

TERMS AND CONDITIONS

A. NOTICE TO SERVICE AGREEMENT HOLDER

1. This **Service Agreement** is not a contract of Insurance.
2. This **Service Agreement** is not valid unless:
 - a. The **Declaration Page** is filled out completely and signed by **You**; and
 - b. The **Declaration Page** is attached to the **Service Agreement**.
3. Purchase of this **Service Agreement** is not required in order to purchase or obtain financing for a **Unit**.
4. **IF THE TERM OF THIS AGREEMENT OVERLAPS WITH THE TERM OF YOUR MANUFACTURER'S WARRANTY, LOOK FIRST TO YOUR MANUFACTURER'S WARRANTY FOR COVERAGE. THIS AGREEMENT EXCLUDES COVERAGE FOR ANY LOSS COVERED BY YOUR MANUFACTURER'S WARRANTY, BUT MAY NEVERTHELESS PROVIDE BENEFITS IN ADDITION TO THOSE PROVIDED BY YOUR MANUFACTURER'S WARRANTY.**
5. The **Obligor** shall have no liability for anything other than the obligations delineated in the **Service Agreement**.

B. DEFINITIONS

The following definitions apply to words used frequently throughout this **Service Agreement**. These definitions are in **Bold-Faced** type:

1. **Administrator** - The entity identified on the **Declaration Page** that administers this **Service Agreement** on **Our** behalf.
2. **Breakdown** - The failure of a **Covered Part** to perform the function for which it was designed under normal service and usage of the **Unit** due solely to a defect in materials or workmanship as originally manufactured.
3. **Claim** - A demand by **You** for benefits under this **Service Agreement**.
4. **Commercial Use** - Any **Unit**, regardless of registration type, used solely or partially for the generation of income.
5. **Covered Parts** - The parts listed in the Motor Home or Coach Only **Schedule of Coverages** section of this **Service Agreement** for the **Plan** selected.
6. **Declaration Page** - The numbered document executed by **You** which must be attached to this **Service Agreement**. It lists information regarding the **Unit** to be covered, **Service Agreement** Terms and Conditions, and other vital information.
7. **Deductible** - The amount **You** are required to pay, as shown on the **Declaration Page**, toward the total cost for the repair or replacement of **Covered Parts** per visit made.
8. **Dealer** - A sales facility authorized by **Us** to sell the **Service Agreement**.
9. **In-Service Date** - The date on which the **Unit** was first purchased by the original owner, if known. **Units** for which the original purchase date is not known, it shall be July 1st of the **Unit** model year.
10. **Obligor, We, Us and Our** - The entity identified on the **Declaration Page** obligated to perform under this **Service Agreement**.
11. **Plan** - Refers to the **Plan** and term selected by **You** as shown on the **Declaration Page** of this **Service Agreement**.
12. **Repair Facility** - A licensed **Repair Facility** (licensed as a retail merchant to perform mechanical repairs) authorized by the **Administrator** to perform repair services under this **Service Agreement**.
13. **Schedule of Coverages** - A part to this **Agreement** that outlines the coverage of the **Plan** selected by **You** as shown on the **Declaration Page** of this **Agreement** and lists the **Covered Part(s)**.
14. **Service Agreement (the "Agreement")** - This **Agreement**, which **You** have purchased for the **Unit** described on the **Declaration Page**.
15. **Special State Disclosure** - A part of this **Agreement** that changes some of the provisions of this **Agreement** in order to comply with the laws of the State where **You** live.
16. **Tow Vehicle** - A vehicle that is in the process of being towed by the **Unit**.
17. **Unit** - The **Unit** described on the **Declaration Page** that is covered under this **Agreement**.
 - a. **New Unit** - A **Unit** that is covered by the manufacturer's full coverage **New Unit** warranty at the time this **Agreement** is purchased and does not refer to whether or not the **New Unit** has been previously owned, sold or titled.
 - b. **Pre-Owned Unit** - A **Unit** that does not meet the definition of a **New Unit** and does not refer to whether or not the **Pre-Owned Unit** has been previously owned, sold, or titled.
18. **You, Your** - The **Agreement** Holder shown on the **Declaration Page** or the person to whom the **Agreement** was properly transferred.

C. GENERAL PROVISIONS

1. **Purchase Requirements: Agreements for Pre-Owned Units** must be purchased at the time of sale of the **Unit** to **You**.
2. **Agreement Term:** Coverage under this **Agreement** will expire as follows:
 - a. **New Units:** The expiration date is the **Agreement** Purchase Date plus the number of months of the term selected or the date on which the **Unit's** odometer shows the miles selected, whichever comes first.
 - b. **Pre-Owned Units:** The expiration date is the **Agreement** Purchase Date plus the number of months of the term selected or the date on which the **Unit's** odometer reaches the Expiration Mileage, which is calculated by adding the mileage of the term selected to the odometer reading of the **Unit** on the **Agreement** Purchase Date, whichever comes first.
 - c. **Wrap Coverage:** The expiration date is the **In-Service Date** plus the number of months of the term selected or the date on which the **Unit's** odometer shows the miles selected, whichever comes first, but in no case can the term exceed the Manufacturer's powertrain warranty.

3. **Coverage:** The **Plan** and term selected by **You** on the **Declaration Page** along with the Terms and Conditions of this **Agreement** determine **Your** coverage. **We** will pay on behalf of or reimburse **You** for the reasonable costs to repair or replace any of the **Covered Parts** listed in the Motor Home or Coach Only **Schedule of Coverages** section which cause a **Breakdown**, less any **Deductible**, and will pay to **You** the additional benefits listed in the Motor Home or Coach Only Additional Benefits section specific to **Your Unit**, provided **You** comply with all of the Terms and Conditions of this **Agreement**. **Repairs may be completed with parts of like kind and quality.** Please see the Motor Home or Coach Only Schedule of Coverages section for a detailed list of **Covered Parts** and to determine the coverage applicable to **Your Plan**. All **Covered Parts** must be functioning properly at the time of the sale of this **Agreement**. Please refer to the Guide To Filing A Claim section of this **Agreement** for **Claims** instructions.
4. **Deductible:** **We** will pay the portion of the expense for a covered repair that is in excess of the **Deductible** selected on the **Declaration Page** of this **Agreement**. In the event the **Dealer** that sold **You** this **Agreement** performs covered repairs; the **Deductible** will be reduced by fifty dollars (\$50). The **Deductible** will not apply to the coverages listed in the Motor Home or Coach Only Optional Coverages section specific to **Your Unit** or the benefits listed in the Motor Home or Coach Only Additional Benefits section specific to **Your Unit**. In the event that the same **Covered Part** is replaced under the term of this **Agreement** and meets the definition of a **Breakdown**, the **Deductible** will be waived notwithstanding any manufacturer warranty. Any new **Covered Part** or repair will constitute a new **Claim** with the **Deductible** applying.
5. **Limits of Liability:**
 - a. **Single Claim Limit:** **Our** liability with respect to any one **Claim** is limited to the cost to repair or replace any **Covered Parts** at prevailing retail labor rates. **Repairs may be completed with parts of like, kind and quality, commensurate with the age of the Unit at the time the parts failed, as customarily used in the RV industry, less any Deductible.** Furthermore, in no event shall **Our** liability exceed the cost necessary to correct the actual cause of the **Breakdown**.
 - b. **Aggregate Claim Limit:** **Our** liability with respect to the total of all benefits paid or payable while this **Agreement** is in force shall not exceed the lesser of:
 - 1) Seventy Five Thousand Dollars (\$75,000.00); or
 - 2) **Unit** Purchase Price, as shown on the **Declaration Page** of this **Agreement**; or
 - 3) NADA current value of the **Unit** immediately prior to the **Breakdown**.
6. **Manufacturer's Warranty:** If any part is repaired and/or replaced under the manufacturer's warranty covering the **Unit**, and those same parts are listed in the Motor Home or Coach Only **Schedule of Coverages** section of this **Agreement**, **We** will reimburse **You** for a portion of the manufacturer's **Deductible** if the manufacturer's **Deductible** exceeds the **Deductible** selected, as shown on the **Declaration Page**. The amount **We** reimburse will be the actual amount **You** were required to pay under the terms of the manufacturer's warranty, less the **Deductible** shown on the **Declaration Page**.
7. **Territory:** The benefits provided under this **Agreement** are only available for losses and expenses incurred within the Continental United States of America, Alaska, Hawaii and Canada.
8. **Incidental and Consequential Damage:** **Our** and the **Dealer's** liability for incidental damages is expressly excluded herein. Incidental and Consequential damage includes, but is not limited to, property damage, loss of use of the **Unit**, loss of time, inconvenience, or commercial loss resulting from the operation, maintenance and/or use of the **Unit**.
9. **Subrogation Provision:** In the event that coverage is provided under this **Agreement**, **We** shall be subrogated to all the rights **You** may have to recover against any person or organization arising out of any safety defect which is the subject of a voluntary or mandatory recall campaign, 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, all amounts recovered by **You** for which **You** have received benefits under this **Agreement** shall belong to, and be paid to **Us**, up to the amount of benefits paid under this **Agreement**.
10. **Maintenance Requirements:** In order to keep this **Agreement** in effect, **You** must have the **Unit** checked and serviced in accordance with the manufacturer's recommendations. Failure to follow such recommendations may result in a denial of coverage. **You** must retain verifiable receipts for the maintenance services performed. If **You** perform the actual services, then verifiable receipts showing purchases of all required parts and materials necessary to perform the maintenance must be retained, along with a statement showing the date when the services were performed. Proof of maintenance may be required to be submitted to **Us** when a **Claim** is filed.
11. **State Taxes:** The payment of sales tax on covered repairs will be made in accordance with the regulations of the taxing authority in the state where **Your Unit** is repaired.
12. **Other Provisions:**
 - a. Proof of payment to **Us** shall be considered proof of payment to American Bankers Insurance Company of Florida, issuer of the insurance policy that insures **Our** obligation.
 - b. **Our** obligations under this **Agreement** are insured by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive; Miami, FL 33157. If **We** fail to perform or make payment under the terms of the **Agreement** within sixty (60) days after **You** request performance or payment, **You** may apply directly with American Bankers Insurance Company of Florida. Please call 1-866-306-6694 for instructions.

D. ARBITRATION PROVISION

READ THE FOLLOWING ARBITRATION PROVISION ("PROVISION") CAREFULLY. IT LIMITS CERTAIN OF YOUR RIGHTS, INCLUDING YOUR RIGHT TO OBTAIN RELIEF OR DAMAGES THROUGH COURT ACTION.

To begin arbitration, either **You** or **We** must make a written demand to the other party for arbitration. The arbitration will take place before a single arbitrator. It will be administered in keeping with the Expedited Procedures of the Commercial Arbitration Rules ("Rules") of the American Arbitration Association ("AAA") in effect when the claim is filed. **You** may get a copy of these AAA Rules by contacting AAA at 1633 Broadway, 10th floor, New York, NY 10019, calling 1-800-778-7879 or visiting www.adr.org. The filing fees to begin and carry out arbitration will be shared

equally between **You** and **Us**. This does not prohibit the arbitrator from giving the winning party their fees and expenses of the arbitration. Unless **You** and **We** agree, the arbitration will take place in the county and state where **You** live. The Federal Arbitration Act, 9 U.S.C. § 1, et seq., will govern and no state, local or other arbitration law will apply. **You AGREE and UNDERSTAND THAT this ARBITRATION PROVISION means that You give up Your right to go to court on any claim covered by this Provision.** You also agree that any arbitration proceeding will only consider **Your** claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering **Your** claims. Please refer to the **Special State Disclosures** section of this **Service Agreement** for any added requirements in **Your** state. In the event this ARBITRATION PROVISION is not approved by the appropriate state regulatory agency, and/or is stricken, severed, or otherwise deemed unenforceable by a court of competent jurisdiction, **You** and **We** specifically agree to waive and forever give up the right to a trial by jury. Instead, in the event any litigation arises between **You** and **Us**, any such lawsuit will be tried before a judge, and a jury will not be impeached or struck.

E. OPTION TO RENEW AGREEMENT

You have the option to renew coverage for the **Unit** identified on the **Declaration Page** prior to the expiration of this **Agreement**. The decision to renew coverage is subject to the **Administrator's** sole discretion and approval; taking into consideration the following terms and conditions:

1. **You** must contact the **Administrator** (Phone # 1-877-565-0816) directly at least thirty (30) days and one thousand (1,000) miles prior to the expiration date specified on the **Declaration Page**.
2. The **Unit** must be eligible for coverage based on the underwriting guidelines in place at the time of the request to renew.
3. **You** must provide **Us** with verifiable service records indicating that proper maintenance to the **Unit** has been performed. Coverage may be denied based on the service history of the **Unit**.
4. The **Unit** must be made available for inspection, at **Your** expense, if requested by **Us**.
5. If approved, the **Administrator** will provide **You** with confirmation of coverage.

F. MOTOR HOME SCHEDULE OF COVERAGES

In the event of a **Breakdown** covered by this **Agreement**, **We** will pay on behalf of or reimburse **You** for the agreed to costs to repair or replace any of the parts listed below, less any **Deductible**, in accordance with the **Plan** selected by **You** as shown on the **Declaration Page** and the Terms and Conditions of this **Agreement**.

