

## 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**.

## 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](mailto: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](mailto: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**:

### Alabama:

**Cancellation of Contract** item 2. is amended to include: Prior notice is not required for non-payment of **contract** Purchase Price or a material misrepresentation by **you** to **us** relating to this **contract**.

**Cancellation of Contract** item 4. the following is changed: After 30 days, a \$25 cancellation fee will apply. A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by the **seller** or the **administrator**.

### Alaska:

**Claim Procedure / Pre-Authorization** section 5 is deleted and replaced with the following: 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 as soon as possible 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. No claim will be denied for timeliness unless the late reporting prejudices the Obligor.

**What is Not Covered** item 1. **D.** is deleted and replaced with: **Repairs or replacements covered by any insurance policy, repairer's/supplier's guarantee, or manufacturer's or seller's warranty, even if coverage is revoked or denied for any reason, including manufacturer insolvency;**

**What is Not Covered** item 1. **G.** is deleted and replaced with: **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 as soon as possible is acceptable. No claim will be denied for timeliness unless the late reporting prejudices the Obligor;**

**What is Not Covered** item 1. **H.** is deleted and replaced with: **If it is determined that the Vehicle's odometer has ceased to operate, been altered, tampered with, or misrepresented in any way that materially affects the vehicle's actual mileage, coverage under this contract is no longer enforceable. In such event, this contract shall be canceled in accordance with the cancellation provisions set forth in the Cancellation of Contract section;**

**Cancellation of Contract** item 2. is replaced with: **We** may only cancel **your contract** for: a) non-payment of the **contract** Purchase Price; b) **you** are convicted of a crime having as one of its necessary elements an act increasing a hazard covered by this **contract**; c) discovery of fraud or material misrepresentation made by **you** or **your** representative in obtaining this **contract** or in pursuing a claim under this **contract**; d) discovery of a grossly negligent act or omission by **you** that substantially increases the hazards covered this **contract**; e) physical changes in the **vehicle** covered by this **contract** that result in the **vehicle** becoming ineligible for coverage under this **contract**; or f) a substantial breach of duties by **you** related to the covered **vehicle**. The **administrator** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to the effective date of cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for the cancellation. Prior notice is not required for the reasons stated in items a) or c) of this subsection. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation. A penalty of 10% of the unearned **contract** Purchase Price per month shall be added to a refund that is not paid or credited within 45 days after **we** cancel.

**Cancellation of Contract** item 4. the following is changed: 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. A penalty of 10% of the unearned **contract** Purchase Price per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by the **seller** or the **administrator**. 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 or 7.5% of the unearned **contract** Purchase Price, whichever is less, will apply. A penalty of 10% of the unearned **contract** Purchase Price per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by the **seller** or the **administrator**.

**Insurance Company Obligation** is replaced in its entirety: 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 30 days, **you** may file a claim directly with Universal Underwriters Insurance Company. In the event **your** cancellation refund is not paid within 30 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.

**Important Items** is amended to include: **Appraisal:** If **You** and the **Administrator/Obligor** fail to agree on the amount of a covered first party loss, either may make written demand upon the other to submit the dispute for appraisal. Within ten (10) days of the written demand, each party must notify the other of the appraiser each has selected. The two appraisers will promptly choose a competent and impartial umpire. Not later than fifteen (15) days after the umpire has been chosen, unless the time period is extended by the umpire, each appraiser will separately state, in writing, the amount of the loss. If the appraisers submit a written report of **Contract** on the amount of the loss, the agreed amount will be binding. If the appraisers fail to agree, the appraisers will promptly submit their differences to the umpire. A decision agreed to by one of the appraisers and the umpire will be binding. All expenses and fees, not including counsel or adjuster fees, incurred because of the appraisal shall be paid, as determined by the umpire. Except as specifically provided, nothing in this section is intended to or shall in any manner limit or restrict **Your** rights or the rights of the **Administrator/Obligor**.

### Arizona:

**What is Not Covered** item 3. **B.** is replaced with: **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, while owned by You;**

**Cancellation of Contract** item 2. is replaced with: **We** may only cancel **your contract** for fraud or material misrepresentations when committed by **you** relating to this **contract**, 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.

