Veritas Global Protection

# GUARD SERVICE CONTRACT

contract # [redacted]

## contract holder information

contract holder name [redacted]
home phone [redacted] cell phone [redacted] work phone _____ e-mail [redacted]
address [redacted]
city / state / zip [redacted]

## seller information

seller name [redacted]
phone _____ salesperson [redacted]
address [redacted]
city / state / zip [redacted]

## vehicle information

VIN [redacted] year [redacted] make [redacted] model [redacted]
purchase date [redacted] purchase price [redacted] purchase mileage [redacted]

## lienholder information

lienholder name [redacted] phone [redacted]
address [redacted]
city / state / zip [redacted]

## service contract information

contract purchase price [redacted] deductible [redacted] waiting period [redacted]
effective date [redacted] contract term months [redacted] expiration date [redacted]
effective mileage [redacted] contract term miles [redacted] expiration mileage [redacted]
coverage Premier
options _____

*if no Deductible is indicated above, the Deductible will be $100

**Notice to Purchaser:**
**The purchase of this Contract is a separate consideration from the purchase price of the Vehicle and is not a requirement to purchase the Vehicle, or to obtain financing;**
**This Contract is not connected, either directly or indirectly, with the warranty issued by the manufacturer of this Vehicle;**
**This Application Page and Terms & Conditions constitute Your Service Contract;**
**The Coverage I have chosen expires according to the term indicated on the Application Page as defined in SECTION II. TERMS AND CONDITIONS, subsection 1.;**
**The components and parts covered under this Contract are listed under SECTION IV. COVERAGE, for the level of Coverage indicated on the Application Page;**
**If no Coverage is shown on the Application Page, Coverage will be POWERTRAIN;**
**I understand to file a claim in the event my Vehicle has a Failure, I am to follow the instructions listed under SECTION III. WHAT TO DO IN THE EVENT OF A FAILURE OR BREAKDOWN;**
**I understand that in order to maintain Coverage under this Contract, I must have my Vehicle serviced as indicated under SECTION II. TERMS AND CONDITIONS, subsection 11.;**
**I understand that I have the right to cancel this Contract and receive a refund as indicated in SECTION VIII. CANCELLATIONS;**
**I understand this Contract does not cover a number of exclusions which are listed under SECTION V. EXCLUSIONS - WHATS NOT COVERED;**
**I have read and understand the Limit of Liability as defined in SECTION II. TERMS AND CONDITIONS, subsection 4.;**
**I hereby acknowledge and accept the provisions of the Resolutions of Disputes clause as stated in SECTION II. TERMS AND CONDITIONS, subsection 6.**

I (purchaser), whose signature appears below, acknowledges that the information contained above is true and accurate. I have read the terms and conditions and agree to all of the provisions herein.

[redacted]
**Contract Holder** Date

[redacted]
**Seller Representative** Date

**Provider and Administrator:**

- **In CA:** Veritas Global Protection Services, INC dba Veritas Global Insurance Services, INC (Administrator - License Number: 0N02262); Northcoast Warranty Services (Provider – License Number: 0167515)
- **In FL:** Central Administrative Service Corporation of Florida, INC dba Veritas Global Protection of Florida (License Number: 18-82420685;Company Code: 33922)
- **In WA:** Veritas Global Protection Services, INC (Administrator); Northcoast Warranty Services (Provider/ Obligor - License Number: 500874)
- **All Other States:** Central Administrative Service Corporation, INC (Provider/Obligor) Veritas Global Protection Services, INC (Administrator)

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# Veritas Guard Service Contract

## SECTION I. DEFINITIONS

The following definitions apply to words frequently used in this **Contract**:

1. **Administrator** means **Veritas Global Protection Services, INC**, a company located at 3550 N Central Ave, Suite 800, Phoenix, AZ 85012, with phone number (888) 657-8784, except in the state of California where **Administrator** means **Veritas Global Protection Services, INC dba Veritas Global Insurance Services INC**, a company located at 3550 N Central Ave, Suite 800, Phoenix, AZ 85012, with phone number (888) 657-8784, license number: 0N02262; in the state of Florida, **Administrator** means **Central Administrative Service Corporation of Florida, INC dba Veritas Global Protection of Florida**, a company located at 4830 West Kennedy Boulevard, Suite 600, Tampa, FL 33609, with phone number (888) 651-4766; with Florida license number 18-82420685; and with Florida company code 33922.
2. **Agreement, Service Agreement, Service Contract, Vehicle Service Contract, or Contract** means this **Veritas Guard Service Contract** that is by and between **You** and **Us**.
3. **Application Page** means **Your** application for coverage on page 1 of this **Contract** where coverage options are listed.
4. **Breakdown** means the **Failure** of any original or like replacement part covered by this **Agreement** to perform its intended function(s) in normal service, providing it has received all scheduled maintenance, at the proper intervals recommended by the manufacturer in the Owners Manual. **Breakdown** does not include the gradual reduction in operating performance caused by wear and tear where **Failure** has not occurred.
5. **Commercial Use** means vehicles used for Farming or Ranching, Route Work (excludes Snow Removal), Job-Site Activities, Service or Repair Work and Delivery of Goods. Usage must not exceed manufacturer's ratings and/or limitations and **Vehicle** cannot exceed 10,000 lbs.
6. **Cost** means the reasonable and customary charges for parts and labor necessary to repair or replace the parts covered. These charges shall not exceed the manufacturers suggested retail price for parts and labor allowances derived from nationally recognized labor time publications.
7. **Coverage** means the component protection **You** have chosen, as shown on the **Application Page.**
8. **Deductible** means the **Deductible** amount **You** will need to pay, as shown on the **Application Page** for each covered **Failure** repair visit.
9. **Dealer** or **Seller** means the store from whom **You** purchased this **Agreement** shown on the **Application Page**.
10. **Failure** means the failure of a covered part under normal service. A covered part has failed when it can no longer perform the function for which it was designed solely due to its condition, and not due to the action or inaction of any non covered parts. In addition, a **Failure** will be deemed to have occurred when a covered part has worn beyond the manufacturer's tolerances allowed for the particular **Vehicle** at the mileage when the problem occurs.
11. **Option** means any additional amount charged to **You** for **Coverage** under this **Service Contract** and indicated on the **Application Page.**
12. **Repair Facility** means a franchised automotive retailer or ASE licensed **Repair Facility**. Unless otherwise provided, repairs performed by any facility must receive authorization from the **Administrator** prior to beginning repairs.
13. **Vehicle** means the vehicle which is described on the **Application Page**, which cannot be used for rental, emergency or for hire purposes.
14. **We, Us,** or **Our** means the entity who is obligated to perform under this **Contract** (the "obligor"). The obligor of this **Contract** is **Central Administrative Service Corporation, INC**, a company located at 3550 N Central Ave, Suite 800, Phoenix, AZ 85012, with phone number (888) 657-8784, except in the state of California where **We, Us,** or **Our** means **Northcoast Warranty Services, Inc.**, a company located at 800 Superior Avenue E, 21st Floor, Cleveland, OH 44114, with phone number (866) 927-3097 (License Number: 0167515); in the state of Washington where **We, Us,** or **Our** means **Northcoast Warranty Services, Inc.**, a company located at 800 Superior Avenue E, 21st Floor, Cleveland, OH 44114, with phone number (866) 927-3097 (License Number: 500874); in the state of Florida **We, Us,** or **Our** means **Central Administrative Service Corporation of Florida, INC doing business as Veritas Global Protection of Florida**, a company located at 4830 West Kennedy Boulevard, Suite 500, Tampa, FL 33609, with phone number (888) 651-4766; with Florida license number 18-82420685; and with Florida company code 33922.
15. **You** or **Your** means the **Contract** holder named on the **Application Page** or the person to whom this **Contract** was properly transferred.
16. **Waiting Period** means the period of time and mileage that must transpire before a claim may be filed hereunder. **Unless otherwise indicated on the Application Page of this Contract, there is no Waiting Period. If a Waiting Period is indicated on the Application Page of this Contract, then the period of time and mileage as shown on the Application Page of this Contract must transpire from the Effective Date and Effective Mileage of this Contract before a claim may be filed. If there is a Waiting Period, the Waiting Period time and mileage shall be added to the end of the Contract term.**

## SECTION II. TERMS AND CONDITIONS

These **Terms and Conditions** include information about **Coverage**, Benefits, Cancellations, What to do in the Event of a **Failure** and Exclusions of **Your Vehicle Service Contract. This document is an Application for the Vehicle Service Contract and does not constitute a Contract until accepted by Administrator.**

1. **Agreement Term: Coverage** under this **Contract** begins immediately and will expire according to the **Contract Term Months** and **Contract Term Miles** of this **Contract**, whichever occurs first, as shown on the **Application Page**. The **Effective Date** and **Effective Mileage** fields on the **Application Page** represent the mileage and date in which this **Coverage** begins. The **Expiration Date** and **Expiration Mileage** fields on the **Application Page** represent the date and/or mileage when this **Coverage** will expire, based on whichever occurs first.
2. **Territory**: This **Contract** is limited to **Failures** which occur, and repairs that are made, within the United States of America (excluding U.S. territories

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and possessions) and Canada.

3. **Failure of Covered Parts: We** will pay on behalf of or reimburse **You** for the reasonable **Costs** to repair or replace any of the parts included in **Your Coverage** which cause a **Failure.** Replacement parts may be new, remanufactured or replacement parts of like kind and quality. Sales tax will be authorized for covered **Failures** only when required by the applicable state where the repair is taking place.

4. **Limits of Liability: The limit of liability per claim, or the maximum amount We will be liable for per claim is $10,000. The aggregate limit of liability for each Service Contract will be $20,000. Once the maximum limit of liability has been reached, as defined above, this Contract, its transfer and cancellation rights terminate.**

5. **Our Right to Recovery:** If **We** pay anything under this **Contract** and **You** have a right to recover from another party, **Your** rights will become **Our** rights up to the amount **We** paid. **You** will do whatever is reasonably necessary to enable **Us** to enforce these rights.

