dealer may be approved by calling the Administrator. If You are not able to receive prior approval for an Approved Repair Facility due to afterhours or during the weekend or holiday, please refer to the "Emergency Repairs" paragraph below. If your Vehicle experiences a Breakdown farther than 25 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.**

ADDITIONAL BENEFITS section is amended by deleting and replacing **Towing Coverage** with the following: In the event of a **Breakdown** of a **Covered Part You** will be reimbursed for reasonable related towing charges (not to exceed $125 per occurrence incurred) to tow the **Vehicle** to the **Selling Dealer** or **Authorized Repair Facility**. **If You are within 25 miles of the Selling Dealer and the Towing Benefit is not sufficient, the Administer will reimburse you for the excess charge**. 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 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 in its entirety and replaced with the following:

You may cancel this **Contract** for any reason by submitting a written request to the **Seller**, **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 **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 based on the lesser of the months 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 Sale Price based on the lesser of the months 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 states on the contract within 30 days of 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 the months 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. All refunds owed will be paid or credited no more than 45 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 45 days from the effective date of cancellation by the Obligor or sooner if required by state law.

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, UT, 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.

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

Paragraph 2 and 3 of the CANCELLATION section is deleted and replaced with the following:

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 **Seller** will refund **You** one hundred percent (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 based on the lesser of the months or miles remaining, less any claims paid. A 10 percent (10%) penalty shall be added each month to a refund that is not paid to **You** within thirty (30) days of the return of this **Contract** by **You** to **Us** or the **Seller**.

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If **You** cancel this **Contract** after the first thirty (30) days from the Contract Sales Date, **We** or the **Seller** will refund **You** a pro-rated amount of the Contract Sale Price based on the lesser of the months 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.

Nevada: 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 **Administrator** under this agreement are backed by the full faith and credit of the **Service Contract Provider**, Kornerstone Administrative Services, LLC. Permanence under this **Contract** is also backed by an insurance policy issued by Kornerstone Guaranty Insurance Company, 111 East Broadway, Suite 900, Salt Lake City Utah 84111, 877-536-4545. If a covered claim has not been honored within 60 days after your request, **You** may file a claim with Kornerstone Guaranty Insurance Company.

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 **Seller**, **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 the months 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 of the **Contract** based on the lesser of the months or miles remaining, less any claims paid. A twenty-five dollar ($25) cancellation fee will also be deducted. A 10 percent (10%) penalty shall be added for each 30-day period that a refund is not paid to **You** within forty-five (45) days of 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 issued 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 if 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 change 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 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 lender 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 lender to cancel this **Contract**. In either case, no cancellation will become effective until at least fifteen (15) days after the notice of cancellation is mailed to **You**. All refunds owed will be paid or credited no more than 45 days from the date the cancellation request notice was received by **Us** or the **Selling Dealer**.

TRANSFER OF VEHICLE OWNERSHIP is amended to replace the transfer fee of $100 with a transfer fee of twenty-five dollars ($25).

Texas: 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 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, 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 Regulation.

CANCELLATION section is amended to include the following: A 10 percent (10%) penalty shall be added each month to a refund that is not paid to **You** within forty-six (46) days of the return of this **Contract** by **You** to **Us** or the **Seller**.

Paragraph 2 and 3 of the CANCELLATION section is deleted and replaced with the following:

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 **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 based on the lesser of the months or miles remaining, decreased by any claims paid.

If **You** cancel this **Contract** after the first thirty (30) 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 the months or miles remaining, decreased by any claims paid. A fifty-dollar ($50) cancellation fee will also be deducted.

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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 is was not reasonably possible to give the notice or file the proof of loss within the prescribed time and that notice was given or proof of loss was filed as soon as reasonably 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 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**. The right to cancel this **Contract** is not transferable and shall only apply to the original **Contract** Purchaser.

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