VEHICLE SERVICE CONTRACT TERMS AND CONDITIONS

DEFINITIONS

Administrator: Universal Underwriters Service Corporation, dba: UUSC Service Company in California and New York; and Vehicle Dealer Solutions, Inc. in Florida.

Contract: Your vehicle service contract that is between **you** and **us.** The Information Schedule page and the Vehicle Service Contract Terms and Conditions pages together form **your** contract.

Covered Failure: The failure of a covered part because of a mechanical defect or faulty workmanship by the manufacturer which renders the covered part incapable of performing the function for which it was designed. It also includes the failure of a covered part due to a gradual reduction in operating performance as a result of normal wear and tear, unless Coverage on the Information Schedule page indicates no wear and tear applies.

Deductible: The amount to be paid by **you** per repair visit for a **covered failure(s)**. If a deductible is not indicated on the Information Schedule page, a $100 deductible will apply.

In-Service Date: If **you** have purchased Certified Wrap Coverage, this is the date the original manufacturer's warranty first went into effect and was first registered as a new vehicle or first went into demonstrator service. This may or may not be the date **you** purchased **your vehicle**. If the in-service date is not provided or the incorrect in-service date is provided, January 1 of the **vehicle** model year shall be used as the in-service date to calculate **term** expiration.

Seller: The entity identified as Seller on the Information Schedule page of this **contract.**

Term: The period in which coverage applies as stated on the Information Schedule page. This **contract** will automatically terminate when **you** sell **your vehicle** unless it is properly transferred or canceled as described in this **contract,** or when the Limit of Liability has been reached. **This contract is non renewable.**

Vehicle: The vehicle identified on the Information Schedule page of this **contract.**

We/Us/Our: The service contract provider and obligor as identified on the Information Schedule page of this **contract.**

You/Your: The Purchaser of the **contract** as identified on the Information Schedule page**,** or an authorized transferee when this **contract** is properly transferred as described within the Transfer of Contract section.

COVERAGE

The Coverage that **you** have selected is shown on the Information Schedule page of this **contract.** Coverage applies only to the parts listed under the Coverage **you** selected and to related labor. If a **covered failure** occurs, **we** will repair or replace the covered part(s), or **we** will pay an authorized repair facility reasonable and customary charges to do so, **not to exceed manufacturer's suggested retail price for covered parts, and specific labor times published in Motor, Chilton, Mitchell manuals or the manufacturer's warranty labor time standards, subject to the deductible and the other provisions of this contract.** Reimbursement may be made directly to **you** for an authorized claim. **At our option, replacements will be made with parts of like kind and quality (including new, re-manufactured, exchanged, or serviceable used components or parts)**. Coverage is subject to all terms and conditions of the **contract**. Refer to the **What Is Not Covered** section for a complete list of exclusions.

Powertrain Coverage

When Powertrain Coverage has been purchased as indicated on the Information Schedule, **your contract** includes only the following parts:

Engine: Gasoline engine: All internally lubricated parts contained within the engine block and cylinder head(s). Plus these non-internally lubricated parts: Water pump, fuel pump, valve covers, oil pan, dipstick and tube, timing belt, timing chain/belt cover, engine mounts, flywheel, ring gear, flex plate, harmonic balancer, belt tensioner and idler pulley(s), intake and exhaust manifolds. Factory installed supercharger/turbocharger. Cylinder head, engine block and rotor housings when damaged as a result of the failure of a covered internally lubricated part. Diesel engine: All of the above parts. Plus diesel fuel injection pump, fuel injectors, fuel lines.

Electric Drive: Electric drive motor/Generator and all internal parts; Electric drive motor dampener; Electric drive motor mounts; Electric drive motor coolant pump. The following parts and components are covered only if damaged by the failure of an internal part or component: electric drive motor case.

Transmission: Automatic transmission: All internally lubricated parts contained within the transmission case. Plus these non-internally lubricated parts: Transmission mount(s), oil pan, dipstick and filler tube, vacuum modulator. Transmission case when damaged as a result of the failure of a covered internally lubricated part. Manual transmission including automatically shifted manual transmission: All internally lubricated parts contained within the transmission case. Plus these non-internally lubricated parts: Transmission mount(s) and automatically shifted manual transmission clutch. Transmission case when damaged as a result of the failure of a covered internally lubricated part.

