VEHICLE SERVICE CONTRACT

VSC CARE

Contract No.
CARE - [redacted]

SECTION 1. VEHICLE SERVICE CONTRACT REGISTRATION

Purchaser	Co-Purchaser		
[redacted]			
Address	**City**	**State**	**Zip Code**
[redacted]	[redacted]	[redacted]	[redacted]
Telephone No.	**Email Address**		
[redacted]	[redacted]		
Selling Dealer	**Dealer Code**	**Telephone No.**	
[redacted]	[redacted]	[redacted]	
Address	**City**	**State**	**Zip Code**
[redacted]	[redacted]	[redacted]	[redacted]
Lienholder (if applicable):			
[redacted]			
Address	**City**	**State**	**Zip Code**
[redacted]	[redacted]	[redacted]	[redacted]

Contract Sale Date	Contract Sale Mileage	Expiration Date	Expiration Mileage	Contract Term	Contract Purchase Price
[redacted]	[redacted]	[redacted]	[redacted]	[redacted] [redacted] MONTHS / MILES	$ [redacted]

Year	Make	Model	Vehicle Identification No. (VIN)	Vehicle Purchase Price
[redacted]	[redacted]	[redacted]	[redacted]	$ [redacted]

Program Coverage Selection: Check One Box

Program Coverage	New/Near New	Used
Automotive Preferred Care+Plus℠	☑	☐
Automotive Essential Care+Plus℠	☐	☐
Mechanical Advantage Care+Plus℠	☐	☐
Vehicle Value Care+Plus℠	☐	☐

Deductible Selection

$ [redacted]

The amount of the deductible must be stated above unless the deductible is zero ($0).

☐ Disappearing Deductible*

*If selected, the deductible is waived if the repair is completed by the Selling Dealer. See Section 9, "Your Deductible," for details.

Surcharge(s): Applicable Surcharge(s) Must be Marked and Paid on Contract Sale Date

☐ Snowplow (Personal/Business/Commercial) ☐ Custom Suspension Package

SECTION 2. IMPORTANT INFORMATION

A. "We," "Us," and "Our" refer to the obligor of this Contract, which is Continental Service Provider, Inc., 4150 N. Drinkwater Blvd., Suite 400, Scottsdale, AZ 85251, 800-722-4758.
B. Our Administrator is CNA National Warranty Corporation, P.O. Box 2840, Scottsdale, AZ 85252-2840, 800-722-4758.
C. **This Contract is not a warranty or an insurance policy.**
D. **The purchase of this Contract is not required in order to purchase, lease, or obtain financing for a motor vehicle.**

SECTION 3. ACKNOWLEDGMENT

You understand that Your Contract coverage runs concurrent with, and is secondary to, applicable warranties. By signing below, You acknowledge that You have read and understand this entire Contract, including Section 19, "State Amendments," and You are not relying on any other writings, representations, or promises other than those expressly written in this Contract. THIS CONTRACT CONTAINS AN ARBITRATION PROVISION, AND YOU UNDERSTAND AND AGREE TO ITS TERMS.

[redacted] _____ [redacted] _____

Purchaser's Signature | Date | Selling Dealer's Signature | Date

_____ _____

Co-Purchaser's Signature | Date

SAMPLE

VSC CARE

VEHICLE SERVICE CONTRACT

Contract No.
CARE - [redacted]

SECTION 1. VEHICLE SERVICE CONTRACT REGISTRATION

Purchaser	Co-Purchaser		
[redacted]			
Address	**City**	**State**	**Zip Code**
[redacted]	[redacted]	[redacted]	[redacted]
Telephone No.	**Email Address**		
[redacted]	[redacted]		
Selling Dealer	**Dealer Code**	**Telephone No.**	
[redacted]	[redacted]	[redacted]	
Address	**City**	**State**	**Zip Code**
[redacted]	[redacted]	[redacted]	[redacted]
Lienholder (if applicable):			
[redacted]			
Address	**City**	**State**	**Zip Code**
[redacted]	[redacted]	[redacted]	[redacted]

Contract Sale Date	Contract Sale Mileage	Expiration Date	Expiration Mileage	Contract Term	Contract Purchase Price
[redacted]	[redacted]	[redacted]	[redacted]	[redacted] [redacted] MONTHS / MILES	$ [redacted]

Year	Make	Model	Vehicle Identification No. (VIN)	Vehicle Purchase Price
[redacted]	[redacted]	[redacted]	[redacted]	$ [redacted]

Program Coverage Selection: Check One Box

Program Coverage	New/Near New	Used
Automotive Preferred Care+Plus℠	☑	☐
Automotive Essential Care+Plus℠	☐	☐
Mechanical Advantage Care+Plus℠	☐	☐
Vehicle Value Care+Plus℠	☐	☐

Deductible Selection

$ [redacted]

The amount of the deductible must be stated above unless the deductible is zero ($0).

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*If selected, the deductible is waived if the repair is completed by the Selling Dealer. See Section 9, "Your Deductible," for details.

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[redacted] _____ [redacted] _____

Purchaser's Signature | Date | Selling Dealer's Signature | Date

_____ _____

Co-Purchaser's Signature | Date

SAMPLE

VEHICLE SERVICE CONTRACT

VSC CARE

Contract No.
CARE - [redacted]

SECTION 1. VEHICLE SERVICE CONTRACT REGISTRATION

Purchaser	Co-Purchaser		
[redacted]			
Address	**City**	**State**	**Zip Code**
[redacted]	[redacted]	[redacted]	[redacted]
Telephone No.	**Email Address**		
[redacted]	[redacted]		
Selling Dealer	**Dealer Code**	**Telephone No.**	
[redacted]	[redacted]	[redacted]	
Address	**City**	**State**	**Zip Code**
[redacted]	[redacted]	[redacted]	[redacted]
Lienholder (if applicable):			
[redacted]			
Address	**City**	**State**	**Zip Code**
[redacted]	[redacted]	[redacted]	[redacted]

Contract Sale Date	Contract Sale Mileage	Expiration Date	Expiration Mileage	Contract Term	Contract Purchase Price
[redacted]	[redacted]	[redacted]	[redacted]	[redacted] [redacted] MONTHS / MILES	$ [redacted]

Year	Make	Model	Vehicle Identification No. (VIN)	Vehicle Purchase Price
[redacted]	[redacted]	[redacted]	[redacted]	$ [redacted]

Program Coverage Selection: Check One Box

Program Coverage	New/Near New	Used
Automotive Preferred Care+Plus℠	☑	☐
Automotive Essential Care+Plus℠	☐	☐
Mechanical Advantage Care+Plus℠	☐	☐
Vehicle Value Care+Plus℠	☐	☐

Deductible Selection

$ [redacted]

The amount of the deductible must be stated above unless the deductible is zero ($0).