**Cancellation of Contract** item 4. the following is changed: **Your** cancellation fee is \$50 or 10% of the **contract** Purchase Price, whichever is less.

### California:

The following **Definitions** are replaced:

**Covered Failure:** The failure of a covered part because of an operational or structural failure due to a defect in materials or 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 the coverage on the Information Schedule page indicates no wear and tear applies.**

**We/Us/Our:** refers to UUSC Service Company, license number 0C17302.

#### 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, **but not if they are covered by insurance or the manufacturer's warranty.** 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).**

**Additional Program Benefits,** the following items are replaced:

**Rental Car/Alternate Transportation Reimbursement:**

If a covered failure under this contract causes your vehicle to become inoperable, 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.

**Towing and Emergency Roadside Service:**

If a covered failure under this contract causes your vehicle to become inoperable and 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 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 is replaced with:**

Maintenance expenses are your responsibility. Whenever possible, 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. At the time you purchase your vehicle, the seller should provide you with the vehicle manufacturer owner's manual or provide you with a URL to obtain such information. If you were not provided with an owner's manual, you may visit your vehicle manufacturer's website and navigate to the owner's manual section to obtain the information. 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. Coverage will not be denied based solely on your failure to provide maintenance/service records to our satisfaction.

**What is Not Covered is amended to include: 1. T. Any pre-existing condition will not be covered by this contract.**

**Claim Procedure / Pre-Authorization is replaced with:**

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 us 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. Permit an independent inspection before repairs are completed if we request an inspection;
5. Obtain or instruct the repair facility to obtain a repair authorization number from us before any repair is made. A repair authorization can be obtained from us by calling toll free at (800) 643-9059. Should an emergency occur which requires a covered failure repair be made at a time when our office is closed, you must call us 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.

**Cancellation of Contract is replaced with:**

1. **Cancellation by You:** You may cancel your contract at any time by providing written notice of cancellation to the seller or us. You may cancel this contract at any time or if the vehicle is sold, lost, stolen, or destroyed. Your signed cancellation notice must specify your vehicle identification number (VIN), the 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 we or the seller 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. If we cancel within the first 60 days of the contract Date of Sale, and you have not incurred a claim, we will provide a full refund of the contract Purchase Price. Notice of cancellation will be mailed to your last known address contained in our records and will be postmarked before the 61st day after the contract Date of Sale. The notice shall state the effective date of the cancellation and the specific grounds for cancellation. If we cancel after 60 days of 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 days or miles remaining of the contract term. The administrator will mail a written notice to you at your last known address contained in our records. The notice shall state the effective date of the cancellation and the specific grounds for cancellation. If we cancel your contract no cancellation fee will apply. Any refund owed will be paid or credited within 30 days from the effective date of cancellation. The contract will cease to be valid no less than 5 days after the postmark date of the notice.
3. **Cancellation Refund:** If you cancel your contract, a portion of the contract Purchase Price will be refunded to you or a party authorized by you. You will receive a full refund if cancellation is within 60 days of the contract Date of Sale and you have not incurred a claim. You will receive a pro rata refund if cancellation is after 60 days of the contract Date of Sale, or you have incurred a claim. A pro rata refund is based on the lesser of days or miles remaining of the contract term. No cancellation fee will apply during the first 60 days. After 60 days, a \$25 cancellation fee or 10% of the unearned pro rata contract Purchase Price, whichever is less, will apply. Should the cancellation fee exceed the refund amount, no refund is due to you. If this contract was financed, any refund due under this contract will be made payable to the Lienholder unless you provide the seller or the administrator with written documentation from the Lienholder stating that the Finance Agreement has been paid in full. Cancellation refunds for contracts that have not been completely paid for at the time of the cancellation may be fully or partially paid to you, a party authorized by you, or the Lienholder, or both.

We will cover claims reported prior to the effective date of cancellation if the claim is reported according to the guidelines within this contract. A claim is deemed reported by you when you have contacted us or the seller and advised of the claim as indicated in the Claim Procedure / Pre-Authorization section. If canceled, your contract may not be repurchased or coverage reinstated on your vehicle.

**Important Items, Limit of Liability is replaced with:** 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 retail value, 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.