EV/Hybrid Gear Reduction/Reducer Box/Transfer Case: All internal, lubricated parts and components; EV gear reduction/reducer box/transfer case mount; coolant pump. The following parts and components are covered only if damaged by the failure of an internal, lubricated part or component: gear reduction/ reducer box housing, cover, oil pan, and transfer case housing.

Transfer Case: All internally lubricated parts contained within the transfer case. Plus these non-internally lubricated parts: Electronic and vacuum engagement parts, four wheel drive automatic/semi-automatic and manually operated hub assemblies. Transfer case housing when damaged as a result of the failure of a covered internally lubricated part.

Drive Axle: All internally lubricated parts contained within the Front and/or Rear Drive Axle Housing. Plus the following parts: Axle shafts, axle bearings, constant velocity joints and boots, universal joints, center support bearing. Final drive housing when damaged as a result of the failure of a covered internally lubricated part.

Fluids, Fasteners and Filters: Coolant, fluids, fasteners, lubricants and filters when required in connection with the repair or replacement of a covered part.

Seals and Gaskets: If the Coverage **you** have purchased on the Information Schedule indicates Seals and Gaskets, all Seals and Gaskets on the named assemblies listed are covered. Otherwise Seals and Gaskets are covered when replaced in conjunction with a covered repair. Minor loss of fluid or seepage is considered normal and is not considered a **covered failure**.

Standard Coverage

When Standard Coverage has been purchased as indicated on the Information Schedule, **your contract** includes all covered parts listed under Powertrain Coverage plus the additional parts in this section:

Suspension (Front and Rear): Upper and lower control arm(s), upper and lower control arm shafts and bushings, double wishbone assembly, upper and lower ball joints, wheel bearings, steering knuckle, torsion bars and bushings, track bar and bushings, stabilizer bars and bushings, stabilizer links, spindle and spindle support, coil springs and leaf springs, electronic level control compressor, sensor and limiter valve.

Steering: Steering box, rack and pinion assembly, power steering pump, pitman arm, idler arm, radius arm, tie rod adjusting sleeve, tie rods and center link, steering column shaft, shaft coupling and bearings.

Brakes: Master cylinder, vacuum assist booster, hydro-boost and accumulator, disc calipers, wheel cylinders, flexible hydraulic lines and fittings, compensating valve, load distribution valves, backing plates, self adjusters, parking brake linkage and cables.

Heating and Air Conditioning: Compressor clutch, coil and pulley, dryer/accumulator, condenser, compressor, evaporator, expansion valve, orifice.

Electrical: Alternator, voltage regulator, starter motor, starter drive, starter solenoid or starter relay, wiper motor(s) (front and rear), factory installed power sunroof motor, power window motor/regulator, power seat motor, power mirror motor, power door lock actuator.

EV/Hybrid Charging System: EV Battery onboard charger; charge controller/power management control module; EV Battery current sensor and circuit breaker.

Cooling: Radiator, engine cooling fan and motor, cooling fan clutch, cooling fan relay, coolant temperature sensor.

EV/Hybrid Battery Cooling System: EV Battery cooling fan motor; coolant pump and control valve; EV Battery temperature sensor and thermistor; EV system radiator(s).

Fluids, Fasteners and Filters: Coolant, fluids, fasteners, lubricants and filters when required in connection with the repair or replacement of a covered part.

Seals and Gaskets: If the Coverage **you** have purchased on the Information Schedule indicates Seals and Gaskets, all Seals and Gaskets on the named assemblies listed are covered. Otherwise Seals and Gaskets are covered when replaced in conjunction with a covered repair. Minor loss of fluid or seepage is considered normal and is not considered a **covered failure**.

Page 1 is the Information Schedule that you received from the dealer at the time of purchase

Preferred Coverage

When Preferred Coverage has been purchased as indicated on the Information Schedule, **your contract** includes all covered parts listed under Powertrain Coverage and Standard Coverage plus the additional parts in this section:

Steering: Power steering pressure and return line(s), power cylinder valves and bearings, adjustable steering column/tilt wheel mechanism, and four wheel steering system parts.

Brakes: ABS System - electronic control unit, anti-lock computer module, wheel/speed sensor(s) and exciter(s), proportioning valve(s), high pressure hydraulic pump, electro-hydraulic proportioning control valves, relay(s).

EV/Hybrid Brakes: Regenerative brake control system.

Heating and Air Conditioning: Temperature control programmer, blower motor, high-low-cutoff switch(s), pressure cycling switch(s), heater core.