☐ Disappearing Deductible*

*If selected, the deductible is waived if the repair is completed by the Selling Dealer. See Section 9, "Your Deductible," for details.

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SECTION 3. ACKNOWLEDGMENT

You understand that Your Contract coverage runs concurrent with, and is secondary to, applicable warranties. By signing below, You acknowledge that You have read and understand this entire Contract, including Section 19, "State Amendments," and You are not relying on any other writings, representations, or promises other than those expressly written in this Contract. THIS CONTRACT CONTAINS AN ARBITRATION PROVISION, AND YOU UNDERSTAND AND AGREE TO ITS TERMS.

[redacted] _____ [redacted] _____

Purchaser's Signature | Date | Selling Dealer's Signature | Date

_____ _____

Co-Purchaser's Signature | Date

SAMPLE

SECTION 4. YOUR COVERAGE

VEHICLE VALUE CARE+PLUS℠

When You select and purchase Vehicle Value Care+Plus℠ as Your Program Coverage Selection in Section 1, Your Contract covers the following listed components:

Parts not listed are not covered under this tier.

- **ENGINE (coverage limited to these listed parts):** Cylinder block, cylinder head(s), rotor housings and their internal parts, intake manifold, exhaust manifold(s), timing gears, timing chain(s) or belt(s), timing chain or belt tensioner(s) and timing chain or belt cover, valve cover(s), flywheel or flexplate, ring gear, harmonic balancer, oil pump, vacuum pump, water pump, oil pan, turbocharger or supercharger housing(s) and their internal parts, wastegate, intercooler, engine mounts, EGR valve, cylinder head gasket(s), intake manifold gasket(s), exhaust manifold gasket(s), rear main seal, valve cover gasket(s), oil pan gasket, front crankshaft seal, timing cover gasket, cam housing gasket(s).
- **TRANSMISSION (coverage limited to these listed parts):** Transmission case, transaxle case, transfer case and their internal parts, torque converter, vacuum modulator, cooler and metal cooler lines, transmission mounts, slave cylinder and master cylinder of a manual transmission clutch assembly, pan gasket, output shaft seal, shifter seal, speedometer cable seal, front pump seal(s), all transfer case seals.
- **DRIVETRAIN ASSEMBLY (coverage limited to these listed parts):** Final drive and axle housing(s) and their internal parts, axle shafts and bearings, universal and constant velocity joints, drive shaft(s), center bearings and drive shaft yokes, four-wheel-drive engagement actuator/motor, traction control linkage, solenoids, control processor and sensors, differential gasket(s), pinion seal, axle seal(s) or gasket(s).
- **SUSPENSION (coverage limited to these listed parts):** Upper and lower control arms and their shafts and bushings, ball joints, steering knuckles and spindles, stabilizer and strut or track bars and their bushings and links, coil springs, torsion bars and their mounts, leaf springs and their shackles and bushings, hub bearings or wheel bearings, hub or wheel bearing seals, struts.
- **FRONT-WHEEL STEERING (coverage limited to these listed parts)**: Steering gear housing, rack assembly, belt-driven pump and its reservoir and their internal parts, steering column shaft and its couplings and bearings, steering pump pulley and mounting bracket, pitman arm, idler arm, tie rods, steering linkages, pump shaft seal.
- **BRAKES (coverage limited to these listed parts):** Master cylinder, wheel cylinders, calipers and their seals, power booster, accumulator, combination valve, metal brake lines and fittings, brake pedal, parking brake assemblies. (**No coverage for ABS brake parts.**)
- **ELECTRICAL (coverage limited to these listed parts):** Alternator, pulley, voltage regulator, starter motor and its solenoid and drive, wiper motors, manually operated switches, neutral safety switch, backup light switch, brake light switch.
- **AIR CONDITIONING and HEATING (coverage limited to these listed parts):** Belt-driven air conditioning compressor, clutch and coil, pulley, compressor, idler pulley and bearing, serpentine belt tensioner and its pulley and bearing, condenser, evaporator, accumulator, receiver-dryer, expansion valve, orifice tube, heater core, heater control valve, blower motor, control cables, ducts, plenum doors, compressor seals and gaskets, line O-ring.
- **FUEL SYSTEM (coverage limited to these listed parts):** Fuel pump, fuel injectors, injection pump, distribution rails, fuel pressure regulator, fuel tank and metal fuel lines and fittings, fuel level sending unit, throttle body, throttle cable, throttle linkage, accelerator pedal.
- **COOLING SYSTEM (coverage limited to these listed parts):** Fan, fan clutch and shroud, radiator, electric fan motor.

MECHANICAL ADVANTAGE CARE+PLUS℠

When You select and purchase Mechanical Advantage Care+Plus℠ as Your Program Coverage Selection in Section 1, Your Contract covers all of the components listed under Vehicle Value Care+Plus℠ and the following listed components:

Parts not listed are not covered under this tier.

- **SUSPENSION (coverage limited to these listed parts):** Electronic suspension/variable suspension struts and motors/actuators, switches, air tubes, control processor and sensors, air suspension bags, compressor, lines, fittings.
- **STEERING (coverage limited to these listed parts):** Four-wheel steering pump, gear housing or rack assembly and their internal parts, power cylinder, center shaft, stepper motor, control processor and sensors.
- **INTERIOR ELECTRONICS (coverage limited to these listed parts):** Electronic climate control head, digital dash display, heads-up display projector and control unit, trip/mileage/engine function computer, cruise control assembly.
- **POWERTRAIN ELECTRONICS (coverage limited to these listed parts):** Engine Electronics—ignition coil, timing control processor and sensors, mixture control processor and sensors, IAC motor, cooling fan control processor and sensors. Electronically Controlled Transmission—transmission shift control processor and sensors.
- **ABS BRAKES (coverage limited to these listed parts):** ABS booster/pump, master cylinder, solenoids, control processor and sensors.
- **CONVENIENCE ACCESSORIES (coverage limited to these listed parts):** Power window motor, window regulator, power seat motor, power door lock motor and its relays and actuator, power mirror motors, power headlamp motor, power trunk or tailgate motor and solenoids, power top or sunroof motor, heated seat elements (only if not integrated in the seat cushion/upholstery), horn and horn relay, memory seat and steering wheel activator switches, motors, solenoids, control processor and sensors.