MOTOR HOME COVERAGE

Premium Coverage Component Groups 1 – 24

Maximum Wrap Coverage Component Groups 3 – 26 (New Only)

Maximum Coverage Components Groups 1 – 26

1. **Chassis Engine Components:** Engine block and/or replaceable cylinder sleeves and heads, if damaged as a result of the failure of an internally-lubricated part; all internally-lubricated parts contained within the engine block, including but not limited to: valves, valve springs, valve guides, valve covers, pistons and pins, main and rod bearings, crankshaft, camshaft, lifters, cam bearings, oil pump, rocker arms, push rods, timing chain, timing gears and timing chain tensioner. Timing cover, flywheel, flywheel ring gear, flex plate, vacuum pump, engine mounts, dipstick and tube, intake manifold, oil pan, turbocharger and all internal parts, diesel injectors and injector pump.
2. **Transmission Components:** Transmission case, if damaged as a result of the failure of an internally-lubricated part; all internally-lubricated parts within the transmission case including: torque converter, bands, clutches, gears, front pump, shafts, shift forks, synchronizers, shift solenoids, internal switches and sensors. Transmission mounts and transmission oil pan.
3. **Drive Axle Components:** Drive axle housing, if damaged as a result of the failure of an internally-lubricated part; all internally-lubricated parts within the drive axle housing, axle shafts, axle housing, universal joints, constant velocity joints, locking hub mechanisms, wheel bearings, drive shafts and center bearing.
4. **Engine Cooling Components:** Water pump, radiator, cooling fan blades, fan clutch, hydraulic or electric fan motor, heater core, fan shroud and coolant recovery tank.
5. **Steering Components:** Steering gear housing and all internally-lubricated parts, control valve, steering cylinder, rack and pinion, factory-installed steering stabilizer, internal steering column shafts, steering pump, main and intermediate shafts and couplings.
6. **Fuel Delivery Components:** Fuel pump, fuel tanks, metal fuel lines, fuel injection pump, fuel injectors, fuel pressure regulator, auxiliary fuel tank switch and fuel lift pump.
7. **Chassis Air Conditioning Components:** Compressor, compressor clutch, clutch bearing, field coil, receiver dryer, accumulator, condenser, idler pulley, evaporator, blower fan and motor, high/low cut-off switches, pressure hose assemblies, refrigerant (when in conjunction with a covered repair).
8. **Electrical Components:** Alternator, starter, starter drive, starter solenoid, voltage regulator, distributor, manually-operated switches, ignition switch, windshield wiper motor and washer pump, power window motors, power window gears and regulators, and dual battery paralleling switch.
9. **Suspension Components:** Upper and lower control arms, control arm shaft and bushings, upper and lower ball joints, steering spindles and supports, leaf and coil springs, spring shackles and bushings, rubber suspension springs, factory installed suspension compressor, air lines and suspension air bags.
10. **Brake Components:** Master cylinder, hydraulic or vacuum brake booster, wheel cylinders, magnets calipers, drums and rotors (when in conjunction with a covered repair), combination valve, metal-only hydraulic tubing and metal fittings. ABS pressure modulator, accumulator, Air brake compressor, lines, treadle valve, compensating valve, actuator and diaphragm and slack adjusters.
11. **Fresh/Waste Water System Components:** Hot water tank, burner assembly, thermostat, thermocouple, gas valve, electronic ignition assembly, PC board, diesel/electric heating system, shower assembly, toilet, sink, holding tanks, gate valves, macerator pump, water pump, faucets, traps, fittings and water lines.

12. **Kitchen Center Components:** Range/oven burner assembly, burner valves, refrigerator/freezer, microwave, convection oven, thermostat, thermocouple, burner, igniter and PC board.
13. **Roof/Basement Air Conditioning Components:** Compressor, evaporator, condenser, capacitors, relays, thermostat, heat strips, expansion valve, control module and panel, reversing valve, blower fan and motor and PC Board, and ceiling ventilation fans and motors.
14. **LP Gas System Components:** Gas regulators, gas tanks, gas valves, tank gauges, LP lines and fittings, emergency shut off system, gas leak detector and carbon monoxide monitor.
15. **Heating System Components:** Furnace igniter, burner assembly, gas valve, gas leak detector, thermostat, thermocouple, blower motor, and PC board.
16. **Generator/Power Plant Components:** Power plant engine block and cylinder heads, if damaged as a result of the failure of an internally-lubricated part. All internally-lubricated parts contained within the power plant engine. Alternator, starter, manually-operated switches, voltage regulator, power converter-inverter, PC boards, fuel pump and hour meter.
17. **Hi-Tech Components:** Engine control module, camshaft and crankshaft position sensors, coolant temperature sensor, knock sensor, map sensor, mass airflow sensor, throttle position sensor, electronic ignition module, ignition coil, cooling fan control module, electric block heater, transmission control module, transmission mounted parking brake, wheel speed sensors and control module, automatic temperature control programmer, mode and temperature door actuators, remote mirror motors, keyless entry/alarm system, factory-installed entry/security system, rear monitor camera, factory-installed fireplace burner assembly, interior mounted systems monitor, dash mounted instrument cluster and gauges.
18. **Deluxe Appliance Components:** Icemaker, trash compactor, dishwasher, built-in coffee maker, built-in food processor, in-sink disposal, basement refrigerator/freezer, central vacuum cleaner system, fold out external grill, clothes washer/dryer, ceiling fan motor and smoke detector.
19. **Entertainment Components (factory/dealer installed only):** Stereo receiver, tuner, CD player, DVD player, satellite system, television set(s), television antenna and rotator.
20. **Interior and Exterior Components (factory/dealer installed only):** Hood latches and springs; door handles, latches and springs; door chimes, heated seats, seat tracks, clock, courtesy map light assembly, power window curtain motors/shade motors, awning motor, awning mechanism, awning sensor, shore power cord and retractor, intercom, air horn and spotlight.
21. **Leveling System Components:** Factory installed mechanical/electric/hydraulic leveling jacks, controller, electrical switches and wiring harness.
22. **Power Step Components -** Power step, lines, fittings, cylinders, worm gears, electrical switches and wiring harness, entry door floor motor and mechanism.
23. **Slide-Out Room Components:** Slide-out room motor(s), guides, tracks and hydraulic valves, sliding floor motor, pump/jack assembly, electrical switches and wiring harness.
24. **Seals and Gaskets:** Seals and Gaskets are covered for all listed parts.
25. **Wear and Tear:** Normal wear and tear is covered for all parts of the **Unit** except for what is listed in the Exclusions section of this **Agreement**.
26. **Maximum Motor Home Coverage covers all parts of the Unit except items a. and b. below. Maximum Wrap Coverage covers all parts of the Unit except for the Engine and Transmission components and items a. and b. below:**
 - a. Parts listed under the Exclusions section of this **Agreement**.
 - b. Parts covered under the manufacturer's warranty, special policies, or recalls.

G. MOTOR HOME OPTIONAL COVERAGES

1. **Power Surge Coverage:** In the event, **You** selected and purchased the **Power Surge Coverage** option, as show on the **Declaration Page** of this **Agreement**, **We** will provide coverage for damage to covered electrical parts caused by a power surge, up to a maximum aggregate of twenty five hundred dollars (\$2,500). A power surge is defined as an external unexpected, temporary, uncontrolled increase in current or voltage in an electrical circuit; a voltage spike.
2. **Commercial Use Coverage** (available for **New Unit Plans** only): In the event **You** selected and purchased the **Commercial Use** option, as shown on the **Declaration Page** of this **Agreement**, **We** will provide coverage for those **Units** defined as **Commercial Use Units**. If the **Unit** is registered in the name of a business, the optional **Commercial Use** surcharge must be paid at time of purchase, regardless of whether or not the **Unit** is being used for commercial purposes.
3. **Navigation Package Coverage:** In the event **You** selected and purchased the Navigation Package option, as shown on the **Declaration Page** of this **Agreement**, **We** will provide coverage for the following: Compass, global positioning system (GPS), on board communications system, GPS satellite antenna, back-up warning system and electronic driver information display and module.
4. **Consequential Loss Coverage:** In the event **You** selected and purchased the Consequential Loss Coverage option, as shown on the **Declaration Page** of this **Agreement**, **We** will provide coverage for the repair of a **Covered Part** if the failure of the **Covered Part** was caused by the action or inaction of a non-covered part.
5. **Tire and Wheel Road Hazard Coverage:** In the event **You** selected and purchased the Tire and Wheel Road Hazard option, as shown on the **Declaration Page** of this **Agreement**, **We** will provide coverage for the **Unit** and **Your Tow Vehicle** when a tire or wheel is damaged due to a covered road hazard. Coverage for the **Tow Vehicle** is dependent on **Your Tow Vehicle** being hooked up to the **Unit** at the time of the road hazard or for road hazards incurred while **You** are camping with **Your Unit** more than one hundred miles (100) away from **Your** home. Common road hazards include debris on the road surface such as nails, glass, potholes, rocks, tree limbs or any other object or conditions not normally found in the roadway. NOTE: Road conditions (for example, uneven lanes due to repaving or metal plates used to temporarily cover a hole in the road) found in areas designated as construction zones or construction sites will NOT be considered a covered road hazard. Damages from these conditions or any accident should be reported to **Your Unit** or **Tow**

Vehicle's physical damage insurance company. Coverage includes the cost to repair or replace the tire and/or wheel, using fair market value of the replaced tire and/or wheel, mounting, valve stems, balancing, taxes, and customary labor charges. The Tire and Wheel Road Hazard option is not subject to the General Provisions, item 4. **Deductible**, item 5. **Limits of Liability** or the Guide To Filing A Claim sections of this **Agreement**.

Call the Administrator shown on the Declaration Page, prior to any repairs, to report a damaged tire or wheel and to obtain an authorization number.

- a. **Tire Repair:** We will reimburse **You** for the actual cost to repair a flat tire caused by a covered road hazard. The repair will be performed using the inflated spare tire for the **Unit** or **Tow Vehicle**. If an inflated spare tire is unavailable, the **Unit** or **Tow Vehicle** will be towed to the nearest **Repair Facility** for tire repair.
- b. **Tire Replacement:** We will reimburse **You** for the cost to replace a tire irreparably damaged due to a covered road hazard. Reimbursement cost include charges for mounting, balancing and valve stems. Benefits apply to replacement tires for the duration of this **Agreement**. Aggregate benefits for the duration of this **Agreement** are limited to four (4) occurrences regardless of the number of tires replaced per occurrence.
- c. **Wheel/Rims:** We will reimburse **You** for the cost to repair or replace a wheel rendered unserviceable due to a covered road hazard. Wheel inspection may be required for **Claim** approval. Aggregate benefits for the duration of this **Agreement** are limited to four (4) occurrences regardless of the number of wheels replaced per occurrence.

Prior notification is required before any tire or wheel is repaired or replaced. Within 30 days of an incident, send a copy of the repair or replacement invoice, including authorization number, tread depth of damaged tire, detailed description, cause of the damage, photograph(s) of the damaged tire or wheel and any other information reasonably requested to the **Administrator** shown on the **Declaration Page**.

Tire and Wheel Road Hazard coverage for the **Unit** and the **Tow Vehicle** are subject to the exclusions described in the Exclusions section of this **Agreement**, as applicable. Damages and costs resulting from or falling within any of the following descriptions are also excluded from coverage: resulting from chain damage or use on a construction site; resulting from collision with a curb, object or another vehicle; resulting from improper or inadequate maintenance, including misalignment, suspension problems, improper tire inflation; mechanical issues resulting in abnormal wear and tear, dry rot, salt water exposure or tire(s) worn to less than 3/32 inch tread depth; tires or wheels that are oversized or otherwise inconsistent with manufacturer's recommendations; tires or wheels transferred from another **Unit** or vehicle; damage that does not affect performance or safety, such as sidewall rim pinches or bruises; damage covered by any other insurance, warranty or service contract; and consequential losses or damages.

H. MOTOR HOME ADDITIONAL BENEFITS

1. **Substitute Transportation:** In the event of a **Breakdown** covered by this **Agreement**, We will pay on behalf of or reimburse **You** for receipted expenses to rent a replacement **Unit** from a licensed rental agency or for alternate public transportation while the **Unit** is at a licensed **Repair Facility** in accordance with the Terms and Conditions of this **Agreement**. Coverage will be provided to **You** on the following basis: We will pay the actual expenses, not to exceed seventy-five dollars (\$75) per day for every eight (8) labor hours, or portion thereof, not to exceed four hundred and fifty dollars (\$450) for each repair visit. Labor hours are based on flat rate labor time from a nationally recognized labor manual for the labor time authorized to complete the repair. This coverage does not apply to the time waiting for parts or other delays that are beyond the control of the **Repair Facility** or **Us**. Prior authorization is required for Substitute Transportation benefits.
 2. **RV Technical Assistance:** A team of RVDA certified and master certified technicians are awaiting **Your** phone call and ready to assist **You** with issues such as (but not limited to) problems retracting **Your** slide out, raising or lowering leveling jacks, power problems, various appliances, septic systems and other issues that require a troubleshooting expert. To enjoy this benefit, please call toll-free **1-800-362-8054** - Producer Code: 24275.
 - a. Have **Your Agreement** number available.
 - b. Be prepared to describe the year, make and model of **Your Unit**.
 - c. Be prepared to provide a brief description of the problem with **Your Unit**.
- Disclaimer:** Advice obtained through this service is given based upon information **You** provide and is not meant to replace the need for proper RV servicing and maintenance. At times, **You** may be asked to contact a service technician in **Your** area to further assist **You**. NSD and **Our** technicians cannot remotely gauge **Your** ability to execute any of **Our** recommendations or suggestions. **You** should never attempt any recommended or suggested task that **You** feel would exceed **Your** personal abilities or threaten **Your** safety or the safety of those around **You**. For concerns regarding LP Gas or the smell of LP Gas, **You** should immediately evacuate **Your Unit** and call **1-800-362-8054** from a safe place.
3. **Trip-Interruption:** In the event a **Breakdown** covered by this **Agreement** occurs while traveling more than one hundred miles (100) from **Your** home and results in a **Repair Facility** keeping the **Unit** overnight, We will reimburse **You** for incurred meals (restaurants only) and lodging (hotel/motel only) expenses up to one hundred and fifty dollars (\$150) per day for every eight (8) labor hours, or portion thereof, for a maximum of five (5) days, not to exceed seven hundred and fifty dollars (\$750). Labor hours are based on flat rate labor time from a nationally recognized labor manual, for the labor time authorized to complete the repair. This coverage does not apply to the time waiting for parts or other delays that are beyond the control of the **Repair Facility** or the **Administrator**.
 4. **Pet Benefit:** In the event that a **Breakdown** covered by this **Agreement** occurs while traveling more than one hundred miles (100) from **Your** home and results in a **Repair Facility** keeping the **Unit** overnight, We will reimburse **You** for receipted pet removal, transporting, handling and boarding expenses (including hotel/motel pet surcharges) commencing on the date of the **Breakdown** up to one hundred dollars (\$100) per occurrence. This applies only to domestic animals and horses.
 5. **Service Calls:** In the event of a **Breakdown** covered by this **Agreement**, We will reimburse **You** for actual expenses incurred for a service call not to exceed two hundred dollars (\$200) per occurrence if:
 - a. The covered **Breakdown** renders the **Unit** immobile (unable to be moved); or
 - b. The covered **Breakdown** occurs on a stationary **Unit**. A stationary **Unit** is defined as meeting at least one of the following criteria:

- 1) The **Unit** is tied down, skirted or ties are removed;
 - 2) The **Unit** has permanent connections for electricity, water or sewage; or
 - 3) The **Unit** has a permanently attached sun room, deck or similar structure.
6. **Food Spoilage:** In the event a **Breakdown** covered by this **Agreement** renders the **Unit** inoperable, **We** will reimburse **You** for received expenses up to one hundred dollars (\$100) per occurrence for food spoilage. Coverage for food spoilage is limited to five hundred dollars (\$500) for the life of the **Agreement**.