Electrical: Manually operated switches, convertible top motor, factory installed clock, wiper motor relay, wiper delay controller, headlight motor, distributor, electronic ignition system, distributorless ignition system, computerized timing control unit and sensors, electronic fuel injection components, rear window defogger switch and relay, rear window defogger grid, cruise control system, horn(s), factory installed power antenna and power antenna relay, power point accessory outlet, wiring harnesses, fuel gauge and sending unit, analog gauges, electronic instrument cluster, mileage computer, factory installed remote entry system (transmitters not included), factory installed anti-theft system.

EV/Hybrid Electrical: EV low voltage DC converter and inverter; EV throttle/accelerator pedal position sensor; EV High voltage cables; Factory supplied charging cable.

Interior/Exterior: Hood release cable, trunk release cable and actuator, hood, door and trunk hinges.

Fluids, Fasteners and Filters: Coolant, fluids, fasteners, lubricants and filters when required in connection with the repair or replacement of a covered part.

Seals and Gaskets: If the Coverage **you** have purchased on the Information Schedule indicates Seals and Gaskets, all Seals and Gaskets on the named assemblies listed are covered. Otherwise Seals and Gaskets are covered when replaced in conjunction with a covered repair. Minor loss of fluid or seepage is considered normal and is not considered a **covered failure.**

Comprehensive Coverage

When Comprehensive Coverage has been purchased as indicated on the Information Schedule, the following applies:

In the event of a **covered failure**, **we** will repair or replace all covered part(s) of **your vehicle,** except those listed under the **What Is Not Covered** section of this **contract**, or **we** will pay an authorized repair facility reasonable and customary charges to do so.

This includes coverage for the Hybrid/Electric **vehicle's** high voltage rechargeable battery, originally installed by the manufacturer. Replacement will follow the manufacturer's allowable capacity guidelines in determining the repair or replacement of the Hybrid/EV high voltage rechargeable battery.

Loss of Hybrid/EV high voltage rechargeable battery capacity due to or resulting from gradual capacity loss is not covered under this **contract** unless it falls below **your vehicle** manufacturer's required capacity guidelines.

Fluids, Fasteners and Filters: Coolant, fluids, fasteners, lubricants and filters when required in connection with the repair or replacement of a covered part.

Seals and Gaskets: If the Coverage **you** have purchased on the Information Schedule indicates Seals and Gaskets, all Seals and Gaskets on the named assemblies listed are covered. Otherwise Seals and Gaskets are covered when replaced in conjunction with a covered repair. Minor loss of fluid or seepage is considered normal and is not considered a **covered failure**.

Select Care Coverage

When Select Care Coverage has been purchased as indicated on the Information Schedule, **your contract** includes only the specific parts in this section:

12 volt Battery: Covers the replacement of one (1) 12 volt battery replacement, or the difference between the manufacturer's pro-rated reimbursement and the total cost of the battery (does not include any high voltage battery for EV/hybrid vehicles).

Belts and hoses: Covers the replacement of the engine belts and hoses including: vacuum pump belt, serpentine belt, power steering belt, alternator belt, supercharger belt, air pump belt, air conditioner belt, water pump belt, heater hose, bypass hose, throttle body hose, upper and lower radiator hoses, air conditioning hose, power steering pressure and return hose, air hose, washer hoses, vacuum hoses and fuel hoses.

Brake pad(s)/Shoes: Covers the replacement of one (1) set of front and rear brake pads/shoes and rotors/drums.

Electrical: Unlimited coverage of fuses, interior and exterior light bulbs including: turn signal bulbs, engine compartment lights, running lights, fog lights, stop lights, backup lights, license plate lights, parking lights, trunk light, dome light, courtesy light, visor light, map light and glove box light.

Headlamp: Covers the unlimited replacement of the headlamps. **Impact damage not covered.**

Wheel alignment: Covers one (1) wheel alignment.

Wiper blade(s): Covers the replacement of two (2) sets of front and rear wiper blades and/or inserts.

Any exclusion in the **What Is Not Covered** section of the specific parts listed in this section does not apply.

Select Comp Plus Coverage

When Select Comp Plus Coverage has been purchased as indicated on the Information Schedule, **your contract** includes all covered parts listed within the Comprehensive Coverage and the Select Care Coverage sections.

Technology Coverage

When Technology Coverage has been purchased as indicated on the Information Schedule, **your contract** includes only the specific parts in this section:

Accessory Power Point System, including but not limited to the following components: Connector, control module, OEM wireless phone charger.