AUTOMOTIVE ESSENTIAL CARE+PLUS℠

When You purchase AUTOMOTIVE ESSENTIAL CARE+PLUS℠ as Your Program Coverage Selection in Section 1, Your coverage includes **ALL PARTS EXCEPT** those specifically listed in Section 11(A), "Non-Covered Parts," **Items 1 through 29**. Your coverage is also subject to Section 11(B), "Non-Covered Services" and Section 11(C), "Non-Covered Conditions."

AUTOMOTIVE PREFERRED CARE+PLUS℠

When You purchase AUTOMOTIVE PREFERRED CARE+PLUS℠ as Your Program Coverage Selection in Section 1, Your coverage includes **ALL PARTS EXCEPT** those specifically listed in Section 11(A), "Non-Covered Parts," **Items 1 through 14**. Your coverage is also subject to Section 11(B), "Non-Covered Services" and Section 11(C), "Non-Covered Conditions."

SAMPLE

AUTOMOTIVE PREFERRED CARE+PLUS℠ COVERAGE CONTINUED:

SPORT PACKAGE

When You purchase AUTOMOTIVE PREFERRED CARE+PLUS℠ as Your Program Coverage Selection in Section 1, and Your Vehicle is a sport utility, van, or truck, the following parts are included in Your coverage:

A. **Body Accessories:** Step bumpers and mounting brackets, spare tire carrier, spare tire swing arm and its pivot latches and locks, running boards, swing-away mirror arms and mounts, pop-out or sliding side/rear window latches and hinges.
B. **Convenience and Utility:** Bed liner except for warpage, rail protectors, tailgate handle, tailgate lock and cables, tailgate hinges and latches, tailgate edge protectors, cargo tie-downs, cargo lamp.
C. **Four-Wheel Accessories:** Locking hub assembly, skid plates, tow hooks, power winch motor and remote-control wiring harness, power winch rollers, brush guards, headlight grills.
D. **Trailering:** Trailer hitch receiver, insert and wiring receptacle, bed-mounted fifth-wheel hitch, auxiliary fuel tank and its cut-over switch, running light bodies and lenses.

PROPULSION BATTERY

When You purchase AUTOMOTIVE PREFERRED CARE+PLUS℠ as Your Program Coverage Selection in Section 1, and Your vehicle is a hybrid or plug-in electric hybrid, the propulsion battery is included in Your coverage subject to the following:

A. **Limitations to Coverage: Your Vehicle's propulsion battery pack has suffered a Covered Mechanical Breakdown only when it retains less than the original equipment manufacturer's capacity allowance. The battery must be the original battery installed by the original equipment manufacturer.**
B. **Diagnostic Requirement:** In order to determine if there is a Covered Mechanical Breakdown of the propulsion battery pack, the Administrator may require Your Vehicle to undergo an extended charge capacity test as prescribed by the Manufacturer of Your Vehicle. If the failure to the propulsion battery pack does not qualify as a Covered Mechanical Breakdown under the terms of this Contract, You must pay for all diagnostic, teardown, and repair charges.
C. **Repair or Replacement of Propulsion Battery Pack Parts: The propulsion battery pack may be repaired, replaced with rebuilt units, replaced with aftermarket units, or replaced with new units, at the sole discretion of the Administrator.**

The Propulsion Battery coverage is subject to all other terms of this Contract, including but not limited to Section 11(C), "Non-Covered Conditions," and Section 16(E), "Limit of Liability."

SECTION 5. SURCHARGES (applicable to all tiers of coverage; must be purchased at Contract Sale Date)

If Your Vehicle is equipped with a snowplow or custom suspension package, the applicable surcharge must be marked under "Surcharge(s)" in Section 1 of this Contract, and the appropriate surcharge(s) must be paid on Contract Sale Date, or coverage for Your Vehicle will be restricted or denied.

A. **SNOWPLOW-EQUIPPED VEHICLES**
   1. A surcharge is required when Your Vehicle is equipped with a snowplow and will be used for personal, business, or commercial purposes.
   2. **No coverage is extended to any component of the snowplow system including, but not limited to: the snowplow, attaching hardware, electric motor(s), snowplow-related hydraulics, mounting brackets/hardware, or manual/automatic switches associated with the operation of the snowplow.**

B. **CUSTOM SUSPENSION PACKAGE**

   A surcharge is required when Your Vehicle has been lowered or lifted in accordance with the criteria listed below.
   1. **Body or Suspension Lift:** Lift is not to exceed six (6) inches above stock suspension/body configuration, for all lift components combined.
   2. **Suspension Lowering:** Lowering is not to exceed three (3) inches below stock suspension configuration.
   3. **Oversized Tires:** Tires are limited to a maximum diameter of thirty-seven (37) inches and a maximum width of twelve and one half (12.5) inches. Maximum allowable wheel offset should not exceed +/- one (1) inch from manufacturer's specifications.
   4. **Requirements:**
      a. All custom components must have been installed in Your Vehicle at the Contract Sale Date by a licensed installation company.
      b. All modifications or alterations must include the modifications, adjustments, and tuning necessary to guarantee full functionality of all affected parts and systems.
      c. In the event that the coverage under the Full Factory Warranty or powertrain extension is voided or limited due to modifications otherwise allowable under subsection B, "Custom Suspension Package," no coverage will be provided unless the Administrator receives written notice, prior to authorizing any claim, by the Manufacturer indicating that the cause for limiting or voiding the Full Factory Warranty or powertrain extension was solely due to modifications allowable under this subsection B, "Custom Suspension Package."
   5. **Exclusions: No coverage will be extended to any non-original equipment manufacturer parts. Failures due to incomplete or inadequate modifications will not be covered under the terms and conditions of the Contract.**

SECTION 6. ADDITIONAL BENEFITS (included for all tiers of coverage)

The following benefits will be provided during Your Contract Term subject to all of the terms, conditions, and limitations contained in this Contract.

A. **TRIP INTERRUPTION**

If You are unable to drive Your Vehicle due to a Covered Mechanical Breakdown, and as a result, You are stranded overnight more than one hundred (100) miles from Your home, We will reimburse You for lodging and meals. The limit is three hundred dollars ($300) per occurrence, not to exceed one hundred dollars ($100) per twenty-four (24)-hour period. You must incur these expenses between the date of the Covered Mechanical Breakdown and the date that the covered repairs are completed.

B. **RENTAL CAR**

If Your Vehicle is rendered inoperable or unsafe to drive due to a Covered Mechanical Breakdown and requires Your Vehicle to be held by a repair facility overnight, We will reimburse You for the cost of a rental car from a licensed rental agency. The limit is three hundred fifty dollars ($350) per occurrence, not to exceed fifty dollars ($50) per twenty-four (24)-hour period. You must incur this expense between the date of the Covered Mechanical Breakdown and the date that the covered repairs are completed.