6. Resolution of Disputes: **READ THE FOLLOWING ARBITRATION PROVISION ("PROVISION") CAREFULLY. IT LIMITS CERTAIN RIGHTS OF YOURS, INCLUDING YOUR RIGHT TO OBTAIN RELIEF OR DAMAGES THROUGH COURT ACTION.** As used in this provision, "You" and "Your" means the person or persons named in this Agreement, and all of his/her heirs, survivors, assigns and representatives. And "We" and "Us" shall mean the Obligor identified on the Declarations Page and shall be deemed to include all of its agents, affiliates, successors and assigns, and any retailer or distributor of its products, and all of the Dealers, licensees and employees of any of the foregoing entities. Any and all claims disputes, or controversies of any nature whatsoever (whether in Contract, tort or otherwise, including statutory, common law, fraud (whether by misrepresentation or by omission) or other intentional tort, property, or equitable claims) arising out of, relating to, or in connection with (1) this Agreement or any prior Agreement, and the purchase thereof; and (2) the validity, scope, interpretation, or enforceability of this Provision or of the entire Agreement ("Claim"), shall be resolved by binding arbitration before a single arbitrator. All arbitrations shall be administered by the American Arbitration Association ("AAA") in accordance with its Expedited Procedures of the Commercial Arbitration Rules of the AAA in effect at the time the claim is filed. The terms of this Provision shall control any inconsistency between the AAA's Rules and this Provision. You may obtain a copy of the AAA's rules by calling (800) 778-7879. Upon written request, We will advance to You either all or part of the fees of the AAA and of the arbitrator. The arbitrator will decide whether You or We will be responsible for these fees. The arbitrator shall apply relevant substantive law and applicable statute of limitations and shall provide written, reasoned findings of fact and conclusions of law. This Provision is part of a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. § et seq. If any portion of this Arbitration Provision is deemed invalid or unenforceable, it shall not invalidate the remaining portions of the Arbitration Provision. This Arbitration Provision shall inure to the benefit of and be binding on You and Us and its Provisions shall continue in force and effect subsequent to and notwithstanding the expiration of termination of this Agreement. Any and all disputes will be resolved in accordance with the laws of the State in which You reside. You agree that any arbitration proceeding will only consider Your Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering Your Claims. **YOU AND WE UNDERSTAND AND AGREE THAT BECAUSE OF THIS ARBITRATION PROVISION, NEITHER YOU NOR US WILL HAVE THE RIGHT TO GO TO COURT EXCEPT AS PROVIDED ABOVE OR TO HAVE A JURY TRIAL OR TO PARTICIPATE AS ANY MEMBER OF A CLASS OF CLAIMANTS TO ANY CLAIM.**

7. **Transfer Rights: This Contract is for the benefit of the original Contract holder but is transferable subject to a transfer fee and inspection providing: a) Proof of transfer of the remaining manufacturer's warranty is provided, if applicable; b) Contract is being transferred to a subsequent private purchaser of Your Vehicle (Transfer rights are voided when the Vehicle is traded, sold or put on consignment to an individual or entity engaged in the wholesale or retail sale, leasing or rental of Vehicles). You must submit the following: a) Complete a Transfer Application (Available from the Administrator) and submit to the Administrator; b) Provide a Bill of sale with the Transfer Application indicating the sale date and mileage at time of sale; c) Issue a check in the amount of fifty dollars ($50.00) for the Transfer fee made payable to the Administrator; and d) Provide all documents to the Administrator within sixty (60) days of the transfer of Vehicle ownership. Please send any and all transfer requests, all required documents as described above, as well as a check payable to the Administrator to the following address: 3550 N Central Ave, Suite 800, Phoenix, AZ 85012.**

8. **Deductible**: In the event of a **Failure** covered by this **Contract**, **You** may be required to pay a **Deductible**. No **Deductible** payment is required with respect to **Coverage** listed in **SECTION VI. ADDITIONAL BENEFITS OF COVERAGE** of this **Contract**. The **Deductible** amount **You** have to pay is shown on the **Application Page** for covered **Failures** on a per repair visit basis. Should a covered **Failure** require more than one visit to repair, only one **Deductible** will apply to that **Failure**. If no **Deductible** is shown on the **Application Page** of this **Contract**, the one-hundred dollar ($100) **Deductible** will apply.

9. **Reinstatement**: In the event this **Contract** is cancelled, **We** reserve the right to approve or reject any and all requests for reinstatement. In the event **We** agree to reinstate, **We** reserve the right to impose a 30 day and 1,000 mile **Waiting Period** before any Claims may be approved.

10. **Labor Rates and Parts: We** shall only be required to pay the average labor rate in a twenty (20) mile radius from the location of **Breakdown**. Further, in the event of a covered repair, **We** shall only be required to repair the **Vehicle** with parts and/or components that **We** select, including the use of used, remanufactured, refurbished, or reconditioned parts and/or components. At the **Administrator's** request the **Vehicle** may be moved to another **Repair Facility.**

11. **Contract Holder's Maintenance Requirements: You must have Your Vehicle checked, serviced, and properly maintained in accordance with the manufacturer's recommendations, as outlined in the Owner's Manual. Your Vehicle's Owner Manual lists different servicing recommendations based on Your individual driving habits and climate conditions. You are required to follow the maintenance schedule that applies to Your driving habits and climate conditions. Failure to follow these recommendations may result in the denial of**

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claims.

12. THIS IS NOT AN INSURANCE POLICY, IT IS A SERVICE CONTRACT. **Our** obligations and the performance to You under this Contract are guaranteed and insured by a policy issued by Wesco Insurance Company, 59 Maiden Lane, 43rd Floor, New York, NY 10038. The telephone number for Wesco Insurance Company is (866) 505-4048. If any covered claim is not provided or refund is not paid within sixty (60) days (thirty [30] days for Alaska and Arizona residents), or if the provider becomes insolvent or otherwise financially impaired, after proof of loss has been filed, You may file a claim directly with the Insurance Company by contacting the Insurance Company at the number provided above.
13. **Privacy Policy:** The **Administrator** follows a strict privacy policy when dealing with customer information. To view **Our** privacy policy, go to http://www.veritasprotection.com/privacypolicy or contact **Us** in writing at the address shown in **SECTION I. DEFINITIONS** under **Administrator**.
14. **Entire Agreement:** This **Agreement** represents the entire **Agreement** between **You** and **Us**. No person has the authority to change this **Agreement** or to waive any of its provisions. No other written or oral statements apply to this **Agreement**.
15. **Oil Changes and Verifiable Receipts: In the event of a Breakdown, We may request oil change and/or service records to verify that maintenance has been properly done. You are responsible for keeping all service records and/or receipts. Failure to provide this documentation when requested by Us in the event of a claim may result in the denial of a claim.**

## SECTION III. WHAT TO DO IN THE EVENT OF A FAILURE OR BREAKDOWN

**Filing a Breakdown Claim:** If **Your Vehicle** incurs a **Breakdown**, **You** must take the following steps to file a claim:

**You must contact the Administrator, at 1-888-572-4310, prior to any repairs.**

1. **Prevent Further Damage- Immediately take action to prevent further damage to Your Vehicle. The operator of Your Vehicle is responsible for observing Vehicle warning lights, gauges, and sensory items that indicate a potential Breakdown. Upon this observation, You must immediately arrange for the Vehicle to be diagnosed, and cease operating the Vehicle. Failure to properly take this action or the continued operation of Your Vehicle may result in the denial of claims.**
2. If **Your Vehicle** breaks down, return to the issuing **Dealer** or an ASE-certified mechanic during normal service department hours. If this is not possible, take **Your Vehicle** to an ASE-Certified licensed **Repair Facility** (**You** may contact **Us** for assistance in locating a **Repair Facility**).
3. **Obtain Authorization from the Administrator-** Once **You** have taken **Your Vehicle** to the **Dealer** or an authorized **Repair Facility**, give them **Your** Contract Number. **We must be contacted at (888) 572-4310 to obtain authorization to proceed with the claim. Any claim for repairs without prior authorization from Us WILL BE denied, with the exception of Emergency Repairs as defined in this section of the Contract.** The amount authorized by **Us** will be the maximum amount that will be paid for repairs covered under the terms of this **Contract**. Any additional amount must obtain additional approval from **Us** by contacting the same number as stated above.
4. **If Applicable, Authorize Tear-Down and/or Inspection**- in some cases, **You** may need to authorize the licensed **Repair Facility** to inspect and/or tear-down **Your Vehicle** in order to determine the cause of **Failure** and **Cost** of the repair. **We** will pay this fee, up to the maximum market rate amount; if the **Breakdown** is a covered repair. The **Repair Facility** must get prior authorization to begin the tear-down by calling the claims number as stated above. **We** reserve the right to request **You** take **Your Vehicle** to another **Repair Facility**.
5. **Review Coverage-** After **We** have been contacted, review with the **Repair Facility** what will be covered under this **Contract**.
6. **Pay any Deductible (If Applicable)- We** will reimburse or pay to the **Dealer**, **Repair Facility**, or **You**, for the **Cost** of authorized repairs performed on **Your Vehicle**, less any applicable **Deductible**. All repair orders and documentation must be submitted to **Us** within thirty (30) days by the **Dealer, Repair Facility**, or **You** to qualify for payment.

**Emergency Repairs:** Should an emergency occur which requires a repair of a **Breakdown** to be made at a time when **Our** office is closed, and failure to repair the **Breakdown** immediately will either 1) render **Your Vehicle** unsafe to drive, 2) result in further damage to **Your Vehicle** or, 3) cause other components on **Your Vehicle** to fail, follow the claim procedures above without authorization, and **We** will make reimbursement to **You** or the authorized **Repair Facility** in accordance with the provisions of this **Contract** if the **Breakdown** is a covered repair. **You** must contact **Us** within three (3) business days from the date of repair to determine if the repair is a covered repair. **No Emergency Repairs will be reimbursed without authorization in excess of $500.00 per occurrence. A REPAIR WILL NOT BE CONSIDERED AN EMERGENCY REPAIR UNLESS THE ABOVE CONDITIONS ARE MET.**

**NO CLAIMS WILL BE PAID UNLESS THE STEPS ABOVE ARE FOLLOWED.**

## SECTION IV. COVERAGE

During the term of the **Agreement**, **We** will pay a **Repair Facility**, or at **Our** option, reimburse **You** the **Cost** to remedy any covered **Failure** of the components listed below, within the **Coverage** level indicated on the **Application Page** less **Your Deductible**. Except for **PREMIER PLUS Coverage**, components not listed

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are not covered.
At the **Administrator's** option, replacement parts used in covered repairs may include new, remanufactured, pre-owned or non-original equipment manufacturer parts. This **Contract** does allow **Us** to provide benefits utilizing non-original equipment manufacturer parts.
If no **Coverage** is shown on the **Application Page** of this **Contract**, **Your Coverage** is **POWERTRAIN Coverage**.

POWERTRAIN

**When POWERTRAIN Coverage has been purchased as shown on the Application Page, only the following parts are covered; Components not listed are not covered: ENGINE (GAS/DIESEL):** The following parts are covered: pistons, piston rings, crankshaft and main bearings, connecting rods and rod bearings, camshaft and camshaft bearings, timing chain and timing gears, intake and exhaust valves, valve springs, oil pump, push rods, rocker arms, hydraulic lifters, rocker arm shafts and water pump. The engine block and/or cylinder heads are also covered if the above-listed parts cause a **Breakdown** of the engine block and/or cylinder heads. **TURBO/SUPERCHARGER:** (Factory installed only): All internally lubricated parts of the factory installed turbocharger/supercharger. The turbocharger/supercharger housing is covered if the internally lubricated parts cause a **Breakdown** of the turbocharger/supercharger housing. **TRANSMISSION/TRANSAXLE:** All internally lubricated parts of Manual or Automatic Transmissions, including oil pump, drums, planetaries, sun gear and shell, shafts, bearings, side gears, carrier pinion gear, ring gear, shift rail, forks, synchronizers, and Torque Converter. **Breakdown** of the Transmission/Transaxle case is covered only if caused by the **Failure** of an internally lubricated covered part. **DRIVE AXLE:** All internally lubricated parts. Drive axle housing is also covered if damage is caused by **Breakdown** of an internally lubricated part. **TRANSFER CASE:** All internally lubricated parts of the 4 x 4 Transfer Case. **Breakdown** of the Transfer Case is covered if caused by the **Failure** of an internally lubricated part. **SEALS & GASKETS:** Seals and gaskets are only covered when required in connection with the replacement or repair of a covered part.

POWERTRAIN PLUS

**When POWERTRAIN PLUS Coverage has been purchased as shown on the Application Page, only the following parts and parts covered under POWERTRAIN Coverage are covered; Components not listed are not covered: ELECTRICAL**: Alternator, voltage regulator, heater fan, starter motor, starter solenoid, and starter drive. **AIR CONDITIONING:** Condenser, compressor, and evaporator. Orifice Tube and Accumulator/Receiver Dryer is also covered if required in connection with the repair of a covered part listed above.**SEALS & GASKETS:** Seals and gaskets are only covered when required in connection with the replacement or repair of a covered part.