Blind Spot/Lane Departure/Parking Assist System(s), including but not limited to the following components: Forward, backup and 360 degree camera(s), sensors, control unit, haptic/alert module, warning devices, switches.

Bluetooth System, including but not limited to the following components: Receiver / transmitter, control module, microphone, control switches.

Factory DVD Player System, including but not limited to the following components: Display screens, DVD player, control module, switches.

Factory Installed OEM Audio System, including but not limited to the following components: Audio head unit, receiver, amplifier(s), antenna, speakers, switches.

Home Link/On Star System(s), including but not limited to the following components: Control module, transmitter / receiver, switches, speaker.

Intelligent Cruise Control System, including but not limited to the following components: Sensors, alert devices, control unit, switches, actuators.

Keyless Access and Remote Start System, including but not limited to the following components: Control module, transmitter / receiver, key fob, actuators, key panel, starter motor, entry motors, sensors, switches.

Navigation System, including but not limited to the following components: Display, control module, GPS antenna, switches.

Tire Pressure Monitoring (TPMS) System, including but not limited to the following components: Sensors, module, receiver, switches.

Touch/Display Screen System, including but not limited to the following components: Infotainment system, media display(s), HVAC control panel, instrument panel, back-up camera display, heads up display (HUD), switches.

Wi-Fi Data Connection System, including but not limited to the following components: Transmitter, receiver, module, switches, antenna.

CONTRACT OPTIONS

Canadian Vehicle Option: If this option is selected, **What is Not Covered** item 1 (D) is deleted and replaced with the following: Repairs or replacement covered by any insurance policy, repairer's/supplier's guarantee or service contract.

Commercial Use Option: If this option is selected, **What is Not Covered** item 2 (B) will no longer apply.

Deductible Waiver Option: If this option is selected, the **deductible** will be waived if **you** return to the **seller** for covered repairs. If covered repairs are performed by a repair facility other than the **seller**, the **deductible** stated on the front of this **contract** will apply.

Snowplow Equipped Option: If this option is selected, **What is Not Covered** item 2 (A) will no longer apply.

ADDITIONAL PROGRAM BENEFITS

Manufacturer's Deductible Reimbursement: **We** will reimburse **you** for the difference between the **deductible** amount shown on the Information Schedule page and any required manufacturer's deductible, if applicable, when a **covered failure** occurs that is covered by a manufacturer's warranty.

Rental Car/Alternate Transportation Reimbursement: In the event of a **covered failure** under this **contract** or the manufacturer's warranty, **we** will reimburse **you** for a rental car or alternative transportation expense incurred during the repair. **You** may be reimbursed for up to $50 per day for a maximum of 10 days, or until **your vehicle** is repaired, whichever occurs first. Rental reimbursement is only valid if the rental is from a licensed car rental agency. Reimbursement for Alternative transportation includes a taxi, car service, rideshare (such as Uber, Lyft, etc.), train fare, or bus fare. Valid receipts will be required for reimbursement.

Rideshare Usage: **We** will pay for **covered failures** to **your vehicle** when **your vehicle** is used for Rideshare (e.g. Uber, Lyft) purposes.

Towing and Emergency Roadside Service: If **your vehicle** is in need of emergency roadside service, call the 24-hour toll free number at (800) 831-6870. The following services are subject to a maximum benefit of $100 per occurrence: towing, jump starts, transport to the nearest charging station or on-site battery charging if **your** electric **vehicle** is inoperable due to loss of charge, flat tire changes (using **your** inflated spare), delivery of an emergency supply of fuel, lubricants, oil, fluid or coolant, lockout service (key cutting is not included.) Valid receipts will be required for reimbursement of towing and emergency roadside services, if initiated outside of the 24-hour toll free number.

Trip Interruption Reimbursement: If a **covered failure** under this **contract** or the manufacturer's warranty causes **your vehicle** to become inoperable and **you** are required to remain overnight while repairs are completed more than 100 miles from **your** home, **we** will reimburse **you** for restaurant and hotel/motel expenses actually incurred during the period repairs are being made. The allowance for meals and lodging is $250 per day for a maximum of 3 days or the period of time that it took to repair **your vehicle**, whichever is less, not to exceed $750 for each covered repair visit. The date of the **covered failure** is considered the first day of the 3 day period. Valid receipts for meals and lodging and a copy of the corresponding repair order will be required for reimbursement.