C. **ROADSIDE ASSISTANCE**

If You need non-accident-related emergency roadside service, You may call 1-877-373-9780 for service to Your location. Coverage is limited to fifty dollars ($50) per roadside assistance occurrence or up to one hundred fifty dollars ($150) per towing occurrence, limit one (1) occurrence per seven (7)-day period. You can also call Your own service provider, in which case We will reimburse You for charges incurred up to the dollar limits stated above. Please be with Your Vehicle when the service provider arrives, as they cannot service an unattended vehicle.

SAMPLE

1. **The following are covered emergencies, subject to the fifty dollar ($50) per roadside assistance occurrence; limit one (1) occurrence per seven (7)-day period:**
   a. **Flat Tire Assistance:** Service consists of the removal of the flat tire from Your Vehicle and its replacement with the spare tire.
   b. **Fuel, Oil, Fluid, and Water Delivery Service:** An emergency supply of fuel, oil, fluid, and water will be delivered if Your Vehicle is in immediate need. You must pay for the fuel or other fluid when it is delivered.
   c. **Lock-Out Assistance:** If Your keys are locked inside Your Vehicle, assistance will be provided to gain entry into Your Vehicle.
   d. **SLI Battery Assistance:** If an SLI battery failure occurs, a jump start will be provided to start Your Vehicle.
2. **The following items, coverages, and services are not included as part of the Roadside Assistance benefit:**
   a. **Cost of parts, replacement keys, fluids, lubricants, fuel, material, additional labor relating to towing, or the cost of installation of products.**
   b. **Non-emergency mounting or removing of any tires, snow tires, off-road tires, or similar items.**
   c. **Tire repair at any location other than a roadside disablement site.**
   d. **Coverage for trucks over one (1)-ton capacity.**
   e. **Service for any vehicle in tow; towing from service or repair work performed at a service station, garage, or repair shop; non-emergency towing or other non-emergency service; impound towing or towing by an unauthorized service provider; towing at the direction of a law enforcement officer relating to traffic obstruction; impoundment, abandonment, illegal parking, or other violations of law; a second tow for the same disablement; towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction; or service on Your Vehicle that is not in a safe condition to be towed.**
   f. **Damage or disablement due to fire, flood, or vandalism; extrication; or winching.**
   g. **Coverage shall not be provided in the event of emergencies resulting from Your use of intoxicants or narcotics, or the use of Your Vehicle in the commission of a crime.**
   h. **More than one disablement for the same service type during any seven (7)-day period.**
   i. **Any and all taxes or fines and vehicle storage charges associated with the Roadside Assistance benefit.**

D. **MANUFACTURER'S WARRANTY DEDUCTIBLE**
When a Covered Mechanical Breakdown is covered under a warranty issued by the manufacturer of Your Vehicle, We will reimburse You up to one hundred dollars ($100) towards the manufacturer's warranty deductible per occurrence.

SECTION 7. DEFINITIONS

"Administrator": The organization that We have retained to provide administrative services for this Contract is CNA National Warranty Corporation. CNA National Warranty Corporation is not a party to this Contract and has no liability to You under the terms of this Contract.

"Contract": This agreement inclusive of all its terms, conditions, limitations, and exclusions.

"Contract Sale Date": The date that You purchased this Contract.

"Contract Sale Mileage": The mileage on Your Vehicle's odometer on the Contract Sale Date.

"Cost(s)": The reasonable and customary charges for services, parts, and labor as determined by the Administrator. **Replacement parts, not to exceed the Manufacturer's Suggested Retail Price ("MSRP"), may be new, remanufactured non-original equipment manufacturer's parts or of a like kind and quality.** Labor is determined using a nationally recognized labor time publication.

"Covered Mechanical Breakdown": The failure of a Covered Part to perform its intended function due to defects in materials or faulty workmanship in its manufacturing and is not related to any outside influence or Non-Covered Conditions subject to all of the terms, conditions, limitations, and exclusions under the Contract.

"Covered Part(s)": Any of those parts of Your Vehicle described in Section 4, "Your Coverage," and subject to the conditions and exclusions listed in Section 11, "Non-Covered Parts, Services, and Conditions."

"Deductible": The portion of the Costs that You must pay for each Covered Mechanical Breakdown, as indicated in Section 1, "Deductible Selection," subject to the terms, limitations, and exclusions of this Contract, including but not limited to Section 9, "Your Deductible."

"Full Factory Warranty": The manufacturer's full warranty provided at no additional cost to You that covers repairs to correct any Vehicle defect related to material or workmanship.

"New Vehicle" and "Near-New Vehicle": Any eligible Vehicle that, at the Contract Sale Date and Contract Sale Mileage, has the Full Factory Warranty and manufacturer's extended powertrain warranty in force, including manufacturer's extended warranties that must be properly transferred.

"Non-Covered Conditions": Any of those conditions described in Section 11, "Non-Covered Parts, Services, and Conditions."

"Non-Covered Parts": Any of those parts described in Section 11, "Non-Covered Parts, Services, and Conditions."

"Non-Covered Services": Any of those services described in Section 11, "Non-Covered Parts, Services, and Conditions."

"Selling Dealer": The authorized automobile dealership or lessor from whom You purchased this Contract as stated in Section 1, "Vehicle Service Contract Registration."

"Used Vehicle": Any eligible Vehicle other than a New Vehicle or Near-New Vehicle that is less than twelve (12) years old. You must purchase this Contract on the same date that You purchase Your Used Vehicle.

"Vehicle": The passenger car, van, sport utility or light truck, one (1)-ton or less, identified in Section 1, "Vehicle Service Contract Registration," of this Contract.

"We," "Us," and "Our": The obligor of this Contract, as stated in Section 2(A).

"You" and "Your": The purchaser of the Contract identified in Section 1, "Vehicle Service Contract Registration," or any valid transferee pursuant to Section 13(C), "Transfer Guaranty."

