



CENTENNIAL

CONTRACT REGISTRATION PAGE

INS. 900 A.C.I.N.10 C.I.N.

Vehicle Owner Name		Phone		Service Contract Number	
Street Address		Apt. #		CR -	
City		State	Zip		
Year	Make	Model	VIN		
Current Odometer Reading		Vehicle Purchase Price		Vehicle Purchase Date	
Dealerr Name		Dealer I.D.		Deale Phone	
Dealer Address		City		State	Zip
Lienholder Name		Lienholder Phone			
Lienholder Address		City		State	Zip
Plan Name		*Expiration Type <input type="checkbox"/> Add-On		Plan Period Months _____ Miles _____	
**Validation Period 30 Days and 1000 Miles	Plan Code	Vehicle Class	Deductible \$ _____	Service Contract Purchase Price \$ _____	
Surcharges <input type="checkbox"/> 4 Wheel/All-Wheel Drive <input type="checkbox"/> Diesel <input type="checkbox"/> 1 Ton Vehicle <input type="checkbox"/> Turbocharger/Supercharger <input type="checkbox"/> Lift Kit <input type="checkbox"/> Hybrid/Electric Vehicle <input type="checkbox"/> Commercial Use					
Options (Subject to a surcharge): <input type="checkbox"/> Seals and Gaskets					
*Expiration Type All Service Contracts expire by either time or miles. For the Add-On Expiration Type, mileage begins from the odometer mileage as of the Service Contract Purchase Date (SCPD).					
**Service Contract Validation Period Coverage under this Contract begins on the Service Contract Purchase Date (SCPD) unless the SCPD is more than 10 days after the Vehicle Purchase Date (VPD). If the SCPD is more than 10 days after the VPD, see the validation period listed above. The undersigned purchaser of this Service Contract acknowledges that parts and labor benefits are subject to the validation period stated above.					
Disclosures					
1. Purchase of this Service Contract is not required to either obtain financing or to purchase the vehicle. 2. You have the right to transfer this Service Contract on the specified vehicle only to a subsequent private owner. Refer to the Transfer provision. 3. THE CONTRACT REGISTRATION PAGE AND THE SERVICE CONTRACT CONSTITUTE THE ENTIRE AGREEMENT BETWEEN YOU AND THE PROVIDER. NO OTHER DOCUMENTS ARE LEGAL AND BINDING UNLESS PROVIDED TO YOU BY THE ADMINISTRATOR OR PROVIDER.					
Certification: I, the undersigned purchaser of this Service Contract, have selected the above coverages and options and understand that depending upon the coverage plan selected, parts and labor benefits are subject to the validations stated above. I certify that I have read and understand the above Service Contract's terms and conditions, and any implied warranty disclosures.					
Service Contract Purchase Date _____		Service Contract Purchaser Signature _____		Dealer Representative _____	
Administered by: Royal Administration Services, Inc., FL License #60109 51 Mill Street, Building F, Hanover, MA 02339, (800) 871-0467 This Contract is between You, the Purchaser and the Provider/Obligor Provider/Obligor is Royal Administration Services, Inc. 51 Mill Street, Building F, Hanover, MA 02339, (800) 871-0467					

SAMPLE

CONGRATULATIONS!

We would like to thank You for choosing Our Service Contract.

Repair Service – United States and Canada

If You need repair service, refer to the section entitled “If Your Vehicle Incurs A Breakdown.”

You may visit any licensed repair facility in the United States or Canada. If Your Vehicle is still under the manufacturer’s warranty, return Your Vehicle to a manufacturer’s authorized dealer.

NOTE:

THE REGISTRATION PAGE AND THIS SERVICE CONTRACT CONSTITUTE THE ENTIRE AGREEMENT BETWEEN YOU AND THE PROVIDER AND NO OTHER DOCUMENTS ARE LEGAL AND BINDING UNLESS PROVIDED TO YOU BY THE ADMINISTRATOR OR PROVIDER

Review Your Registration Page. The Registration Page contains basic information regarding Your Service Contract.

Check Your Deductible - Please check the box labeled Deductible on Your Registration Page. The number shown identifies the minimum portion of the covered repair You will be required to pay if You have a claim. If this box was left blank, immediately contact the Dealer from whom You purchased this Service Contract.