YOUR VEHICLE MAINTENANCE REQUIREMENTS

Maintenance expenses are your responsibility. While not required, it is recommended **you** return to the **seller** for maintenance services. In order to maintain valid **contract** coverage, **you** must have **your vehicle** checked and serviced in accordance with the manufacturer's recommendations, as outlined in **your vehicle's** Owner's Manual. **You** must retain all copies of verifiable receipts and repair orders for maintenance services. These copies must indicate customer name, repair order number and date, **vehicle** identification number, odometer reading at time of service and a complete description of the service performed including required parts and materials. **You** may be required to provide evidence of all maintenance services. **Failure to provide proof of services performed may result in denial of coverage.**

CLAIM PROCEDURE / PRE-AUTHORIZATION

1. Use reasonable means to protect **your vehicle** from further damage in order to prevent additional expenses, repairs or complete denial of the claim. **You** will be responsible to pay any such additional expenses;
2. Return **your vehicle** to the **seller**. If this is not possible and **you** need assistance, call the **administrator** toll free at (800) 643-9059;
3. Authorize any charges necessary to determine the cause of failure including disassembly and diagnostic charges. **You** will be required to pay the expense of the disassembly and diagnosis if the failed component is not covered by **your contract**;
4. At the request of the **administrator,** permit an independent inspection before repairs are completed;
5. Obtain or instruct the repair facility to obtain a repair authorization number from the **administrator** before any repair is made. Should an emergency occur which requires a **covered failure** repair be made at a time when the **administrator's** office is closed, **you** must call no later than the next business day to determine if such repair will be covered by the **contract**. If covered, **you** will be eligible for reimbursement on covered repairs provided **you** follow all other procedures outlined in this section;
6. Submit or have the repair facility submit the invoice/repair order to the **administrator** exhibiting the authorized repair has been completed;
7. Pay **deductible**, if applicable, and any non-covered expenses.

WHAT IS NOT COVERED

1. This contract does not provide coverage for:

A. Any part not specifically listed as covered under the Coverage you selected, including but not limited to any of the following parts: Glass, lenses, sealed beams, light bulbs, wheels, wheel covers, tires, interior trim, moldings, bright metal parts, sheet metal, flexible body parts, frame and sub-frames, weather strips, upholstery, convertible and/or vinyl top, paint and coatings, catalytic converter, exhaust system, diesel particulate filter, brake rotors and drums, wiper blades, coolant hoses, all batteries including the Hybrid/EV high voltage rechargeable battery installed by the manufacturer unless listed under your coverage, spark/glow plugs, drive belts, brake pads, brake linings and shoes, manual clutch disc (automatically shifted manual transmission clutches are covered); home charging station, wall connector, mobile connector, all future connectors, and all related charging adapters;

B. Repairs of water and air leaks (including fogging of and moisture in lamp assemblies), rattles, squeaks and wind noise, alignment of body parts, bumpers and glass;

C. The normal maintenance services and parts required or recommended by your vehicle manufacturer and other normal maintenance services and parts which include, but are not limited to: engine tune up, suspension alignment and wheel balancing, Hybrid/EV high voltage rechargeable battery recharging fees. Filters, lubricants, engine coolant, fluids and refrigerants will only be covered in connection with the repair of a covered failure;

D. Repairs or replacements covered by any insurance policy, repairer's/supplier's guarantee, service contract or manufacturer's or seller's warranty, even if coverage is revoked or denied for any reason, including manufacturer insolvency;

E. Repairs, replacements or alterations made without prior authorization or without following the required claim procedure;

F. Repair or replacement of any part due to a condition that existed prior to the purchase of your contract;

G. A covered failure which does not occur during or is not reported to us within the term of your contract unless expiration of contract falls on a holiday or weekend, then the next business day will be acceptable;

H. Repairs if the odometer has ceased to operate and odometer repairs have not been made as soon as reasonably possible, or the odometer has been altered, tampered with, disconnected, or in any way misrepresents the vehicle's actual mileage after you purchased your vehicle;

I. Repairs or replacements of any parts or components that do not meet original manufacturer's specifications as installed at the time of original vehicle assembly;

J. Any part(s) which has not sustained a covered failure, but which a repair facility recommends or requires be repaired or replaced in connection with the repair or replacement of a covered part(s). This includes any expense due to engineering upgrades or for repairs made solely to meet or maintain governmental emission standards;