SECTION 8. AGREEMENT BETWEEN YOU AND US

A. In consideration of the Contract Purchase Price, We agree to pay You or a licensed repair facility for the Costs of services required to repair or replace Covered Parts due to a Covered Mechanical Breakdown, less Your Deductible, subject to all terms, limitations, and exclusions contained in this Contract. We will provide the coverage detailed in Section 4, "Your Coverage," only to You for Your Vehicle and for the Contract Term shown in Section 1, "Vehicle Service Contract Registration," and detailed in Section 16(B), "Contract Term," subject to all terms, limitations, and exclusions in this Contract. **Pre-existing conditions are not excluded.**

B. **Coverage under this Contract is limited to the original equipment of Your Vehicle or like replacements of Your Vehicle's original equipment and is subject to the Contract's Limit of Liability, detailed in Section 16(E), "Limit of Liability."**

C. **As a condition of coverage, You agree to maintain Your Vehicle according to the manufacturer's specifications, as detailed in Section 10, "Your Responsibilities."**

SECTION 9. YOUR DEDUCTIBLE

A. The Deductible is the portion of the Costs that You must pay for each Covered Mechanical Breakdown as indicated in Section 1, "Deductible Selection." When no Deductible amount is indicated in Section 1, "Deductible Selection," then Your Deductible will be zero dollars ($0). Your Deductible does not apply to Trip Interruption, Rental Car, Roadside Assistance, or Manufacturer's Warranty Deductible as listed in Section 6, "Additional Benefits."

SAMPLE

B. When the Disappearing Deductible box is checked in Section 1, "Deductible Selection," You pay no Deductible when covered repairs are performed by the Selling Dealer; however, if You have covered repairs performed at a repair shop other than the Selling Dealer, Your Deductible will be the amount indicated in Section 1, "Deductible Selection."

SECTION 10. YOUR RESPONSIBILITIES

READ THIS SECTION CAREFULLY. FAILING TO MAINTAIN YOUR VEHICLE ACCORDING TO THE REQUIREMENTS BELOW MAY RESULT IN RESTRICTED OR DENIED COVERAGE UNDER THIS CONTRACT.

A. REQUIRED MAINTENANCE

1. **It is Your responsibility to have Your Vehicle serviced according to the service and maintenance schedule published by the manufacturer of Your Vehicle.**
2. **When a known problem exists with Your Vehicle, it is Your responsibility to take all reasonable steps and use all reasonable means to protect Your Vehicle from further damage resulting from continued operation of Your Vehicle.**

B. REQUIRED RECORDKEEPING

You must keep repair orders issued by the repair facility that serviced Your Vehicle. Each repair order must show the date of repair, the odometer reading on that date, and a detailed listing of the services performed and parts replaced.

C. SELF-SERVICE AND MAINTENANCE

When You perform Your own maintenance services, You must retain proof-of-purchase receipts clearly showing the date the service was performed, the parts/lubricants replaced, and the odometer reading from Your Vehicle on the date of the maintenance.

SECTION 11. NON-COVERED PARTS, SERVICES, AND CONDITIONS

Non-Covered Parts, Non-Covered Services, and Non-Covered Conditions are listed below. It is Your responsibility to pay for expenses related to and for the cost of Non-Covered Parts, Non-Covered Services, and Non-Covered Conditions.

A. NON-COVERED PARTS

This Contract does not cover, and We will not pay for the replacement of the following Non-Covered Parts, nor will We pay for any repairs necessitated by the failure of such parts:

1. **Accessory drive belt(s), hoses, radiator cap, tubes (except those tubes expressly covered under Section 4 "Your Coverage"), coolant pipes, clamps.**
2. **Antennas (including shark fin), mast(s) and mirrors, audio speakers and wiring, starting, lighting, ignition ("SLI") battery, fuses and fusible links.**
3. **Body, body panels, body fasteners, chassis frame, bumpers, bright metal, trim, upholstery, carpet, insulation, paint, convertible top.**
4. **Brake drums, rotors, pads, linings, brake backing plate assembly.**
5. **Exhaust system and catalytic converter.**
6. **Filters and filter housings, adapters.**
7. **Glass (including fogged or hazy headlight lenses).**
8. **Jack and tool kit, wheel lugs, lug nuts.**
9. **Manual transmission clutch disc, pressure plate, throw-out bearing.**
10. **PCV valve, oil separator, fuel vapor canister.**
11. **Tires, wheels, wheel covers.**
12. **Spark plugs, plug wires, glow plugs.**
13. **Windshield wiper blades/rubber inserts.**
14. **Any parts or components of a natural gas/propane fuel system.**
15. **Running boards, both fixed and power, including all of their associated components.**
16. **In-vehicle vacuum cleaner system and components.**
17. **Shock absorbers/coil over shocks.**
18. **Lamps, light assemblies/housings, light bulbs including LEDs.**
19. **Fuel tank filler neck and gas cap.**
20. **Washer nozzles and reservoir, portable units provided by the OEM with Your vehicle, thermostat and housing.**
21. **USB outlet(s) and any charging pad(s), including wireless.**
22. **Vehicle hardware: Bumper impact absorbers, headlamp mounting buckets, parking and side lamp bodies and sockets, hood latch, supports and cables, hood hinges and springs, door hinges, door handles, glove box lock assembly, ash tray assembly, manual seat track assembly, courtesy light switches, trunk lid hinges and torsion bars, trunk lid striker plate, radiator brackets, radiator recovery tank, cargo tie downs.**
23. **Body accessories: Step bumpers and mounting brackets, spare tire carrier and hardware, spare tire swing arm and its pivot latches and locks, swing-away mirror arms and mounts, pop-out or sliding side/rear window latches and hinges, convertible top frame, sunroof tracks/shades (manual/automatic), sun visors.**
24. **Convenience and utility: Bed liner, rail protectors, tailgate handle, tailgate lock and cables, tailgate hinges and latches, tailgate edge protectors.**
25. **Four-Wheel accessories: Locking hub assembly, skid plates, tow hooks, power winch motor and remote-control wiring harness, power winch rollers, brush guards, headlight grills.**
26. **Trailering accessories: Trailer hitch receiver, insert and wiring receptacle, bed-mounted fifth-wheel hitch, auxiliary fuel tank and its cut-over switch.**
27. **Propulsion battery (battery electric vehicle, hybrid, plug-in hybrid).**
28. **Seat belt assembly, air bag system and sensors, heated seat elements (only when integrated in the seat cushion/upholstery).**
29. **Factory-installed entertainment chassis including radio, all infotainment screens (except for the driver and center console screens if they are 20 inches or less).**

When a part serves the same function as a Non-Covered Part, it is not covered. When a single part or component performs two or more functions, some of which are covered and some not, the failure of a non-covered function will make the part or component not covered.

