



THE VIKING PROTECTION PLAN
Motor Home
Service Agreement Declaration Page

SERVICE AGREEMENT NUMBER

SERVICE AGREEMENT HOLDER INFORMATION

FIRST NAME	LAST NAME	MI	TELEPHONE NUMBER
ADDRESS		CITY	STATE ZIP CODE

UNIT DESCRIPTION

YEAR	MAKE	MODEL	UNIT PURCHASE PRICE	UNIT PURCHASE DATE	ORIGINAL OWNER <input type="checkbox"/> Yes <input type="checkbox"/> No
CHASSIS VIN		CHASSIS WARRANTY TERM	COACH/UNIT VIN	MANF WARRANTY TERM	

PLAN INFORMATION

AGREEMENT PURCHASE DATE	IN-SERVICE DATE	AGREEMENT EXPIRATION DATE	ODOMETER MILEAGE (on AGREEMENT Purchase Date)	EXPIRATION MILEAGE
-------------------------	-----------------	---------------------------	--	--------------------

NEW UNIT PLAN PRE-OWNED UNIT PLAN

Maximum Coverage <input type="checkbox"/> Motor Home <input type="checkbox"/> Coach Only	Maximum Wrap Coverage (New Only) <input type="checkbox"/> Motor Home	Premium Coverage <input type="checkbox"/> Motor Home <input type="checkbox"/> Coach Only
---	--	---

TERM _____ MONTHS _____ MILES	RATE CLASS	BASE CODE	AGREEMENT PURCHASE PRICE	PAYMENT PLAN <input type="checkbox"/> Yes <input type="checkbox"/> No
----------------------------------	------------	-----------	--------------------------	--

DEDUCTIBLE (PER CLAIM)

\$100.00 (Standard) \$50.00 \$200.00 \$500.00 Other _____

SURCHARGES AND OPTIONAL COVERAGE

REQUIRED SURCHARGES	OPTIONAL COVERAGE AND SURCHARGES	
<input type="checkbox"/> Extended Eligibility (NEW UNIT Only)	<input type="checkbox"/> COMMERCIAL USE (NEW UNIT Only)	<input type="checkbox"/> Navigational Package (Motor Home only)
<input type="checkbox"/> UNIT Age (PRE-OWNED UNITS)	<input type="checkbox"/> Brown Out Coverage	<input type="checkbox"/> Consequential Loss Coverage

DEALER/LIENHOLDER INFORMATION

DEALER NAME	DEALER NUMBER	F&I DEALER NUMBER
ADDRESS	CITY	STATE ZIP CODE TELEPHONE NUMBER
LIENHOLDER NAME	ADDRESS	CITY STATE ZIP CODE TELEPHONE NUMBER

OTHER PROVISIONS

This SERVICE AGREEMENT is not an insurance contract. Unless otherwise regulated under state law, the contents of this **SERVICE AGREEMENT** should be interpreted and understood within the meaning of a "service contract" in Public Law #93-637.

If this **SERVICE AGREEMENT** has been financed, the Lienholder shall be entitled to any refunds resulting from the cancellation of this **SERVICE AGREEMENT** for whatever reason. This would include cancellation for nonpayment, repossession of the **UNIT**, or total loss of the **UNIT**.

The **OBLIGOR** under this **SERVICE AGREEMENT** referred to as "**WE**", "**US**", and "**OUR**" throughout is United Service Protection Corp., P.O. Box 21647, St. Petersburg, Florida 33742. The telephone number is **1-800-283-0785**. The definition of "**ADMINISTRATOR**" used through the **SERVICE AGREEMENT** is defined as Preferred Administrators, the address and telephone number for which are located at the top of this **SERVICE AGREEMENT**. The **ADMINISTRATOR** Registration Number for Preferred Administrators is 110. 24-Hour Roadside Assistance Service benefits provided by Nation Motor Club, Inc., dba Nation Safe Drivers. The **OBLIGOR** and provider for the Roadside Assistance Service is Nation Motor Club, Inc. administrative offices at 800 Yamato Road, Suite 100, Boca Raton, FL 33431. **For Alabama, Arizona, Arkansas, Hawaii, Louisiana, Massachusetts, Nevada, Tennessee, Texas and Washington** members, the **OBLIGOR** and provider of services is Nation Motor Club, Inc. dba Nation Safe Drivers.

YOUR SERVICE AGREEMENT contains an arbitration clause which may affect **YOUR** legal rights, unless **YOU** live in a state that prohibits such provisions. Please review the arbitration in its entirety as well as the **SPECIAL STATE DISCLOSURES** section for **YOUR** specific state (if **YOUR** state is included) to determine whether **YOUR** legal rights are affected.

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 the 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.

To review the General Privacy Policy of United Service Protection Corporation, an Assurant Solutions company, please visit <http://www.assurantsolutions.com/pri-privacy-notice-t4.html>.

SIGNATURES FOR SERVICE AGREEMENT

SERVICE AGREEMENT HOLDER'S SIGNATURE	DATE	DEALER AUTHORIZED SIGNATURE	DATE
X		X	

TERMS AND CONDITIONS

NOTICE TO SERVICE AGREEMENT HOLDER

1. This **SERVICE AGREEMENT** is not a contract of Insurance.
2. This **SERVICE AGREEMENT** is not valid unless the **DECLARATION PAGE** is filled out completely.
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 **SERVICE AGREEMENT** overlaps with the term of **YOUR** manufacturer's warranty, look first to **YOUR** manufacturer's warranty for coverage. This **SERVICE 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 this **SERVICE AGREEMENT**.