I. MOTOR HOME 24 HOUR ROADSIDE BENEFITS

1. **Towing and Wrecker Service:** In the event the **Unit** and/or **Tow Vehicle** becomes disabled due to any mechanical failure (excluding accidental collision or physical damage of any kind) which renders the **Unit** and/or **Tow Vehicle** inoperable, **We** will arrange to have **Your Unit** and/or **Tow Vehicle** transported to the nearest qualified **Repair Facility** and will pay up to a maximum of seven hundred fifty dollars (\$750) per occurrence for the towing and wrecker expenses related to **Your Unit**, and up to a maximum of one hundred (\$100) per occurrence for the towing and wrecker expenses related to the **Tow Vehicle**. In the event the **Tow Vehicle** and covered **Unit** are being towed in tandem or as the result of the same occurrence, the benefit of seven hundred fifty dollars (\$750) will be applied toward the combined costs.
2. **Flat Tire Change:** In the event of a flat tire on the **Unit** and/or **Tow Vehicle**, **We** will arrange for a service provider to mount an inflated spare tire provided by **You** and will pay up to a maximum of one hundred fifty dollars (\$150) per occurrence for the flat tire service call.
3. **Emergency Gas Delivery Service:** In the event the **Unit** runs out of gas, **We** will arrange for a service provider to deliver an emergency supply of gas for the **Unit** and will pay up to a maximum of one hundred fifty dollars (\$150) per occurrence for the gas delivery service, excluding the cost of the gas. **You** are responsible for the cost of the emergency supply of gas at the time of delivery.
4. **Battery Jump Service:** In the event the **Unit** will not crank due to a weak or "run-down" battery, **We** will arrange for a service provider to boost or jump-start the battery and will pay up to a maximum of one hundred fifty dollars (\$150) per occurrence for the battery jump service.
5. **Key Lockout Service:** In the event the keys for the **Unit** and/or **Tow Vehicle** are lost, broken or accidentally locked in the **Unit** and/or **Tow Vehicle**, or the **Unit** and/or **Tow Vehicle** has a frozen lock, **We** will arrange for a service provider to unlock the **Unit** and/or **Tow Vehicle** and will pay up to a maximum of one hundred fifty dollars (\$150) per occurrence for the locksmith service, excluding the cost of replacement keys. **You** are responsible for the cost of any replacement keys at the time of service.

Note: Please reference **Guide To Filing A Claim** section **P. sub section 4.** for how to file a claim.

J. COACH ONLY SCHEDULE OF COVERAGES

In the event of a **Breakdown** covered by this **Agreement**, **We** will pay on behalf of or reimburse **You** for the agreed to costs to repair or replace any of the parts listed below, less any **Deductible**, in accordance with the **Plan** selected by **You** as shown on the **Declaration Page** and the Terms and Conditions of this **Agreement**.

COACH ONLY

Premium Coverage Component Groups 1 – 17 Maximum Coverage Component Groups 1 – 18

1. **Suspension Components** - Leaf and coil springs, shackles and bushings and rubber suspension springs.
2. **Brake Components** - Master cylinder, wheel cylinders, calipers, magnets, metal-only hydraulic tubing and metal fittings, drums and rotors (when in conjunction with a covered repair).
3. **Fresh/Waste Water System Components** - Hot water tank, burner assembly, thermostat, thermocouple, gas valve, electronic ignition assembly, PC board, diesel/electric heating system, shower assembly, toilet, sink, holding tanks, gate valves, macerator pump, water pump, faucets, traps, fittings and water lines.
4. **Roof/Basement Air Conditioning Components** - Compressor, evaporator, condenser, capacitors, relays, thermostat, heat strips, expansion valve, control module and panel, reversing valve, blower fan and motor and PC board, and ceiling ventilation fans and motors.
5. **Kitchen Center Components** - Range/oven burner assembly, burner valves, refrigerator/freezer, microwave, convection oven, thermostat, thermocouple, burner, igniter and PC board.
6. **LP Gas System Components** - Gas regulators, gas tanks, gas valves, tank gauges, LP lines and fittings, emergency shut off system, gas leak detector and carbon monoxide monitor.
7. **Heating System Components** - Furnace igniter, burner assembly, gas valve, gas leak detector, thermostat, thermocouple, blower motor, and PC Board.
8. **Generator/Power Plant Components** - Power plant engine block and cylinder heads, if damaged as a result of the failure of an internally-lubricated part. All internally-lubricated parts contained within the power plant engine. Alternator, starter, manually-operated switches, voltage regulator, power converter-inverter, PC boards, fuel pump and hour meter.
9. **Hi-Tech Components** - Remote mirror motors, keyless entry/alarm system, factory-installed entry/security system, rear monitor camera, factory-installed fireplace burner assembly, interior mounted systems monitor, dash mounted instrument cluster and gauges.
10. **Deluxe Appliance Components** - Icemaker, trash compactor, dishwasher, built-in coffee maker, built-in food processor, in-sink disposal, basement refrigerator/freezer, central vacuum cleaner system, fold out external grill, clothes washer/dryer, ceiling fan motor and smoke detector.
11. **Entertainment Components (factory/dealer installed only)** - Stereo receiver, tuner, CD player, DVD player, satellite system, 42" or smaller television set(s), television antenna and rotator.
12. **Interior and Exterior Components (factory/dealer installed only)** - Hood latches and springs, door handles, latches and springs, door chimes, clock, power window curtain motors/shade motors, awning motor, awning mechanism, awning sensor, shore power cord and retractor.

13. **Slide-Out Room Components** - Slide-out room motor(s), guides, tracks and hydraulic valves, sliding floor motor, pump/jack assembly, electrical switches and wiring harness.
14. **Power Step Components** - Power step, lines, fittings, cylinders, worm gears, electrical switches and wiring harness, entry door floor motor and mechanism.
15. **Leveling System Components** - Factory-installed electric/hydraulic leveling jacks, controller, electrical switches and wiring harness.
16. **Seals and Gaskets** - Seals and Gaskets are covered for all listed parts.
17. **Wear and Tear** - Normal wear and tear is covered for all parts of the **Unit** except for what is listed in the Exclusions section of this **Agreement**.
18. **Maximum Coverage Coach Only Plan covers all parts of the Coach except for the following items:**
 - a. Parts listed under the Exclusions section of this **Agreement**;
 - b. Parts covered under the manufacturer's warranty, special policies, or recalls;
 - c. Engine, Transmission, Drive Axle, Engine Cooling, Steering, Fuel Delivery, Chassis Air Conditioning, Chassis and Engine Electrical components.

K. COACH ONLY OPTIONAL COVERAGES

1. **Power Surge Coverage:** In the event **You** selected and purchased the **Power Surge Coverage** option, as show on the **Declaration Page** of this **Agreement**, **We** will provide coverage for damage to covered electrical parts caused by a power surge, up to a maximum aggregate of twenty five hundred dollars (\$2,500). A power surge is defined as an external unexpected, temporary, uncontrolled increase in current or voltage in an electrical circuit; a voltage spike.
2. **Commercial Use Coverage** (available for **New Unit Plans** only): In the event that **You** selected and purchased the **Commercial Use** option, as shown on the **Declaration Page** of this **Agreement**, **We** will provide coverage for those **Units** defined as **Commercial Use Units**. If the **Unit** is registered in the name of a business, the optional **Commercial Use** surcharge must be paid at time of purchase, regardless of whether or not the **Unit** is being used for commercial purposes.
3. **Consequential Loss Coverage:** In the event **You** selected and purchased the Consequential Loss Coverage option, as shown on the **Declaration Page** of this **Agreement**, **We** will provide coverage for the repair of a **Covered Part** if the failure of the **Covered Part** was caused by the action or inaction of a non-covered part.
4. **Tire and Wheel Road Hazard Coverage:** In the event **You** selected and purchased the Tire and Wheel Road Hazard option, as shown on the **Declaration Page** of this **Agreement**, **We** will provide coverage for the **Unit** and **Your Tow Vehicle** when a tire or wheel is damaged due to a covered road hazard. Coverage for the **Tow Vehicle** is dependent on **Your Tow Vehicle** being hooked up to the **Unit** at the time of the road hazard or for road hazards incurred while **You** are camping with **Your Unit** more than one hundred miles (100) away from **Your** home. Common road hazards include debris on the road surface such as nails, glass, potholes, rocks, tree limbs or any other objects or conditions not normally found in the roadway. NOTE: Road conditions (for example, uneven lanes due to repaving or metal plates used to temporarily cover a hole in the road) found in areas designated as construction zones or constructions sites will NOT be considered a covered road hazard. Damages from these conditions or any accident should be report to **Your Unit** or **Tow Vehicle's** physical damage insurance company. Coverage includes the cost to repair or replace the tire and/or wheel, using fair market value of the replaced tire and/or wheel, mounting, valve stems, balancing, taxes, and customary labor charges. The Tire and Wheel Road Hazard option is not subject to the General Provisions, item 4. Deductible, item 5. Limits of Liability or Guide To Filing A Claim sections of this **Agreement**.

Call the Administrator shown on the Declaration Page, prior to any repairs, to report a damaged tire or wheel and to obtain an authorization number.

- a. **Tire Repair:** **We** will reimburse **You** for the actual cost to repair a flat tire caused by a covered road hazard. The repair will be performed using the inflated spare tire for the **Unit** or the **Tow Vehicle**. If an inflated spare tire is unavailable, the **Unit** or **Tow Vehicle** will be towed to the nearest **Repair Facility** for tire repair.
- b. **Tire Replacement:** **We** will reimburse **You** for the cost to replace a tire irreparably damaged due to a covered road hazard. Reimbursement cost includes charges for mounting, balancing and valve stems. Benefits apply to replacement tires for the duration of this **Agreement**. Aggregate benefits for the duration of this **Agreement** are limited to four (4) occurrences regardless of the number of tires replaced per occurrence.
- c. **Wheel/Rims:** **We** will reimburse **You** for the cost to repair or replace a wheel rendered unserviceable due to a covered road hazard. Wheel inspection may be required for a **Claim** approval. Aggregate benefits for the duration of this **Agreement** are limited to four (4) occurrences regardless of the number of wheels replaced per occurrence.
- d. **Taxes:** **We** will reimburse **You** for the cost of any applicable taxes.

Prior notification is required before any tire or wheel is repaired or replaced. Within 30 days of an incident, send a copy of the repair or replacement invoice, including authorization number, tread depth of damaged tire, detailed description, cause of the damage, photograph(s) of the damaged tire or wheel and any other information reasonably requested to the **Administrator** shown on the **Declaration Page**.

Tire and Wheel Road Hazard coverage for the **Unit** and the **Tow Vehicle** is subject to the exclusions described in the Exclusions section of this **Agreement**, as applicable. Damages and costs resulting from or falling within any of the following descriptions are also excluded from coverage: resulting from chain damage or use on a construction site; resulting from collision with a curb, object or another vehicle; resulting from improper or inadequate maintenance, including misalignment, suspension problems, improper tire inflation; mechanical issues resulting in abnormal wear and tear, dry rot, salt water exposure or tire(s) worn to less than 3/32 inch tread depth; tires or wheels that are oversized or otherwise inconsistent with manufacturer's recommendations; tires or wheels transferred from another **Unit** or vehicle; damage that does not affect performance or safety, such as sidewall rim pinches or bruises; damage covered by any other insurance, warranty or service contract; and consequential losses or damages.

L. COACH ONLY ADDITIONAL BENEFITS

1. **Substitute Transportation:** In the event of a **Breakdown** covered by this **Agreement**, **We** will pay on behalf of or reimburse **You** for receipted expenses to rent a replacement **Unit** from a licensed rental agency or for alternate public transportation while the **Unit** is at a licensed **Repair Facility** in accordance with the Terms and Conditions of this **Agreement**. Coverage will be provided to **You** on the following basis: **We** will pay the actual expenses, not to exceed seventy-five dollars (\$75) per day for every eight (8) labor hours, or portion thereof, not to exceed four hundred and fifty dollars (\$450) for each repair visit. Labor hours are based on flat rate labor time from a nationally recognized labor manual for the labor time authorized to complete the repair. This coverage does not apply to the time waiting for parts or other delays that are beyond the control of the **Repair Facility** or **Us**. Prior authorization is required for Substitute Transportation benefits.
2. **RV Technical Assistance:** A team of RVDA certified and master certified technicians are awaiting **Your** phone call and ready to assist **You** with issues such as (but not limited to) problems retracting **Your** slide out, raising or lowering leveling jacks, power problems, various appliances, septic systems and other issues that require a troubleshooting expert. To enjoy this benefit, please call toll-free **1-800-362-8054** - Producer Code: 24275.
 - a. Have **Your Agreement** number available.
 - b. Be prepared to describe the year, make and model of **Your Unit**.
 - c. Be prepared to provide a brief description of the problem with **Your Unit**.

Disclaimer: Advice obtained through this service is given based upon information **You** provide and is not meant to replace the need for proper RV servicing and maintenance. At times, **You** may be asked to contact a service technician in **Your** area to further assist **You**. NSD and **Our** technicians cannot remotely gauge **Your** ability to execute any of **Our** recommendations or suggestions. **You** should never attempt any recommended or suggested task that **You** feel would exceed **Your** personal abilities or threaten **Your** safety or the safety of those around **You**. For concerns regarding LP Gas or the smell of LP Gas, **You** should immediately evacuate **Your Unit** and call **1-800-362-8054** from a safe place.