SAMPLE

DEFINITIONS

This Service Contract is an agreement between You and Us. We, Us, Our and Provider refers to Royal Administration Services, Inc., 51 Mill Street, Building F, Hanover, MA 02339, 800-871-0467. In Florida the Provider is United Service Protection, Inc., PO Box 20647, St. Petersburg, FL 33742, 800-283-0785. The Provider is the party responsible to You for the benefits under this Service Contract, except as noted in the State Requirement section located at the end of this Service Contract. **You, Your and Contract Holder** refers to You, the purchaser of this Service Contract and the owner of the Vehicle described in the Registration Page of this Service Contract.

ADMINISTRATOR: refers to Royal Administration Services, Inc. Administrator is responsible for administering this Service Contract. All inquiries should be directed to the Administrator. Toll-free assistance is available at 1-800-871-0467.

BREAKDOWN, MECHANICAL BREAKDOWN, MECHANICAL FAILURE: Refers to a failure due to defects in materials and/or workmanship of a Covered Part to perform the function for which it was designed by its manufacturer. A Breakdown does not include sludging or gelling conditions. Further, a Breakdown does not include any failures to Your Vehicle if the manufacturer has announced its responsibility through any means including public recalls and factory service bulletins or TSBS.

COVERED PART or COVERED PARTS: Refers to the parts or components listed under the section entitled "Plan Coverage."

DEALER: Refers to the party who sold You this Service Contract. Please see the box labeled "Dealer Name" on the Registration Page for Your Dealer's contact information.

DEDUCTIBLE: The minimum portion of the covered repair which You will have to pay if You have a claim. The amount of Your Deductible is shown on Your Registration Page. This amount is applied per claim, and to each claim.

In addition, if the repairs are made at the dealership where You purchased this Service Contract, up to one hundred dollars (\$100.00) of the Deductible will be waived, per claim and for each claim for repairs.

EXPIRATION TYPE: This Service Contract is subject to a Plan Period and Expiration Type. The Plan Period is the number of months and number of miles for which You are afforded coverage under this Service Contract. The Expiration Type determines when the number of miles is reached. Please refer to the section entitled "Expiration Type" on Your Registration Page for more information.

FULL FACTORY WARRANTY, FACTORY WARRANTY: Refers to the full Manufacturer's Warranty provided to You at no additional cost, and covers repairs to Your Vehicle to correct any defect in material or workmanship. This Service Contract is not a Factory Warranty.

LABOR: Total labor time for a covered repair will be determined by a current nationally published labor manual. The labor rate for authorized repairs will be based on the posted labor rate of the licensed repair facility that You selected. If the repair facility's labor rate is not posted the Administrator reserves the right to approve a labor rate based on the average labor rate for similar local repair facilities. Administrator also reserves the right to adjust the approved labor rate if the repair facility's labor rate is deemed to be excessive by the Administrator when compared to local average labor rates for similar facilities.

OEM: Original Equipment Manufacturer.

PLAN PERIOD: This Service Contract is subject to a Plan Period and Expiration Type. The Plan Period is the number of months and number of miles for which You are afforded coverage under this Service Contract. The Expiration Type determines when the number of miles is reached. Please refer to the section entitled “Expiration Type” on Your Registration Page for more information.

SERVICE CONTRACT: This Service Contract is issued to You and covers Your vehicle described on the Registration Page of this Service Contract.

SERVICE CONTRACT NUMBER: Please see the box labeled “Service Contract Number” on the Registration Page. Please refer to this number in any written or verbal communication, such as requesting information or filing a claim.

VEHICLE, YOUR VEHICLE: Refers to the vehicle described on the Registration Page of Your Service Contract and owned by You.

TERMS AND CONDITIONS

This Service Contract provides coverages recorded for the time and mileage stated on the Registration Page, whichever occurs first. Please refer to the sections of the Registration Page entitled “Expiration Type” and “Plan Period” to determine Your period of coverage

CONTRACT HOLDER’S RESPONSIBILITIES:

1. CLAIM REIMBURSEMENT

Obtain approval PRIOR to having work performed that may be covered by this Service Contract. If You believe the failure may be covered by this Service Contract, call the Administrator at 1-800-871- 0467, or instruct the repair facility performing the work to call to register the claim BEFORE THE WORK IS PERFORMED.