POWERTRAIN ENHANCED

**When POWERTRAIN ENHANCED Coverage has been purchased as shown on the Application Page, only the following parts and parts covered under POWERTRAIN and POWERTRAIN PLUS Coverage are covered; Components not listed are not covered: ENHANCED ELECTRICAL:** Power window motors and regulator; power door lock actuators; power truck switch; and power antenna motor. **COOLING SYSTEM:** Cooling Fan; Cooling Fan motors; and fan clutch. **FUEL SYSTEM:** Fuel Pump; fuel injection pump; metal fuel lines; fuel pressure regulator; fuel sending unit; and fuel gauge. **AIR CONDITIONING:** Condenser, compressor, and evaporator. Orifice Tube and Accumulator/Receiver Dryer is also covered if required in connection with the repair of a covered part listed above. **SEALS & GASKETS:** Seals and gaskets are only covered when required in connection with the replacement or repair of a covered part.

DELUXE PLUS

**When DELUXE PLUS Coverage has been purchased as shown on the Application Page, only the following parts and parts covered under POWERTRAIN, POWERTRAIN PLUS, and POWERTRAIN ENHANCED Coverage are covered UNTIL your Vehicle surpasses 100,000 miles on Your Vehicle's odometer; After Your Vehicle surpasses 100,000 miles on Your Vehicle's odometer, Your Coverage will become POWERTRAIN PLUS: Components not listed are not covered. ENGINE – GAS/DIESEL:** Cylinder Block, Cylinder Head(s), Rotary Housing and all Internally Lubricated Parts contained within the engine including: Pistons; Piston Rings; Connecting Rod Bearings; Crankshaft; Crankshaft Main Bearings; Camshaft; Camshaft Bearings; Cam Followers; Timing Chain or Belt; Timing Gears, Guides, Tensioners; Rocker Arms; Rocker Shafts; Rocker Bushings; Cylinder Head Valves; Valve Guides; Valve Lifters; Valve Springs; Valve Seals; Valve Retainers; Valve Seats; Push Rods; Water Pump; Fuel Pump; Oil Pump and Oil Pump Housing; Harmonic Balancer; Oil Pan; Timing Chain Cover; Intake and Exhaust Manifolds; Valve Covers; Engine Mounts;. (The oil pan and valve covers are only covered if damaged by the **Breakdown** of a **Covered Part**). **TURBO/SUPERCHARGER:** (factory installed only) Turbocharger / Supercharger Housing and All Internally Lubricated Parts. (Housing is only covered if damaged by **Breakdown** of a **Covered Part**.) **TRANSMISSION:** (Automatic or Standard) Transmission Case and all Internally Lubricated Parts plus: Torque Converter; Flywheel/Flex Plate; Vacuum Modulator; Electronic Shift Control Unit; Transmission Cooler; Transmission Mounts; Oil Pan; Slave/Clutch Master Cylinder; Pilot Bearing; and Throw-Out Bearing. (Transmission case is covered if damage is due to the **Breakdown** of a **Covered Part**). **DRIVE AXLE ASSEMBLY:** (Front and Rear) Drive Axle Case; All Internally Lubricated Parts contained within the Drive Axle; Locking Hubs; Drive Shafts; Center Support Bearings; Universal Joints; Constant Velocity Joints; Axle Bearings; Four–Wheel Drive Actuator; and Differential Cover. (The drive axle housing is only covered if damaged by the **Breakdown** of a **Covered Part**.) **TRANSFER UNIT:** Transfer Case and All Internally Lubricated Parts. (Transfer case is only covered if damaged by the **Breakdown** of a **Covered Part**). **BRAKES:** Master Cylinder; Power Brake Cylinder; Vacuum/Hydro Assist Booster; Disc Brake Caliper; Wheel Cylinders; Compensating Valve; Brake Hydraulic Lines and Fittings; Hydraulic Control Unit; Hydraulic Trailer Brake Assembly and its Components. The following ABS Parts are also covered: Electronic Control Processor; Wheel Speed Sensors; Hydraulic Pump/Motor Assembly; Pressure Modulator Valve/Isolation Dump Valve; and Accumulator. **STEERING:** All Internally Lubricated Parts contained within the Steering Box; Rack and Pinion Gear; Power Steering Pump; Power Steering Hoses; Steering Knuckles; Pitman Arm; Idler Arm; Tie Rod Ends and Drag Link; Steering Dampner; Upper and Lower Steering Column Shafts and Couplings, including Internal Tilt–Wheel Mechanism; Steering Box and Rack and Pinion Gear Housings; Power Steering Assist Cylinder; Power Steering Pump Cooler; Twin "I" Beam & Bushings; and Steering Travel Stop. Rear Wheel Steering: Rear Steering Shaft and Couplings; Power Cylinder and Pump; Electronic Control Unit/Solenoid; Phase Control Unit; Stepper Motor; Steering Box; Control Valve; Rack; and Tie Rod Ends. **ELECTRICAL COMPONENTS:** Alternator; Voltage Regulator; Starter Motor; Starter Solenoid and Starter Drive; Engine Compartment Wiring Harness; Computerized Timing Control Unit; Electronic Ignition Module; Crank Angle Sensor; Knock Sensor; Ignition Switch; Ignition Switch Lock Cylinder; Front and Rear Window Wiper Motor, Washer Pump and Switch; Stop Lamp Switch; Headlamp Switch; Turn Signal Switch; Heater/A.C. Blower Speed Switch; Manual Heater/A.C. Control Head; Horns; Trailer Brake Wiring Harness; Auxiliary Power Supply Wiring; Exterior Cab Lighting; Auxiliary Fuel Tank Switching Unit and Switch. Electronic Instrument Cluster; Distributor; Ignition Coil; Electronic Combination Entry System (Does Not Include Transmitters and Receivers for Remote Locks); Cruise Control Module, Transducer, Servo and Amplifier; Powertrain Control Module; Headlamp Motors; Power Window Motor; Power Seat Motor; Power Mirror Motor; Power Antenna Motor/Mast Assembly; Convertible Top Motor; Power Sunroof Motor; Power Window Switch; Cruise Control Engagement Switch; Power Seat Switch; Power Mirror Motor Switch; Rear Defogger Switch; Power Door Lock Actuator and Switch. **AIR CONDITIONING:** Condenser; Compressor, Compressor Clutch and Pulley; Air Conditioning Lines and Hoses; Evaporator; Idler Pulley and Idler

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Pulley Bearing; High/Low Compressor Cut–Off Switch; Expansion Valve; and Pressure Cycling Switch. The following parts are also covered if they are required in connection with the repair of a **Covered Part** listed above and only if they have failed: Accumulator/Receiver Dryer; Orifice Tube; Oil and Refrigerant. **FRONT & REAR SUSPENSION:** Upper and Lower Control Arms; Control Arm Shafts and Bearings or Bushings; Upper and Lower Ball Joints; Radius Arm and Bushings; Torsion Bars, Mounts and Bushings; Stabilizer Bar, Links and Bushings; Struts; Strut Bearing Plates; Spindle and Spindle Support; Wheel Bearings; Pannard Bar; Track Bar; Suspension Bumpers; Leaf Springs; Leaf Spring Shackles and Hardware; Load Assist Shocks; Shocks; Load Assist Springs; and Coil Springs. Variable Dampening Suspension: Compressor; Control Module; Dampening Actuator; Solenoid; Struts; Height Sensor; and Mode Selector Switch. **FUEL SYSTEM:** Fuel Injection Pump and Injectors; Vacuum Pump; Fuel Tank; Fuel Tank Sending Unit; Metal Fuel Delivery Lines; Fuel Pressure Regulator; and Fuel Tank Switching Unit/Switch. **COOLING SYSTEM:** Engine Cooling Fan and Motor; Fan Clutch; Belt Tensioner; Radiator; Heater Core; Thermostat; Blower Motor; Hot Water Valve; Engine Oil Cooler; Cooler Lines and Fittings. **SEALS & GASKETS:** Seals and Gaskets are covered only in conjunction with a repair or replacement of the above **Covered Parts**. Minor loss of fluid or seepage is considered normal and is not considered a mechanical **Breakdown** and is not eligible for **Coverage**.

PREMIER PLUS (Exclusionary)

**If PREMIER PLUS Coverage is shown on the Application Page of this Agreement, We will pay on behalf of or reimburse You for the Costs to repair or replace a Failure of ALL OF YOUR VEHICLE'S PART(S) OR COMPONENT(S), including seals and gaskets, except for those components and conditions listed under SECTION V. EXCLUSIONS – WHAT IS NOT COVERED of this Contract UNTIL your Vehicle surpasses 100,000 miles on Your Vehicle's odometer. After Your Vehicle surpasses 100,000 miles on Your Vehicle's odometer, Your Coverage will become POWERTRAIN PLUS.**

## SECTION V. EXCLUSIONS – WHAT IS NOT COVERED

**Coverage is not provided under this Contract for any of the following Exclusions:**

1. **Pre-Existing Condition(s): Any Vehicle found not to be in good mechanical order at the time this Contract is placed on the Vehicle, or any Failure that occurred prior to the purchase of this Contract. Any Breakdown and/or Failure, whereby the cause of Failure occurred due to a condition that pre-dated the purchase of this Contract shall also be expressly excluded from Coverage.**
2. **Any Breakdown that occurs during the Waiting Period of this Contract, if one is indicated on the Application Page of this Agreement.**
3. **For damage to a covered part caused by the Failure of a part that is not listed as covered under this Agreement.**
4. **When the responsibility for the repair is covered by an insurance policy, or any warranty from the manufacturer, such as extended drive train, major component or full Coverage warranties (regardless of the remaining manufacturer's warranty when You purchased this Agreement), or a repairer's guarantee warranty regardless of their ability to pay. Further, Coverage under this Agreement is similarly limited in the event of a Breakdown if the manufacturer has announced its responsibility through any means, such as a recall.**
5. **Any covered repair not authorized in advance by Us, except those Emergency Repairs, as outlined in SECTION III. WHAT TO DO IN THE EVENT OF A FAILURE OR BREAKDOWN of this Contract.**
6. **Breakdowns where there has been continued operation of an impaired Vehicle.**
7. **Any aftermarket part or component that was installed in the Vehicle to replace an original manufacturer's part or component that is salvaged or was not replaced in accordance with the manufacturer's recommended specifications.**
8. **Repairs when Your Vehicle's odometer reading does not reflect the true mileage the Vehicle has been driven for whatever reason.**
9. **Any Breakdowns caused by any modifications, alterations, and/or additions to Your Vehicle, or if any modifications, alterations, and/or additions have been made to Your Vehicle You are using or have used Your Vehicle in a manner not recommended by the Manufacturer, including but not limited to, the Failure of any custom or add on/aftermarket part regardless if supplied by a franchised Dealer or not, all frame or suspension modifications, lift kits (unless the Lift Kit Option is shown on the Application Page and not to exceed 6 inch of combined lift), oversized/undersized tires or wheels not recommended by the original manufacturer (unless Lift Kit Option is shown on the Application Page and not to exceed 6 inches greater than the Manufacturer's specifications), trailer hitches. Also not covered are any emissions and/or exhaust systems modifications, engine modifications, transmissions modifications, and/or drive axle modifications, which includes any performance modifications.**
10. **Any Breakdowns caused by any use of Your Vehicle not recommended by the manufacturer, or if Your Vehicle is used for towing (unless Your Vehicle is equipped with a factory installed or factory authorized tow package), or is used for Commercial Use (unless the Commercial Use Option is shown on the Application Page and only as defined under Commercial Use Option in SECTION VII. ADD-ON COVERAGE OPTIONS of this Agreement), or is used for snow removal (unless the Snow Plow Option is shown on the Application Page of this Contract), rental, taxi, limousine, livery, or shuttle, towing/wrecker service, road repair, construction, dumping (dump beds), cherry pickers, lifting or hoisting, police or emergency service, off-road use, pre-arranged or organized racing, or competitive driving.**
11. **Repairs made outside of the United States and Canada.**
12. **Repairs required because of technician negligence, detonation, sludge or carbon deposits caused by negligence, contamination, rust and corrosion caused by negligence, and/or operation without the proper lubrication levels or fluid type.**
13. **Damage caused by pre-ignition detonation, pinging, improper/contaminated fuel including fuels containing more than ten-percent (10%) ethanol if the engine was not manufacturer for this mixture, excessive fuel conditions, lean fuel conditions, clogged fuel injectors, improper lubricants, or improper engine adjustments. Any mechanical Breakdown caused by Failure to maintain proper levels of lubrication, lubricant blockage, coolant blockage, lack of lubrication, or carbon buildup in cylinders.**

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14. Repairs required because You did not properly maintain Your Vehicle, as outlined in this Contract and/or Your failure to properly maintain Your Vehicle based off manufacturer's recommended maintenance guidelines or advice given by a Repair Facility or Dealership.