3. **Trip-Interruption:** In the event a **Breakdown** covered by this **Agreement** occurs while traveling more than one hundred miles (100) from **Your** home and results in a **Repair Facility** keeping the **Unit** overnight, **We** will reimburse **You** for incurred meals (restaurants only) and lodging (hotel/motel only) expenses up to one hundred and fifty dollars (\$150) per day for every eight (8) labor hours, or portion thereof, for a maximum of five (5) days, not to exceed seven hundred and fifty dollars (\$750). Labor hours are based on flat rate labor time from a nationally recognized labor manual, for the labor time authorized to complete the repair. This coverage does not apply to the time waiting for parts or other delays that are beyond the control of the **Repair Facility** or the **Administrator**.
4. **Pet Benefit:** In the event that a **Breakdown** covered by this **Agreement** occurs while traveling more than one hundred miles (100) from **Your** home and results in a **Repair Facility** keeping the **Unit** overnight, **We** will reimburse **You** for receipted pet removal, transporting, handling and boarding expenses (including hotel/motel pet surcharges) commencing on the date of the **Breakdown** up to one hundred dollars (\$100) per occurrence. This applies only to domestic animals and horses.
5. **Service Calls:** In the event of a **Breakdown** covered by this **Agreement**, **We** will reimburse **You** for actual expenses incurred for a service call not to exceed two hundred dollars (\$200) per occurrence if:
 - a. The covered **Breakdown** renders the **Unit** immobile (unable to be moved); or
 - b. The covered **Breakdown** occurs on a stationary **Unit**. A stationary **Unit** is defined as meeting at least one of the following criterion:
 - 1) The **Unit** is tied down, skirted or ties are removed;
 - 2) The **Unit** has permanent connections for electricity, water or sewage; or
 - 3) The **Unit** has a permanently attached sun room, deck or similar structure.
6. **Food Spoilage:** In the event a **Breakdown** covered by the **Agreement** renders the **Unit** inoperable, **We** will reimburse **You** for receipted expenses up to one hundred dollars (\$100) per occurrence for food spoilage. Coverage for food spoilage is limited to five hundred dollars (\$500) for the life of the **Agreement**.

M. COACH ONLY 24 HOUR ROADSIDE BENEFITS

1. **Towing and Wrecker Service:** In the event the **Unit** and/or **Tow Vehicle** becomes disabled due to any mechanical failure (excluding accidental collision or physical damage of any kind) which renders the **Unit** and/or **Tow Vehicle** inoperable, **We** will arrange to have **Your Unit** and/or **Tow Vehicle** transported to the nearest qualified **Repair Facility** and will pay up to a maximum of seven hundred fifty dollars (\$750) per occurrence for the towing and wrecker expenses related to **Your Unit**, and up to a maximum of one hundred dollars (\$100) per occurrence for the towing and wrecker expenses related to the **Tow Vehicle**. In the event the **Tow Vehicle** and covered **Unit** are being towed in tandem or as the result of the same occurrence, the benefit of seven hundred fifty dollars (\$750) will be applied toward the combined costs.
2. **Flat Tire Change:** In the event of a flat tire on the **Unit** and/or **Tow Vehicle**, **We** will arrange for a service provider to mount an inflated spare tire provided by **You** and will pay up to a maximum of one hundred fifty dollars (\$150) per occurrence for the flat tire service call.
3. **Emergency Gas Delivery Service:** In the event the **Unit** runs out of gas, **We** will arrange for a service provider to deliver an emergency supply of gas for the **Unit** and will pay up to a maximum of one hundred fifty dollars (\$150) per occurrence for the gas delivery service, excluding the cost of the gas. **You** are responsible for the cost of the emergency supply of gas at the time of delivery.
4. **Battery Jump Service:** In the event the **Unit** will not crank due to a weak or "run-down" battery, **We** will arrange for a service provider to boost or jump-start the battery and will pay up to a maximum of one hundred fifty dollars (\$150) per occurrence for the battery jump service.
5. **Key Lockout Service:** In the event the keys for the **Unit** and/or **Tow Vehicle** are lost, broken or accidentally locked in the **Unit** and/or **Tow Vehicle**, or the **Unit** and/or **Tow Vehicle** has a frozen lock, **We** will arrange for a service provider to unlock the **Unit** and/or **Tow Vehicle** and will pay up to a maximum of one hundred fifty dollars (\$150) per occurrence for the locksmith service, excluding the cost of replacement keys. **You** are responsible for the cost of any replacement keys at the time of service.

Note: Please reference Guide To Filing A Claim section P. sub section 4. For how to file a claim.

N. RIGHT TO RETURN YOUR AGREEMENT

You have the right to return or void this **Agreement**. **You** may return the **Agreement** within sixty (60) calendar days after the date **We** mail a copy of the **Agreement** to **You** or the date it is provided to **You** at the time of sale. If **You** return this **Agreement** within the applicable time period and no **Claims** have been filed, the **Agreement** shall be void and **We** will refund the entire **Agreement** Purchase Price within forty five (45) days. A 10% penalty per month shall be added to a refund that is not paid or credited within forty five (45) days after return of this **Agreement** to **Us**. This provision applies only to the original purchaser.

O. CANCELLATION OF YOUR AGREEMENT

- You** may cancel this **Agreement** at any time. To cancel, **You** must submit a written request and return this **Agreement** to the selling **Dealer** or, if necessary, directly to the **Administrator**. An odometer statement indicating the odometer reading at the date of the request and a signed cancellation request form will be required to process **Your** refund. If this **Agreement** is canceled within the first sixty (60) days, **You** will be refunded the entire **Agreement** Purchase Price, less any **Claim(s)** paid. If this **Agreement** is canceled after the first sixty (60) days, **You** will be refunded an amount of the **Agreement** Purchase Price according to the pro-rata method reflecting the greater of the days in force or the miles driven based on the term of the **Plan** selected and the date coverage begins, less any **Claim(s)** paid and a twenty-five dollar (\$25.00) administrative fee. In the event of cancellation, the Lienholder, if any, will be named on the cancellation refund check as its interest may appear. The right to cancel this **Agreement** is non-transferable and shall only apply to the original **Agreement** Holder. A 10% penalty per month shall be added to a refund that is not paid or credited within forty five (45) days after return of this **Agreement** to **Us**.
- We** may cancel this **Agreement** for nonpayment of the **Agreement** Purchase Price, or for a material misrepresentation made in obtaining this **Agreement** or in the submission of a **Claim**, or in the event **Your Unit** is modified/altere as listed in the **Agreement** Exclusions or is used in a manner excluded by the **Agreement**. If this **Agreement** is canceled by **Us**, **We** will refund an amount of the **Agreement** Purchase Price according to the pro-rata method reflecting the greater of the days in force or the miles driven based on the term of the **Plan** selected and the date coverage begins. In the event of cancellation, the Lienholder, if any, will be named on the cancellation refund check as its interest may appear. A written notice of cancellation, stating the effective date and reason for the cancellation will be mailed to the **Agreement** Holder at the last known address at least five (5) days before the effective date of the cancellation.
- If **Your Unit** and this **Agreement** have been financed, the Lienholder shown on the **Declaration Page** may cancel this **Agreement** for nonpayment or if **Your Unit** is declared a total loss or is repossessed. This right of cancellation does not confer ownership of this **Agreement** to the Lienholder or otherwise entitle the Lienholder to performance under this **Agreement**.

P. TRANSFER OF YOUR AGREEMENT

This **Agreement** is for **Your** benefit and is transferable to the next subsequent private purchaser of the **Unit** only while the **Agreement** is in force and if certain conditions are met. **You** may not transfer this **Agreement** if the **Unit** is sold or traded (retail or wholesale) to a dealer or wholesaler.

A completed transfer application and a fifty dollar (\$50) transfer fee must be submitted to the **Administrator** within thirty (30) days of a change in ownership, along with the following:

- A notarized copy of the documentation showing change of title and odometer reading;
- Proof of maintenance recommended by the manufacturer; and
- If the manufacturer's warranty requires a transfer, a copy of the completed transfer form.

The requisite transfer application form may be obtained from the **Administrator**. Transfer applications are subject to approval by the **Administrator**. In the event the transfer application, fee, and required documentation is postmarked after thirty (30) days of the change in ownership, then this **Agreement** will be deemed NON-TRANSFERABLE.

Q. GUIDE TO FILING A CLAIM

- INSTRUCTIONS FOR THE AGREEMENT HOLDER:** (Does not apply to the optional Tire and Wheel Road Hazard coverage)
 - Prevent Further Damage.** Take immediate action to prevent further damage. This **Agreement** will not cover the damage caused by continued operation in a failed state, and/or failing to secure a timely repair of the failed part.
 - Take Unit to a Repair Facility.** In the event of a **Breakdown**, take the **Unit** to the **Dealer** that sold **You** this **Agreement**, if at all possible. If not, take the **Unit** to any licensed **Repair Facility** approved by the **Administrator**. **You** should contact the **Administrator** for assistance in locating an approved **Repair Facility**. Provide the **Repair Facility** with a copy of this **Agreement** and/or the **Service Agreement** Number.
 - Obtain Prior Authorization from the Administrator.** Prior to any repair being made, instruct the **Repair Facility** to contact the **Administrator** to obtain authorization for the **Claim** and a **Claim** Authorization Number. It is **Your** responsibility to ensure that authorization has been obtained for any covered repair prior to the work being started. Failure to obtain proper authorization will result in a denial of benefits. The amount authorized by the **Administrator** is the maximum that will be paid for the repairs covered under the terms of this **Agreement**. Any additional repair costs must receive prior approval. If a **Breakdown** occurs after the **Administrator's** normal working hours, the **Repair Facility** must contact the **Administrator** immediately on the first available business day.
 - Review Coverage.** After the **Administrator** is contacted, review with the **Repair Facility** what will be covered by this **Agreement** and what portions of the repair (if any) will not be covered.
 - Tear-Down and/or Inspection of the Unit.** In some cases, **You** may need to authorize the **Repair Facility** to inspect and/or tear-down the **Unit** in order to diagnose the failure and estimate the cost of the repair. **You** will be responsible for these charges if the failure is not covered under this **Agreement**. **We** reserve the right to require an inspection of the **Unit** prior to any repair being performed.
 - Authorize Repair.** Authorize the **Repair Facility** to complete the repairs.

- g. **Review Repair.** Review the work performed on the **Unit** with the **Repair Facility** when the **Unit** is picked up.
- h. **Pay Deductible and Costs for Non-Covered Repairs.** We will reimburse the **Repair Facility** or **You** for the cost of the work performed on the **Unit** that is covered by this **Agreement** for the previously authorized amount, less the **Deductible**. **You** must pay for any repair or service that is not covered by this **Agreement**. If necessary, **We** will pay the **Repair Facility** by charge card on **Your** behalf. In some cases, it may be necessary for **You** to pay the repair bill in full. In such event, **We** will reimburse **You** for the authorized cost of the repair, less the **Deductible**.
- i. **Emergency Repairs.** Should an emergency occur which requires a **Breakdown** repair at a time when the **Administrator's** office is closed, **You** must call the **Administrator's** office on the first available business day after the date of repair to determine if such repair will be covered by this **Agreement**. If covered, **You** will be reimbursed for the repair at the manufacturer's suggested retail prices for **Covered Parts**. Labor cost will be reimbursed using a nationally recognized labor time guide.
2. **INSTRUCTIONS FOR THE REPAIR FACILITY:**
- a. **Advise Agreement Holder.** Advise the **Agreement** Holder that the cost of evaluating the cause of the **Breakdown** is covered under this **Agreement** only if, after the diagnosis is complete, it is determined that the **Breakdown** was caused by a **Covered Part**. The **Administrator** must authorize all covered repairs provided under this **Agreement**.
- b. **Authorization for Evaluation from the Agreement Holder.** Obtain authorization from the **Agreement** Holder to inspect and/or tear-down the **Unit** to determine the cause of the failure of the part and cost of repair. When a component requires tear-down to determine to cause of failure, the **Administrator** must be contacted prior to any tear-down. Save all parts including fluids and filters, in the event **We** require an inspection. Inform the **Agreement** Holder that the cost of the tear-down will not be paid if the failure of the part disassembled is not covered under this **Agreement**.
- c. **Assess the Problem(s).** Assess the problem(s), its cause, and the correction of the failure and the cost of the repairs.
- d. **Obtain Authorization from the Administrator.** Prior to any repair being made, contact the **Administrator** at **1-877-565-0825** to obtain authorization for the **Claim**. Please have the following items ready when the call is placed:
- 1) Current odometer mileage;
 - 2) Customer's **Agreement** Number;
 - 3) Complaint, cause of failure and corrective action;
 - 4) Cost of the repair;
 - 5) Last eight (8) digits of the **Unit** Chassis Identification Number;
 - 6) Customer's current phone number
- e. **Verification of Coverage.** The **Administrator** will verify coverage and will either:
- 1) **Authorize the Claim** - If the **Claim** is approved, a **Claim** Authorization Number will be issued, which should be recorded on the repair order. The authorization amount is the maximum that will be paid. Any additional repair costs must receive prior approval.
 - 2) **Request Additional Evaluation** - Further evaluation, tear-down or outside inspection may be requested.
- f. **Inspection/Tear-Down Policy.** We reserve the right to require an inspection of the **Unit** prior to any repair being accomplished. Diagnostic procedures that are not necessary to determine cause of failure are not covered. If a tear-down is necessary in order to determine the cause of failure, the **Agreement** Holder must authorize the tear-down. Please advise the **Agreement** Holder that, if the part disassembled is not covered, then the **Agreement** Holder must pay for the tear-down and **We** will not reimburse such payment. Listed below is the Inspection/Tear-Down Policy:
- 1) Save all parts, including fluids and filters, which need to be repaired.
 - 2) The **Administrator** will arrange for inspection.
 - 3) If not visited within 48 hours, call Customer Service at **1-877-565-0825**.
- g. **Review Repairs with Agreement Holder.** After the **Administrator** has been contacted, review with the **Agreement** Holder what repairs will be covered by this **Agreement** and what portions of the repairs, if any, will not be covered.
- h. **Obtain Authorization for Repairs from Agreement Holder.** Obtain the **Agreement** Holder's authorization to complete the repairs. All repair orders must have the **Agreement** Holder's signature.
- j. **Submit Repair Order for Payment.** All repair orders and documentation must be submitted, along with the **Claim** Authorization Number, to the **Administrator** shown on the **Declaration Page**, within thirty (30) days from the date the covered repair was completed to be eligible for payment.
3. **INSTRUCTIONS FOR THE AGREEMENT HOLDER TO FILE A CLAIM FOR ADDITIONAL BENEFITS:**
- a. **Authorization from the Administrator.** Prior authorization from the **Administrator** is not required for a **Claim** made for any of the additional benefits listed in the Motor Home or Coach Only Additional Benefits section specific to **Your Unit**, except a **Claim** for Substitute Transportation. For authorization, please call the **Administrator** at **1-877-565-0825**.
- b. **Submit Paid Receipts to the Administrator.** A paid receipt from a licensed service provider, stating the type of service and the date provided, must be submitted along with **Your Service Agreement** Number to the **Administrator** shown on the **Declaration Page** within thirty (30) days from the date of the covered service or repair to be eligible for payment.
4. **INSTRUCTIONS FOR THE AGREEMENT HOLDER TO FILE A CLAIM FOR THE 24 HOUR ROADSIDE BENEFITS:**
- This is not a reimbursement service. **You** must call **1-844-608-4733** (Producer Code: 71474 –Plan: DZ) to obtain service. **You** may contract for such services and send **Your** original receipted expenses to Nation Motor Club, LLC. for reimbursement consideration. Reimbursements are strictly limited to fifty dollars (\$50.00).