See the section entitled “If Your Vehicle Incurs A Breakdown” for additional information.

2. VEHICLE MAINTENANCE AND MAINTENANCE REQUIREMENTS

Properly Maintain Your Vehicle and KEEP THE RECEIPTS.

This Service Contract is only valid if Your Vehicle has been maintained in accordance with the manufacturer’s specifications. Keep copies of all receipts (oil changes, lubrication, etc.). Proof of maintenance may be required when You file a claim.

Maintenance Requirements:

- a. **You must have Your Vehicle checked and serviced in accordance with the manufacturer’s recommendations, as outlined in the Owner’s Manual for Your Vehicle.**

NOTE: Your Vehicle’s Owner’s Manual lists different servicing recommendations based on individual driving habits and climate conditions. You are required to follow the maintenance schedule that applies to Your specific conditions. Failure to follow the manufacturer’s recommendations that apply to Your specific conditions may result in a denial of Coverage under this Service Contract.

- b. It is required that You retain “Proof” of maintenance for the service and/or repair work performed on Your Vehicle. “Proof” means repair orders from a licensed repair facility. Pertinent information must be furnished to identify the Vehicle and the repairs performed, such as the Vehicle Identification Number (VIN), date, mileage, parts and labor.

ADMINISTRATOR'S RESPONSIBILITIES:

1. BREAKDOWN OF COVERED PARTS

We will pay or reimburse You for the reasonable costs to repair or replace any Breakdown of a part listed in the Plan Coverage Section, as determined by the Administrator using standard and common industry practices. **COVERED PARTS MAY BE REPLACED, DEPENDING ON AVAILABILITY AND AT ADMINISTRATOR'S DISCRETION, WITH LIKE KIND AND QUALITY (LKQ), USED, REBUILT, REMANUFACTURED OR NEW PARTS.**

GENERAL PROVISIONS:

1. YOUR HELP AND COOPERATION

If We ask, You agree to help Us enforce Your rights against any manufacturer or repair facility who may be responsible to You for the cost of repairs covered by this Service Contract. You must provide written authorization to Us to communicate with any party other than You.

2. SUBROGATION AND OUR RIGHT TO RECOVER PAYMENT

If We pay for coverage under this Service Contract, We may require You to assign Us Your rights of recovery against others. We will not pay for a Breakdown if You impair these rights to recovery. Your rights to recover from others may not be waived. You shall do whatever is necessary to enable Us to enforce these rights. We shall recover only the excess after You are fully compensated for Your loss.

In the event a repair is subject to any additional third-party Service Contracts or warranties, those Service Contracts or warranties shall supersede any and all obligations under this Service Contract.

3. DEDUCTIBLE

In the event of a Breakdown covered by this Service Contract, You may be required to pay a Deductible. No Deductible payment is required with respect to 24 Hour Roadside Assistance, Rental, and Trip Interruption if they are provided by this Service Contract. The Deductible amount will be applied on a per repair visit basis. Should a covered Breakdown take more than one visit to repair, only one Deductible will apply for that Breakdown.

4. COVERAGE

The Coverage afforded You for Your Vehicle is determined by the Plan Name and Expiration Type shown on the Registration Page, which is more fully described in the section entitled "Plan Coverage."

5. LIMITS OF LIABILITY

OUR liability for any **one authorized repair** shall in no event exceed the actual cash value (ACV) of Your Vehicle at the time of said repair visit as listed in the National Automobile Dealers Association (N.A.D.A.) Official Used Car Guide for Your region (excluding tax, title, and license fees).

OUR liability for **all authorized repairs combined**, shall in no event exceed the actual cash value (ACV) of Your Vehicle at the time of said repair visit as listed in the National Automobile Dealers Association (N.A.D.A.) Official Used Car Guide for Your region (excluding tax, title, and license fees).

In the event that the amount of **any one authorized repair or the combined total amount of all authorized repairs** meets or exceeds Our liability, Your Service Contract will be deemed expired and no further coverage will be afforded to You, regardless of the remaining time or mileage of Your Service Contract's Plan Period. No refund shall be due to You upon expiration of the Service Contract.