15. Repairs required because of fraud, collision, abuse, negligence, neglect, misuse, road hazards, off-road racing or use, vandalism, riot, theft, fire, war, acts of God, or the loss that is normally covered by Casualty and/or Collision insurance. Loss, damage, or expense resulting directly or indirectly from any intentional, dishonest, fraudulent, criminal or illegal act committed by You, Your employee or agent, or occurring due to confiscation or repossession.

16. Hybrid and electric batteries are expressly excluded from Coverage.

17. Repairs that are covered under a repairer's guarantee or another Service Agreement Provider's Coverage, and/or repairs that are covered under an insurance policy, or a manufacturer and/or Dealer customer assistance program or Service Agreement.

18. For any of the following parts: hoses, brake pads, brake linings/shoes, wiper blades, belts, thermostat housing, shock absorbers (not excluded under PREMIER PLUS and DELUXE PLUS Coverage), carburetor, air springs and air struts, headlight assemblies, taillamp assemblies, blind spot sensors, heated steering wheels, coolant reservoir tanks, fuse boxes (including SAM Modules and Total Integrated Power Modules), Oxygen (O2) sensors, vacuum pumps, battery and battery cable/harness, standard transmission clutch assembly, friction clutch disc and pressure plate, distributor cap and rotor, safety restraint systems (including air bags), glass, lenses, sealed beams, light bulbs, LED lighting, fuses, circuit breakers, cellular phones, personal computers, pre-heated car systems, game systems, sun shades, radar detection devices, brake rotors and drums, gas cap/filler neck, weather strips, trim, moldings, bright metal chrome, upholstery and carpet, paint, outside ornamentation, bumpers, body sheet metal and panels, frame and structural body parts, vinyl and convertible tops, any convertible top assemblies, door handles, lift gate handles, tailgate handles, door bushings/bearings, hardware or linkage, tires, tire pressure sensors, wheel/rims, programming, reprogramming, or updating or maintaining a component that has not mechanically failed. Any equipment not installed by the manufacturer. External nuts, bolts, and fasteners are not covered unless they need to be replaced in connection with a Covered Repair. Engine block and cylinder heads are not covered if damage is caused by external overheating, freezing, or warping. Any other part not listed in SECTION IV. COVERAGE of this Contract.

19. The Costs of teardown, disassembly, or assembly when a Breakdown is not covered by this Agreement.

20. Any regular maintenance services as described and/or recommended by Your manufacturer.

21. For any safety related maintenance events required by Your state or the manufacturer of Your Vehicle or a Breakdown caused by the continued operation of the Vehicle in an overheated condition irrespective of thermostat Failure or the lack of proper and necessary amounts of coolants or lubricants.

22. For any repair or replacement of any Covered Part if a Breakdown has not occurred or if the wear on that part has not exceeded the field tolerances allowed by the manufacturer under normal operating conditions.

23. Any repair that has been misdiagnosed by the Repair Facility and/or any cause of Failure that cannot be verified as accurate or is found to be inaccurate.

24. All Commercial Use Vehicles, unless the Commercial Use Option is shown on the Application Page. If the Option is shown, then only those Commercial Usages listed in SECTION I. DEFINITIONS of this Contract are eligible for Coverage. Any Vehicle used for towing (unless Your Vehicle is equipped with factory installed or factory authorized tow package), or used as a commercial unit (unless appropriate Option is marked on the Application Page and is defined in SECTION VII. ADD-ON COVERAGE OPTIONS of this Contract), or used for rental, taxi, limousine or shuttle, towing/wrecker service, dumping, cherry pickers, lifting or hoisting, police or emergency service, off-road use, prearranged or organized racing, or competitive driving. Any Vehicle that has been issued a restricted title, including but not limited to: gray market, total loss, salvage/refundable, salvage theft, assembled, dismantled, scrap, fire, flood, physical damage, saltwater, frame change, motor change, body exchange, junk or parts only.

25. Our liability of incidental and consequential damages including, but not limited to, personal injury, physical damage, property damage, loss of use of Your Vehicle, loss of time, loss of wages, inconvenience, and commercial loss resulting from the operation, maintenance, or use of Your Vehicle is expressly excluded.

26. Any and all emissions and/or exhaust components are excluded from Coverage (Exhaust Manifold not excluded under PREMIER PLUS and DELUXE PLUS Coverage).

## SECTION VI. ADDITIONAL BENEFITS OF COVERAGE

In the event **Your Vehicle** is disabled, **We** will dispatch a service vehicle to **Your** location to assist **You**. In the event **Your Vehicle** is unable to continue under its own power **Your Vehicle** may be towed to a location of **Your** choosing. **You** will receive twenty five (25) miles of towing at no cost; any additional mileage will be **Your** responsibility and payment will be expected at the time service is rendered. When calling for towing or road service **You** must call 1-855-897-3043. **You** will be required to give the representative assisting **You** the following information: **Producer Code-76004, Your Member Number (which is Your Contract number on the Application Page of this Contract) and Your plan letter which is U**. **COVERAGE**: **You** are entitled to one (1) service per 72-hours. Services available to **You** at no **Cost** are: a tow up to twenty five (25) miles; battery jumpstart; flat tire change; fuel delivery (**You** are responsible for the actual **Cost** of the delivered materials); locksmith. **REIMBURSEMENT**: This is not a reimbursement program. In the event **Your Vehicle** is disabled and **You** contracted for any of the above covered services on **Your** own, **You** will be able to submit **Your** original receipted road service expenses for reimbursement consideration. Maximum for any covered services is strictly limited to fifty dollars ($50.00). **You** must send **Your** original receipted roadside bills along with a completed claim form to: **National Adjustment Bureau, LLC located at 800 Yamato Road Suite 100, Boca Raton, Florida, 33431. Attn: Claims.** Claim forms may be obtained online at www.nsdclaims.com or by calling toll-free 1-800-338-2680. **TRIP INTERRUPTION:** In the event of a mechanical **Breakdown** of a covered component or part, **Administrator** will **REIMBURSE Agreement** holder a maximum of seventy five ($75.00) dollars per day, not to exceed a total of two hundred twenty five ($225.00) dollars up to three days (3), for expenses incurred by **Agreement** holder for meals and/or lodging, provided: **Agreement** holder cannot operate **Agreement** holder's **Vehicle** due to a mechanical **Breakdown** covered by this **Agreement** and are more than one hundred (100) miles away from home, and expenses are incurred between

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the time of **Breakdown** and the time repairs are completed. (The date of **Breakdown** shall be considered the first day.) One day's trip interruption expense shall be allowed for each eight (8) hours, or portion thereof, of required manual flat-rate labor time. A detailed receipt must be submitted to **Administrator** before reimbursement will be made. **RENTAL: In the event of a Breakdown of a covered part, You will be reimbursed for actual expenses incurred for a rental vehicle at the maximum daily rate of thirty five dollars ($35.00) per day, for five (5) days, not to exceed one hundred seventy five dollars ($175.00) per occurrence. After the first day of rental, each additional day of rental requires the covered repairs to exceed 4.0 labor hours per additional day as defined in the current year's manufacturers or nationally recognized labor time standards manual. In the event that the Vehicle is not drivable due to the covered Breakdown, We will cover one day of rental for every four (4) labor hours applicable to the covered repair. Under no circumstances will We provide rental Coverage for any repair hours that exceed the operation time for the covered repair as defined in a nationally recognized labor time standards manual (current year's edition). Rental time due to parts backorder or component Failure inspection may be considered at the discretion of the Administrator. Rental Coverage shall not continue beyond the day on which covered repairs are completed. The substitute vehicle must be rented from a licensed and nationally recognized rental agency. To receive reimbursement, You must present the following items within sixty (60) days of the repair completion date: a rental Agreement from a licensed and nationally recognized car rental company signed by You; proof of payment receipt; a copy of the repair order; and any other documentation reasonably requested by the Administrator.** ***All 24-Hour Roadside Assistance services and benefits are administered by Nation Motor Club, LLC located at 800 Yamato Road, Suite 100, Boca Raton, FL 33431. In Alabama, Alaska, Utah and Virginia: All services and benefits are Administered through Nation Safe Drivers Services, Inc. located at 800 Yamato Road, Suite 100, Boca Raton, FL 33431.***

## SECTION VII. ADD-ON COVERAGE OPTIONS

**The following Options are add-on Options and apply ONLY if they show on the Application Page of this Contract:**

**COMMERCIAL USE OPTION (Mandatory as It Applies):** If the **Commercial Use Option** is shown on the **Application Page** of this **Contract**, **We** will pay for covered **Breakdowns** to **Your Vehicle** when **Your Vehicle** is used for any purposes defined as eligible **Commercial Use** under **SECTION I. DEFINITIONS**, of this **Contract**. If the **Commercial Use Option** is shown on the **Application Page** of this **Contract**, it shall negate any provisions in this **Contract** that exclude **Coverage** for **Commercial Use**. Uses not defined as eligible for **Commercial Use** under the aforementioned section of this **Contract** shall not be eligible for **Coverage**.

**HYBRID VEHICLE OPTION (Mandatory as It Applies):** If the **Hybrid Vehicle Option** is shown on the **Application Page**, **You** have **Coverage** in accordance with the applicable terms of this **Contract** for any electric motor, power controller, inverter assembly, generator(s), electronic air conditioning compressor, electronic power or steering pump. **Hybrid and electric batteries are expressly excluded from Coverage.**

**LIFT KIT OPTION (Mandatory as It Applies):** If the **Lift Kit Option** is shown on the **Application Page** of this **Contract**, **Coverage** will be provided for **Your Vehicle** if it has oversized/undersized tires (not to exceed 6 inches greater than manufacturer's specifications), body lifts, and suspension lifts (maximum 6-inch combined lift) that are installed by the **Dealer** or authorized **Dealer** facility at the time of the **Vehicle** sale. **Coverage** will be provided in accordance with the terms and provisions of this **Contract.** The odometer must be re-calibrated to register accurate readings in order for **Your Vehicle** to be eligible for this **Coverage**. The oversized/undersized tires, body lifts, suspension lifts, and any and all modifications, alterations, or additions are specifically excluded from **Coverage**, and any **Failure** or **Breakdown** caused by those oversized/undersized tires, body lifts, suspension lifts, and any and all modifications, alterations, or additions shall not be covered under this **Contract**.