ADMINISTRATOR:
Preferred Administrators
P.O. Box 26830, Austin, TX 78755
1-877-565-0816

Note: The 24-Hour Roadside Benefits are provided through Nation Motor Club, Inc. dba Nation Safe Drivers, 800 Yamato Road, Suite 100, Boca Raton, FL 33431. Nation Motor Club, Inc. is the **OBLIGOR** for the 24-Hour Roadside Benefits. For assistance call: 1-855-216-6422 – Producer Code: 24275 - Plan: DZ.

DEFINITIONS

The following definitions apply to words used frequently throughout this **SERVICE AGREEMENT**. These definitions are in **BOLD-FACED, SMALL CAPS** 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 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 **CLAIM** made.
8. **IN-SERVICE DATE** - The date on which the **UNIT** was first purchased by the original owner, if known. For **UNITS** for which that original purchase date is not known, it shall be July 1st of the **UNIT** model year.
9. **OBLIGOR** - The entity identified on the **DECLARATION PAGE** obligated to perform under this **SERVICE AGREEMENT**.
10. **PLAN** - Refers to the **PLAN** selected and Term selected by **YOU** as shown on the **DECLARATION PAGE** of this **SERVICE AGREEMENT**.
11. **REPAIR FACILITY** - A licensed **REPAIR FACILITY** authorized by the **ADMINISTRATOR** to perform repair services under this **SERVICE AGREEMENT**.
12. **SERVICE AGREEMENT** (the "**AGREEMENT**") - This **AGREEMENT**, which **YOU** have purchased for the **UNIT** described on the **DECLARATION PAGE**.
13. **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.
14. **UNIT** - The **UNIT** described on the **DECLARATION PAGE** that is covered under this **AGREEMENT**.
 - a. **NEW UNIT** - Means 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** - Means 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.
15. **WE, US AND OUR** - The entity identified on the **DECLARATION PAGE** that is obligated to perform under this **AGREEMENT**.
16. **YOU, YOUR** - The **AGREEMENT** Holder shown on the **DECLARATION PAGE** of this **AGREEMENT**.

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** selected 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 Schedule of Coverages section which cause a **BREAKDOWN**, less any **DEDUCTIBLE**, and will pay to **YOU** the Additional Benefits listed in the Schedule of Coverages section, 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 Schedule of Coverages section for a detailed list of **COVERED PARTS** and to determine the coverage applicable to **YOUR PLAN**. All covered components 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 Additional Benefits listed in the Schedule of Coverages section. In the event that the same **COVERED PART** is replaced under the Terms 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) Thirty Five Thousand Dollars (\$35,000.00); 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 components are listed in the 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.

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'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. **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**. 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.

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 WITHOUT SUITABLE EQUIPMENT, OR IF THE REQUIREMENTS IN THE MANUFACTURER'S MANUAL FOR UNITS USED TO PULL TRAILERS 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 BROWN OUT UNLESS THE SURCHARGE HAS BEEN 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, 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, 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 VEHICLE BEING TOWED BY THE UNIT (IF ANY) REGARDLESS IF THE DAMAGE IS CAUSED BY THE FAILURE OF A COVERED PART; OR FOR RETROFITTING DUE TO UNAVAILABILITY OF PARTS;**
- 10. FOR ANY OF THE FOLLOWING REPAIRS, SERVICES OR SUPPLIES: AWNING MATERIAL, FRAME, STRUCTURAL DAMAGE, ADJUSTMENTS, 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 COMPONENTS, ROOFING MATERIALS, SEALANTS, SHEET METAL, SIDING, SHOP SUPPLIES, SQUEAKING, WHEELS/RIMS, UPHOLSTERY, CANVAS, WARPING OR UNEVEN FLOORS, RAMPS, VANITIES, VENTS, WALLS, GLASS, WASHERS, WATER LEAK REPAIRS (OTHER THAN PLUMBING), WEATHER STRIPPING, WHEEL BALANCING, WIND NOISES, RETRACTABLE SCREENS, WINDOW SHADES, TREATMENTS AND DRAPERIES, WINDOWS, WOOD FRAMING, WOODWORK AND MILLWORK.**
- 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 SCHEDULE OF COVERAGES SECTION, INFRARED SYSTEMS, LIGHT BULBS, SEALED BEAMS, LENSES; MANUAL CLUTCH ASSEMBLY, MANUAL CLUTCH HYDRAULICS, LINKAGE AND PEDAL, METAL OR PLASTIC TRIM, PAINT AND COSMETIC REPAIRS, PERSONAL COMPUTERS, RATTLES, RUBBER MOLDINGS, WEATHER STRIPS, SAFETY RESTRAINT SYSTEMS (AIR BAGS AND SEATBELTS), SHOCK ABSORBERS, SPARK PLUGS, SPARK PLUG WIRES, STORAGE, ENGINE THERMOSTAT, TUNE UP, WIPER ARMS AND WIPER BLADES.**
- 12. FOR ANY COMPONENTS INCLUDED IN ANY OF THE OPTIONAL SCHEDULE OF COVERAGES UNLESS THE OPTION AND SURCHARGE HAS BEEN ELECTED ON THE DECLARATION PAGE.**
- 13. 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.**
- 14. FOR TIRE ROAD HAZARD COVERAGE, THE FOLLOWING EXCLUSIONS ALSO APPLY:**
 - 1. TIRE DAMAGE INCURRED OUTSIDE THE CONTINENTAL UNITED STATES OF AMERICA, ALASKA, HAWAII AND CANADA;**
 - 2. TIRE DAMAGE RESULTING FROM OFF-ROAD USE, RACING, COLLISION WITH CURB OR ANY OTHER OBJECT OR VEHICLE, MISUSE, ABUSE, LACK OF PROPER MAINTENANCE, MISALIGNMENT, FAULTY SUSPENSION COMPONENTS, VANDALISM, FIRE, UPSET, MANUFACTURER DEFECTS, AND DRIVING ON TIRES WHICH ARE DEFLATED OR IMPROPERLY INFLATED;**
 - 3. TIRES WHICH ARE UNDERSIZED, OVERSIZED, OR OTHERWISE NOT RECOMMENDED BY THE MANUFACTURER FOR INSTALLATION ON YOUR UNIT;**
 - 4. TIRES TRANSFERRED FROM ANOTHER VEHICLE;**
 - 5. TIRES WHICH DO NOT HAVE AT LEAST 3/32-INCH TREAD DEPTH REMAINING;**
 - 6. DAMAGE TO TIRES THAT DOES NOT AFFECT THEIR PERFORMANCE OR SAFETY;**