**Important Items, Subrogation is replaced with:** 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.

**Important Items the following is added:** 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 60 days after your request. The name and address of the insurance company is: Universal Underwriters Insurance Company, 7045 College Boulevard, Overland Park, KS 66211. If you are not satisfied with the insurance company's response, you may contact the California Department of Insurance at (800) 927-4357 or access the department's Internet Web site (www.insurance.ca.gov).

**Colorado:**

This **contract** is insured by Universal Underwriters Insurance Company by policy number 18-1 issued to Universal Underwriters Service Corporation.

**Connecticut:**

**Definition Term** is amended to include: If **you** incur a **covered failure** prior to the expiration of **your contract** and if the **contract** is for less than 12 months, the **contract** will be extended while **your vehicle** is being repaired.

**Cancellation of Contract** item 1. is amended to include: **You** have the right to cancel **your contract** if **you** return the **vehicle** or if the **vehicle** is sold, lost, stolen or destroyed.

**Important Items** is amended to include: **Resolution of Disputes:** Every reasonable effort will be made to resolve disputes over the terms of this **contract**. In the event that **we** cannot reach agreement, **you** may file a formal written complaint with the Consumer Affairs Division of the Insurance Department. The complaint shall contain a short and plain description of the nature of the dispute, including a description of any attempts made to resolve the dispute and the results of such attempts. **Your** complaint must state the purchase or lease price of the covered **vehicle**, the cost of repair of the item and include a copy of **your contract**. The complaint shall be mailed to: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, ATTN: Consumer Affairs

**District of Columbia:**

**Cancellation of Contract** item 2. is replaced with: **We** may only cancel **your contract** for fraud, material misrepresentations, substantial breach of duties by **you** relating to the **vehicle** or its use, 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 the effective date of cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Prior notice is not required if the reason for cancellation is non-payment of the **contract** Purchase Price, a material misrepresentation by **you** to **us**, or a substantial breach of duties by **you** relating to the **vehicle** or its use. 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 **contract** Purchase Price, whichever is less, will apply. A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by the **seller** or the **administrator**.

**Florida:**

**Definition We/Us/Our** refers to Vehicle Dealer Solutions, Inc., license number 60132.

**Transfer of Contract** is replaced in its entirety: **You have the right to transfer this 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 us 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](mailto:usu.fi.customerservice@zurichna.com);
3. A check made payable to Vehicle Dealer Solutions in the amount of \$40.

**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 service required by the terms of this contract.**

**Cancellation of Contract** item 2. is replaced with: **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. If the **contract** is canceled by **us** within 60 days of the **contract** Date of Sale, the amount of the refund will be 100% **contract** Purchase Price. If **we** cancel after 60 days of the **contract** Date of Sale, **we** will refund 100% of the unearned pro rata **contract** Purchase Price. A pro rata refund is based on the number of days remaining of the **contract term**. No cancellation fee will apply if this **contract** is canceled by **us**. The notice of cancellation will be mailed by certified mail. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

**Cancellation of Contract** item 4. is replaced with: The following applies whether the **contract** is canceled by **you** or the Lienholder. 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 60 days of the **contract** Date of Sale, **you** will receive a full refund of the **contract** Purchase Price whether or not **you** have incurred a claim. No cancellation fee will apply during the first 60 days. If cancellation is after 60 days of the **contract** Date of Sale, **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 60 days, a \$50 cancellation fee or 10% of the unearned pro rata **contract** Purchase Price, whichever is less, will apply. 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**.

**Notice to Consumer: DISCLOSURE: The rate charged for this contract is not subject to the regulation by the Office of Insurance Regulation of the Financial Services Commission of the State of Florida.**

**Georgia:**

**What is Not Covered** item 1. E. is replaced with: **Repairs, replacements or alterations made by you or with your knowledge without prior authorization or without following the required claim procedure;**

**What is Not Covered** item 1. F. is replaced with: **Repair or replacement of any part due to a condition that existed prior to the purchase of your contract that was known to you;**

**What is Not Covered** item 3. A. is replaced with: **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, or restricted oil flow;**

**What is Not Covered** item 3. D. is replaced with: **The direct result of modifications made by you or with your knowledge which do not meet factory specifications including electronic or software modifications;**