**LUXURY ELECTRONICS COVERAGE – Available on DELUXE PLUS Coverage (Until Your Vehicle reaches 100,000 miles on its Odometer) - INCLUDED IN PREMIER PLUS Coverage (Until Your Vehicle reaches 100,000 miles on its Odometer):** If the **Luxury Electronics Option** is shown on the **Application Page** of this **Contract**, **Coverage** will be provided for the following components on **Your Vehicle**: navigation display unit, navigation control module, navigation system wiring harness, backup cameras, and side mirror cameras/sensors. The following parts are specifically excluded: antennae; cables and wiring. **PHONE SYSTEM:** Charger/cradle, microphone, speakers, phone. The following parts are specifically excluded from Phone Systems: antennae; wiring & cables. **TV/VIDEO ENTERTAINMENT SYSTEM**: LCD screen (10" or less), RF modulator, video cassette player with auxiliary inputs (No recording capability), digital video disc player, power converter. The following parts are specifically excluded from TV/Video Entertainment System: remote control; cables and wiring; headphones. **INTERNET ACCESS SYSTEMS:** Power converter, satellite receiver, satellite dish or wireless receiver (where available). The following parts are specifically excluded from Internet Access Systems: wiring & cables.

**RIDESHARE OPTION (Mandatory as It Applies):** If the **Rideshare Option** is shown on the **Application Page** of this **Contract**, **We** will pay for covered **Breakdowns** to **Your Vehicle** when **Your Vehicle** is used for more than twenty-five (25%) of the time to transport passengers in exchange for compensation, including smartphone applications such as Uber and Lyft, the **Rideshare Option** must show on the **Application Page. This Option is mandatory as it applies. Vehicles equipped with equipment specifically for "Taxi Use" are specifically excluded from Coverage and are not considered "Rideshares" under this Contract.**

**SEALS AND GASKETS (Included in PREMIER PLUS Coverage):** If the **Seals and Gaskets Option** is shown on the **Application Page**, **You** have **Coverage** in accordance with the applicable terms of this **Contract** for all seals and gaskets for the components listed in **Your** chosen **Coverage** except when the cause of **Failure** is the result of overheating, lack of lubrication, or lack of required fluids. However, minor loss of fluid or seepage is considered normal and is not considered a **Breakdown** and is not eligible for **Coverage**. If this **Option** is shown on the **Application Page** of this **Contract**, this **Option** will expire and **Coverage** for this **Option** will expire once **Your Vehicle reaches 125,001 miles on Your Vehicle's Odometer.**

**SNOWPLOW OPTION (Mandatory as It Applies):** If the **Snowplow Option** is shown on the **Application Page** of this **Contract**, **We** will pay for covered **Breakdowns** to **Your Vehicle** when **Your Vehicle** is used for snow removal, provided **Your Vehicle** is properly equipped for such use and it is not used commercially (unless the **Commercial Use Option** is shown on the **Application Page** of this **Contract**). The snow plow itself, and any and all other systems related to snow removal is specifically excluded from **Coverage** under this **Contract**.

**If Your Vehicle is found to be equipped with 4X4 / AWD, Diesel Engine, Turbo/Supercharger, Hybrid Engine, Snow Plow, or Lift Kit, and the corresponding Option is not indicated on the Application Page of this Contract, then no Coverage will be provided for Failures related to that Option during the term of this Contract.**

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## SECTION VIII. CANCELLATIONS

1. **You** may cancel this **Contract** at any time by notifying **Us**. **You** will need to mail in either a Cancellation Form, which may be obtained by going to http://www.veritasprotection.com/veritascanx, or **You** may mail in a notarized Letter of Cancellation to the **Administrator** at the following address: **Veritas Global Protection Services, INC, ATTN: Cancellations, 3550 N Central Ave, Suite 800, Phoenix, AZ 85012**. The letter must have **Your** signature, the reason for cancellation, the date of cancellation, and the cancellation mileage. The letter must be signed by a licensed notary public. Letters without all of the required information will be rejected.
2. **We** may cancel this **Contract** for non-payment of the **Contract** charge, or for **Your** intentional misrepresentation in obtaining this **Contract** or in submitting a claim. If **We** cancel this **Contract**, an amount of the unearned **Contract** charge will be refunded according to the pro-rata method reflecting the greater of the days in force or the mileage elapsed based on the term of the **Contract**, less a service charge of seventy-five dollars ($75.00), except where state law or regulation requires a lesser amount.
3. If **Your Vehicle** and this **Contract** have been financed, the lienholder may cancel this **Contract** for non-payment, or if **Your Vehicle** has been declared a total loss or repossessed. The rights under this **Contract** are transferred to the lienholder and the lienholder is also entitled to any resulting refund.
4. If **You** cancel this **Contract** within thirty (30) days of purchase and if no claim has been submitted prior to **Your** cancellation request, the **Contract** will be void, and the entire **Contract** price paid will be refunded. If **You** cancel this **Contract** after thirty (30) days of purchase or after a **Claim** has been submitted, an amount of the unearned **Contract** charge will be refunded according to the pro-rata method reflecting either the greater of the days in force or the mileage elapsed based on the term of the **Contract**. Elapsed time and mileage shall be measured from Agreement Purchase Date and the Current Mileage shown on the **Application Page**, less a cancellation fee of seventy-five dollars ($75.00), except where state law or regulation requires a lesser amount.
5. A seventy-five dollar ($75.00) cancellation fee will be deducted from all refunds requested after the first thirty (30) days, unless otherwise prohibited by state statute or regulation. In the event of cancellation whereby a lien has been placed against the **Vehicle**, the lienholder or **Dealer** (as shown on the **Application Page**) will be named on the cancellation refund check. In the event of a lienholder change or release, it is **Your** responsibility to notify **Us** in writing by sending in proof of lienholder documents and/or lien release documents at **Veritas Global Protection Services, INC, ATTN: Lienholder Change, 3550 N Central Ave, Suite 800, Phoenix, AZ 85012**.

## SECTION IX. STATE AMENDMENTS

**If You purchased this Service Contract in any of the following states, the provision and/or provisions in this Addendum shall supersede, replace, and override any language in the Agreement to the Contrary, where it applies for the State in which You purchased Your Vehicle:**

**Notice to Consumers: The benefits provided may duplicate a manufacturer or Seller's warranties that come automatically with every sale. You may be required by the Seller of this Coverage to pursue those warranties, which are available to You without this Contract. 2) The terms of this written Agreement control the entire Contract between You and Us. No change or modification to the written terms is valid. 3) The Contract is based upon information You provided to Us on the Application Page. This Contract will be automatically extended while the Vehicle is in custody of an authorized Repair Facility in all states.**

**Claims will not be deducted from Your net pro-rated refund due in the following states:** Alabama, Arkansas, Georgia, Hawaii, Idaho, Louisiana, Missouri, Nevada, and Washington. **Unless otherwise provided in the state-specific sections below, claims will be deducted from Your pro-rated refund due in all other states. If the claim amount exceeds the refund due, You will not be entitled to any refund payment(s).**

**The cancellation fee shall not exceed the lesser of ten percent (10%) of the unearned pro-rata Contract Purchase Price, as stated on the Application Page or fifty dollars ($50.00) in the following states:** Arizona, District of Columbia, Illinois, Maine, Mississippi, North Carolina, Oklahoma, Wisconsin, and Wyoming. **The cancellation fee shall not exceed fifty dollars ($50.00) in the following states:** Idaho, Louisiana, Missouri, and Texas. **The cancellation fee shall not exceed ten percent (10%) of the amount paid in New Mexico.**

**Refunds will be credited within thirty (30) days upon the processing of Your cancellation form or letter of cancellation, and We shall owe a ten-percent (10%) penalty per month that a refund is not issued to You in the following states:** District of Columbia, Louisiana, Maine, Mississippi, Missouri, Nevada, New York, South Carolina, Texas, and Wyoming.

**We will mail You a written notice of cancellation prior to thirty (30) days of the date of cancellation of this Contract in** Alabama, Connecticut, Iowa, Missouri, Mississippi, Maryland, Nevada, New Mexico, Oregon, Texas, Wisconsin, and Wyoming. **In all other states, a notice shall be mailed upon cancellation. The notice of cancellation shall state the effective date and the reason for cancellation in all states.**

**The Arbitration clause shall be stricken in its entirety in the following states:** Arizona, Arkansas, Georgia, Maryland, Mississippi, Nebraska, Oregon, Wisconsin, and Wyoming. **In these states, the following language shall apply to the resolution of any disputes arising under this Contract: Should a dispute, controversy, or claim arise out of or relating to this Contract, the dispute, controversy, or claim arising out of or relating to this Contract, or a breach hereof, may be settled by non-binding Mediation. Either party may make a written request to any nationally recognized organization that performs consumer related Mediation services. If both parties agree to Mediate in writing, the parties shall then agree to abide by the consumer related protocol established by the chosen Mediation organization and the laws of the state where the purchaser resides as well as federal law. Otherwise, any dispute, controversy, or claim arising out of or relating to this Contract shall be settled in a court of competent jurisdiction, according to the laws of the state where the Contract purchaser resides at the time the dispute, claim, or controversy arose, and federal law.**

**This Contract may only be cancelled by Us due to fraud by You, material misrepresentation by You affecting the Contract, or non-payment of the provider fee in the following states:** Arizona, Iowa, Minnesota, New Mexico, Vermont, Wisconsin, and Wyoming.

**In Alabama,** the cancellation fee shall not exceed twenty-five dollars ($25.00). The right to void the **Contract** is not transferable and applies only to the original **Contract** holder. **We** will mail a written notice to **You** at Your last known address contained in **Our** records at least five (5) days prior to cancellation by **Us**. Prior notice is not required if the reason for cancellation is nonpayment of the provider fee or a material misrepresentation by **You** to **Us** relating to the covered property or its use. The notice shall state the effective date of the cancellation and the reason for the cancellation. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of this **Service Contract** to **Us**. Any refund due to You may be credited to any outstanding balance of **Your** account, and the excess, if any, shall be refunded to **You**. In Alabama, this **Contract** excludes consequential and preexisting conditions.

**In Alaska**, if **You** cancel after the first thirty (30) days, **We** will retain a cancellation fee of seven and one half percent (7.5%) of the unearned pro rata **Agreement** purchase price, not to exceed twenty-five dollars ($25); to be based on the days in force, as related to **Your Agreement's** term. If **We** do not pay

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or credit a refund owed to **You** later than forty-five (45) days after **You** return this **Contract**, a penalty in the amount of 10 percent (10%) of the provider fee paid by **You** for each month the refund remains unpaid shall be added to the refund. **We** shall mail a written notice to **You** at Your last known address contained in **Our** records at least five (5) days before cancellation by **Us**. The notice shall state the effective date of the cancellation and the reason for the cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the provider fee or fraud or a material misrepresentation by **You** in obtaining the service contract or by **You** in pursuing a claim under the **Service Contract.** For all cancellations, except a cancellation **You** make within the first thirty (30) days, **We** shall refund or credit to **Your** account the prorated amount of the unearned provider fee, less any claims paid, within forty-five (45) days after the return of this **Contract** to **Us**.

This **Contract** does not provide coverage for damages for bad faith, punitive or exemplary damages, personal injury including bodily injury, property damage (except as specifically stated in the **Contract**), and attorney's fees.