6. SERVICE CONTRACT VALIDATION PERIOD

This Service Contract may be subject to a validation period of time and mileage from the Service Contract Purchase Date (SCPD), as shown on the Registration Page. The length of the validation period, if applicable, is listed on the Registration Page of this Contract. There is no coverage during the validation period. Coverage will commence upon the expiration of the validation period. If the Validation Period applies, the additional time and mileage contained in the validation period will be added to the plan's duration.

7. EXPIRATION TYPE: ADD-ON

The plan expires by time or mileage, whichever occurs first.

- a. Time: The plan expiration is measured from the Contract purchase date.
- b. Mileage: The plan expiration is measured from the odometer mileage of the vehicle on the Contract purchase date.

8. MANUFACTURER'S WARRANTY DISCLOSURE

If the term of this Service Contract overlaps with the term of Your Manufacturer's Warranty, look first to Your Manufacturer's Warranty for coverage. This Service Contract 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.

PLAN COVERAGE

This Contract covers ONLY the components/parts listed below:

ENGINE:

All internal components of the engine that require lubrication for operation are covered. The engine block, cylinder heads, timing chain cover and oil pan are covered only if damaged by the failure of an internally lubricated engine component.

TRANSMISSION:

The following components are covered: Torque converter, vacuum modulator, accumulator, and the electronic shift control unit. In addition, all internal components of the transmission that require lubrication for operation are covered. The transmission case and pan are covered only if damaged by the failure of an internally lubricated transmission component.

DRIVE AXLE (FRONT AND REAR):

The following components are covered: Locking hubs, drive shafts, center support bearings, universal joints, and the CV joints (except when damaged as a result of a torn or missing CV boot). In addition, all internally lubricated components contained within the drive axle housing are covered. The drive axle housing and differential cover are covered only if damaged by the failure of an internally lubricated drive axle component.

TRANSFER CASE:

All internal components of the transfer case that require lubrication for operation are covered.

TURBO/SUPERCHARGER:

All internally lubricated parts of the turbocharger or supercharger are covered, provided the mandatory surcharge has been paid. Coverage applies to factory installed units only.

COOLING SYSTEM:

The following components are covered: Thermostat, water pump, engine-cooling fan motor, engine-cooling fan, and the engine-cooling fan clutch.

AIR CONDITIONING SYSTEM:

The following components are covered: Compressor, condenser, evaporator, expansion valve, blower motor, accumulator/receiver-dryer and the orifice tube.

FUEL SYSTEM:

The following components are covered: Fuel pump, fuel injection pump and metal fuel lines.

ELECTRICAL:

The following components are covered: Alternator, voltage regulator, starter motor, starter solenoid, ignition switch, front and rear wiper motors and switches, washer pump and switch, headlamp switch, turn signal switch, rear defroster switch, blower speed switch, power window motors, regulators and switches, and the power door lock actuators and switches.

SEALS & GASKETS:

Seals and Gaskets are covered only if required in conjunction with a covered repair.

ADDITIONAL BENEFITS (Included at no cost):

- 1. 24 Hour Roadside Assistance:** Your Vehicle will be covered for up to ten (10) occurrences over the term of Your Service Contract. Towing benefits are provided for up to a maximum of one hundred dollars (\$100.00) per occurrence. Lock out service, fuel and fluid delivery services (excluding the cost of the fuel or fluids), or battery boost/jump services are provided for up to a maximum of fifty dollars (\$50.00) per occurrence. Battery boost/jump services are not available for electric or hybrid vehicles. If Your Vehicle requires Roadside Assistance, You must contact Quest Towing Services for prior approval and assistance, otherwise no coverage for the service will be provided.

Please Note: The Emergency Roadside Assistance benefit is not intended to provide reimbursement of services secured through a provider other than the Road Service Processing Center.

You will be provided with Your Roadside Assistance number in the welcome letter You receive. **Transfer of this Service Contract does not include transfer of the 24-Hour Roadside Assistance Program.**

The 24 Hour Roadside Assistance benefits are provided through Quest Software, Inc. d/b/a Quest Towing Services, Inc. and Quest Claims Services, 106 West Tolles Drive, St. Johns, MI 48879, 1-855-513-5184.