B. NON-COVERED SERVICES

This Contract does not cover, and We will not pay for the following Non-Covered Services under any tier of coverage:

1. **Addition or replacement of coolants, fluids, lubricants, refrigerants.**
2. **Alignment of front end, glass, bumpers, or any other part.**
3. **Cleaning of cooling and fuel systems.**
4. **Corrections of air and water leaks.**
5. **Corrections of wind noise, squeaks, rattles.**
6. **Engine tune-up.**
7. **Ignition and fuel systems adjustments and calibrations.**
8. **Removal of carbon, sludge, varnish, or other contaminants.**
9. **Scheduled maintenance services.**
10. **Software and firmware updates.**
11. **Transmission service.**
12. **Wheel balancing and suspension alignments unless required as part of a Covered Mechanical Breakdown.**
13. **Propulsion battery diagnostics.**

When a repair or maintenance procedure produces the same result as a Non-Covered Service, it is also not covered.

C. NON-COVERED CONDITIONS

This Contract does not cover, and We will not pay, for the following Non-Covered Conditions under any tier of coverage:

1. **ANY EXPENSE INCURRED IN CONNECTION WITH REPAIRS PERFORMED WITHOUT RECEIPT OF PRIOR AUTHORIZATION FROM OUR ADMINISTRATOR.**
2. **Any oil consumption or loss of compression or cylinder wear, if Your Vehicle is a Used Vehicle, unless You selected and purchased the Automotive Preferred Care+Plus℠ tier of coverage as indicated in Section 1 of this Contract.**
3. **Any failure to Your Vehicle if it is used for the following:**
   a. **Municipal or professional emergency or police services unless it is voluntary emergency services, and the Vehicle is titled in a personal name; or**
   b. **Hire to the public or to transport people for hire when either:**

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i. the Vehicle is not titled in a personal name; or
ii. the Vehicle is operated by multiple non-related individuals.

4. Your Vehicle if it is equipped with a flat bed, dump bed, commercial towing equipment, cherry picker, or lifting or hoisting equipment.
5. Your Vehicle if:
   a. It is a step van, high-cube van, or box body;
   b. It is a cab and chassis or other incomplete vehicle;
   c. It is over one (1)-ton; or
   d. It has right-hand steering.
6. Any failure or damage resulting from the use of Your Vehicle in the following manner:
   a. Plowing snow, unless the "Snowplow (Personal/Business/Commercial)" box is marked in Section 1 "Surcharge(s)," and the surcharge was paid;
   b. Competitive driving or racing;
   c. Towing a trailer whose weight exceeds the manufacturer's recommendations for Your Vehicle;
   d. Off-road usage. Off-roading is the act of driving a vehicle on unpaved surfaces, including but not limited to sand, dirt, gravel, riverbeds, mud, snow, rocks, or other natural terrain.
7. Any damage due to collision or upset, breakage of glass, missile or falling objects, fire, theft, larceny, explosion, earthquake, windstorm, hail, water, flood, rust, corrosion, contamination, foreign objects, malicious mischief, vandalism, riot or civil commotion, lightning, nuclear contamination, acid rain, fading, environmental or industrial fallout, freezing, ultraviolet rays, rotting, mold, smoke.
8. Any loss normally covered by an automobile insurance policy, including injury or death to any person or persons.
9. Any failure covered by any limited warranty, manufacturer's warranty, recalls, technical service bulletins, campaigns, repairer's guarantee or warranty on previously conducted repairs, parts warranty, road club, motor club or any other guarantee, warranty, or insurance policy regardless if coverage has been rescinded, voided, restricted, or denied.
10. Any failure to the engine, transmission, and drivetrain during the term of the manufacturer's extended powertrain warranty when Your Vehicle is a New Vehicle or Near-New Vehicle and was originally sold with a manufacturer's extended powertrain warranty.
11. Any part the United States Environmental Protection Agency ("EPA") has determined is emissions-related and is included on a current list published by the EPA of such parts and is within the EPA time and mileage emissions warranty period.
12. Any expense for the modification, replacement, or alteration of existing parts or systems necessitated by the replacement of obsolete, superseded, or unavailable parts with current replacement parts in excess of the value of the failed part.
13. Any failure caused by sludge buildup, contaminants, foreign objects; improper amount or type of fluids, lubricants, coolants, or refrigerants; or lack of required maintenance as set forth in Section 10, "Your Responsibilities."
14. Any damage resulting from continued operation or caused by Your failure to take reasonable precautions, such as stopping Your Vehicle immediately or having it towed to prevent further damage when an apparent problem exists.
15. Any resulting or consequential damage to or from a Non-Covered Part.
16. Any failure if the odometer is inoperative or has been altered or tampered with during the time You owned Your Vehicle so that the actual mileage cannot be determined.
17. Any incidental or consequential damages, including but not limited to, physical damage, personal injury, loss of time, loss of use, inconvenience, interruption of business, storage charges, or loss of profits or income.
18. Any failure caused by modifications to Your Vehicle's powertrain, including tire or wheel sizes, unless the "Custom Suspension Package" box is checked in Section 1, "Surcharge(s)," and the surcharge was paid.
19. Your Vehicle if the exhaust system is not approved by the manufacturer of Your Vehicle.
20. Any aftermarket or non-original equipment manufacturer parts, or any other modifications installed on Your Vehicle, unless these parts or modifications are specifically listed in the "Sport Package" section and You selected and purchased the Automotive Preferred Care+Plus℠ tier of coverage as indicated in Section 1 of this Contract.
21. Any failure to pair or connect any electronic device to Your Vehicle's original equipment, Bluetooth-enabled hands-free system due to any condition other than the material failure of Your Vehicle's original equipment, Bluetooth-enabled hands-free system.
22. Any fees or expenses charged for shop supplies and the disposal, cleanup, neutralization, removal, treatment, or detoxification of environmentally unsafe materials.
23. Your Vehicle if the manufacturer has voided or rescinded the factory warranty.
24. Your Vehicle if it has been salvaged or declared a total loss, or its title has been branded.
25. Any communication, navigational, or audio/video entertainment systems that become unusable or unable to function as intended due to changes in content, technology, or wireless service.

SECTION 12. HOW TO FILE A CLAIM

A. Return Your Vehicle to the Selling Dealer to determine the problem and the cause of failure. When this is not possible, call Our Administrator for instructions.

B. You must authorize any charges necessary to determine the cause of the failure. This includes necessary diagnostic and teardown charges. If the failure does not qualify as a Covered Mechanical Breakdown under the terms of this Contract, You must pay for all diagnostic, teardown, and repair charges. If Our Administrator wants to inspect Your Vehicle, You must allow the inspection before any repairs are begun. Our Administrator has no obligation to inspect Your Vehicle or to certify its condition before or after covered repairs are completed.