**Cancellation of Contract** item 2. is replaced with: **We** may only cancel **your contract** for fraud, material misrepresentations or for nonpayment of the **contract** Purchase Price. If **we** cancel within 60 days of the **contract** Date of Sale, **you** will receive a full refund of the **contract** Purchase Price. If cancellation is after 60 days of the **contract** Date of Sale, **you** will receive a refund/credit of 100% of the unearned pro rata **contract** Purchase Price. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term**. If **we** cancel, the **administrator** will mail a written notice to **you** at **your** last known address contained in **our** records no less than 30 days in advance of the cancellation. The notice shall state the effective date of the cancellation and the reason for cancellation. If **we** cancel **your contract** no cancellation fee will apply. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

**Cancellation of Contract** item 4. is replaced with: The following applies whether the **contract** is canceled by **you** or the Lienholder. 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, **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, **you** will receive 100% of the unearned pro rata **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 or 10% of the unearned pro-rata **contract** Purchase Price, whichever is less, will apply. A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by the **seller** or the **administrator**. 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**.

#### Hawaii:

**Cancellation of Contract** item 2. is replaced with: **We** may only cancel **your contract** for non-payment of **contract** Purchase Price, a material misrepresentation by **you** to **us**, or a substantial breach of duties by **you** relating to **your vehicle** or its use. 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 the 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. is amended to include: A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by the **seller** or the **administrator**.

#### Idaho:

**Important Items** is amended to include: Coverage afforded under this **contract** is not guaranteed by the Idaho Guaranty Association.

#### Illinois:

**Cancellation of Contract** item 4. the following is changed: After 30 days, a \$50 cancellation fee or 10% of the **contract** Purchase Price, whichever is less, will apply.

#### Indiana:

**Important Items** is amended to include: Proof of payment for this **contract** to **us** constitutes proof of payment to Universal Underwriters Insurance Company for this **contract**.

**Important Items** is amended to include: "**This service contract is not insurance and is not subject to Indiana insurance law.**"

#### Iowa:

**Cancellation of Contract** item 2. is replaced with: **We** may only cancel **your contract** for non-payment of **contract** Purchase Price, a material misrepresentation by **you** to **us**, or a substantial breach of duties by **you** relating to **your vehicle** or its use. 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 the 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 **contract** Purchase Price, whichever is less, will apply. A 10% penalty per month shall be added to a refund that is not paid or credited within 30 days after notice of cancellation is received by the **seller** or the **administrator**.

**Important Items** is amended to include: **Your** signature in the Acknowledgment section on the Information Schedule page of this **contract** is confirmation that **you** understand, acknowledge and authorize that repairs of covered mechanical failures can be made with parts of like kind and quality (including any new, re-manufactured, exchanged, or serviceable used components or parts) at **our** option, as previously stated in the Coverage section of this **contract**.

**FOR IOWA RESIDENTS ONLY:** Should **you** have questions or problems with this **contract**, **you** may contact the Iowa Insurance Division, "Attention: Commissioner of Insurance", 1963 Bell Avenue, Suite 100, Des Moines, Iowa 50315-1000.

#### Louisiana:

**Cancellation of Contract** item 2. is replaced with: **We** may only cancel **your contract** for non-payment of **contract** Purchase Price, a material misrepresentation by **you** to **us**, or a substantial breach of duties by **you** relating to **your vehicle** or its use. 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 the 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. is amended to include: A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by the **seller** or the **administrator**.

**Important Items** is amended to include: This **contract** is not an insurance contract. This motor vehicle service **contract** is not regulated by the Department of Insurance. Any concerns or complaints regarding this **contract** may be directed to the Louisiana Attorney General.

#### Maine:

**Cancellation of Contract** item 2. is replaced with: **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.

**Cancellation of Contract** item 4. is replaced with: 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 any sales tax refund required pursuant to state law. 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 or 10% of the **contract** Purchase Price, whichever is less, will apply. A penalty of 10% of the outstanding **contract** Purchase Price per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by the **seller** or the **administrator**. 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**.

#### Maryland:

**Definition Covered Failure** is replaced with: 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.

**Definition Term** is amended to include: If **we** fail to perform **our** duties under this **contract**, the **contract term** shall be extended for the period until performance has been satisfactorily completed in accordance with the terms of this **contract**.