- 2. Rental Benefit:** Rental reimbursement will only be approved for an authorized repair, beginning on the claim submission date. Reimbursement for a rental vehicle is provided for a maximum of \$35.00 per day, up to a maximum of 5 days. Any authorized repair which requires the Vehicle to be left at a repair facility will qualify for one (1) day of rental reimbursement. Parts delays will qualify for up to three (3) days of reimbursement. Delays for inspection required by the Administrator qualify for up to one (1) day of rental reimbursement. In no case will delays caused by parts or inspections increase the maximum limit of 5 days. Rental car agreement charges will only be reimbursed to You for charges incurred from a licensed rental agency. You must provide the paid rental receipt to the Administrator to be reimbursed for the charges. In no case will reimbursement exceed the actual cost included on the rental receipts, and no reimbursement will be provided to You until the authorized repairs are complete and paid.

OPTIONAL COVERAGES:

- 1. Seals and Gaskets:** Seals and gaskets will be covered only if the Seals and Gaskets option is selected at the time of purchase and the appropriate surcharge paid. Note: Seepage of seals and gaskets is considered normal wear and tear and is not covered under this Service Contract.

MANDATORY SURCHARGES

- 1. 4 Wheel/All-Wheel Drive Coverage:** If Your Vehicle is equipped with 4 Wheel/All-Wheel Drive, the following components are covered: 4 Wheel Drive Actuator and Locking Hubs.
- 2. Diesel:** If You have a diesel Vehicle, an additional mandatory surcharge is applied.
- 3. 1 Ton Vehicle:** If You have a vehicle with a one ton gross vehicle weight capability, (GVW) an additional mandatory surcharge is applied.
- 4. Turbocharger/Supercharger (factory installed only):** all internal components contained within the Turbocharger/Supercharger Housing, Turbo Boost Valve, Turbo Waste Gate Actuator, Bearing, Bushing, and all other internal components, and Seals and Gaskets, Supply Line.
- 5. Hybrid/Electric Vehicle:** Electric Motor, Power Controller, Inverter Assembly, Generator, Drive Motor Temperature Sensor/Switch, Battery Cooling Fan Relay/Module, Damper, Electric Water pump, Electric Air Conditioning Compressor and Battery Cooling Fan, Water Assembly Valve. A mandatory surcharge is applied if Your Vehicle is a hybrid or fully electric model.
- 6. Lift Kit:** If Your Vehicle is equipped with a Lift Kit modification, an additional mandatory surcharge is applied. No coverage is provided for components that were utilized to facilitate the vehicle's modification, including but not limited to the Lift Kit and its components. Oversize wheels and tires are included within the guidelines of Lift Kit Coverage. The modification to the height and width of wheels and tires is limited to a maximum of 6 inches, inclusive of any modifications to the wheels or tires, or both. Vehicles with Lift Kits that exceed 6 inches are not eligible for coverage and will be excluded from coverage. The 6 inch modification is measured from the manufacturer's vehicle specifications (as listed in nationally published repair manuals); inclusive of any and all modifications of the vehicle's body and suspension. The vehicle must be equipped with the lift kit modification at the time of vehicle purchase to be eligible for coverage, and if the installation date of the Lift Kit cannot be verified, the Administrator may deny any claim. No coverage is available for suspension reductions or undersized wheels or tires. Any damage resulting from suspension reductions or undersized wheels or tires is excluded from coverage. Coverage is supplemental to the manufacturer's coverage, and will not apply to any failure for which the manufacturer has denied coverage due to the installation of the Lift Kit.
- 7. Commercial Use Coverage:** Commercial Use is defined as any vehicle used as a necessary part of, or in conjunction with, Your employment. Commuting and car/van pools are not considered commercial use.