7. TIRES NOT RETAINED BY YOU FOR INSPECTION BY THE ADMINISTRATOR.

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 reasonable costs to repair or replace any of the parts of the Components 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 Groups 1 - 24
Maximum Wrap Coverage Groups 3 - 26 (New Only)
Maximum Coverage 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** - 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 Appliances** - Ice maker, 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, 42" or smaller 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** - Factory installed electric/hydraulic leveling jacks, controller, electrical switches and wiring harness.
22. **Power Steps** - Power step, lines, fittings, cylinders, worm gears, electrical switches and wiring harness, entry door floor motor and mechanism.
23. **Slide-Out Rooms** - 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 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.

MOTOR HOME OPTIONAL COVERAGE (Surcharges Apply)

- A. **COMMERCIAL USE Coverage** - (available only on **NEW UNIT PLANS**) 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, optional **COMMERCIAL USE** surcharge must be paid at time of purchase, regardless of whether or not the **UNIT** is being used for commercial purposes.
- B. **Brown Out Coverage** - In the event **YOU** selected and purchased the Brown Out option, as show on the **DECLARATION PAGE** of this **AGREEMENT**, **WE** will provide coverage for damage to a covered electrical component caused by brown out. A brown out is defined as a reduction in power caused by inadequate supply.
- C. **Navigational Package Coverage**- In the event **YOU** selected and purchased the Navigational 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.
- D. **Consequential Loss Coverage** - In the event **YOU** selected and purchased the Consequential Loss 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.

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, flat rate labor time from a nationally recognized labor manual, for the labor time authorized to complete the repair, not to exceed four hundred and fifty dollars (\$450) for each repair visit. 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. **Tire Road Hazard Coverage** - In the event **YOUR UNIT'S** tire(s) incur damage from a road hazard, **WE** will pay or reimburse **YOU** for receipted expenses for a tire repair, up to a maximum of fifty dollars (\$50) for each tire repaired per occurrence, or if not repairable, up to two hundred dollars (\$200) for each tire replacement, up to a maximum aggregate of sixteen hundred dollars (\$1,600) during the Term of this **AGREEMENT**. A "road hazard" shall mean pothole, rock, nail, wood, tree limb/branch, or other debris on the road surface. Please refer to Exclusions Section, Item 14., for specific excluded conditions. **YOU must retain the tire for inspection by the ADMINISTRATOR.**
4. **Trip Interruption:** In the event that a **BREAKDOWN** occurs when traveling more than one hundred (100) miles from **YOUR** home and results in a **REPAIR FACILITY** keeping the **UNIT** overnight, **WE** will reimburse **YOU** for receipted motel and restaurant expenses commencing on the date of the **BREAKDOWN**, up to one hundred fifty dollars (\$150) per day for a maximum of five (5) days (total benefit per occurrence of seven hundred fifty dollars (\$750)). Coverage will be provided to **YOU** on the following basis: **WE** will pay the actual expenses, not to exceed one hundred fifty dollars (\$150) per day for every eight (8) labor hours, or portion thereof, flat rate labor time from a nationally recognized labor manual, for the labor time authorized to complete the repair, not to exceed seven hundred fifty dollars (\$750) for each repair visit. 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**.
5. **Pet Benefit:** In the event that a **BREAKDOWN** occurs away from **YOUR** home and results in a **REPAIR FACILITY** keeping the **UNIT** overnight, **WE** will reimburse **YOU** for a receipted pet removal, transporting, handling and boarding expenses commencing on the date of the **BREAKDOWN** up to one hundred dollars (\$100) per occurrence. This applies only to domestic animals and horses.
6. **Service Calls:** In the event of a **BREAKDOWN** covered by this **AGREEMENT** and **YOU** are unable to transport the **UNIT** to a licensed **REPAIR FACILITY**, **WE** will pay on behalf of, or reimburse **YOU**, for a Service Call, not to exceed two hundred dollars (\$200) per **BREAKDOWN**.
7. **Food Spoilage:** In the event the **UNIT** becomes disabled due to any covered mechanical failure which renders the **UNIT** inoperable, **WE** will reimburse **YOU** 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**.