**In Arizona,** this **Contract** shall not be cancelled or voided due to acts or omissions of **Us**, **Our** assignees, or subcontractors for their failure to provide correct information or their failure to perform the services or repairs provided in a timely, competent, and workmanlike manner. Parts or components repaired or replaced under the **Service Contract** will not be excluded from **Coverage**. This **Contract** will be cancelled or voided by **Us** or **Our** representatives for the following material acts or omissions: (a) fraudulent or unlawful acts by the **Contract** holder arising out of or relating to the **Service Contract**; (b) the **Contract** holders use of a covered consumer product in a manner other than as intended by the manufacturer that is likely to increase the likelihood that the consumer product will be damaged or require repairs; (c) ineligibility for the program including gray market, high performance, and GM diesel autos; or (d) if the **Vehicle's** odometer has been tampered with, disconnected, or altered in anyway by the **Contract** holder. **You have a right to file a complaint with the Arizona Department of Insurance and Financial Institutions by contacting the Department at (800) 325-2548 or difi.az.gov/complaint.**

**In Arkansas,** the cancellation fee shall not exceed fifty dollars ($50.00).

**In California**, **SECTION II. TERMS AND CONDITIONS, subsection 12.** is deleted in its entirety and replaced as follows: Performance to **You** under this **Contract** is guaranteed by a California approved insurance company. **You** may file a claim with this insurance company if any promise made in the **Contract** has been denied or has not been honored within sixty (60) days after **Your** request. The name and address of the insurance company is: **Wesco Insurance Company, 59 Maiden Lane, 43rd Floor, New York, NY 10038. The telephone number for Wesco Insurance Company is 1 (866) 505-4048.** If **You** are not satisfied with the insurance company's response, **You** may contact the California Department of Insurance at 1-800-927-4357 or access the department's Internet Web site (www.insurance.ca.gov). **SECTION VIII. CANCELLATIONS** is deleted in its entirety and replaced as follows: If **You** cancel this **Contract** within sixty (60) days after receipt of the **Contract**, thirty (30) days if the covered **Vehicle** is used and does not have a manufacturer warranty, and no claim has been paid hereunder, **We** will refund the entire **Contract** purchase price. If **You** cancel this **Contract** after sixty (60) days, thirty (30) days if the covered **Vehicle** is used and does not have a manufacturer warranty, or if a **Claim** has been paid during the first sixty (60) days or a claim has been filed within the first thirty (30) days if the **Vehicle** is used and does not have a manufacturer warranty, **You** may cancel this **Contract** and **We** will pay a pro-rata refund of the **Contract** purchase price based upon the greater of the time or mileage expired from the **Contract** purchase date and odometer reading at that date. Cancellations after the first sixty (60) days, thirty (30) days if the covered **Vehicle** is used and does not have a manufacturer warranty, are subject to an administration fee of twenty-five ($25) dollars or ten (10%) percent of the purchase price, whichever is less. **We** may cancel this **Contract** within the first sixty (60) days after the date of purchase only upon providing **You** with a notice of cancellation at **Your** last known address as reflected in **Our** files, stating the reason for cancellation, postmarked before the sixty-first (61st) day after the date of purchase and **We** will pay a full refund of the **Contract** purchase price paid by **You**, unless **We** have paid a claim hereunder or advised **You** in writing that **We** will pay a claim, in which case **We** will pay a pro-rata refund of the **Contract** purchase price based upon the greater of the time or mileage expired from the **Contract** purchase date and odometer reading at that date. **We** may cancel this **Contract** for nonpayment or for fraud or material misrepresentation by **You** at any time by providing **You** with a notice of cancellation at **Your** last known address as reflected in **Our** files, stating the specific grounds for the cancellation, and **We** will refund the full amount paid by **You** for this **Contract**, unless **We** have paid a claim hereunder, in which case **We** will pay a pro-rata refund of the **Contract** purchase price paid by **You** based upon the greater of the time or mileage expired from the **Contract** purchase date and odometer reading at that date. If **We** cancel this **Contract** for any reason **We** will not charge an administrative or cancellation fee, and any refund due will be paid within thirty (30) days of the date of cancellation. This **Contract** will cease to be valid five (5) days after the date the notice of cancellation is postmarked, and **We** will pay any claim reported to **Us** prior to the effective date of cancellation that is covered by this **Contract**. For purposes of this paragraph, a **Claim** will be deemed to have been reported to **Us** if **You** have completed the first step required to report a claim pursuant to **SECTION III. WHAT TO DO IN THE EVENT OF A FAILURE OR BREAKDOWN** of this **Contract**. As obligor, **We** are fully obligated for the performance of all duties hereunder, including roadside services and benefits. **SECTION VI. ADDITIONAL BENEFITS OF COVERAGE** is amended as follows: In the event [Nation Motor Club, LLC] fails or refuses to honor a claim, **You** may contact the **Administrator** directly at (888) 572-4310. **To view Your rights under the California Consumer Protection Act, go to veritasglobal.com/ccparequest. You may also contact Us by phone at (888) 572-4310 ext 5701, e-mail at ccparequest@veritasprotection.com, or mail at Veritas Global Protection, ATTN: CCPA Request, 3550 N Central Ave, Suite 800, Phoenix, AZ 85012.**

**In Colorado,** the policy number for Our Contractual Liability Insurance Policy, as described in **SECTION II. TERMS AND CONDITIONS**, subsection 12, is WIC-CAS-VSC-XL-022519.

**In Connecticut,** if this **Contract** is in force for less than one (1) year, this **Contract** will be automatically extended while the **Vehicle** is in the custody of the authorized **Repair Facility**. There is no in-home service under this **Contract**. In accordance with the cancellation provisions contained in this **Contract**, **You** may cancel this **Contract** at any time if the **Vehicle** is returned, lost, stolen, or destroyed. **SECTION II. TERMS AND CONDITIONS, subsection 6.** is amended as follows: in the event a dispute or complaint arises out of this **Contract**, **You** may file a complaint with the Connecticut Insurance Department by mail at: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn. Consumer Affairs. **The Arbitration section only applies after both parties have attempted to mediate any and all disputes arising out of this Contract. Connecticut law shall apply in all mediation and subsequent Arbitration.**

**In the District of Columbia,** the right to void this **Contract** is not transferable and shall apply only to the original **Contract** holder and only if no claim has been made prior to its return to **Us**. If **We** cancel this **Contract**, **We** will mail written notice of cancellation to the last known address **We** have on file for **You** at least five (5) prior to termination, unless **We** cancel for nonpayment of the provider fee, a material misrepresentation by **You**, or a substantial breach of duties by **You** related to the **Vehicle** or its use. Any cancellation fee charged shall not exceed the lesser of ten percent (10%) of the Contract Purchase Price or seventy-five dollars ($75.00).

**In Florida, any transfer fee will not exceed $40. SECTION VIII. CANCELLATIONS** is amended as follows: **You** may cancel this **Contract** within sixty (60) days after purchase, and **We** will provide a full refund of the Contract Purchase Price, less claims paid. After this **Contract** has been in effect for sixty (60) days, it cannot be cancelled by **Us** unless there has been a material misrepresentation or fraud at the time of sale of the **Service Agreement**; **You** have failed to maintain the **Vehicle** as prescribed by the manufacturer; the odometer has been tampered with or disabled and **You** have failed to repair the odometer; or for nonpayment of premium by the **You**, in which case **We** shall provide the **You** notice of cancellation by certified mail. Any cancellation fee shall not exceed the lesser of ten percent (10%) of the unearned pro-rata premium or seventy-five dollars ($75.00). The Contract Purchase Price charged for this **Contract** is not subject to regulation by the Florida Office of Insurance Regulation.

**In Georgia, the following additional terms, conditions, and disclosures are required by Georgia statute or administrative regulation. The following terms and conditions shall serve as an addendum to this Contract and shall supersede and replace any other terms and/or conditions where appropriate:**

**If You cancel this Contract within thirty (30) days of purchase and if no Claim has been submitted prior to Your cancellation request, the Contract will be void, and the entire Contract price paid will be refunded. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of this Service Contract to Us.**

**If cancelled by the Obligor and/or Administrator within thirty (30) days from the date of purchase, the refund due shall be one-hundred percent (100%) of the Contract Purchase Price, as stated on the Application Page. If cancelled after thirty (30) days by the Obligor and/or Administrator, the refund due shall be one-hundred percent (100%) of the unearned pro-rata Contract price. The funding party and lienholder may only cancel for nonpayment in the event of a total loss or repossession of the Vehicle.**

**This Contract may only be cancelled by Us due to fraud, material misrepresentation, or non-payment. We will mail You a written notice of cancellation prior to thirty (30) days of the date of cancellation of this Contract. The notice of cancellation shall state the effective date and the reason for cancellation.**

**The cancellation fee shall not exceed the lesser of ten percent (10%) of the unearned pro-rata Contract Purchase Price, as stated on the Application Page or seventy-five dollars ($75.00), if cancelled by You.**

**There is no Waiting Period on this Contract.**

**In the event a modification, alteration or addition was not made known to You or reasonably should have been known to You, and a claim is denied, it will be considered to be a cancellation by You, and We will issue You a full refund.**

**Pre-Existing conditions, as defined in SECTION V. EXCLUSIONS - WHAT IS NOT COVERED, shall be defined as, "Any Vehicle found not to be in good mechanical order at the time this Contract is purchased on the Vehicle and for which such Vehicle condition was known to You or should have been obvious to You or the Seller. In the event that We deny a claim due to a Pre-Existing condition as defined above, You shall have the right to cancel this Contract and receive a full refund of all monies paid, within 90 days of the claim being denied. After 90 days of the claim being denied, this right shall terminate."**

**The following statement found in SECTION V. EXCLUSIONS - WHAT IS NOT COVERED:**

> **Repairs required because of technician negligence, detonation, sludge or carbon deposits caused by negligence, contamination, rust and corrosion caused by negligence, and/or operation without the proper lubrication levels or fluid type.**

**Shall be amended to state:**

> **Repairs required because of technician negligence, detonation, gelled oil, or carbon deposits caused by negligence, contamination, rust and corrosion caused by negligence, and/or operation without the proper lubrication levels or fluid type.**

**In Hawaii,** a ten percent (10%) penalty per month shall be added to a refund for a voided **Contract** that is not paid or credited within forty-five (45) days after the return of the **Service Contract** to **Us**. The right to void this **Contract** is not transferrable and applies only to the original **Contract** holder. If **We** cancel this **Contract**, **We** will mail to **You** a notice of cancellation at **Your** last known address as reflected in **Our** files stating the effective date and reason for cancellation at least five (5) days prior to cancellation. However, **We** will not provide a notice of cancellation if the reason for cancellation is nonpayment of the Contract Purchase Price, material misrepresentation, or a substantial breach of **Your** duties under the terms of the **Contract**.

**In Idaho, Coverage afforded under this Vehicle Service Contract is not guaranteed by the Idaho Insurance Guarantee Association. No cancellation fee will exceed fifty dollars ($50.00).**

**In Illinois,** normal wear and tear is not covered.

**In Iowa,** if **You** have questions regarding **Your Service Contract**, **You** may address them to the Iowa Insurance Commissioner at the following address: **ATTN: Hon. Doug Ommen, Commissioner of Insurance, Iowa Insurance Division, 1963 Bell Avenue, Suite 100, Des Moines, Iowa 50315; phone (515) 281-5705. If We cancel this Service Contract, We will provide notice to You at least fifteen (15) days prior to the date of termination. If You cancel this Service Contract, a ten percent (10%) penalty per month shall be added to a refund for a voided Contract that is not paid within thirty (30) days of return of this Service Contract. The cancellation fee shall not exceed ten (10%) percent of the total Contract Purchase Price.**

**In Indiana,** this **Agreement** is not insurance and is not subject to Indiana insurance law.

**In Kansas,** Flat Tire Assistance, Lock Out Assistance, and Fuel Delivery Services are not available.

**In Louisiana, a motor vehicle service contract is not insurance and is not regulated by the Department of Insurance. Any concerns or complaints may be directed to the attorney general. The right to void this Contract is not transferrable and applies only to the original Contract holder. If We cancel this Contract, We will mail notice of cancellation at least fifteen (15) days prior to cancellation, unless the reason for cancellation is nonpayment of the provider fee, a misrepresentation of by You to Us, or a substantial breach of duties by You related to the covered Vehicle or its use.**

**In Maine, any refund during the full refund period will include any sales tax refund, pursuant to law. The right to void this Contract is not transferrable and applies only to the original Contract holder. If We cancel this Contract, We will mail to You a notice of cancellation at Your last known address as reflected in Our files stating the effective date and reason for cancellation at least fifteen (15) days prior to cancellation.**

**In Maryland,** a **Service Contract** is extended automatically when the provider fails to perform the services under the **Service Contract**. The **Service Contract** does not terminate until the services are provided in accordance with the terms of the **Service Contract**. The refund penalty shall be ten percent (10%) of the Contract Purchase Price per month that a refund is not paid. **The Failure of covered components due to wear and tear shall not be excluded from Coverage.** The right to void this **Contract** is not transferrable and applies only to the original **Contract** holder. **SECTION VI. ADDITIONAL BENEFITS OF COVERAGE**, the services provided under this section are provided by **Us**, the **Obligor**, and not the **Administrator**. Furthermore, **We** will not deny additional rental time in the event a repair is delayed due to parts back order or component failure inspection.