**What is Not Covered** items **1.R.** and **1.S.** are deleted in their entirety.

**Cancellation of Contract** item 4. is amended to include: If **we** do not pay or credit any refund owed within 45 days after **you** cancel this **contract**, a penalty in the amount of 10% of the **contract** Purchase Price paid by **you** for each month the refund remains unpaid shall be added to the refund.

**Important Items** is amended to include: In the event of a dispute with the Provider/Obligor of this **contract**, **you** may contact the Provider/Obligor directly for a reasonable opportunity to informally settle the dispute per Maryland Commercial Law Article 14-407(a)(2).

## Massachusetts:

**Definitions: We/Us/Our** is replaced with: Refers to the entity identified as Seller on the Information Schedule page of this **contract** who is the obligor of this **contract**.

**Important Items** the following is added: **NOTICE TO CUSTOMER: THE COVERAGE YOU ARE BUYING IS NOT REQUIRED IN ORDER TO REGISTER OR FINANCE A VEHICLE. THE BENEFITS PROVIDED MAY DUPLICATE EXPRESS MANUFACTURER'S OR SELLER'S WARRANTIES THAT COME AUTOMATICALLY WITH EVERY SALE. YOU CAN BE REQUIRED BY THE SELLER OF THIS COVERAGE TO PURSUE THOSE WARRANTIES THAT ARE AVAILABLE TO YOU WITHOUT THIS CONTRACT.**

## Minnesota:

**Cancellation of Contract** item 2. is replaced with: **We** may only cancel **your contract** for material misrepresentations, a substantial breach of duties by **you** relating to **your vehicle** or its use, 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.

**Cancellation of Contract** item 4. is amended to include: A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by the **seller** or the **administrator**.

**Important Items** is amended to include: **IMPORTANT:** If a separate express warranty is provided to **you** by the **seller** for no charge as required by Minnesota Statute 325. F.662, Sale of Used Motor Vehicles; some of the coverages under this service **contract** may not apply until the express warranty expires. See the express warranty and/or Minnesota Statute 325. F.662 for specific terms and conditions.

## Mississippi:

**Cancellation of Contract** item 2. is replaced with: **We** may only cancel **your contract** for material misrepresentations, a substantial breach of duties by **you** relating to **your vehicle** or its use, 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.

**Cancellation of Contract.** item 4. the following is changed: After 30 days, a \$50 cancellation fee or 10% of the **contract** Purchase Price, whichever is less, will apply. A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after the return of the **contract** to the **seller** or the **administrator**.

**Important Items** is amended to include: This product is administered and insured by an individual member company of Zurich in North America; it is not provided or sponsored by the manufacturer or distributor.

## Missouri:

**Cancellation of Contract** item 4. is replaced with: 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, **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, **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. A penalty of 10% of the amount outstanding of the **contract** Purchase Price per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by the **seller** or the **administrator**. If **you** cancel this **contract**, **we** will provide written confirmation notice within 45 days of the date of cancellation. 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**.

## Nevada:

**Definition Coverage** is amended to include: This **contract** provides coverage that is in excess over other applicable coverage by **any insurance policy, repairer's/supplier's guarantee, service contract or manufacturer's or seller's warranty.**

**What is Not Covered, 1. D.** is deleted.

**Transfer of Contract** item 3. is replaced with: A check made payable to Universal Underwriters Service Corporation in the amount of \$25.

**Cancellation of Contract** item 2. is replaced with: **We** may cancel this **contract** for any reason within the first 70 days of **our** receipt and provide a full refund of the **contract** Purchase Price. No service **contract** that has been in effect for at least 70 days may be canceled by **us** before the expiration of the **contract term** or 1 year after the Date of Sale of the **contract**, whichever occurs first, except on any of the following grounds: a) non-payment by **you** of the **contract** Purchase Price; b) **your** conviction of a crime which results in an increase in the service required under this **contract**; c) discovery of fraud or material misrepresentation by **you** in obtaining this **contract**, or in presenting a claim for service thereunder; d) discovery of: 1) an act or omission **you**; or 2) a violation by **you** of any condition of the service **contract**, which occurred after the Date of Sale of this **contract** and which substantially and materially increases the service required under this **contract**; or e) a material change in the nature or extent of the required service or repair which occurs after the Date of Sale of the service **contract** and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that this **contract** was issued or sold. 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. **You** will receive a pro rata refund if **we** cancel after 70 days of the **contract** Date of Sale. A pro rata refund is based on the lesser of days or miles remaining of the **contract term**. If **we** cancel **your contract** no cancellation fee will apply. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