R. EXCLUSIONS

THIS AGREEMENT DOES NOT PROVIDE COVERAGE FOR THE FOLLOWING:

1. FOR COSTS OR EXPENSES REPORTED OR MADE AFTER THE EXPIRATION OF THE TERM OF THIS AGREEMENT OR NOT PREVIOUSLY AUTHORIZED BY THE ADMINISTRATOR; FOR REPAIRS TO PARTS OF THE UNIT SPECIFICALLY EXCLUDED IN THIS SECTION OF THIS AGREEMENT.
2. MECHANICAL BREAKDOWNS OUTSIDE THE CONTINENTAL UNITED STATES OF AMERICA, ALASKA, HAWAII AND CANADA.
3. FOR COSTS OR EXPENSES WHILE OWNED BY YOU IF THE UNIT HAS BEEN USED FOR COMMERCIAL PURPOSES (UNLESS COMMERCIAL USE SURCHARGE IS SELECTED AND PAID), OR RACING; OR IF THE UNIT HAS BEEN USED FOR HAULING TRAILERS IN EXCESS OF THE MANUFACTURER'S RATED CAPACITY OR HAULING TRAILERS OR TOW VEHICLES WITHOUT SUITABLE EQUIPMENT, OR IF THE REQUIREMENTS IN THE MANUFACTURER'S MANUAL FOR UNITS USED TO PULL TRAILERS OR TOW VEHICLES ARE NOT FOLLOWED; FOR REPAIR COSTS WHEN THE PURPOSE IS TO RAISE COMPRESSION OR CORRECT OIL CONSUMPTION WHICH INCLUDES: WORN RINGS, WORN OR BURNED VALVES; OR REPAIR EXPENSES CAUSED BY A POWER SURGE UNLESS THE SURCHARGE HAS BEEN SELECTED AND PAID.
4. FOR COSTS OR EXPENSES IF YOU CANNOT PROVIDE TO THE ADMINISTRATOR ACCURATE RECORDS PROVING THAT YOU HAVE MAINTAINED THE UNIT IN ACCORDANCE WITH THE MANUFACTURER'S SPECIFICATIONS AND INSTRUCTIONS, OR IF ANY MECHANICAL ALTERATIONS HAVE BEEN MADE BY YOU TO THE UNIT, INCLUDING, BUT NOT LIMITED TO: THE USE OF OVERSIZED TIRES; FRAME OR SUSPENSION MODIFICATIONS; OR REMOVAL OF ANY EMISSION CONTROL PARTS SYSTEM.
5. FOR COSTS OR EXPENSES COVERED UNDER THE MANUFACTURER'S WARRANTY; RECALL BY THE MANUFACTURER; MANUFACTURER'S SPECIAL POLICY; ANY OTHER AGREEMENT, ANY WRITTEN WARRANTY OR ANY VALID COLLECTIBLE INSURANCE POLICY (REGARDLESS OF WHETHER OR NOT THE GUARANTOR IS DOING BUSINESS AS AN ON-GOING ENTERPRISE).
6. FOR COSTS OR EXPENSES IF THE UNIT HAS BEEN ABUSED OR NEGLECTED, OR ANY PART OF IT HAS BEEN SUBJECT TO ALTERATION OR ACCIDENT, OR FOR FAILURE TO PROPERLY OPERATE THE UNIT; OR FOR ANY LOSS OR DAMAGE RESULTING FROM ROAD HAZARDS (UNLESS YOU HAVE SELECTED AND PAID FOR THE OPTIONAL TIRE AND WHEEL ROAD HAZARD COVERAGE), COLLISION OR UPSET, FALLING OBJECTS, FIRE, SMOKE, SOOT, THEFT, ARSON, EXPLOSION, LIGHTNING, EARTHQUAKE, WINDSTORM, ICE, HAIL, WATER, SUBMERSION, FLOOD, FREEZING OR ICE DAMAGE, CONTACT WITH BIRD OR ANIMAL, BREAKAGE OF GLASS, DAMAGE CAUSED BY DETONATION, PRE-IGNITION, CARBON OR SLUDGE; CONTAMINATION OF ANY NATURE, DISCHARGE OF ANY NUCLEAR WEAPON, CORROSION, RUST, ELECTROLYSIS, DETERIORATION, CONDENSATION, REVERSE POLARITY, POWER SURGES (UNLESS YOU HAVE SELECTED AND PAID FOR THE OPTIONAL POWER SURGE COVERAGE), FAILURE OR LOOSENING OF EXTERNAL FASTENERS OR BOLTS; MALICIOUS MISCHIEF, VANDALISM, RIOT OR CIVIL COMMOTION, WAR (DECLARED OR UNDECLARED), CIVIL WAR, INSURRECTION, REBELLION, OR REVOLUTION, OR IF THE UNIT IS A TOTAL LOSS, HAS BEEN REPOSSESSED OR IS THE SUBJECT OF A REPOSSESSION ACTION, OR FROM ANY OTHER CAUSE WHATSOEVER, EXCEPT AS OUTLINED IN THIS AGREEMENT.
7. FOR LIABILITIES FOR DAMAGE TO PROPERTY OR FOR INJURY TO OR DEATH OF ANY PERSON ARISING OUT OF THE OPERATION, REPAIR, MAINTENANCE OR USE OF THE UNIT, WHETHER OR NOT RELATED TO ANY COVERED PART, OR FOR CONSEQUENTIAL LOSSES OR DAMAGE, UNLESS SPECIFICALLY COVERED HEREIN.
8. FOR ANY MECHANICAL PROBLEMS THAT EXISTED PRIOR TO THE PURCHASE OF THIS AGREEMENT; OR FOR REPAIR COSTS OR EXPENSES IF A BREAKDOWN IS DIRECTLY OR INDIRECTLY CAUSED BY OVERHEATING OF ANY COVERED PART OR NON-COVERED PART OR BY THE FAILURE OF THE AGREEMENT HOLDER TO MAINTAIN PROPER QUALITIES OR LEVELS OF COOLANTS, FLUIDS OR LUBRICANTS; OR DAMAGE RESULTING FROM CONTINUED OPERATION IN A FAILED CONDITION.
9. FOR REPAIRS OR REPLACEMENTS TO ANY PART THAT HAS NOT SUFFERED A BREAKDOWN, OR FOR REPAIR COSTS NOT NECESSARY TO CORRECT A BREAKDOWN, OR FOR DAMAGES OR ANY LOSS RESULTING FROM FAULTY OR NEGLIGENT REPAIR WORK OR FROM THE INSTALLATION OF DEFECTIVE PARTS; OR DAMAGE CAUSED TO, OR CAUSED FROM, A NON-COVERED PART (UNLESS CONSEQUENTIAL LOSS COVERAGE SURCHARGE IS SELECTED AND PAID); OR DAMAGE TO THE TOW VEHICLE BY THE UNIT, IF ANY, REGARDLESS IF THE DAMAGE IS CAUSED BY THE FAILURE OF A COVERED PART; OR FOR OBSOLETE PARTS/COMPONENTS OR RETROFITTING DUE TO UNAVAILABILITY OF PARTS.
10. FOR ANY OF THE FOLLOWING REPAIRS, SERVICES OR SUPPLIES: AWNING MATERIAL, FRAME, STRUCTURAL DAMAGE, ADJUSTMENTS, BENT AXLES, ALIGNMENTS, BEDDING, BOWED WALLS OR CEILINGS, BUMPERS, CABINERY; CABLE, CARPET, SATELLITE AND TELEPHONE WIRING; CAULKING OR GROUTING, CEILINGS, COSMETIC DAMAGE, DELAMINATION, DISCOLORATION OF ANY MATERIAL, COUNTERTOPS, DOORS, CARPET, FLOORING (WOOD, HARD SURFACE AND RESILIENT), FURNITURE, GLASS, GLAZING, GLUING COMPOUNDS, KNOBS OR DIALS, HAZARDOUS WASTE REMOVAL, LOOSE FASTENERS OR CONNECTIONS, LOUVERS, MAINTENANCE SUPPLIES OR SERVICES, MICROWAVE OR OVEN MEAT PROBES OR ROTISSERIES, RACKS, SHELVES, BASKETS OR BUCKETS, NON-FACTORY INSTALLED AUDIO SYSTEMS AND DISC PLAYERS, NON-FACTORY OR NON-DEALER INSTALLED PARTS, ROOFING MATERIALS, SEALANTS, SHEET METAL, SIDING, SHOP SUPPLIES, SQUEAKING, TIRES, WHEELS AND WHEEL BALANCING (UNLESS YOU HAVE SELECTED AND PAID FOR THE OPTIONAL TIRE AND WHEEL ROAD HAZARD COVERAGE), WHEEL COVERS, UPHOLSTERY, CANVAS, WARPING OR UNEVEN FLOORS, RAMPS, VANITIES, VENTS, WALLS, GLASS, WASHERS, WATER LEAK REPAIRS (OTHER THAN PLUMBING), WEATHER STRIPPING, WIND NOISES, RETRACTABLE SCREENS, WINDOW SHADES, TREATMENTS AND DRAPERIES, WINDOWS, WOOD FRAMING, WOODWORK AND MILLWORK, COMPUTER SOFTWARE UPDATES OR NEW SOFTWARE INSTALLATION.
11. FOR ANY OF THE FOLLOWING PARTS: BATTERY, BATTERY CABLES, BRAKE PADS AND SHOES, BRAKE ROTORS AND DRUMS (UNLESS IN CONNECTION WITH A COVERED PART FAILURE), BRIGHT METAL PARTS, CARBURETOR, CELLULAR

PHONES, COOLANTS AND FLUIDS (UNLESS IN CONNECTION WITH A COVERED PART FAILURE), DISTRIBUTOR CAP, DISTRIBUTOR ROTOR, DRIVE BELTS, EGR VALVE, EXHAUST PIPES, CATALYTIC CONVERTER, MUFFLER, RESONATORS, FILTERS, WATER PURIFICATION FILTERS, WATER SEPARATORS, FREIGHT, GLOW PLUGS, HOSES OR LINES NOT SPECIFICALLY LISTED IN THE MOTOR HOME OR COACH ONLY SCHEDULE OF COVERAGES SECTION, INFRARED SYSTEMS, ANY PART WHOSE ONLY PURPOSE IS FOR ILLUMINATION, SUCH AS, BUT NOT LIMITED TO: SEALED BEAMS, HIGH INTENSITY DISCHARGE (H.I.D. OR XENON) HEADLAMP BULBS, H.I.D. HEADLAMP ASSEMBLIES OR H.I.D. HEADLAMP BALLASTS, HI INTENSITY LIGHT EMITTING DIODE (H.I.L.E.D.) HEADLAMP ASSEMBLIES, H.I.L.E.D. REPLACEMENT UNITS, H.I.L.E.D. COOLING SYSTEMS, L.E.D. (LIGHT EMITTING DIODE) ASSEMBLIES OF ANY KIND, LIGHT BULBS, LENSES;; MANUAL CLUTCH ASSEMBLY, MANUAL CLUTCH HYDRAULICS, LINKAGE AND PEDAL, METAL OR PLASTIC TRIM, PAINT (WHETHER OR NOT THE PAINTING OF THE PARTS IS DUE TO A COVERED PART FAILURE) AND COSMETIC REPAIRS, PERSONAL COMPUTERS, RATTLES, RUBBER MOLDINGS, SLIDE OUT SEALS AND GASKETS UNLESS MAXIMUM OR MAXIMUM WRAP IS SELECTED, WEATHER STRIPS, SAFETY RESTRAINT SYSTEMS (AIR BAGS AND SEATBELTS), SHOCK ABSORBERS, SPARK PLUGS, SPARK PLUG WIRES, STORAGE, THERMOSTATS, TUNE UP, WIPER ARMS AND WIPER BLADES.

12. FOR ANY OF THE FOLLOWING GENERATOR PARTS AND CONDITIONS: REPAIR COSTS WHEN THE PURPOSE IS TO RAISE COMPRESSION OR CORRECT OIL CONSUMPTION WHICH INCLUDES: WORN RINGS, WORN OR BURNED VALVES; REMOVAL OF ANY EMISSION CONTROL PARTS; DAMAGE CAUSED BY DETONATION, PRE-IGNITION, CARBON OR SLUDGE; OR FOR REPAIR COSTS OR EXPENSES IF A BREAKDOWN IS DIRECTLY OR INDIRECTLY CAUSED BY OVERHEATING OF ANY COVERED PART OR NON-COVERED PART OR BY THE FAILURE OF THE AGREEMENT HOLDER TO MAINTAIN PROPER QUALITIES OR LEVELS OF COOLANTS, FLUIDS OR LUBRICANTS; CARBURETOR, DISTRIBUTOR CAP, DISTRIBUTOR ROTOR, EXHAUST PIPES, MUFFLER, RESONATORS, WATER SEPARATORS, GLOW PLUGS, SPARK PLUGS, SPARK PLUG WIRES OR TUNE UPS.
13. FOR ANY PARTS INCLUDED IN ANY OF THE MOTOR HOME OR COACH ONLY OPTIONAL COVERAGES SECTION UNLESS THE OPTION AND SURCHARGE HAS BEEN ELECTED ON THE DECLARATION PAGE.
14. IF THE ODOMETER OF THE UNIT HAS BROKEN OR BECOMES INOPERABLE OR UNRELIABLE FOR ANY REASON AND ODOMETER REPAIRS WERE NOT MADE IMMEDIATELY AT THE TIME OF FAILURE OR IF THE ODOMETER HAS BEEN TAMPERED WITH, DISCONNECTED OR ALTERED IN ANY WAY WHILE OWNED BY YOU.