**In Massachusetts, the obligor is the selling store identified on the Application Page of this Contract.**

**In Minnesota, in the case of fraud, We will provide to You a written notice of cancellation fifteen (15) days prior to the Contract being cancelled. In the case of material misrepresentation, a substantial breach of Your duties, and/or non-payment, We will provide to You a written notice of cancellation five (5) days prior to the Contract being cancelled. The notice provided hereunder will include the effective date and reason for cancellation. A ten percent (10%) penalty per month must be added to a refund for a voided Contract that is not paid or credited within forty-five (45) days after return of the Service Contract to the provider. The right to void this Contract is not transferrable and applies only to the original Contract holder.**

**In Mississippi, cancellation by Us shall only occur in instances of nonpayment of the provider fee, a material misrepresentation by the Service Contract**

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holder to the Service Contract provider, or a substantial breach of duties by the Service Contract holder relating to the covered Vehicle or its use. This Contract is not supported by a manufacturer or distributor.

In Missouri, if We cancel the Agreement, notice of such cancellation will be delivered to You by registered mail fifteen (15) days prior to cancellation. The applicable free-look time period on this Agreement shall only apply to the original Agreement purchaser. If You cancel within the first thirty (30) days and a claim has been made, We will refund the entire Contract Purchase Price less any claims paid.

In Montana, We will mail you written notice of cancellation at the last-known address for You contained in Our records at least five (5) days prior to the cancellation. The notice will include the effective date and the reason for the cancellation. Prior notice will not be mailed for cancellation because of nonpayment of the Contract Purchase Price, a material misrepresentation by You to Us, or substantial breach of duties by You relating to the Vehicle or its use. Nonoriginal manufacturer's parts are allowed to be used to effectuate repairs.

In Nebraska, SECTION II. TERMS AND CONDITIONS, subsection 12. is amended to add the following: You have the right to file a claim directly with the Insurance Company in the event a covered service is not provided by Us within sixty (60) days of proof of loss being filed by You.

In Nevada, the following additional terms, conditions, and disclosures are required by Nevada statute or administrative regulation. The following terms and conditions shall serve as an addendum to this Contract and shall supersede and replace any other terms and/or conditions where appropriate:

The Transfer Fee, as outlined in SECTION II. TERMS AND CONDITIONS, shall not exceed twenty-five dollars ($25.00).

You shall not be charged a cancellation fee exceeding twenty-five dollars ($25.00) in Nevada.

You may return this Contract and receive a full refund if You notify Us of Your intent to return the Contract in writing within thirty (30) days of purchase if You have not made a claim.

We may only cancel this Contract for Your failure to pay an amount when due; Your conviction of a crime which results in an increase in the service required under this Contract; discovery of Your fraud or material misrepresentation in obtaining this Contract or presenting a claim; discovery of Your act or violation of this Contract which occurred after the effective date and which substantially and materially increases the service required under this Contract; or, a material change in the nature or extent of the required services or repair which occurs after the effective date and which causes the required service or repair to be substantially and materially increased beyond originally contemplated. If We cancel this Contract We will refund to You the pro rata unearned Contract Purchase Price. No cancellation fee will be imposed if We cancel. Cancellation will be effective fifteen (15) days after the notice of cancellation is sent to You.

Refunds shall be processed within thirty (30) days of cancelling this Contract, or We will owe You a penalty of ten-percent (10%) of the purchase price per each thirty (30) day period or portion thereof that the refund and any accrued penalties remain unpaid. We will mail You a written notice of cancellation prior to thirty (30) days of the date of cancellation of this Contract in Nevada.

If You choose to cancel this Contract and elect to send in a letter of cancellation, as outlined in SECTION VIII. CANCELLATIONS of this Contract, a notarized signature will not be required.

This Contract is not renewable. In Nevada, consequential damages are excluded from Coverage under this Contract. This Contract will not cover any unauthorized or non-manufacturer-recommended modifications to the covered product, or any damages arising from such unauthorized or non-manufacturer-recommended modifications. However, if the covered product is modified or repaired in an unauthorized or non-manufacturer-recommended manner, We will not automatically suspend all Coverage. Rather, this Contract will continue to provide any applicable Coverage that is not related to the unauthorized or non-manufacturer-recommended modification or any damages arising therefrom, unless such Coverage is otherwise excluded by the terms of this Contract. IF A WAITING PERIOD EXISTS IT WILL BE DISPLAYED ON THE APPLICATION PAGE OF THIS CONTRACT.

This Contract will not be initially issued to any vehicle whose original warranty has ever been voided by the manufacturer. However, if this Contract has already been issued and the manufacturer's warranty becomes void during the term of this Contract, We will not automatically suspend all coverage. We will not provide any coverage that would have otherwise been provided under the manufacturer's warranty. However, We will continue to provide any other coverage under this Contract, unless such coverage is otherwise excluded by the terms of this Contract.

In the event You are not satisfied with the manner in which We are handling a claim, You may file a complaint with the Nevada Division of Insurance by calling (888) 872-3234 or in writing at 1818 E. College Pkwy Suite 103, Carson City, NV 89706-7986.

**In New Hampshire,** arbitration under this **Contract** shall comply with RSA 542. If **You** have any questions regarding this **Agreement**, **You** may contact **Us** by mail or by phone. Refer to the **Application Page** of this **Agreement** for **Our** address and toll-free number. In the event **You** do not receive satisfaction under this **Agreement**, **You** may contact the New Hampshire Insurance Department at the following address: 21 Fruit Street, Suite 14, Concord, New Hampshire, 03301.

**In New Jersey,** if **You** request cancellation of this **Contract** within sixty (60) days of the purchase date of the **Contract** and the refund is not paid or credited within forty-five (45) days after **Your** cancellation request to **Us**, a penalty in the amount of ten percent (10%) of the Contract Purchase Price will be added to the refund for every thirty (30) days the refund is not paid. If **We** cancel this **Contract**, **We** shall mail a written notice to **You** at **Your** last known address at least five (5) days before cancellation. The notice shall state the effective date of the cancellation and the reason for the cancellation. Written notice is not required if canceled due to nonpayment by **You** of the provider fee; a material misrepresentation by **You** to the provider; or substantial breach of duties by **You** relating to the covered product or its use.

**In New Mexico,** this **Contract** cannot be renewed. **We** will mail **You** a written notice of cancellation fifteen (15) days prior to cancellation. If a refund for a voided **Contract** is not credited within thirty (30) days upon the processing of **Your** Letter of Cancellation, **We** shall owe a penalty of ten percent (10%) of the Contract Purchase Price for each thirty (30) day period that the refund is not issued to **You**. No **Agreement** that has been in effect for at least seventy (70) days may be cancelled by **Us** before the expiration of the agreed term of one (1) year after the **Agreement** Purchase Date, whichever occurs first, except for the following reasons: (1) **Your** failure to pay an amount when due, (2) **Your** conviction of a crime that results in an increase in the service required under the **Agreement**, (3) Discovery of fraud or material misrepresentation by **You** in obtaining this **Agreement**, (4) Discovery of either of the following if it occurred after the **Agreement** Purchase Date and substantially and materially increased the service required under this **Agreement** - a) An act or omission by **You**, or b) **Your** violation of any condition of this **Agreement**. In New Mexico, right to void this **Agreement** is not transferable and applies only to the original **Agreement** holder. **If You have any concerns regarding the handling of Your claim, You may contact the New Mexico Office of the Superintendent of Insurance at 1-855-427-5674.**

In New York, if We cancel the Agreement, We will mail a written notice to You at Your last known address contained in Our records at least fifteen (15) days prior to the cancellation. The notice will state the reason and effective date for the cancellation. Written notice of cancellation is not

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required for cancellation for nonpayment of the provider fee, material misrepresentation or a substantial breach of duties by You relating to the Vehicle or its use. A ten percent (10%) penalty per month shall be added to a refund that is not made within thirty (30) days of return of the Contract to Us. If You return or terminate this Contract within thirty (30) days and no claim has been made, the Contract is void and You will receive a full refund of the Contract Purchase Price. The right to return the Contract within thirty (30) days of purchase and void the Contract shall only apply to the original purchaser of the Service Contract. This Contract excludes consequential damages and preexisting conditions.

In North Carolina, We may only cancel this Contract for nonpayment of the Contract Purchase Price or for a direct violation of the Contract by You. Violation of this Contract subjects this Contract to cancellation. If You cancel after thirty (30) days, or if a claim has been made, We will pay You a pro rata refund of the Contract Purchase Price, less any claims paid and a cancellation fee in the amount of the lesser of fifty dollars ($50.00) or ten percent (10%) of the Contract Purchase Price.

In Oklahoma, the following additional terms, conditions, and disclosures are required by Oklahoma statute or administrative regulation. The following terms and conditions shall serve as an addendum to this Contract and shall supersede and replace any other terms and/or conditions where appropriate:

> During the first thirty (30) days after this Contract is sold, if this Contract is cancelled for any reason, You shall be entitled to a one-hundred percent (100%) refund of the Contract Purchase Price. After the first thirty (30) days, in the event this Contract is canceled by You, return of the provider fee shall be based on one-hundred percent (100%) of the unearned pro rata provider fee less any claims paid and a cancellation fee. In the event the Contract is canceled by Us, return of premium shall be based upon one hundred percent (100%) of unearned pro rata provider fee less any claims paid.
>
> The cancellation fee shall not exceed fifty dollars ($50.00) or ten percent (10%) of the unearned Contract pro-rata purchase price.
>
> You will be mailed a written notice prior to thirty (30) days of the date of cancellation of this Contract.
>
> This is not an insurance Contract. Coverage afforded under this Contract is not guaranteed by the Oklahoma Insurance Guaranty Association. Central Administrative Service Corporation, INC is a licensed Service Warranty Association in the State of Oklahoma. Our Oklahoma Identification Number is 507465994.

In Oregon, all 24-Hour Roadside Assistance services and benefits are administered by Nation Motor Club, LLC located at 800 Yamato Road, Suite 100, Boca Raton, FL 33431; however, We are ultimately responsible for providing these benefits. We, the Obligor are covered by a reimbursement insurance policy issued by Wesco Insurance Company, Inc. for all of the obligations and liabilities in this Service Contract including additional roadside assistance benefits, as defined in SECTION VI. ADDITIONAL BENEFITS OF COVERAGE of this Contract. Any failure to provide such benefits by Nation Motor Club, LLC or Us will be covered by Our reimbursement insurance policy issued by Wesco Insurance Company, Inc. If You have any questions regarding this Contract, or a complaint against the Obligor, You may contact the Oregon Department of Consumer & Business Services, Division of Financial Regulation, Consumer Advocacy Unit at 350 Winter Street NE, Room 300, Salem, Oregon 97301 (888) 887-4894.