**Cancellation of Contract** item 4. is replaced with: The following applies whether the **contract** is canceled by **you** or the Lienholder. 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, **you** will receive a full refund of the **contract** Purchase Price, if **you** have not incurred a claim. 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 \$25 cancellation fee will apply. A penalty of 10% of the **contract** Purchase Price per each 30 day period or portion thereof shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by the **seller** or the **administrator**. 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 Information:** If **you** are not satisfied with the manner in which the provider is handling the claim on **your contract**, **you** may contact the Commissioner at the Division of Insurance's toll-free telephone number: (888) 872-3234.

## New Hampshire:

**Cancellation of Contract** item 4. the following is changed: After 30 days, **your** cancellation fee is \$50 or 10% of the **contract** Purchase Price, whichever is less, will apply.

**Important Items** is amended to include: In the event **you** do not receive satisfaction under this **contract**, **you** may contact the New Hampshire Insurance Department, 21 S Fruit Street, Suite 14, Concord, NH 03301, phone (603) 271-2261.

#### New Jersey:

**Cancellation of Contract** item 2. is replaced with: **We** may only cancel **your contract** for non-payment of **contract** Purchase Price, a material misrepresentation or omission by **you** to **us**, or a substantial breach of duties by **you** relating to **your vehicle** or its use. 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. is amended to include: A penalty of 10% of the **contract** Purchase Price per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by the **seller** or the **administrator**.

**Important Information: The following is added - The product being offered is a service contract and is separate and distinct from any product or service warranty which may be provided by the manufacturer, importer, or seller.**

#### New Mexico:

**Cancellation of Contract** item 2. is replaced with: **We** may cancel this **contract** for any reason within the first 70 days of **our** receipt and provide a full refund of the **contract** Purchase Price. No service **contract** that has been in effect for at least 70 days may be canceled by **us** before the expiration of the **contract** term or one year after the Date of Sale of the **contract**, whichever occurs first, except when due to any of the following grounds: a) non-payment of the **contract** Purchase Price; b) **your** conviction of a crime that results in an increase in the service required under this **contract**; c) discovery of fraud or material misrepresentation by **you** in obtaining this **contract** or in presenting a claim for service thereunder; or d) discovery of either of the following if it occurred after the Date of Sale of this **contract** and substantially and materially increased the service required under this **contract**: 1) an act or omission by **you**; or 2) a violation by **you** of any condition of this **contract**. 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. **You** will receive a pro rata refund if **we** cancel after 70 days of the **contract** Date of Sale. A pro rata refund is based on the lesser of days or miles remaining of the **contract** term. If **we** cancel **your contract** no cancellation fee will apply. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

**Cancellation of Contract** item 4. is replaced with: 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, **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, **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 or 10% of the **contract** Purchase Price, whichever is less, will apply. A penalty of 10% of the **contract** Purchase Price per each 30 day period or portion thereof shall be added to a refund that is not paid or credited within 60 days after notice of cancellation is received by the **seller** or the **administrator**. 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** is amended to include: The final **contract** Purchase Price will be determined prior to presentation to consumer for signature.

**Important Items / Insurance Company Obligations.** is replaced with: This **service contract** is insured by Universal Underwriters Insurance Company. If the **service contract** provider fails to pay **you** or otherwise provide **you** with the covered service within 60 days of **your** submission of a valid claim, **you** may submit **your** claim to Universal Underwriters Insurance Company at (800) 515-5988, 7045 College Boulevard, Overland Park, KS 66211.

If **you** have any concerns regarding the handling of **your** claim, **you** may contact the Office of Superintendent of Insurance at 1-855-427-5674.