C. Do not agree to have repairs performed under the terms of this Contract unless You or the repair facility has received an authorization number from Our Administrator. In the event that Your Vehicle is in need of an emergency repair due to a suspected Covered Mechanical Breakdown of a serious or urgent nature that renders the Vehicle inoperable or unsafe to operate for transportation purposes when Our Administrator's offices are closed, You may, at Your discretion, authorize necessary emergency repairs. If any portion of the repair is performed during Our Administrator's normal business hours, You must have the repair facility stop working on Your Vehicle and contact Our Administrator. You are responsible for all expenses and repair costs if it is determined that the failure is not a Covered Mechanical Breakdown or if it does not qualify as an emergency repair.

D. You or the repair facility must submit all required documents to Our Administrator before any claim can be processed for payment. These required documents include, but are not limited to, repair orders, rental car bills, and other receipts as evidence of the amounts claimed under this Contract. The required documents must include accurate dates and mileages, detailed descriptions of the parts and services, and the specific charges.

PLEASE SUBMIT ALL CLAIMS AND CLAIM INFORMATION REQUESTS TO OUR ADMINISTRATOR:

CNA National Warranty Corporation
P.O. Box 2840
Scottsdale, AZ 85252-2840
800-722-4758

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SECTION 13. CONTRACT GUARANTIES

A. **NO-DEDUCTIBLE GUARANTY**
No Deductible will be charged for any subsequent Covered Mechanical Breakdown of a Covered Part that was previously repaired or replaced under and during the term of this Contract.

B. **FUTURE CONTRACT GUARANTY**
You can purchase another contract for Your Vehicle prior to the expiration of this Contract, provided:
1. Your Vehicle is eligible for coverage under such contract;
2. Your Vehicle, at the time You request to purchase the future contract, qualifies under Our then-current underwriting guidelines;
3. You request to purchase the future contract at least fifteen (15) days and one thousand (1,000) miles prior to the expiration of this Contract;
4. You provide Our Administrator verifiable service records as evidence that You have complied with Section 10, "Your Responsibilities"; and
5. You make Your Vehicle available to the Selling Dealer so that it can be inspected prior to the issuance of the future contract.

Contact Our Administrator at 800-345-0191, extension 402, before this Contract expires for details.

C. **TRANSFER GUARANTY**
You may transfer the remaining coverage under this Contract when You sell Your Vehicle to another individual prior to the expiration of this Contract, and You provide Our Administrator with the following information:
1. **A request in writing or a transfer request form from You within fifteen (15) days of the date of sale of Your Vehicle. State Your intention to transfer this Contract and the name and the address of the purchaser.**
2. **A copy of the bill of sale or sale agreement showing the date and mileage on Your Vehicle at the time of sale.**
3. **Verifiable service records as evidence that You have complied with Section 10, "Your Responsibilities."**
4. **Proof that any remaining manufacturer's warranty or extended warranty coverage was transferred to the purchaser of Your Vehicle.**
5. **A transfer fee of fifty dollars ($50).**

You must comply with all of the above requirements within fifteen (15) days of the date of sale of Your Vehicle or Your transfer request will be denied, and this Contract will no longer be in force. The remaining coverage under the Contract may not be transferred to vehicle dealers, vehicle brokers, or other similar vehicle resellers. Call Our Administrator at 800-345-0191, extension 412, to obtain a transfer request form.

SECTION 14. YOUR RIGHT TO CANCEL

A. **PROCEDURES**
You may cancel this Contract at any time by surrendering this Contract to the Selling Dealer or Our Administrator with a written request stating the accumulated mileage on the Vehicle at the time of the cancellation request.

B. **REFUND CALCULATION**
1. When You request cancellation within sixty (60) days of the purchase of this Contract for New or Near-New Vehicles or within thirty (30) days for Used Vehicles, Your refund will be calculated as follows: If no claim has been made under this Contract, a full refund will be made on Our behalf by the Selling Dealer. If a claim has been made, a pro-rata refund based upon the elapsed time or mileage, whichever is greater, from the Contract Sale Date and the Contract Sale Mileage will be made on Our behalf by the Selling Dealer, less claims paid.
2. If the Contract has been in Your receipt for more than sixty (60) days for New or Near-New Vehicles or more than thirty (30) days for Used Vehicles, the Selling Dealer will make a pro-rata refund on Our behalf based upon the elapsed time or mileage, whichever is greater, from the Contract Sale Date and the Contract Sale Mileage less a fifty-dollar ($50) cancellation fee and less claims paid.
3. Our Administrator, its agents, and assigns have no liability to You to make any refund payments.

C. **REFUND DISTRIBUTION**
When this Contract is financed, the Lienholder may be named as an additional or sole payee for any refund due. In the event Your Vehicle is repossessed or deemed a total loss, Your cancellation rights under this Contract will transfer to the Lienholder and We agree upon receipt of evidence to name the Lienholder as the sole payee of any resulting refund. Refunds will be paid within thirty (30) days of the date that We or Our designee, such as the Administrator or Selling Dealer, receive notice of Your request to cancel.

SECTION 15. OUR RIGHT TO CANCEL

A. **PROCEDURES**
1. We reserve the right to cancel this Contract without notice for the following reasons:
   a. Your failure to provide Us with payment for this Contract.
   b. Material misrepresentation by You to Us which includes, but is not limited to, ineligible use or modifications to Your Vehicle.
   c. A substantial breach of Your duties under this Contract.
2. In the event Your Vehicle becomes ineligible, or in the event We discover Your Vehicle is ineligible, We have the right to cancel this Contract by mailing written notice of cancellation to You at Your address provided in Section 1 of this Contract, at least fifteen (15) days prior to such cancellation. The notice shall state the effective date of, and reason for, the cancellation.

B. **REFUND CALCULATION**
1. When We cancel within sixty (60) days of the purchase of this Contract, a full refund will be made to You by the Selling Dealer, on Our behalf, less claims paid.
2. If this Contract has been effective for more than sixty (60) days, the Selling Dealer, on Our behalf, will make a pro-rata refund based upon the elapsed time from the Contract Sale Date less claims paid.
3. Our Administrator, its agents, and assigns, have no liability to You to make any refund payments.

C. **REFUND DISTRIBUTION**
When this Contract is financed, the Lienholder will be named as an additional or sole payee for any refund due. Refunds shall be paid within thirty (30) days of the effective date of the cancellation by Us.

SECTION 16. CONTRACT SPECIFICS AND LIMITATIONS

A. **CONTRACT TERRITORY**
This Contract provides coverage in the United States, including its territories and possessions, and Canada only for failures due solely to a Covered Mechanical Breakdown of a Covered Part.