Note: Due to state law restrictions, certain Additional Benefits may not be available in YOUR state.

24 -HOUR MOTOR HOME ROADSIDE BENEFITS

1. **Towing and Wrecker Service:** In the event the **UNIT** becomes disabled due to any mechanical failure which renders the **UNIT** inoperable, **WE** will reimburse **YOU** to have the **UNIT** transported to the nearest qualified **REPAIR FACILITY** and will pay up to a maximum of seven hundred fifty dollars (\$750) per occurrence for the transportation expenses.
2. **Flat Tire Change:** In the event of a flat tire on the **UNIT**, **WE** will reimburse **YOU** 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 reimburse **YOU** 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 reimburse **YOU** 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** are lost, broken or accidentally locked in the **UNIT**, or the **UNIT** has a frozen lock, **WE** will reimburse **YOU** for a service provider to unlock the **UNIT** 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: The 24-Hour Motor Home Roadside Benefits are provided through Nation Motor Club, Inc. dba Nation Safe Drivers, 800 Yamato Road, Suite 100, Boca Raton, FL 33431. Nation Motor Club, Inc. is the OBLIGOR for the 24-Hour Motor Home Roadside Benefits. For assistance call 1-855-216-6422 - Producer Code: 24275 - Plan: DZ.

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 of the Components 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 Groups 1 - 17
Maximum Coverage 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** - 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 Appliances** - Ice maker, 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 Rooms** - Slide-out room motor(s), guides, tracks and hydraulic valves, sliding floor motor, pump/jack assembly, electrical switches and wiring harness.
14. **Power Steps** - Power step, lines, fittings, cylinders, worm gears, electrical switches and wiring harness, entry door floor motor and mechanism.
15. **Leveling System** - 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 Components 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.

- A. **COMMERCIAL USE Coverage** - (available only for **NEW UNIT PLANS**) 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, optional **COMMERCIAL USE** surcharge must be paid at the time of purchase, regardless of whether or not the **UNIT** is being used for commercial purposes.
- B. **Brown Out Coverage** - In the event **YOU** selected and purchased the Brown Out option, as show on the **DECLARATION PAGE** of this **AGREEMENT**, **WE** will provide coverage for damage to a covered electrical component caused by brown out. A brown out is defined as a reduction in power caused by inadequate supply.
- C. **Consequential Loss Coverage** - In the event **YOU** selected and purchased the Consequential Loss 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.

COACH ONLY ADDITIONAL BENEFITS

- 1. **Service Calls:** In the event of a **BREAKDOWN** covered by this **AGREEMENT** and **YOU** are unable to transport the **UNIT** to a licensed **REPAIR FACILITY**, **WE** will pay on behalf of, or reimburse **YOU**, for a Service Call, not to exceed two hundred dollars (\$200) per **BREAKDOWN**.
- 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. **Tire Road Hazard Coverage** - In the event **YOUR UNIT'S** tire(s) incur damage from a road hazard, **WE** will pay or reimburse **YOU** for receipted expenses for a tire repair, up to a maximum of fifty dollars (\$50) for each tire repaired per occurrence, or if not repairable, up to two hundred dollars (\$200) for each tire replacement, up to a maximum aggregate of sixteen hundred dollars (\$1,600) during the Term of this **AGREEMENT**. A "road hazard" shall mean pothole, rock, nail, wood, tree limb/branch, or other debris on the road surface. Please refer to Exclusions Section, Item 14., for specific excluded conditions. **YOU must retain the tire for inspection by the ADMINISTRATOR.**
- 4. **Food Spoilage:** In the event the **UNIT** becomes disabled due to any covered mechanical failure which renders the **UNIT** inoperable, **WE** will reimburse **YOU** 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**.

24 - HOUR COACH ONLY ROADSIDE BENEFITS

- 1. **Key Lockout Service:** In the event the keys for the coach only are lost, broken or accidentally locked in the coach only, or the coach has a frozen lock, **WE** will reimburse for a service provider to unlock the coach only 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: The 24-Hour Coach Only Roadside Benefits are provided through Nation Motor Club, Inc. dba Nation Safe Drivers, 800 Yamato Road, Suite 100, Boca Raton, FL 33431. The OBLIGOR for the 24-Hour Coach Only Roadside Benefits is Nation Motor Club, Inc. For assistance call: 1-855-216-6422 - Producer Code: 24275 - Plan: DZ.

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 if 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.

CANCELLATION OF YOUR AGREEMENT

- 1. **YOU** may cancel this **AGREEMENT** at any time, including when a loss of the **UNIT** occurs, or when **YOU** sell the **UNIT** without transfer of this **AGREEMENT**. To cancel, **YOU** must submit a written request and return this **AGREEMENT** to the selling dealer or 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 **CLAIMS** 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 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 apply only to the original **AGREEMENT** Holder.
- 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/altered 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 5 days before the effective date of the cancellation.
- 3. 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**.