WHAT IS NOT COVERED

- 1. ANY REPAIR OR REPLACEMENT MADE WITHOUT PRIOR AUTHORIZATION FROM THE ADMINISTRATOR TO THE REPAIR FACILITY.**
- 2. Any parts not listed.**
- 3. Fluids, filters and lubricants, except when required in connection with the repair or replacement of a covered part.**
- 4. All electric-powered or hybrid-specific parts, unless the Hybrid/Electric Vehicle Surcharge was paid at the time You purchased the Service Contract.**
- 5. Any Breakdown caused by: collision, fire, theft, vandalism, riot, explosion, lightning, earthquake, overheating, freezing, rust or corrosion, windstorm, hail, water, flood, normal wear and tear, a sludging or gelling condition, carbon build-up or contamination, contamination of fluids or fuels, and misuse, abuse, negligence, and/or failure to protect Your Vehicle from further damage when a Breakdown has occurred.**

6. Any physical damage, regardless of damaged components and/or cause of damage. Water or air leaks, and any damage caused by water or air leaks.
7. Valve Grinding, Burnt Valves, Core Charges, or Wheel Balancing.
8. Any Breakdown caused by the use of Your Vehicle for: racing or any other forms of competitive driving; plowing snow; towing in excess of the weight for which Your Vehicle is rated; or any other purpose not recommended by the manufacturer.
9. Scheduled maintenance, and any Breakdown caused by a lack of required or recommended maintenance, or a failure to maintain proper levels of lubricants and/or coolants.
10. Any Breakdown caused by engine detonation or pre-ignition.
11. Any Breakdown if, while owned by You, the Vehicle's odometer: (i) has been tampered with; (ii) has been disconnected; or (iii) is broken and was not immediately repaired.
12. Repair or replacement of components to improve operating performance. The repair of valves and/or bearings if a Mechanical Breakdown has not occurred and the purpose of such repair is simply to raise the engine's compression. A component or part which has not failed or resulted in a Breakdown, but which a repair facility recommends or requires be repaired or replaced solely based on a manufacturer's recommendation to upgrade the Vehicle.
13. Any Breakdown or condition: which already existed when You purchased Your Service Contract; or which occurred before You purchased Your Service Contract; or which occurs during the Validation Period.
14. Repair or replacement of any covered part if a Breakdown has not occurred.
15. Any alterations which have been made to Your Vehicle and are not factory-installed; frame or suspension modifications; lift kits (unless the appropriate surcharge has been paid; oversized/undersized tires or wheels; trailer hitches; or any other modifications to any of Your Vehicle's systems.
16. Prior repairs which are the subject of any third party warranty or any prior repairs where there is demonstrable negligence or failure in workmanship; repairs for which the responsibility is covered by any warranty of the manufacturer such as extended drive train coverage, or a repairer's guarantee (regardless of whether or not the manufacturer or repair facility is doing business as an ongoing enterprise), or repairs for which the responsibility is covered by the repairer's guarantee (regardless of whether or not the repair facility is doing business as an ongoing enterprise). Further, coverage under this Service Contract is similarly limited in the event of a Breakdown if the manufacturer has announced its responsibility through any means including public recalls and factory service bulletins.
17. Any loss caused by lack of proper and necessary amount of coolants or lubricants.
18. Liability for damage to property, or for injury or death arising out of the operation, maintenance or use of Your Vehicle whether or not related to the part covered.
19. Any Breakdown caused by contamination of fluids, fuels, fuels containing more than 10% ethanol, coolants, lubricants, rust or corrosion.
20. Shop supply charges; EPA Disposal Fees; special-order parts; shipping costs; parts locator research fees; storage fees; filter, lubricants, coolants, fluids and refrigerants except when replacement is required in conjunction with the repair or replacement of a Covered Part.
21. Repairs to seized or damaged engines due to continued operation without sufficient lubricants or coolant, regardless of cause. You are responsible for making certain that the oil and temperature warning lights/gauges are functioning properly. You must pull off the road immediately and discontinue vehicle operation when any of Your Vehicle's lights/gauges indicate inadequate protection or performance or if overheating occurs.
22. Any repair or replacement of a covered component after recommended or required service, if such scheduled service was not in fact performed.
23. Any repair or replacement of a covered component when the Breakdown is caused by the Breakdown

of a non-covered component, and any repair or replacement of a non-covered component when the Breakdown is caused by the Breakdown of a covered component.