B. **CONTRACT TERM**
1. The combination of time and mileage shown in Section 1, "Vehicle Service Contract Registration," determines Your Contract Term.
   a. Coverage for New Vehicles and Near-New Vehicles: The Contract Term begins on the Contract Sale Date and ends in accordance with subsection (B)(2). To determine the Expiration Date, the Contract Term Months You have selected are added to the Contract Sale Date. To determine the Expiration Mileage, the Contract Term Miles You have selected are added to zero (0) odometer miles (**not** the Contract Sale Mileage).
   b. Coverage for Used Vehicles: The Contract Term begins on the Contract Sale Date and ends in accordance with subsection (B)(2). To determine the Expiration Date, the Contract Term Months You have selected are added to the Contract Sale Date. To determine the Expiration Mileage, the Contract Term Miles You have selected are added to the Contract Sale Mileage.
2. Your coverage ends on the earlier of the Expiration Date or Expiration Mileage as shown in Section 1, "Vehicle Service Contract Registration," or when Our Limit of Liability has been reached, as stated below in subsection E.

C. **CONTRACT CHANGES**
Our Administrator will correct this Contract as necessary, and in the course of business send to You at your address of record, by first- class mail, an endorsement with the necessary corrections if any of the information provided in Section 1, "Vehicle Service Contract

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Registration," is omitted or does not conform to the program guidelines including, but not limited to, the Deductible, Expiration Date, Expiration Mileage, Contract Term, or the Program Coverage Selection.

D. **EXCESS CHARGES**

You are responsible for charges for diagnostic and/or teardown procedures that are not listed or exceed the labor times listed in the current year's national, flat-rate hourly labor guide. You are also responsible for charges for parts, labor, rental, towing, or other services beyond those authorized by Our Administrator.

E. **LIMIT OF LIABILITY**

1. **Per Claim Limit: The amount We will pay for the cost to repair or replace any Covered Mechanical Breakdown which shall not exceed the fair market value of Your Vehicle immediately before the Covered Mechanical Breakdown as determined by the National Automobile Dealers Association ("NADA") Official Used Car Guide.**
2. **Aggregate Claim Limit: The total amount We will pay under this Contract shall not exceed the Vehicle Purchase Price as shown in Section 1, "Vehicle Service Contract Registration." Once the Aggregate Claim Limit has been reached, Your coverage under this Contract will end.**

F. **PROMPT SETTLEMENT**

Our obligations to You under this Contract are guaranteed under a contractual liability insurance policy issued by Continental Casualty Company, 151 N. Franklin Street, Chicago, Illinois 60606. You may make a claim with Continental Casualty Company if We do not settle Your claim or provide service within sixty (60) days of receipt of Your proof of loss. To do so, please call the following toll-free number for instructions: 800-831-4262.

SECTION 17. ARBITRATION PROVISION

We and You, the parties, agree to attempt to resolve any dispute through informal means or through small claims court. If the dispute is unable to be resolved through informal means or in small claims court the dispute will be settled by binding arbitration.

This Contract evidences a transaction in interstate commerce, thus the Federal Arbitration Act will govern the interpretation and enforcement of this arbitration provision and not any state law concerning arbitration. Unless otherwise agreed upon by the parties, the arbitration shall take place before a single arbitrator in the county in which You live and the arbitration shall be settled by arbitration administered by a nationally recognized arbitration administrator. The laws of the state in which You live (without giving effect to its conflict of laws principles) will govern all matters arising out of, or relating to, this Contract.

To begin arbitration, either You or Us, must make a written demand for arbitration to the other party. The demand must a) describe the basis of the dispute, and b) set forth the relief sought. If the dispute cannot be resolved within thirty (30) days, through informal means, after the demand is received, You or We shall commence arbitration.

The expense of the arbitrator shall be shared equally between You and Us and each party shall pay their own filing, attorney, witness and travel fees. This does not prohibit the arbitrator from including the fees and expenses in the award settlement, if any. The arbitrator may award a party only its actual damages and the arbitrator may award equitable relief including injunctive relief.

The arbitrator shall not award punitive, consequential, special, incidental, or exemplary damages. The parties agree the arbitration proceedings, final judgement, any relief, or award shall remain confidential and may be entered, by the arbitrator, in any court having the jurisdiction to do so.

This arbitration provision prohibits the arbitrator from consolidating any of the disputes or claims of others into one proceeding. This means an arbitrator shall hear only individual claims and is prohibited from fashioning a proceeding as a class, collective, representative, or group action or awarding relief to a group in one proceeding to the maximum extent permitted by law. The arbitrator is bound by the terms of this Contract.

FURTHER, YOU ACKNOWLEDGE AND AGREE UNDER THIS ARBITRATION PROVISION THAT YOU WAIVE THE RIGHT TO A TRIAL BY A JURY OR JUDGE AND TO PARTICIPATE IN CLASS ACTION LITIGATION, CLASS ARBITRATION, OR ANY COLLECTIVE, CONSOLIDATED ACTION FOR ANY DISPUTE, CONTROVERSY, OR CLAIM ARISING OUT OF, OR IN CONNECTION WITH, THIS CONTRACT.

This arbitration provision shall survive the cancellation or termination of this Contract and apply to cover any dispute, controversy, or claim You may have with an insurer backing Our obligations under this Contract.

SECTION 18. PRIVACY NOTICE

We respect Your privacy. To learn more about the information We collect and Our privacy practices please visit the web address below to view Our Privacy Notice:

https://www.cnanational.com/privacy-policy

CA Residents:
https://www.cnanational.com/caconsumerprivacy

This notice explains what personal information We may collect from You, when We may collect it, how We may use and disclose it, and Your rights regarding Our use of it.

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SECTION 19. STATE AMENDMENTS

The following state-specific amendments apply if Your Contract was purchased in one of the following states:

MISSOURI: The definition of "Cost(s)" in **Section 7** is amended in the second sentence to include: **These replacement parts shall comply with applicable state and federal laws. Section 14** is amended to include: We shall mail a written notice to You within forty-five (45) days of the date of termination. **Section 14(B)(1)** is deleted in its entirety and replaced with the following: When You request cancellation within sixty (60) days of the purchase of this Contract for New or Near-New Vehicles, or within thirty (30) days for Used Vehicles, a full refund will be made on Our behalf by the Selling Dealer, less claims paid. If We fail to pay Your refund within forty-five (45) days after Your Contract is cancelled, We will be subject to pay a ten percent (10%) penalty, per month, on the original refund amount due.

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