S. SPECIAL STATE DISCLOSURES

The following State specific requirements are added to and become part of Your Agreement and supersede any other provision to the contrary:

ALABAMA: The **CANCELLATION OF YOUR AGREEMENT** section has been amended.

Paragraph 1 has been amended by adding the following:

No **Claims** incurred or paid will be deducted from the amount of any refund regardless of who initiates the cancellation.

Paragraph 2 has been amended by adding the following:

A cancellation notice stating the reasons and effective date of cancellation will be mailed to **Your** last known address at least five (5) days prior to cancellation for any reason other than non-payment of the **Agreement** Purchase Price or material misrepresentation.

ALASKA: The **GENERAL PROVISIONS** section, paragraph 12. b. **OTHER PROVISIONS** has been deleted and replaced with the following:

- b. This **Agreement** is not an insurance policy. **Our** obligations under this **Agreement** are insured by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157. If **We** fail to perform or make payment under the terms of the **Contract** within thirty (30) days after **You** request performance or payment, **You** may apply directly to American Bankers Insurance Company of Florida. Please call 1-866-306-6694 for instructions.

The **RIGHT TO RETURN YOUR AGREEMENT** section is deleted in its entirety.

The **CANCELLATION OF YOUR AGREEMENT** section is amended.

Paragraph 1 is deleted and replaced with the following:

1. **You** may cancel this **Agreement** at any time. To cancel, **You** must submit a written request and return this **Agreement** to the selling **Dealer** or, if necessary, directly to the **Administrator**. An odometer statement indicating the odometer reading at the date of the request and a signed cancellation request form will be required to process **Your** refund. If this **Agreement** is canceled not later than the first sixty (60) days, the **Agreement** is void and **You** will be refunded the entire **Agreement** Purchase Price, less any **Claim(s)** paid. If **We** fail to provide a refund not later than forty-five (45) days after return of this **Agreement** to **Us**, **We** shall pay **You** a penalty of ten percent (10%) of the **Agreement** purchase price for each month the refund remains unpaid. The right to void this **Agreement** is not transferable and applies only to the original **Agreement** holder. If this **Agreement** is canceled after the first sixty (60) days, **You** will be refunded an amount of the **Agreement** Purchase Price according to the pro-rata method reflecting the greater of the days in force or the miles driven based on the term of the **Plan** selected and the date coverage begins, less any **Claim(s)** paid and an administrative fee of twenty-five dollar (\$25.00) or seven and a half percent (7.5%) of the unearned **Agreement** Purchase price, whichever is less. If **We** fail to provide a refund not later than forty-five (45) days after return of this **Agreement** to **Us**, **We** shall pay **You** a penalty of ten percent (10%) of the unearned **Agreement** Purchase Price for each month the refund remains unpaid. In the event of cancellation, the Lienholder, if any, will be named on the cancellation refund check as its interest may appear.

Paragraph 2 is deleted and replaced with the following:

2. **We** may cancel this **Agreement** based on one or more of the following reasons: (A) nonpayment of the **Agreement** Purchase Price by **You**; (B) **Your** conviction of a crime having as one of its necessary elements an act increasing a hazard covered; (C) a discovery of fraud or material misrepresentation made by **You** or **Your** representative in obtaining the **Agreement** or by **You** in pursuing a **Claim** under the **Agreement**; (D) discovery of a grossly negligent act or omission by **You** that substantially increases the hazards covered by the **Agreement**; (E) physical changes in the **Unit** covered by the **Agreement** that result in the **Unit** becoming ineligible for coverage under the **Agreement**; or (F) a substantial breach of duties by **You** relating to the **Unit** or its use. If this **Agreement** is cancelled by **Us**, **We** will refund the unearned **Agreement** Purchase Price to **You** calculated on a pro rata basis, less any paid or pending **Claims**. In the

event of cancellation, the Lienholder identified on the **Declaration Page**, if any, will be named on a cancellation refund check as its interest may appear. A ten percent (10%) penalty per month shall be added to any refund that is not paid or credited within forty-five (45) days after return of this **Agreement**. A written notice will be mailed to **You** last known address for any reason of cancellation other than nonpayment of the **Agreement** Purchase Price, or fraud or material misrepresentation made by **You** in obtaining the **Agreement** or in pursuing a **Claim** under the **Agreement**. The notice shall state the effective date and the reason for cancellation at least five days (5) days prior to the date of cancellation.

ARIZONA: The **ARBITRATION PROVISION** section has been amended by adding the following:

Arbitration cannot be an absolute dispute remedy and both parties must agree to arbitration. This Arbitration Provision does not prohibit an Arizona resident from following the process to resolve complaints under the provisions of A.R.S. §20-1095.09, Unfair trade Practices as outlined by the Arizona Department of Insurance. To learn more about this process, **You** may contact the Arizona Department of Insurance at 2910 N. 44th Street, 2nd Fl., Phoenix, AZ 85018-7256, Attn: Consumer Affairs. **You** may directly file any complaint with the A.D.O.I. against a Service Company issuing an approved Service Contract under the provisions of A.R.S. §§ 20-1095.04 and/or 20-1095.09 by contacting the Consumer Affairs Division of the A.D.O.I., toll free phone number 1-800-325-2548.

The **CANCELLATION OF YOUR AGREEMENT** section, paragraph 1 is amended by adding the following:

No **Claim** incurred or paid shall be deducted from the amount of any refund regardless of who initiates the cancellation.

ARKANSAS: The **CANCELLATION OF YOUR AGREEMENT** section is amended.

Paragraph 1 is deleted and replaced with the following:

1. **You** may cancel this **Agreement** at any time. To cancel, **You** must submit a written request and return this **Agreement** to the selling **Dealer** or, if necessary, directly to the **Administrator**. An odometer statement indicating the odometer reading at the date of the request and a signed cancellation request form will be required to process **Your** refund. If this **Agreement** is canceled within the first sixty (60) days, and no **Claim** has been made, **You** will be refunded the entire **Agreement** Purchase Price. If this **Agreement** is canceled after the first sixty (60) days, or a **Claim** has been made, **You** will be refunded an amount of the **Agreement** Purchase Price according to the pro-rata method reflecting the greater of the days in force or the miles driven based on the term of the **Plan** selected and the date coverage begins, less a twenty-five dollar (\$25.00) administrative fee. In the event of cancellation, the Lienholder, if any, will be named on the cancellation refund check as its interest may appear. The right to cancel this **Agreement** is non-transferable and shall only apply to the original **Agreement** Holder. A 10% penalty of the unearned **Agreement** Purchase Price per month shall be added to a refund that is not paid or credited within forty five (45) days after return of this **Agreement** to **Us**.

COLORADO: The **GENERAL PROVISIONS** section, paragraph 12. **b. OTHER PROVISIONS** has been amended by adding the following:
Policy Number SFM-4491-CO-1-2.

CONNECTICUT: The **ARBITRATION PROVISION** section has been amended by adding the following:

RESOLUTION OF DISPUTES: If **We** are unable to resolve any disputes with **You** regarding this warranty, **You** may file a written complaint with the State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06124-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase price of the item subject to the extended warranty, the cost of repair of the item, and a copy of the extended warranty contract.

The **MOTOR HOME 24 HOUR ROADSIDE BENEFITS** section, paragraph 1 has been amended by adding the following:

Any amounts over the maximum amount of seven hundred fifty dollars (\$750) per occurrence for the transportation expense would be paid by **You**.

The **CANCELLATION OF YOUR AGREEMENT** section, paragraph 1 has been amended by adding the following:

You may cancel this **Agreement** at any time, including if the **Unit** is returned by the buyer; or if the **Unit** is sold, lost, stolen, or destroyed.

The **GUIDE TO FILING A CLAIM** section has been amended by adding the following:

If the **Unit** is in a **Repair Facility** at the time the **Agreement** expires, the expiration date will automatically be extended until the repair is complete.

FLORIDA: The **OTHER PROVISIONS** section of the **Declarations Page** has been amended as follows:

The entity obligated to perform under this **Agreement**, which is referred to as "**We**", "**Us**" and "**Our**" throughout the **Agreement**, is **United Service Protection, Inc.**, P.O. Box 21647, St. Petersburg, Florida 33742. The telephone number is 1-800-283-0785.

The **Administrator** of this **Agreement** is **Preferred Administrators**, PO Box 26830, Austin, TX 78755, 1-855-263-1681, Florida License 60122.

The **GENERAL PROVISIONS** section, paragraph 12. **OTHER PROVISIONS** has been amended by adding the following:

Notice: The rate charged for this **Agreement** is not subject to regulation by the Florida Office of Insurance Regulation.

The **TRANSFER OF YOUR AGREEMENT** has been amended by changing the transfer fee of fifty dollars (\$50) to not exceed forty dollars (\$40).

The **ARBITRATION PROVISION** section has been amended by adding the following:

While arbitration is mandatory, the outcome of any arbitration shall be non-binding on the parties, and either party shall, following arbitration, have the right to reject the arbitration award and bring suit in a court of competent jurisdiction. The arbitration action will take place in the county where You reside.

The **CANCELLATION OF YOUR AGREEMENT** section has been amended.

Paragraph 1 is amended by adding the following:

If this **Agreement** is canceled after the first sixty (60) days, **You** will be refunded not less than one hundred percent (100%) of the paid unearned **Agreement** Purchase Price calculated on a pro rata basis less any paid or pending **CLAIMS** and an administrative fee equal to five percent (5%) of the gross **Agreement** Purchase Price.

Paragraph 2 is amended by adding the following:

If this **Agreement** is canceled by **Us**, **You** will be refunded not less than one hundred percent (100%) of the paid unearned **Agreement** Purchase Price calculated on a pro rata basis reflecting the greater of the days in force or the miles driven based on the term of the **Plan** selected and the date coverage begins.

GEORGIA: The **ARBITRATION PROVISION** section has been deleted in its entirety.

The **EXCLUSIONS** section has been amended.

Item **4** has been deleted and replaced with the following:

- 4. FOR COSTS OR EXPENSES IF YOU CANNOT PROVIDE TO THE ADMINISTRATOR ACCURATE RECORDS PROVING THAT YOU HAVE MAINTAINED THE UNIT IN ACCORDANCE WITH THE MANUFACTURER'S SPECIFICATIONS AND INSTRUCTIONS, OR IF ANY MECHANICAL ALTERATIONS HAVE BEEN MADE BY YOU OR WITH YOUR KNOWLEDGE TO THE UNIT, INCLUDING, BUT NOT LIMITED TO: THE USE OF OVERSIZED TIRES; FRAME OR SUSPENSION MODIFICATIONS; OR REMOVAL OF ANY EMISSION CONTROL PARTS SYSTEM.**

Item **8** has been deleted and replaced with the following:

- 8. FOR ANY MECHANICAL PROBLEMS THAT EXISTED PRIOR TO THE PURCHASE OF THIS AGREEMENT AND KNOWN BY YOU; OR FOR REPAIR COSTS OR EXPENSES IF A BREAKDOWN IS DIRECTLY OR INDIRECTLY CAUSED BY OVERHEATING OF ANY COVERED PART OR NON-COVERED PART OR BY THE FAILURE OF THE AGREEMENT HOLDER TO MAINTAIN PROPER QUALITIES OR LEVELS OF COOLANTS, FLUIDS OR LUBRICANTS; OR DAMAGE RESULTING FROM CONTINUED OPERATION IN A FAILED CONDITION.**

Item **12** has been amended to delete any reference of "sludge".

The **CANCELLATION OF YOUR AGREEMENT** section has been amended.

Paragraph 1 is amended by adding the following:

No **Claim** incurred or paid nor any administrative fees shall be deducted from the amount of any refund owed.

Paragraph 2 is amended by adding the following:

We may only cancel this **Agreement** based on one or more of the following reasons: (A) non-payment of the **Agreement** Purchase Price; (B) fraud; or (C) a material misrepresentation made by **You**. If **We** cancel this **Agreement** **We** will mail written notice of cancellation at least ten (10) days prior to the effective date of cancellation for non-payment of the **Agreement** Purchase Price or thirty (30) days prior for any other reason.

Paragraph 3 is deleted and replaced with the following: Cancellation shall be in accordance with O.C.G.A. § 33-24-44.

HAWAII: The **CANCELLATION OF YOUR AGREEMENT** section, paragraph 2 has been amended by adding the following:

If **We** cancel this **Agreement**, **We** will mail written notice of cancellation at least five (5) days prior to the effective date of cancellation for any reason other than non-payment of the **Agreement** Purchase Price, material misrepresentation or substantial breach of duties.

IDAHO: The **GENERAL PROVISIONS** section, paragraph **12. OTHER PROVISIONS** has been amended by adding the following:

Notice: Coverage afforded under this **Agreement** is not guaranteed by the Idaho Insurance Guaranty Association.

ILLINOIS: The **CANCELLATION OF YOUR AGREEMENT** section has been amended.

Paragraph 1 is amended by changing the administrative fee of twenty-five dollars (\$25) to an administrative fee of ten percent (10%) of the **Agreement** Purchase Price or twenty five dollars (\$25), whichever is less.

INDIANA: The **GENERAL PROVISIONS** section, paragraph **12. OTHER PROVISIONS** has been amended by adding the following:

Notice: This **Agreement** is not subject to Indiana Insurance Law.

The **ARBITRATION PROVISION** section has been amended by adding the following:

While arbitration is mandatory, the outcome of any arbitration shall be non-binding on the parties, and either party shall, following arbitration, have the right to reject the arbitration award and bring suit in a court of competent jurisdiction. The arbitration action will take place in the county where You reside.