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:

- 1. A notarized copy of the documentation showing change of title and odometer reading;
- 2. Proof of maintenance recommended by the manufacturer; and
- 3. 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.

GUIDE TO FILING A CLAIM

A. INSTRUCTIONS FOR THE AGREEMENT HOLDER:

- 1. **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 component.

2. **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 **AGREEMENT** Number.
3. **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.
4. **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.
5. **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 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.
6. **Authorize Repair.** Authorize the **REPAIR FACILITY** to complete the repairs.
7. **Review Repair.** Review the work performed on the **UNIT** with the **REPAIR FACILITY** when the **UNIT** is picked up.
8. **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**.
9. **Emergency Repairs.** Follow the procedures outlined above. **PRIOR APPROVAL MUST BE OBTAINED IN ALL CASES. FAILURE TO OBTAIN PROPER AUTHORIZATION WILL RESULT IN A DENIAL OF BENEFITS.**

B. INSTRUCTIONS FOR THE REPAIR FACILITY:

1. **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**.
2. **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 component or part and cost of repair. Save all components 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 component disassembled is not covered under this **AGREEMENT**.
3. **Assess the Problem(s).** Assess the problem(s), its cause, and the cure of the failure and the cost of the repairs.
4. **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:
 - a. Current odometer mileage;
 - b. Customer's **AGREEMENT** Number;
 - c. Complaint, cause of failure and corrective action;
 - d. Cost of the repair;
 - e. Last eight (8) digits of the **UNIT** Identification Number;
 - f. Customer's current phone number.
5. **Verification of Coverage.** The **ADMINISTRATOR** will verify coverage and will either:
 - a. **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.
 - b. **Request Additional Evaluation** - Further evaluation, tear-down or outside inspection may be requested.
6. **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 component 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:
 - a. Save all components, including fluids and filters, which need to be repaired.
 - b. The **ADMINISTRATOR** will arrange for inspection.
 - c. If not visited within 48 hours, call Customer Service at 1-877-565-0825.
7. **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.
8. **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.
9. **Submit Repair Order for Payment.** All repair orders and documentation must be submitted, along with the **CLAIM** Authorization Number, to the **ADMINISTRATOR**, at the address shown below, within thirty (30) days from the date the covered repair was completed to be eligible for payment.

ADMINISTRATOR:
Preferred Administrators
P.O. Box 26830
Austin, TX 78755
ATTN: Claims Department
Telephone Number: 1-877-565-0825

C. INSTRUCTIONS FOR THE AGREEMENT HOLDER TO FILE A CLAIM FOR ADDITIONAL BENEFITS:

1. **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 Schedule of Coverages section, **except a CLAIM for Substitute Transportation**. For authorization, please call the **ADMINISTRATOR'S CLAIMS** number 1-877-565-0825.
2. **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 AGREEMENT** Number to the **ADMINISTRATOR**, at the address shown below, within thirty (30) days from the date of the covered service or repair to be eligible for payment.

ADMINISTRATOR:
Preferred Administrators
P.O. Box 26830
Austin, TX 78755
ATTN: Claims Department
Telephone Number: 1-877-565-0825

D. INSTRUCTIONS FOR THE AGREEMENT HOLDER TO FILE A CLAIM FOR THE 24-HOUR ROADSIDE BENEFITS:

The Roadside Assistance Services provided are not a part of a reimbursement program and **YOU** must call 1-855-216-6422 - Producer Code: 24275 - Plan: DZ to obtain service. In the event **YOU** contract for a covered service on **YOUR** own and would like to submit those services for reimbursement consideration, **YOU** may do so by calling toll-free 1-888-684-9327 or by visiting www.nsdclaims.com to request a **CLAIM** form. Please follow the instructions on the form for reimbursement submission. Reimbursements for services not obtained through Nation Motor Club, Inc. d/b/a Nation Safe Drivers are strictly limited to \$50.00.

Nation Motor Club, Inc. dba Nation Safe Drivers is the OBLIGOR for the 24-Hour Roadside Benefits. For assistance call: 1-855-216-6422 - Producer Code: 24275 - Plan: DZ.

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 is amended by adding the following:

A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of this **AGREEMENT** to **Us** and only to any cancellation received within the first sixty (60) calendar days after the date **WE** mailed a copy of the **AGREEMENT** to **You** or if it was provided to **You** at the time of sale. This provision applies only to the original purchaser.

Reference to deduction of **CLAIMS** from refund is deleted regardless of who initiates the cancellation.

Paragraph 2 is 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 **AGREEMENT** Purchase Price or material misrepresentation.

ARIZONA:

The **CANCELLATION OF YOUR AGREEMENT** section 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.

The **ARBITRATION PROVISION** section is amended by adding the following:

For Residents of Arizona only: 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 **EXCLUSIONS** section has been amended.

Paragraph 1 is deleted in its entirety.