**In South Carolina,** in the event of a dispute with the provider of this **Contract**, **You** may contact the South Carolina Department of Insurance, Capitol Center 1201 Main Street, Suite 1000, Columbia, South Carolina 29201 or (800) 768-3467. This **Agreement** is not an insurance **Contract**. **You** may return this **Contract** within thirty (30) days, and if **You** have not made a claim, **We** will refund the full purchase price of this **Contract** to **You**. The right to return and void this **Contract** shall not be transferrable to a subsequent transferee. If **We** cancel this **Contract**, **We** will send written notice at least fifteen (15) days prior to the cancellation date. No prior notice will be sent for cancellations based on **Your** nonpayment of the purchase price, **Your** material misrepresentation, or **Your** substantial breach of this **Contract**.

In Texas, this Contract is regulated by the Texas Department of Licensing and Regulation. If You have a complaint arising from this Contract, You may contact them at (512) 463-6599 or in writing at 920 Colorado Street, Austin, TX 78701. A refund will be processed upon Our receipt of a cancellation notice by You. You may contact the insurer listed in SECTION II. TERMS AND CONDITIONS, subsection 12., if a refund is not paid before the forty-sixth (46th) day after the date on which the Contract is cancelled. In the event the We cancel this Contract for any reason, there shall be no cancellation fee. If You cancel this Contract on or after the thirty-first (31st) day, We will charge You a cancellation fee of fifty dollars ($50.00). If the Contract is cancelled before the thirty-first (31st) day and a claim has been paid, We will refund You the full purchase price of the Contract less any claims paid. The Service Contract Administrator license number for Veritas Global Protection Services, INC is 287. The Service Contract provider license number for Central Administrative Service Corporation, INC is 745. The right to return and void this Contract before the thirty-first (31st) day shall not be transferrable to a subsequent transferee.

In Utah, the following additional terms, conditions, and disclosures are required by Utah statute or administrative regulation. The following terms and conditions shall serve as an addendum to this Contract and shall supersede and replace any other terms and/or conditions where appropriate:

> This Service Contract or warranty 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 Property and Casualty Guaranty Association.
>
> The Arbitration clause shall be stricken in its entirety. The following language shall apply to the resolution of any disputes arising under this Contract in the State of Utah: ANY MATTER IN DISPUTE BETWEEN YOU AND THE COMPANY MAY BE SUBJECT TO ARBITRATION AS AN ALTERNATIVE TO COURT ACTION PURSUANT TO THE RULES OF (THE AMERICAN ARBITRATION ASSOCIATION OR OTHER RECOGNIZED ARBITRATOR), A COPY OF WHICH IS AVAILABLE ON REQUEST FROM THE COMPANY. ANY DECISION REACHED BY ARBITRATION SHALL BE BINDING UPON BOTH YOU AND THE COMPANY. THE ARBITRATION AWARD MAY INCLUDE ATTORNEY'S FEES IF ALLOWED BY STATE LAW AND MAY BE ENTERED AS A JUDGEMENT IN ANY COURT OF PROPER JURISDICTION.
>
> An emergency repair, as outlined in SECTION III. WHAT TO DO IN THE EVENT OF A FAILURE OR BREAKDOWN of this Contract, shall be defined as any repair that requires prior authorization from Us but authorization can not be obtained because it is outside of Our business hours.
>
> Failure to give any notice or file any proof of loss required by the Contract within the time specified in the Contract does not invalidate a claim made by You, if You show that it 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 filed as soon as reasonably possible.
>
> SECTION VIII. CANCELLATIONS, shall be amended to state the following:
>
> This Contract may only be cancelled by Us due to substantial breaches of Contractual duties by You, non-payment, or material misrepresentation. In the event this Contract is cancelled by Us, You will not be charged any cancellation fee or service charge.
>
> **If You** cancel this **Contract** within thirty (30) days of purchase and no claim has been filed, the entire **Contract** price paid will be refunded.

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If **You** cancel this **Contract** after thirty (30) days of purchase or if a claim has been filed, an amount of the unearned **Contract** charge will be refunded according to the pro-rata method reflecting either the greater of the days in force or the mileage elapsed based on the term of the **Contract**. Elapsed time and mileage shall be measured from **Contract** sale date and the odometer reading at the time of sale, less a service charge which shall equal the lesser of fifty dollars ($50.00) or ten percent (10%) of the unearned pro-rata Contract Purchase Price as stated on the **Application Page**.

**A service charge of** equal to the lesser of fifty dollars ($50.00) or ten percent (10%) of the unearned pro-rata Contract Purchase Price as stated on the **Application Page** will be deducted from all refunds after thirty (30) days, unless otherwise prohibited by state statute or regulation. In the event of cancellation whereby a lien has been placed against the **Vehicle**, the lienholder will be named on the cancellation refund check. In the event of a lienholder change or release, it is **Your** responsibility to notify **Us** in writing by sending in proof of lienholder documents and/or lien release documents at **Veritas Global Protection Services, INC, ATTN: Lienholder Change, 3550 N Central Ave, Suite 800, Phoenix, AZ 85012**.

**We will mail You a written notice of cancellation prior to thirty (30) days of the cancellation date of this Contract. This letter shall state the effective date and reason for the cancellation.**

This **Contract** shall be non-renewable.

In the event this **Contract** is financed through a **payment plan or finance agent**, the payment plan provider or finance agent shall place a lien against this **Contract**. Any and all refunds due from a cancellation shall be due to the payment plan provider or finance agent as long as a balance is due by **You** to the payment plan provider or finance agent. Once the payment plan has been paid off, any net pro-rated refunds shall be due to the **Contract** holder directly.

**The following sentence shall be added to SECTION II. TERMS AND CONDITIONS, subsection 12.**: Should the provider fail to pay or provide service on any claim within sixty (60) days after proof of loss has been filed, the **Contract** holder is entitled to make a claim directly against the Insurance Company.

**In Vermont, We** may only cancel this **Contract** for fraud or material misrepresentation affecting the **Contract** or the presentation of a claim there under, non-payment of the Contract Purchase Price, or violation of any of the terms or conditions of this **Contract**. If **We** cancel this **Contract** for non-payment, **We** will provide a written notice within fifteen (15) days of the cancellation date. If **We** cancel this **Contract** for any other reason, **We** will provide a written notice with the reason for cancellation by certified mail within forty-five (45) days notice of the cancellation date.

**In Virginia, If any promise made in the Contract has been denied or has not been honored within sixty (60) days after Your request, You may contact the Virginia Department of Agriculture and Consumer Services, Office of Charitable and Regulatory Programs at www.vdacs.virginia.gov/food-extended-service-Contract-providers.shtml to file a complaint.**

**In Washington, SECTION II. TERMS AND CONDITIONS, Subsection 12. is amended to include: The insurance policy number for the service contract reimbursement policy issued by Wesco Insurance Company is WIC-SCRI-NWS-WA-052220. The implied warranty of merchantability on the motor vehicle is not waived if this Contract was purchased within ninety (90) days of the date You purchased the motor vehicle. We will not deny a claim based upon Your failure to properly maintain the Vehicle, unless Your failure to maintain the Vehicle involved the failed part or parts. We will not deny a claim for repairs made outside of business hours. The cancellation charges will not exceed twenty-five dollars ($25.00). The right to return the Contract within the first 30 days for a full refund is not transferrable. After sixty (60) days, We will not cancel this Contract and will be fully obligated under the terms of this Contract. Our license number with the Office of the Insurance Commissioner is 501350. In Washington, should a dispute, controversy, or claim arise out of or relating to this Contract, such dispute, controversy, or claim or a breach thereof, may be settled by binding Mediation. Either party may make a written request to any nationally recognized organization that performs consumer related Mediation services. If both parties agree to Mediate in writing, the parties shall then agree to abide by the consumer related protocol established by the chosen Mediation organization and the laws of the State of Washington as well as federal law. This Service Contract allows for Mediation proceedings to be held at a location in closest proximity to the Service Contract holder's permanent residence. The commissioner is the Service Contract provider's attorney to receive service of legal process in any action, suit, or proceedings in any court. The State of Washington shall be the jurisdiction for any civil action in connection with this Contract. We will mail a written notice to You at Your last known address contained in Our records at least twenty-one (21) days prior to cancellation by Us. The notice shall state the effective date of the cancellation and the true and actual reason for the cancellation. If no claim has been made and You return the Contract after thirty (30) days, We shall refund the Contract Purchase Price pro rata based upon the lesser of either elapsed time or mileage computed from the date the Contract was purchased and the mileage on that date, less a cancellation fee not exceeding twenty-five dollars ($25.00). A ten percent (10%) penalty shall be added to any refund that is not paid within thirty (30) days of return of the Contract to Us. If You return the Contract within thirty (30) days and no claim has been made, the Contract is void from the beginning and the parties are in the same position as if no Contract had been issued. There shall be no separate dollar limit for emergency repairs, as defined in SECTION III. WHAT TO DO IN THE EVENT OF A FAILURE OR BREAKDOWN, in Washington.**

**WASHINGTON RESIDENTS ONLY: By initialing this box, ☐ I acknowledge that I have read, understand, and agree to the terms and conditions of this Agreement. By initialing this box, I affirm the entire Notice to Purchaser section above. By initialing this box, I affirm that I have reviewed with the Dealer the following sections of this Contract titled: SECTION II. TERMS AND CONDITIONS, SECTION III. WHAT TO DO IN THE EVENT OF A FAILURE OR A BREAKDOWN, SECTION IV. COVERAGE, SECTION V. EXCLUSIONS - WHAT IS NOT COVERED, SECTION VI. ADDITIONAL BENEFITS OF COVERAGE, SECTION VII. ADD-ON COVERAGE OPTIONS, SECTION VIII. CANCELLATIONS and the Washington State Specific Section under SECTION IX. STATE AMENDMENTS. I acknowledge that the implied warranty of merchantability on the Vehicle is not waived if this Contract was purchased within ninety (90) days of the purchase of the Vehicle from a provider or Seller who also sold the Vehicle.**

**In West Virginia**, there is no cancellation fee. If a covered claim is not paid within fifteen (15) working days from the agreed upon settlement, **You** may file a claim directly with the insurer Wesco Insurance Company, 59 Maiden Lane, 43rd Floor, New York, NY 10038. The telephone number for Wesco Insurance Company is (866) 505-4048.

**In Wisconsin,** the cancellation fee shall not exceed ten percent (10%) of the provider fee. In Wisconsin, outside of the first thirty (30) days, if this **Contract** is cancelled by **Us** for a reason other than non-payment of the provider fee, **You** shall be entitled to one-hundred percent (100%) of the unearned pro-rata fee less any claims paid. **In Wisconsin,** in situations involving subrogation, the **Contract** holder must be made whole before the company may retain amounts it has recovered. In the event of a total loss of property covered by a **Service Contract** that is not covered by a replacement of the property pursuant to the terms of the **Contract**, **You** shall be entitled to cancel the **Service Contract** and receive a pro rata refund of any unearned provider fee, less any claims paid. If **We** cancel this **Contract**, **We** will mail written notice, with the cancellation date, to **You** at least five (5) days prior to the cancellation date. A ten percent (10%) per month penalty will be due on any amounts outstanding for refunds that are not paid before the forty-sixth (46th) day after date of the receipt of the letter of cancellation. The right to return and void this **Contract** within the first thirty (30) days shall not be transferrable to a subsequent transferee. **THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. If You do not receive satisfaction under this Agreement, You may contact the Office of the Commissioner of Insurance at the following address: P.O. Box 7873, Madison, WI 53707-7873.**