#### New York:

**Definition We/Us/Our** refers to UUSC Service Company.

**Cancellation of Contract** item 2. is replaced with: **We** may only cancel **your contract** for non-payment of the **contract** Purchase Price, material misrepresentation, or a substantial breach of duties by **you** relating to the **vehicle** or its use. 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. is amended to include: A 10% penalty per month shall be added to a refund that is not paid or credited within 30 days after notice of cancellation is received by the **seller** or the **administrator**.

#### 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.

#### Oklahoma:

**Definition We/Us/Our** is amended to include: Oklahoma license number is 44197997.

**Cancellation of Contract** item 2. is replaced with: **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 the effective date of cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Prior notice is not required for non-payment of **contract** Purchase Price. If **we** cancel within 30 days of the **contract** Date of Sale, the amount of the refund will be 100% **contract** Purchase Price. If **we** cancel after 30 days of the **contract** Date of Sale the amount of the refund will be based on 100% of the unearned pro rata **contract** Purchase Price. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract** term. No cancellation fee will apply if this **contract** is canceled by **us**. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

**Cancellation of Contract** item 4. is replaced with: The following applies whether the **contract** is canceled by **you** or the Lienholder. 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 or 10% of the unearned pro rata **contract** Purchase Price, whichever is less, will apply. 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** is amended to include: **Disclosure Statement:** This service warranty **contract** is not issued by the manufacturer or wholesale company marketing the product. This **contract** will not be honored by such manufacturer or wholesale company.

**Important Items** is amended to include: Coverage afforded under this **contract** is not guaranteed by the Oklahoma Insurance Guaranty Association. Oklahoma service warranty statutes do not apply to commercial use references in service warranty contracts.

#### Oregon:

**Cancellation of Contract** item 4. is amended to include: The obligor is responsible for **your** refund.

## South Carolina:

**Cancellation of Contract** item 2. is replaced with: **We** may only cancel **your contract** for non-payment of **contract** Purchase Price, a material misrepresentation by **you** to **us**, or a substantial breach of duties by **you** relating to **your vehicle** or its use. 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. is amended to include: A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by the **seller** or the **administrator**.

**Important Items** is amended to include: 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, Ste. 1000, Columbia, South Carolina 29201 or by phone at (800) 768-3467.

## Texas:

**Definition We/Us/Our** is replaced with: Universal Underwriters Service Corporation, the provider, obligor, and **administrator** of this **contract**. License number 111.

**Cancellation of Contract** item 1. is amended to include: The right to cancel within this **contract** applies only the original Purchaser of the **contract** and is not transferable.

**Cancellation of Contract** item 2. is replaced with: **We** may only cancel **your contract** for non-payment of the **contract** Purchase Price, fraud or material misrepresentation by **you** to **us**, or a substantial breach of duties by **you** relating to the **vehicle** or its use. 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. is replaced with: 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**. **You** will receive a full refund if cancellation is within 30 days of the **contract** Date of Sale, whether or not **you** have incurred a claim. No cancellation fee will apply during the first 30 days **You** will receive a pro rata refund if cancellation is after 30 days of the **contract** Date of Sale. 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. A 10% penalty of the amount outstanding per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by the **seller** or the **administrator**. 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, Insurance Company Obligation** is amended to include: **You** may apply for reimbursement directly to the insurer, Universal Underwriters Insurance Company, if a refund or credit is not paid before the 46th day after the date on which the **contract** was returned. To contact Universal Underwriters Insurance Company, **you** may write to 7045 College Boulevard, Overland Park, Kansas 66211 or call toll free to (888) 835-5063.

**Important Items** is amended to include: **Other Information:** All unresolved complaints concerning **Us** or questions concerning the regulation of service contract providers and administrators may be addressed to the Texas Department of Licensing and Regulation, P. O. Box 12157, Austin, TX 78711, (800) 803-9202.

## Utah:

**Acknowledgment** section, the first sentence is replaced with: **Purchase of this product is optional and is not required in order to finance, lease, or purchase a motor vehicle.**

**Claim Procedure / Pre-Authorization**, is amended to include: **Your** failure to notify **us** as required by the **contract** within the time specified does not invalidate **your** claim if **you** show **us** that it was not reasonably possible to notify **us** within the prescribed time and that notice was given to **us** as soon as reasonably possible.