Paragraphs 4, 6, 8 and 9 are 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 TO THE UNIT, WHILE OWNED BY YOU, INCLUDING, BUT NOT LIMITED TO: THE USE OF OVERSIZED TIRES; FRAME OR SUSPENSION MODIFICATIONS; OR REMOVAL OF ANY EMISSION CONTROL PARTS SYSTEM.**
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, 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, 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, WHILE OWNED BY YOU.**
8. **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 VEHICLE BEING TOWED BY THE UNIT (IF ANY) REGARDLESS IF THE DAMAGE IS CAUSED BY THE FAILURE OF A COVERED PART; OR FOR RETROFITTING DUE TO UNAVAILABILITY OF PARTS, WHILE OWNED BY YOU.**

CALIFORNIA:

The **OTHER PROVISIONS** section is amended to incorporate the following:

This **AGREEMENT** is not renewable. Performance to **You** under this **AGREEMENT** is guaranteed by a California approved insurance company. **You** may file a **CLAIM** with this insurance company if any promise made in the **AGREEMENT** has been denied or has not been honored within sixty (60) days after **YOUR** request. The name and address of the insurance company is: American Bankers Insurance Company of Florida, 11222 Quail Roast Drive, Miami, FL 33157, **1-866-306-6694**. If **You** are not satisfied with the insurance company's response, **You** may contact the California Department of Insurance at **1-800-927-4357**.

The California Provider License Number for United Service Protection Corp. is **0D01816**.

Any language throughout the program that refers to Nation Motor Club, Inc. as the **OBLIGOR** for the 24-Hour Roadside Assistance Service benefits is deleted and replaced with the following: The 24-Hour Roadside Assistance Service benefits are provided through Nation Motor Club, Inc.

The **DEFINITIONS** section, paragraph 11, is deleted and replaced with the following:

11. **REPAIR FACILITY** - Any licensed **REPAIR FACILITY** authorized by the **ADMINISTRATOR** to perform repair services under this **SERVICE AGREEMENT**.

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

Paragraph 9. **Subrogation Provision** is deleted and replaced by the following:

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 a 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 what is reasonably necessary to secure such rights (and is without prejudice to **YOUR** own legal rights and privileges). **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**.

Paragraph 10. **Maintenance Requirements** is amended by deleting the first sentence and replacing with the following:

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.

The **ARBITRATION PROVISION** section is deleted in its entirety.

The **EXCLUSIONS** section has been amended.

Paragraphs 4, 6, 7 and 8 are 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 FAILED COVERED 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;

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, 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 (MEANS UNINTENDED PRESENCE OR INTRODUCTION OF CONTAMINANTS), DISCHARGE OF ANY NUCLEAR WEAPON, CORROSION, RUST, ELECTROLYSIS, DETERIORATION, CONDENSATION, REVERSE POLARITY, 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 REPOSESSED OR IS THE SUBJECT OF A REPOSESSION 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 FOR LIABILITIES FOR NON INTENTIONAL ACTS CAUSING 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.**

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

Paragraph 1 and 2 are deleted and replaced with the following:

1. **YOU** may cancel this **AGREEMENT** at any time, including when a loss of the **UNIT** occurs, or when **YOU** sell the **UNIT** without transfer of this **AGREEMENT**. To cancel, **YOU** must submit a written request and return this **AGREEMENT** to the selling dealer or 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 or if a **CLAIM** has been made, **YOU** will be refunded an amount of the **AGREEMENT** Purchase Price according to the pro-rata method. The refund equals 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 an administrative fee of ten percent (10%) of the **AGREEMENT** Purchase Price or twenty-five dollars (\$25.00), whichever is less. 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 apply only to the original **AGREEMENT** Holder.
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**. **WE** will refund an amount of the **AGREEMENT** Purchase Price according to the pro-rata method paid within thirty (30) days of the date of cancellation. The refund equals 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. The **AGREEMENT** ceases to be valid no less than five (5) days after the postmark date of the notice.

COLORADO:

The **OTHER PROVISIONS** section is amended by adding the following:

Policy Number SFM-4491-CO-1.

CONNECTICUT:

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

YOU may cancel this **AGREEMENT** if the **UNIT** is sold, lost, stolen, or destroyed.

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

If the **UNIT** is in the 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 **DECLARATION PAGE** is 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 **Service Group Administrators**, PO Box 26830, Austin, TX 78755, The telephone number is **855-263-1681**, Florida License **60122**.

The privacy statement is deleted and replaced with the following:

To review the General Privacy Policy of United Service Protection, Inc., an Assurant Solutions company, please visit <http://www.assurantsolutions.com/privacy-notice-t4.html>.

The following statement is added:

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

The **ARBITRATION PROVISION** section is 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, paragraph 1 is amended. The reference to a twenty-five dollar (\$25.00) administrative fee is deleted and replaced with an administrative fee equal to five percent (5%) of the gross **AGREEMENT** Purchase Price.

The **TRANSFER OF YOUR AGREEMENT** section is deleted and replaced with the following:

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 forty dollar (\$40) transfer fee must be submitted to the ADMINISTRATOR within thirty (30) days of a change in ownership, along with the following:

1. **A notarized copy of the documentation showing change of title and odometer reading;**

2. **Proof of maintenance recommended by the manufacturer; and**
3. **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.

GEORGIA:

The **ARBITRATION PROVISION** section is deleted in its entirety.

The **EXCLUSIONS** section has been amended.