IOWA: The **GENERAL PROVISIONS** section, paragraph **12. OTHER PROVISIONS** has been amended by adding the following:

The Iowa Commissioner of Insurance may be contacted at the following address: Iowa Insurance Division, Two Ruan Center, 601 Locust Street, 4th Floor, Des Moines, Iowa 50309-3738.

The **RIGHT TO RETURN YOUR AGREEMENT** section is amended by adding the following:

If **You** return this **Agreement** within the applicable time period and no **Claims** have been filed, the **Agreement** shall be void and **We** will refund the entire **Agreement** Purchase Price within thirty (30) days. A 10% penalty per month shall be added to a refund that is not paid or credited within thirty (30) days after return of this **Agreement** to **Us**.

The **CANCELLATION OF YOUR AGREEMENT** section, paragraph 2 has been amended by adding the following:

We will mail written notice of cancellation to **You** at least fifteen (15) days prior to the effective date of cancellation and return any unearned fee.

KENTUCKY: The **MOTOR HOME SCHEDULE OF COVERAGES** section, paragraph **25. Wear and Tear** is deleted in its entirety.

The **COACH ONLY SCHEDULE OF COVERAGES** section, paragraph **17. Wear and Tear** is deleted in its entirety.

LOUISIANA: The **ARBITRATION PROVISION** section has been deleted in its entirety.

The **CANCELLATION OF YOUR AGREEMENT** section, paragraph 1 has been amended by adding the following:

No **Claim** incurred or paid shall be deducted from the amount of any refund.

MAINE: The **CANCELLATION OF YOUR AGREEMENT** section has been amended.

Paragraph 1 is amended by changing the administrative fee of twenty-five dollars (\$25) to an administrative fee of ten percent (10%) of the **Agreement** Purchase Price or twenty-five dollars (\$25), whichever is less.

Paragraph 2 has been amended by adding the following:

If **We** cancel this **Agreement** for a reason other than nonpayment of the **Agreement** Purchase Price, the refund will be one hundred percent (100%) of the unearned pro rata **Agreement** Purchase Price less any **CLAIMS** paid. A written notice will be mailed to **YOUR** last known address which shall state the effective date of cancellation and the reason for cancellation within fifteen (15) days of the date of cancellation.

MARYLAND: The **DEFINITIONS** section, item **1.** is deleted and replaced with the following:

- 1. Administrator** - The entity identified on the **Declaration Page** that administers this **Service Agreement** on **Our** behalf is Preferred Administrators, P.O. Box 26830, Austin, TX 78755. The telephone number is 1-877-565-0825.

The **GENERAL PROVISIONS** section, paragraph **2. Agreement Term** has been amended by adding the following:

Coverage under this **Agreement** will begin on the **Agreement** Purchase Date.

MASSACHUSETTS: The **OTHER PROVISIONS** section of the **Declarations Page** has been amended as follows:

The entity obligated to perform under this **Agreement**, which is referred to as "**Obligor**", "**We**," "**Us**" and "**Our**" throughout the **Agreement**, is the selling **Dealer**, the address and telephone number for which are provided in the **Declaration Page**.

The **GENERAL PROVISIONS** section, paragraph 12. **OTHER PROVISIONS** has been amended by adding c. with the following:

c. NOTICE TO AGREEMENT HOLDER: PURCHASE OF THIS AGREEMENT IS NOT REQUIRED IN ORDER TO REGISTER OR FINANCE A UNIT. THE BENEFITS PROVIDED MAY DUPLICATE EXPRESS MANUFACTURER'S OR SELLER'S WARRANTIES THAT COME AUTOMATICALLY WITH EVERY SALE. THE SELLER OF THIS COVERAGE IS REQUIRED TO INFORM YOU OF ANY WARRANTIES AVAILABLE TO YOU WITHOUT THIS AGREEMENT.

- Chapter 90, Section 7N.25 of Massachusetts General Laws requires an automobile dealer to provide a warranty covering certain classes of used **Units** as follows:
- **Used Units with less than 40,000 miles at the time of sale:** Provides coverage for ninety (90) days or 3,750 miles, whichever occurs first.
- **Used Units with 40,000 miles or more, but less than 80,000 miles at the time of sale:** Provides coverage for sixty (60) days or 2,500 miles, whichever occurs first.
- **Used Units with 80,000 miles or more, but less than 125,000 miles at time of sale:** Provides coverage for thirty (30) days or 1,250 miles, whichever occurs first.

The **Unit You** have purchased may be covered by this law. If so, the following is added to this **Agreement**: In addition to the dealer warranty required by this law, **You** have elected to purchase this **Agreement**, which may provide **You** with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. **You** have been charged separately only for this **Agreement**. The required dealer warranty is provided free of charge. Furthermore, the Definition, Coverage, and Exclusions stated in this **Agreement** apply only to this **Agreement** and not the terms of the required dealer warranty.

MINNESOTA: The **GENERAL PROVISIONS** section, paragraph 12. **OTHER PROVISIONS** has been amended by adding the following:

Notice: Minnesota Statute 325F.662, subd.2, provides for express warranty coverage on used vehicles as follows:

- (1) if the used **Unit** has less than 36,000 miles, the warranty must remain in effect for at least 60 days or 2,500 miles, whichever comes first;
- (2) if the used **Unit** has 36,000 miles or more but less than 75,000 miles, the warranty must remain in effect for at least 30 days or 1,000 miles, whichever comes first.

All coverage provided for **Your Unit** under this **Service Agreement** shall exclude coverage currently in force under any express warranty providing the same coverage for such **Unit** as outlined above.

The **ARBITRATION PROVISION** section has been amended by adding the following:

ANY ARBITRATION SHALL TAKE PLACE IN THE STATE WHERE YOU RESIDE OR AT ANY OTHER PLACE AGREED TO IN WRITING BY YOU AND UNITED SERVICE PROTECTION CORP.

The **CANCELLATION OF YOUR AGREEMENT** section, paragraph 2 has been amended by adding the following:

If **We** cancel for non-payment of the **Agreement** Purchase Price, material misrepresentation or substantial breach of duties, a cancellation notice stating the reasons and effective date of cancellation will be mailed to **Your** last known address at least five (5) days prior to cancellation, for any other reason the notice will be mailed at least fifteen (15) days prior to cancellation.

MISSISSIPPI: The **ARBITRATION PROVISION** section has been deleted in its entirety.

The **CANCELLATION OF YOUR AGREEMENT** section, paragraph 2 is amended by adding the following:

A notice of cancellation will be mailed to **You** at **Your** last known address no less than ten (10) days prior to the effective date of cancellation for non-payment and thirty (30) days for all other reasons.

MISSOURI: The **GENERAL PROVISIONS** section, paragraph 12. **b. OTHER PROVISIONS** has been deleted and replaced with the following:

b. The obligations under this **Agreement** are insured by an insurance policy issued by **American Bankers Insurance Company of Florida**, at 11222 Quail Roost Drive, Miami, FL 33157. In the event any covered service is not paid within sixty (60) days after proof of loss has been filed, including a **Claim** for the refund of the unearned **Agreement** Purchase Price, or **Administrator** ceases to do business or goes bankrupt, **You** may apply directly to **American Bankers Insurance Company of Florida**. Please call 1-866-306-6694 for instructions.

NEBRASKA: The **ARBITRATION PROVISION** section has been deleted in its entirety.

NEVADA: The **GENERAL PROVISIONS**, 2. **Agreement Term** is amended to include the following: **Coverage** begins on the **Agreement** purchase date.

The **RIGHT TO RETURN YOUR AGREEMENT** section is deleted and replaced with the following:

You have the right to return or void this **Agreement**. **You** may return the **Agreement** within sixty (60) calendar days after the date **We** mail a copy of the **Agreement** to **You** or the date it is provided to **You** at the time of sale. If **You** return this **Agreement** within the applicable time period and no **Claims** have been filed, the **Agreement** shall be void and **We** will refund the entire **Agreement** Purchase Price within forty five (45) days. A ten percent (10%) penalty of the **Agreement** Purchase Price for each thirty (30) day period or portion thereof that the refund and any accrued penalties remain unpaid shall be added to a refund that is not paid or credited within forty-five (45) days after return of this **AGREEMENT** to **Us**. This provision applies only to the original purchaser.

The **CANCELLATION OF YOUR AGREEMENT** section, paragraphs 1 and 2 are deleted and replaced with the following:

1 **You** may cancel this **Agreement** at any time. To cancel, **You** must submit a written request and return this **Agreement** to the selling **Dealer** or, if necessary, directly to the **Administrator**. An odometer statement indicating the odometer reading at the date of the request and a signed cancellation request form will be required to process **Your** refund. If this **Agreement** is canceled within the first sixty (60) days, **You** will be refunded the entire **Agreement** Purchase Price. If this **Agreement** is canceled after the first sixty (60) days, **You** will be refunded an amount of the **Agreement** Purchase Price according to the pro-rata method reflecting the greater of the days in force or the miles driven based on the term of the **Plan** selected and the date coverage begins, less a twenty-five dollar (\$25.00) administrative fee. In the event of cancellation, the Lienholder, if any, will be named on the cancellation refund check as its interest may appear. The right to cancel this **Agreement** is non-transferable and shall only apply to the original **Agreement** Holder. A 10% penalty per month shall be

added to a refund that is not paid or credited within forty five (45) days after return of this **Agreement** to **Us**. No **Claim** incurred or paid shall be deducted from the amount of any refund.

- 2 No **Agreement** that has been in effect for at least seventy (70) days may be cancelled by **Us** before the expiration date of the **Agreement** or before one (1) year after the effective date of the **Agreement**, whichever occurs first, except on any of the following grounds: (A) non-payment by **You** of the **Agreement** Purchase Price; (B) conviction of **You** of a crime which results in an increase in the service required under this **Agreement**; (C) discovery of fraud or material misrepresentation by **You** in obtaining this **Agreement** or in presenting a **Claim** for service; (D) discovery of: 1) an act or omission by **You**; or 2) a violation by **You** of any condition of this **Agreement**, which occurred after the effective date of this **Agreement** and which substantially and materially increases the service required under this **Agreement**; or (E) a material change in the nature or extent of the required service or repair which occurs after the effective date of this **Agreement** and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time this **Agreement** was issued or sold. If this **Agreement** is canceled by **Us**, **We** will refund an amount of the **Agreement** Purchase Price according to the pro-rata method reflecting the greater of the days in force or the miles driven based on the term of the **Plan** selected and the date coverage begins. In the event of cancellation, the Lienholder, if any, will be named on the cancellation refund check as its interest may appear. A written notice of cancellation, stating the effective date and reason for the cancellation will be mailed to the **Agreement** Holder at the last known address at least fifteen (15) days prior to the effective date of the cancellation.

The **EXCLUSIONS** section, paragraph 4 is deleted and replaced with the following:

- 4 **THIS CONTRACT WILL NOT COVER ANY UNAUTHORIZED OR NON-MANUFACTURER-RECOMMENDED MODIFICATIONS TO THE COVERED PRODUCT, OR ANY DAMAGES ARISING FROM SUCH UNAUTHORIZED OR NON-MANUFACTURER-RECOMMENDED MODIFICATIONS. HOWEVER, IF THE COVERED PRODUCT IS MODIFIED OR REPAIRED IN AN UNAUTHORIZED OR NON-MANUFACTURER-RECOMMENDED MANNER, WE WILL NOT AUTOMATICALLY SUSPEND ALL COVERAGE. RATHER, THIS CONTRACT WILL CONTINUE TO PROVIDE ANY APPLICABLE COVERAGE THAT IS NOT RELATED TO THE UNAUTHORIZED OR NON-MANUFACTURER-RECOMMENDED MODIFICATION OR ANY DAMAGES ARISING THEREFROM, UNLESS SUCH COVERAGE IS OTHERWISE EXCLUDED BY THE TERMS OF THIS CONTRACT.**

NEW HAMPSHIRE: The **GENERAL PROVISIONS** section, paragraph 12. **OTHER PROVISIONS** has been amended by adding the following:

Notice: In the event **You** do not receive satisfaction under this **Agreement**, **You** may contact the New Hampshire Insurance Department at 21 South Fruit Street, Suite 14, Concord, NH 03301, 1-800-852-3416.

NEW JERSEY: The **CANCELLATION OF YOUR AGREEMENT** section, paragraph 2 has been amended by adding the following:

A cancellation notice stating the reasons and effective date of cancellation will be mailed to **Your** last known address at least five (5) days prior to cancellation for any reason other than nonpayment of the provider fee, a material misrepresentation or omission, or a substantial breach of contractual obligations concerning the property or its use.

NEW MEXICO: The **RIGHT TO RETURN YOUR AGREEMENT** section is amended by adding the following:

If this **Agreement** is returned within the first sixty (60) days from date of purchase and a refund is not credited within sixty (60) days after the return, **We** shall pay **You** a penalty of ten percent (10%) of the **Agreement** Purchase Price for each thirty (30) day period or portion thereof that the refund, and any accrued penalties, remain unpaid. This provision applies only to the original purchaser.

The **CANCELLATION OF YOUR AGREEMENT** section, paragraph 2 has been amended by adding the following:

After this **Agreement** has been in effect for seventy (70) days, **We** may not cancel this **Agreement** except for one of the following reasons:

(A) non-payment of the **Agreement** Purchase Price; (B) discovery of fraud or material misrepresentation made by **You** in obtaining this **Agreement** or in presenting a **Claim** for service; (C) **You** are convicted of a crime which results in an increase in the service required under this **Agreement**; or (D) discovery of an act or omission by **You** or if **You** violate any condition of this **Agreement** after the effective date of this **Agreement** which substantially and materially increases the service under this **Agreement**. If **We** cancel this **Agreement** based on one or more of the above reasons, **We** will mail written notice of cancellation to **You** at least fifteen (15) days prior to the effective date of cancellation.

NEW YORK: The **RIGHT TO RETURN YOUR AGREEMENT** section is amended by adding the following:

If **You** return this **Agreement** within the applicable time period and no **Claims** have been filed, the **Agreement** shall be void and **We** will refund the entire **Agreement** Purchase Price within thirty (30) days. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within thirty (30) days after return of this **Agreement** to **Us**.