K. Storage charges, shop supplies, hazardous waste disposal fees, battery disposal fees, freight and/or delivery charges;

L. Economic loss, including loss of time, inconvenience, or other incidental loss or damage that may result from a covered failure, except as may otherwise be provided as a benefit in this contract;

M. Damages, loss or additional expense associated with delay or inconvenience caused by any supply chain interruption or part unavailability arising from any cause;

N. Consequential loss or damage that is the result of a breakdown of a covered part resulting from the failure of a non-covered part. However, coverage will be provided for the failure of a non-covered part resulting from a breakdown of a covered part;

O. Liability for damage to property, injury or death of any person arising out of the operation, maintenance, recycling or use of your vehicle or any of its parts, whether or not related to the parts covered herein;

P. Repairs or replacements made outside of the United States, United States territories and possessions or Canada;

Q. Diagnostic charges, cost of disassembly or cost of assembly if your repair is not covered or has been denied.

If the Coverage indicated on the Information Schedule indicates No Wear and Tear Coverage, the following exclusions also apply:

R. Normal powertrain wear and tear including but not limited to burnt valves, worn or carbon fouled piston rings, any covered failure resulting from a buildup of carbon, the correction of oil consumption or repairs for reduction in engine efficiency;

S. Damage from freezing or overheating due to any cause, including resultant engine damage from overheating due to water pump failure.

2. This contract does not provide coverage if your vehicle:

A. Is equipped to plow snow, whether or not the plow blade is attached to your vehicle;

B. Is used for commercial hauling, delivery, limousine service;

C. Is used for hauling or towing in excess of the manufacturer's limitations and specifications;

D. Is used for rental, racing, speed contest or other competition, police car, security vehicle, emergency vehicle, shuttle service, taxi or commercial towing;

E. Has been declared a total loss or has been issued a salvage or branded title.

3. This contract does not provide coverage for damages caused by:

A. Collision or impact, including collision caused by any autonomous or any assistive driver system failures or misuse, fire, theft or attempted theft, freezing, vandalism, malicious mischief, riot, civil commotion, explosion, lightning, water, flood, falling missiles or objects, or contributed to by foreign objects and/or the use of contaminated coolants, diesel emission fluid, fuels, fluids, lubricants or refrigerants, and the resultant rust, corrosion or consequential damage, sludge or restricted oil flow;

B. Misuse, alteration, abuse, negligence, or lack of proper maintenance or breakdowns caused by improper servicing or improper repairs, insufficient coolants or lubricants, rust and/or corrosion;

C. A non-covered part;

D. The direct result of modifications which do not meet factory specifications including electronic or software modifications;

E. Ingestion of water through the engine air intake system;

F. Using your vehicle as a stationary power source;

G. Non-factory software including virus, malware, spyware.

TRANSFER OF CONTRACT

You may transfer the remaining **contract** coverage to the next individual purchaser of the **vehicle**. The **contract** must be transferred within 30 days of **vehicle** ownership transfer, or the **contract** will no longer be in force. The **contract** may not be transferred to a dealer or broker. This **contract** may not be transferred to another **vehicle**.

In order to transfer **your contract, you** must provide the **administrator** with the following:

1. A copy of the documentation evidencing change of ownership and **vehicle** mileage at time of transfer;
2. A completed transfer form. To obtain a transfer form, please call Customer Service at (888) 835-5063, or e-mail usu.fi.customerservice@zurichna.com;
3. A check made payable to Universal Underwriters Service Corporation in the amount of $50.

Mail the aforementioned items to UUSC, P.O. Box 7922, Shawnee Mission, KS. 66207. The new owner will retain copies of service records and receipts, evidencing the performed maintenance required by the terms of this **contract**.