Paragraphs **4, 6 and 8**, are 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.**
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 BY YOU OR WITH YOUR KNOWLEDGE; OR FOR ANY LOSS OR DAMAGE RESULTING FROM ROAD HAZARDS, 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; CONTAMINATION OF ANY NATURE, DISCHARGE OF ANY NUCLEAR WEAPON, CORROSION, RUST, ELECTROLYSIS, DETERIORATION, CONDENSATION, REVERSE POLARITY, 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.**
8. **FOR ANY MECHANICAL PROBLEMS THAT EXISTED PRIOR TO THE PURCHASE OF THIS AGREEMENT AND KNOWN BY YOU OR FOR REPAIR COSTS OR EXPENSES WHILE OWNED BY YOU 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.**

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

Paragraph 1 is amended by adding the following:

An administrative fee and any **CLAIMS** paid will not be deducted from any refund owed.

Paragraph 2 is amended as follows:

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. An administrative fee will not be deducted from any refund owed.

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 has been amended.

Paragraph 1 is amended by adding the following:

A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of this **AGREEMENT** to **US** and only to any cancellation received within the first sixty (60) calendar days. This provision applies only to the original purchaser.

Paragraph 2 is 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 nonpayment of the **AGREEMENT** Purchase Price, material misrepresentation or substantial breach of duties.

IDAHO:

The **OTHER PROVISIONS** section is amended by adding the following:

Coverage afforded under this **AGREEMENT** is not guaranteed by the Idaho Insurance Guaranty Association.

ILLINOIS:

The **CANCELLATION OF YOUR AGREEMENT** section, paragraph 1 is amended as follows:

All references to the administrative fee of twenty-five dollars (\$25.00) are deleted and replaced with an administrative fee of ten percent (10%) of the **AGREEMENT** Purchase Price or twenty-five dollars (\$25.00), whichever is less.

INDIANA:

The **OTHER PROVISIONS** section is amended by adding the following:

YOUR proof of payment to **US** or the **ADMINISTRATOR** which issued this **AGREEMENT** shall be considered proof of payment to the insurance company identified on the **DECLARATION PAGE** which insures obligations to **YOU**.

The **NOTICE TO SERVICE AGREEMENT HOLDER** section has been amended.

Paragraph 1 is deleted and replaced with the following:

1. This **SERVICE AGREEMENT** is not a contract of Insurance and is not subject to Indiana insurance law.

The **ARBITRATION PROVISION** section is 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 **EXCLUSIONS** provision has been amended.

Paragraph 8 is deleted and replaced with the following:

8. **FOR ANY MECHANICAL PROBLEMS KNOWN BY YOU 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.**

IOWA:

The **OTHER PROVISIONS** section is amended by adding the following:

The Iowa Commissioner of Insurance may be contacted at the following address: Iowa Insurance Division, 330 Maple Street, Des Moines, Iowa 50319-0065.

The **CANCELLATION OF YOUR AGREEMENT** section, paragraph 2 is amended as follows:

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

LOUISIANA:

The **ARBITRATION PROVISION** section is deleted in its entirety.

The **CANCELLATION OF YOUR AGREEMENT** section and the **RIGHT TO RETURN YOUR AGREEMENT** section are amended as follows:

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 as follows:

All references to the administrative fee of twenty-five dollars (\$25.00) are deleted and replaced with an administrative fee of ten percent (10%) of the **AGREEMENT** Purchase Price or twenty-five dollars (\$25.00), whichever is less.

Paragraph 2 is amended as follows:

The last sentence is replaced with the following:

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 15 days before the effective date of the cancellation.

MARYLAND:

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

A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of this **AGREEMENT** to **Us** and only to any cancellation received within the first sixty (60) calendar days after the date **WE** mailed a copy of the **AGREEMENT** to **YOU** or if it was provided to **YOU** at the time of sale. This provision applies only to the original purchaser.

MASSACHUSETTS:

The **OBLIGOR** under this **AGREEMENT**, which is referred to as "**WE**", "**US**" and "**OUR**" throughout the **AGREEMENT**, is the Dealer, the address and telephone number for which are provided on the **AGREEMENT DECLARATION PAGE**.

The **OTHER PROVISIONS** section is amended by adding the following:

NOTICE TO AGREEMENT HOLDER: PURCHASE OF THIS AGREEMENT IS NOT REQUIRED IN ORDER TO REGISTER OR FINANCE A VEHICLE. THE BENEFITS PROVIDED MAY DUPLICATE EXPRESS MANUFACTURER'S OR SELLER'S WARRANTIES THAT COME AUTOMATICALLY WITH EVERY SALE. 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 motor Vehicles as follows:

Used Vehicles 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 Vehicles 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 Vehicles 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 **OTHER PROVISIONS** section is amended as follows:

All references to American Bankers Insurance Company of Florida are replaced to read American Reliable Insurance Company.

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

- (1) if the used motor vehicle 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 motor vehicle 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 motor **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 is 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 has been amended.

Paragraph 2 is 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 nonpayment of the **AGREEMENT** Purchase Price, material misrepresentation or substantial breach of duties.

MISSISSIPPI:

The **ARBITRATION PROVISION** section is deleted in its entirety.

MISSOURI:

The last paragraph of the **OTHER PROVISIONS** section is deleted and replaced with the following:

UC1621-0414

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.

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

The last sentence of Paragraph 2 is amended as follows:

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 15 days before the effective date of the cancellation.

NEBRASKA:

The **ARBITRATION PROVISION** section is deleted in its entirety.

NEW HAMPSHIRE:

The **OTHER PROVISIONS** section is amended to add the following:

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 has been amended.

Paragraph 2 is amended by deleting and replacing the last sentence with the following:

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 5 days before the effective date of the cancellation for any reason other than nonpayment of the **AGREEMENT** Purchase Price or material misrepresentation.