**Cancellation of Contract** item 2. is replaced with: **We** may cancel **your contract** at any time if the **contract** Purchase Price is not paid when due by giving 10 days written notice by certified mail. If **your contract** has been in effect for less than 60 days, **we** may cancel by giving 10 days written notice by certified mail. If **your contract** has been in effect for 60 days or more, **we** may cancel only for one or more of the following reasons: The **contract** was obtained through material misrepresentation; there has been a substantial change in the risks assumed, unless **we** should have foreseen the change or contemplated the risk when entering into the **contract**; **you** have committed substantial breaches of **your** contractual duties, conditions or warranties. The **administrator** will provide a written notice by certified mail to **you** at **your** last known address contained in **our** records at least 30 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.

**Important Items** is amended to include: Payment options for this **contract** include cash full payment at the time of sale or by including the price with the financing of **your vehicle**.

**Important Items** is amended to include: Coverage afforded under this **contract** is not guaranteed by the Property and Casualty Guaranty Association. This **contract** is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department.

## 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](http://www.vdacs.virginia.gov/food-extended-service-contract-providers.shtml) to file a complaint.

## Washington:

**Your Vehicle Maintenance Requirements** is replaced with: **Maintenance expenses are your responsibility.** While not required, it is recommended **you** return to the **seller** for maintenance services. **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** section is amended to include: **You must obtain repair authorization from us prior to repairing any covered component, unless there is a need for an emergency repair.**

**Cancellation of Contract** item 2. is amended to include: The **administrator** will mail a written notice to **you** at **your** last known address contained in **our** records at least 21 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for the cancellation.

**Cancellation of Contract** item 4. the following is changed: After 30 days, a \$25 cancellation fee will apply. A penalty of 10% of the **contract** Purchase Price per month shall be added to a refund that is not paid or credited within 30 days after notice of cancellation is received by the **seller** or the **administrator**.

**Important Items, Insurance Company Obligation** is amended to include: The service contract reimbursement insurance policy number is 64-2. **You** are not required to wait 60 days to file a claim for service or other benefit owed, **you** may file a claim directly with Universal Underwriters Insurance Company.

**Important Items** is amended to include: **Civil Actions:** The State of Washington is the jurisdiction of any civil action in connection with this **contract**.

**Important Items** is amended to include: **Implied Warranty of Merchantability: The Implied Warranty of Merchantability on the motor vehicle is not waived if this contract has been purchased within ninety (90) days of the purchase date of the motor vehicle from the service contract seller who also sold the motor vehicle covered by this contract.**

**Important Items** is amended to include: **Service of Suit: We** by law must designate the Commissioner of Insurance as the registered agent for service of

process against **us** for any action, suit or proceedings within the State of Washington.

**Important Items** is amended to include: **You** shall be notified within 60 days of the **contract** Date of Sale if **your vehicle** is ineligible for the coverage selected and the **contract** has been rescinded. In that case, a full refund of the **contract** Purchase Price will be made. A valid claim occurring prior to a determination of ineligibility will be processed according to the provisions of this **contract**.

**Wisconsin:**

**Cancellation of Contract** item 1. is amended to include: **You** may cancel this **contract** in the event **your vehicle** is declared a total loss. The cancellation refund will be calculated as stated in item 4. of the **Cancellation of Contract** section. No cancellation fee will be charged.

**Cancellation of Contract** item 2. is replaced with: **We** may only cancel **your contract** non-payment of the **contract** Purchase Price, material misrepresentation by **you** to **us**, or substantial breach of duties by **you** relating to the **vehicle** or its use. 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 **contract** Purchase Price, whichever is less, will apply. A 10% penalty of the refund amount outstanding per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by the **seller** or the **administrator**.

**Important Items, Subrogation** is amended to include: **We** acknowledge that **you** must be fully indemnified prior to **us** making any recovery pursuant to these subrogation provisions.

**Important Items** is amended to include: **THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.**

**Wyoming:**

**Cancellation of Contract** item 2. is replaced with: **We** may only cancel **your contract** for non-payment of **contract** Purchase Price, a material misrepresentation by **you** to **us**, or a substantial breach of duties by **you** relating to **your vehicle** or its use. 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. is amended to include: A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by the **seller** or the **administrator**.