CANCELLATION OF CONTRACT

1. **Cancellation by You: You** may cancel **your contract** at any time by providing written notice of cancellation to the **seller** or the **administrator. Your** signed cancellation notice must specify **your vehicle** identification number (VIN), the reason for cancellation, effective date of cancellation and the current odometer reading on the cancellation effective date. When financing is provided for **your contract**, **you** must provide the Lienholder's contact information and **your** account number or evidence the Lienholder has been paid in full. The refund will be issued to the Lienholder unless evidence of payoff is provided. The cancellation effective date may not be more than 90 days prior to the receipt of the cancellation notice. If **you** cancel **your contract**, any refund owed will be paid or credited no more than 30 days from the date the **seller** or the **administrator** receives notice of the request.
2. **Cancellation by Us: We** may only cancel **your contract** for fraud, material misrepresentations or for non-payment of the **contract** Purchase Price. The **administrator** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.
3. **Cancellation by Lienholder: Your** Lienholder may cancel **your contract** in the event **your vehicle** is a total loss or is repossessed. If **your** Lienholder cancels **your contract**, any refund owed will be paid or credited no more than 30 days from the date the **seller** or the **administrator** receives notice of the request.
4. **Cancellation Refund:** The following applies whether the **contract** is canceled by **you**, the Lienholder, or **us**. If **your contract** is canceled, a portion of the **contract** Purchase Price will be refunded to **you** or a party authorized by **you**. If cancellation is within 30 days of the **contract** Date of Sale and **you** have not incurred a claim, **you** will receive a full refund of the **contract** Purchase Price. No cancellation fee will apply during the first 30 days. If cancellation is after 30 days of the **contract** Date of Sale or **you** have incurred a claim, **you** will receive a pro rata refund of the **contract** Purchase Price. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term.** After 30 days, a $50 cancellation fee will apply. No cancellation fee will apply if this **contract** is canceled by **us.** If canceled, **your contract** may not be repurchased or coverage reinstated on **your vehicle**.
   If **your contract** was funded using a Payment Plan Provider, cancellation refunds for **contracts** that have not been completely paid for at the time of the cancellation may be fully or partially paid to the Payment Plan Provider or other party responsible for collecting payment on **your contract** as listed on the Information Schedule page of this **contract.**

IMPORTANT ITEMS

Addresses and Phone Numbers: **You** may contact the **administrator** with questions, to submit a cancellation notice, request transfer of **contract,** or for help in filing a claim:

Customer Service - PO Box 7922, Shawnee Mission, KS 66207, (888) 835-5063, usu.fi.customer.service@zurichna.com
Claims - PO Box 7943, Shawnee Mission, KS 66207, (800) 643-9059

Insurance Company Obligation: This **contract** is insured under a service contract reimbursement insurance policy issued by Universal Underwriters Insurance Company, 7045 College Boulevard, Overland Park, KS 66211, (800) 515-5988. In the event **your** claim is not paid or the requested performance is not made within 60 days, **you** may file a claim directly with Universal Underwriters Insurance Company. In the event **your** cancellation refund is not paid within 60 days, **you** may submit the cancellation refund request directly to Universal Underwriters Insurance Company. In the event **we** become insolvent or financially impaired, **you** may file a claim or submit a cancellation request directly with Universal Underwriters Insurance Company.

Limit of Liability: The total of all benefits paid or payable for each repair visit is limited to the actual cash value of **your vehicle** immediately preceding the breakdown, or the cost of repair based upon national labor and parts manuals**,** less **deductible**, if applicable. Actual cash value is determined by Kelley Blue Book®, National Auto Dealer Association Guide or other nationally recognized source, based upon region. The total of all benefits paid or payable during the **term** of this **contract** shall not exceed the purchase price paid for **your vehicle**.

Subrogation: In the event coverage is provided under this **contract, we** shall be subrogated to the rights **you** may have to recover against any person or organization arising out of any safety defect or mechanical breakdown, as well as out of any order, judgment, consent decree or other settlement; and **you** shall execute and deliver instruments and papers and do whatever is necessary to secure such rights. **You** shall do nothing to prejudice those rights. Further, after **you** have been fully indemnified for any loss sustained under the terms of this **contract**, all amounts recovered by **you** for which **you** have received benefits under this **contract** shall belong to, and be paid to **us** up to the amount of benefits paid under this **contract**.

Terms of Contract Conformed to Statute: Terms of this **contract** which are in conflict with the statutes of the state in which this **contract** was signed are hereby amended to conform to the minimum standards of those statutes.

STATE CHANGES

The following changes apply to **your contract**:

North Carolina:

Cancellation of Contract item 2. is replaced with: **We** may only cancel this **contract** for non-payment of **contract** Purchase Price or for a direct violation of the **contract** by **you**, where the **contract** states that violation would subject the **contract** to cancellation. The **administrator** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. the following is changed: After 30 days, a $50 cancellation fee or 10% of the pro rata refund amount, whichever is less, will apply.

Virginia:

Important Information: If any promise made in the **contract** has been denied or has not been honored within 60 days after **your** request, **you** may contact the 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.