NEW MEXICO:

The **RIGHT TO RETURN YOUR AGREEMENT** section is amended as follows:

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 has been amended.

Paragraph 2 is amended by adding the following:

2. 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) nonpayment of the **AGREEMENT** Purchase Price; or (B) discovery of fraud or material misrepresentation made by **YOU** in obtaining this **AGREEMENT** or in presenting a **CLAIM** for service. If **WE** cancel this **AGREEMENT** based on one or more of these 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 **CANCELLATION OF YOUR AGREEMENT** section has been amended.

Paragraph 1 is amended by adding the following:

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** and only to any cancellation received within the first sixty (60) calendar days. This provision applies only to the original purchaser.

Paragraph 2 is amended to incorporate 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 nonpayment of the **AGREEMENT** Purchase Price, material misrepresentation or substantial breach of duties.

NORTH CAROLINA:

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

All references to the administrative fee of twenty-five dollars (\$25.00) are deleted and replaced with an administrative fee of ten percent (10%) of the **AGREEMENT** Purchase Price or twenty-five dollars (\$25.00), whichever is less.

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

WE may cancel this **AGREEMENT** for nonpayment of the **AGREEMENT** Purchase Price or for direct violation of the **AGREEMENT** by **YOU**.

OKLAHOMA:

The **OTHER PROVISIONS** section is 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**.

The privacy statement is deleted and replaced with the following:

To review the General Privacy Policy of Assurant Service Protection, Inc., an Assurant Solutions company, please visit <http://www.assurantsolutions.com/priv-privacy-notice-t4.html>.

The following is added:

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 is 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**. Please refer to the **SPECIAL STATE DISCLOSURE** section of this **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 impaneled or struck.

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

Paragraphs 1 and 2 are deleted and replaced with the following:

1. **YOU** may cancel this **AGREEMENT** at any time, including when a loss of the **UNIT** occurs or when **YOU** sell the **UNIT** without transfer of this **AGREEMENT**. To cancel, **YOU** must submit a written request and return this **AGREEMENT** to the selling dealer or 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 **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 (\$25.00), 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/altere as listed in the **AGREEMENT** exclusions or is used in a manner excluded by the **AGREEMENT**. If this **AGREEMENT** is canceled 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 at the last known address at least 5 days before the effective date of the cancellation.

Paragraph 3 is deleted in its entirety.

OREGON:

The **ARBITRATION PROVISION** section is deleted in its entirety.

SOUTH CAROLINA:

The **OTHER PROVISIONS** section is amended by adding the following:

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 1 is amended by adding the following:

A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of this **AGREEMENT** to **US** and only to any cancellation received within the first sixty (60) calendar days. This provision applies only to the original purchaser.

Paragraph 2 is amended by incorporating 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 nonpayment of the **AGREEMENT** Purchase Price, material misrepresentation or substantial breach of duties.

TEXAS:

The **OTHER PROVISIONS** section is amended by adding the following:

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**.

The **CANCELLATION OF YOUR AGREEMENT** section is 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**. This provision applies only to the original purchaser.

UTAH:

The **OTHER PROVISIONS** section is amended by adding the following:

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 is deleted in its entirety.

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

Paragraph 2 is amended by replacing the last sentence with the following:

WE shall mail written notice to **YOU** at **YOUR** last known address contained in **OUR** records at least thirty (30) days prior to cancellation. If cancellation is for non-payment of premium, notice of cancellation will be mailed at least ten (10) days prior to cancellation. The notice shall state both the basis and effective date of the cancellation.

Paragraph 3 is deleted in its entirety.

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

Failure to obtain prior authorization or submit repair orders and other documentation within thirty (30) 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.

WISCONSIN:

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

The last paragraph is deleted and replaced with the following:

Obligations 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, reimburse or pay for a service that is covered under this **AGREEMENT** within sixty (60) days after **YOU** provides proof of loss, or if **WE** become insolvent or otherwise financially impaired, **YOU** 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. **THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.**

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

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

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, 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**.

The **ARBITRATION PROVISION** section is deleted in its entirety.

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

Paragraph 2 is amended by adding the following:

If **WE** cancel for a reason other than nonpayment, **WE** shall refund the **AGREEMENT** HOLDER one hundred percent (100%) of the paid unearned pro rata **AGREEMENT** Purchase Price, less any **CLAIMS** paid.

All references to the administrative fee of twenty-five dollars (\$25.00) are deleted and replaced with an administrative fee of ten percent (10%) of the **AGREEMENT** Purchase Price or twenty-five dollars (\$25.00), whichever is less.

Paragraph 2 is amended by deleting and replacing the first sentence with the following:

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**.

WYOMING:

The **ARBITRATION PROVISION** section is deleted in its entirety.

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

Paragraph 2 is 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 nonpayment of the **AGREEMENT** Purchase Price, material misrepresentation or **YOUR UNIT** is modified/alterd as listed in the **AGREEMENT** exclusions or is used in a manner excluded by the **AGREEMENT**.

Paragraph 3 is deleted and replaced with the following:

If **YOUR UNIT** and this **AGREEMENT** have been financed, the Lienholder shown on the **DECLARATION PAGE** may cancel this **AGREEMENT** 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**.

SAMPLE