The **CANCELLATION OF YOUR AGREEMENT** section has been amended.

Paragraph 2 has been amended by adding the following:

If **We** cancel this **Agreement**, **We** will mail written notice of cancellation at least fifteen (15) days prior to the effective date of cancellation for any reason other than non-payment of the **Agreement** Purchase Price, material misrepresentation or substantial breach of duties.

NORTH CAROLINA: The **CANCELLATION OF YOUR AGREEMENT** section has been amended.

Paragraph 1 has been amended the reference to an administrative fee of twenty five dollars (\$25) to an administrative fee of ten percent (10%) of the **Agreement** Purchase Price or twenty-five dollars (\$25) whichever is less.

Paragraph 2 is amended to delete the first sentence and replace with the following:

We may cancel this **Agreement** for non-payment of the **Agreement** Purchase Price or for direct violation of the **Agreement** by **You**.

OKLAHOMA: The **OTHER PROVISIONS** section of the **Declarations Page** has been amended as follows:

The entity obligated to perform under this **Agreement**, which is referred to as "**We**", "**Us**" and "**Our**" throughout the **Agreement**, is **Assurant Service Protection, Inc.**, P.O. Box 21647, St. Petersburg, Florida 33742. The telephone number is 1-800-283-0785. (Oklahoma License Number 862541).

The **GENERAL PROVISIONS** section, paragraph 12. **OTHER PROVISIONS** has been amended by adding the following:

Notice: Coverage afforded under this **Agreement** is not guaranteed by the Oklahoma Insurance Guaranty Association. Oklahoma service warranty statutes do not apply to **Commercial Use** references in service warranty contracts.

The **ARBITRATION PROVISION** section has been deleted and replaced with the following:

NON-BINDING ARBITRATION: Read The Following Arbitration Provision ("Provision") Carefully. It Limits Certain Of Your Rights, Including Your Right To Obtain Relief or Damages Through Court Action Prior to Engaging in Non-Binding Arbitration.

Disputes under this **Agreement** shall be subject to mandatory, non-binding arbitration. To begin arbitration, either **You** or **We** must make a written demand to the other party for arbitration. The arbitration will take place before a single arbitrator. It will be administered in keeping with the Expedited Procedures of the Commercial Arbitration Rules ("Rules") of the American Arbitration Association ("AAA") in effect when the **Claim** is filed. **You** may get a copy of these AAA's Rules by contacting AAA at 1633 Broadway, 10th Floor, New York, NY 10019, calling 1-800-778-7879 or visiting www.adr.org. The filing fees to begin and carry out arbitration will be shared equally between **You** and **Us**. This does not prohibit the arbitrator from giving the winning party their fees and expenses of the arbitration. Unless **You** and **We** agree, the arbitration will take place in the county and State where **You** live. The Federal Arbitration Act, 9 U.S.C. § 1, et seq., will govern and no State, local or other arbitration law will apply. The arbitration decision will not be binding on either party, and following such decision either party may elect to bring suit in a court of competent jurisdiction with respect to the **Claim** or **Claims** considered in the arbitration proceeding. **You** also agree that any arbitration proceeding will only consider **Your Claims**. **Claims** by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering **Your Claims**. In the event this Arbitration Provision is not approved by the appropriate State regulatory agency, and/or is stricken, severed, or otherwise deemed unenforceable by a court of competent jurisdiction, **You** and **We** specifically agree to waive and forever give up the right to a trial by jury. Instead, in the event any litigation arises between **You** and **Us**, any such lawsuit will be tried before a judge, and a jury will not be impaneled or struck.

The **RIGHT TO RETURN YOUR AGREEMENT** section is deleted and replaced with the following:

You have the right to return this **Agreement**. **You** may return the **Agreement** within sixty (60) calendar days after the date **We** mail a copy of the **Agreement** to **You** or the date it is provided to **You** at the time of sale. If **You** return this **Agreement** within the applicable time period and no **Claims** have been filed, **We** will refund the entire **Agreement** Purchase Price within forty five (45) days. A 10% penalty per month shall be added to a refund that is not paid or credited within forty five (45) days after return of this **Agreement** to **Us**. This provision applies only to the original purchaser.

The **CANCELLATION OF YOUR AGREEMENT** section is deleted in its entirety and replaced with the following:

1. **You** may cancel this **Agreement** at any time. To cancel, **You** must submit a written request and return this **Agreement** to the selling Dealer or directly to **Us**. An odometer statement indicating the odometer reading at the date of the request and a signed cancellation request form will be required to process **Your** refund. If **You** cancel this **Agreement** within the first sixty (60) days and no **Claims** have been filed, the refund will be based upon one hundred percent (100%) of the unearned pro rata premium. If **You** cancel the **Agreement** after the first sixty (60) days or have made a **Claim** within the first sixty (60) days, the refund will be one hundred percent (100%) of the unearned pro rata premium less (a) ten percent (10%) of the unearned pro rata premium or twenty-five dollars (\$25), whichever is less and (b) the actual cost of any service provided under the **Agreement**. In the event of cancellation, the LIENHOLDER identified on the **Declaration Page**, if any, will be named on a cancellation refund check as its interest may appear.
2. **We** may cancel this **Agreement** for nonpayment of the **Agreement** Purchase Price, or for a material misrepresentation made in obtaining this **Agreement** or in the submission of a **Claim**, or in the event **Your Unit** is modified/changed as listed in the **Agreement** Exclusions or is used in a manner excluded by the **Agreement**. If this **Agreement** is cancelled by **Us**, the refund will be based upon one hundred percent (100%) of the unearned pro rata premium, less the actual cost of any service provided under the **Agreement**. In the event of cancellation, the LIENHOLDER, if any, will be named on the cancellation refund check as its interest may appear. A written notice of cancellation, stating the effective date and reason for the cancellation will be mailed to the **Agreement** Holder.

OREGON: The **ARBITRATION PROVISION** section has been deleted in its entirety.

This **Agreement** is amended by adding the following:

Roadside assistance benefits or services are conducted by Nation Motor Club, LLC. however, United Service Protection Corp. is ultimately responsible for providing these benefits. Any failure to provide such benefits by Nation Motor Club, LLC. or United Service Protection Corp. as specified in this contract will be covered by **Our** reimbursement insurance policy.

SOUTH CAROLINA: The **GENERAL PROVISIONS** section, paragraph 12. **OTHER PROVISIONS** has been amended by adding the following:

Notice: If **We** do not timely resolve such matters within sixty (60) days of proof of loss, **You** may contact the South Carolina Department of Insurance, P.O. Box 100105, Columbia, South Carolina, 29202. The telephone is 1-800-768-3467.

The **CANCELLATION OF YOUR AGREEMENT** section has been amended.

Paragraph 2 has been amended by adding the following:

If **We** cancel this **Agreement**, **We** will mail written notice of cancellation at least fifteen (15) days prior to the effective date of cancellation for any reason other than non-payment of the **Agreement** Purchase Price, material misrepresentation or substantial breach of duties.

TEXAS: The **OTHER PROVISIONS** section of the **Declarations Page** has been amended as follows:

The **Administrator** Registration Number for Preferred Administrators is 110 is added.

The **GENERAL PROVISIONS** section, paragraph 12. **b. OTHER PROVISIONS** has deleted and replaced with the following:

- b.** The obligations under this **Agreement** are insured by a policy of insurance issued by **American Bankers Insurance Company of Florida**, 11222 Quail Roost Drive, Miami, FL 33157. In the event any covered service is not provided to **You** by **Us** before the sixty-first (61st) day after proof of loss has been filed, or if a refund or credit is not paid before the forty-sixth (46th) day after the date on which the **Agreement** is canceled, **You** may apply directly to **American Bankers Insurance Company of Florida**. Please call 1-866-306-6694 for instructions.

Notice: If **You** have complaints or questions regarding this **Agreement**, **You** may contact the Texas Department of Licensing and Regulation at the following address and telephone number: Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711. The telephones are: 1-512-463-6599 or 1-800-803-9202 (within TX only).

The **CANCELLATION OF YOUR AGREEMENT** section, paragraphs 1 and 2 have been amended by adding the following:

A ten percent (10%) penalty per month shall be added to any refund that is not paid or credited within forty-five (45) days after return of this **Agreement** to **Us**. The right to cancel within this **Agreement** applies only the original purchaser of the **Agreement** and is not transferrable.

UTAH: The **GENERAL PROVISIONS** section, paragraph 12. **OTHER PROVISIONS** has been amended by adding the following:

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

The **ARBITRATION PROVISION** section has been deleted in its entirety.

The **CANCELLATION OF YOUR AGREEMENT** section has been amended.

Paragraph 2 has been deleted and replaced with the following:

2. **We** may cancel this **Agreement** during the first sixty (60) days for any reason, by mailing a notice of cancellation at least ten (10) days prior to the effective date of cancellation for non-payment of the **Agreement** Purchase Price, or thirty (30) days prior for any other reason. After the first sixty (60) days, **We** may cancel by mailing a cancellation notice at least ten (10) days prior to cancellation for non-payment of the **Agreement** Purchase Price or thirty (30) days prior for any of the following reasons: (A) a material misrepresentation made by **You**; (B) a substantial breach of contractual duties by **You** under the **Agreement** relating to the **Unit** or its use; and (C) substantial change in the risk assumed, unless **We** should reasonably have foreseen the change or contemplated the risk when entering into the **Agreement**. If this **Agreement** is cancelled by **Us**, **We** will refund an amount of the **Agreement** Purchase Price according to the pro-rata method reflecting the greater of the days in force or the miles driven, based on the term of the plan selected and the date **Coverage** begins. In the event of cancellation, the LIENHOLDER, if any, will be named on the cancellation refund check as its interest may appear.

Paragraph 3 has been deleted in its entirety.

The **GUIDE TO FILING A CLAIM** section has been amended by adding the following:

Notice and proof of loss must be provided as soon as reasonably possible after the time required by the **Agreement**. Failure to obtain prior authorization or submit repair orders and other documentation within sixty (60) days of the repair will not automatically invalidate **Your Claim** if **You** can demonstrate that it was not reasonably possible to obtain prior authorization or file the documents within such time period.

The **EXCLUSIONS** section, paragraph 1 is deleted and replaced with the following:

1. **FOR COSTS OR EXPENSES REPORTED OR MADE AFTER THE EXPIRATION OF THE TERM OF THIS AGREEMENT OR NOT PREVIOUSLY AUTHORIZED BY THE ADMINISTRATOR (WITH THE EXCEPTION OF EMERGENCY REPAIRS); FOR REPAIRS TO PARTS OF THE UNIT SPECIFICALLY EXCLUDED IN THIS SECTION OF THIS AGREEMENT.**

WISCONSIN: All references in this **Service Agreement** to **United Service Protection Corp.** is replaced to read **United Service Protection Corporation**.

The **OTHER PROVISIONS** section of the **Declaration Page** has been amended by deleting and replacing the first paragraph with the following: **This Service Agreement is not an insurance contract.** This is a **Service Agreement** as regulated under Wisconsin law and as referenced in the Federal Public Law #93-637.

The **GENERAL PROVISIONS** section has been amended.

Paragraph 9. **Subrogation Provision** has been deleted and replaced with the following:

9. In the event that coverage is provided under this **Agreement**, **We** shall be subrogated to all the rights **You** may have to recover against any person or organization arising out of any safety defect which is the subject of a voluntary or mandatory recall campaign, 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 made whole all amounts recovered by **You** for which **You** have received benefits under this **Agreement** shall belong to, and be paid to **Us**, up to the amount of benefits paid under this **Agreement**.

Paragraph 12. **b. OTHER PROVISIONS** has deleted and replaced with the following:

- b. Obligations of the **Obligor** under this **Agreement** are insured under a reimbursement insurance policy issued by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157. If **We** do not provide, or reimburse or pay for, a service that is covered under this **Agreement** within sixty (60) days after the **Agreement** Holder provides proof of loss, or if **We** become insolvent or otherwise financially impaired, the **Agreement** Holder may file a **Claim** directly with American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157. For reimbursement, payment, or provision of the service, please call 1-866-306-6694 for instructions.

Notice: THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.

The **ARBITRATION PROVISION** section has been deleted in its entirety.

The **CANCELLATION OF YOUR AGREEMENT** section has been amended.

Paragraph 1 is amended by changing the administrative fee of twenty five dollars (\$25) is deleted and replaced with an administrative fee of ten percent (10%) of the **Agreement** Purchase Price or twenty-five dollars (\$25), whichever is less.

Paragraph 2 has been deleted and replaced with the following:

2. **We** may cancel this **Agreement** for nonpayment of the **Agreement** Purchase Price, or for a material misrepresentation by **You** to **Us** or the **Administrator**, or substantial breach of duties by **You** relating to the **Unit** or its use. If this **Agreement** is canceled by **Us** for any reason other than non-payment, **We** shall refund the **Agreement** Holder one hundred percent (100%) of the paid unearned pro rata **Agreement** Purchase Price, less any **Claims** paid. The pro rata refund will be calculated reflecting the greater of the days in force or the miles driven based on the term of the **Plan** selected and the date coverage begins. In the event of cancellation, the Lienholder, if any, will be named on the cancellation refund check as its interest may appear. A written notice of cancellation, stating the effective date and reason for the cancellation will be mailed to the **Agreement** Holder at the last known address at least five (5) days before the effective date of the cancellation.

WYOMING: The **ARBITRATION PROVISION** section has been deleted in its entirety.

The **CANCELLATION OF YOUR AGREEMENT** section has been amended.

Paragraph 2 has been amended by adding the following:

If **We** cancel this **Agreement**, **We** will mail written notice of cancellation at least ten (10) days prior to the effective date of cancellation for any reason other than non-payment of the **Agreement** Purchase Price, material misrepresentation or substantial breach of duties by **You** relating to the **Unit** or its use.

Paragraph 3 has been deleted and replaced with the following:

3. If the **Unit** and this **Agreement** have been financed, the Lienholder shown on the **Declaration Page** may only cancel this **Agreement** if the **Unit** is declared a total loss or is repossessed. This right of cancellation does not confer ownership of this **Agreement** to the Lienholder or otherwise entitle the Lienholder to performance under this **Agreement**.