24. Any failure occurring outside of the United States or Canada.

INELIGIBLE VEHICLES

1. Any vehicle not expressly listed on the current Contract rate card.
2. Any vehicle with True Mileage Unknown (TMU). TMU is defined as any of the following: (i) the inability to determine Your vehicle's actual mileage at the time of a claim for repair; (ii) the inability to determine Your Vehicle's actual mileage at the time of purchase of this Service Contract; (iii) the vehicle's title has been branded as TMU by a state regulatory agency or department.
3. Any vehicle that has flood damage or has a title branded as FLOOD by a state regulatory agency or department.
4. Trucks over 1 ton classification, taxis, buses, livery vehicles, and city and state owned vehicles.
5. Vehicles used for racing competition, time trials or rallies.
6. Vehicles modified from manufacturer's specifications.
7. Vehicles not purchased through a licensed authorized agent.
8. Grey Market Vehicles.
9. Vehicles with a fifth wheel, gooseneck trailer hitch, or a snow plow attachment.
10. Vehicles purchased by a minor.
11. Commercial vehicles, including vehicles not registered commercially but used for any commercial purposes, unless the Commercial Use Surcharge was paid at the time You purchased the Service Contract.

TRANSFER AND CANCELLATION

TRANSFER OF SERVICE CONTRACT:

This Service Contract may be transferred by the Vehicle Owner shown on the Registration Page upon the sale of the Vehicle to another private party. Only one transfer is permitted during the term of the Service Contract.

The Service Contract transfer must be made at the time of the Vehicle transfer. You must request the transfer in writing, and the Administrator must receive it within seven (7) days of the transfer. A fee of \$50.00 must accompany the request to transfer, along with the following information: 1. Name of New Owner, 2. Address & Telephone Number, 3. Copy of Title showing transfer.

This Service Contract must be given to the new owner at the time the Service Contract Transfer is completed.

Transfer of Service Contract does not include transfer of the 24-Hour Roadside Assistance Program.

If this Service Contract is transferred, the transferee will not be entitled to a refund for any cancellation after the transfer occurs, unless transferee provides proof of payment for this Service Contract. The payment must be in addition to the payment for the purchase of the Vehicle.

CANCELLATION OF YOUR SERVICE CONTRACT:

1. You may cancel this Contract at any time.
2. To cancel this Service Contract, either return to the Dealer to complete and sign the cancellation form, or mail written notice to the Dealer of Your election to cancel this Service Contract. **A notarized odometer statement indicating the odometer reading at the date of the request will be required.**
3. Cancellation requests received:
 - a. **Within the first thirty (30) days will receive a full refund, less any approved claim amounts.**

- b. After the first thirty (30) days will receive a pro-rated refund based upon term or mileage, whichever is greater. The refund will be based on the unearned amount paid for this Service Contract, less any approved claim amounts. A fifty dollar (\$50.00) cancellation fee will apply.**

All cancellation requests will be effective as of the date received. In addition, all cancellation requests must have an effective date which is no later than forty-five (45) days from the date of receipt. If the vehicle is repossessed, stolen, or totaled, this limitation of time may be waived at the Administrator's sole discretion. The Administrator may request supporting documentation from the primary insurance company or police reports indicating dates and mileage at the time of incident.

4. We may cancel at any time if:

- a. Your Vehicle is deemed a total loss, is an unrecovered theft, or is repossessed.**
- b. Your Vehicle's odometer is disconnected or altered, or Your Vehicle is determined to be TMU.**
- c. Your Vehicle is used in a manner not covered by the Service Contract.**
- d. Your Vehicle is or has been modified.**
- e. Your Vehicle is an Ineligible Vehicle.**
- f. The charge for the Service Contract is not paid to Us.**
- g. Your Vehicle is covered by multiple Service Contracts.**
- h. You made material misrepresentation, or provided false, incomplete or misleading information in obtaining this Service Contract or in the submission of a claim.**
- i. Your Vehicle does not have a valid manufacturer Vehicle Identification Number (VIN).**
- j. The Vehicle's title is branded as salvage, junk, rebuilt, totaled or damaged by flood.**
- k. The Dealer was not authorized by Us to sell the Service Contract.**

If We cancel, the cancellation will be effective as of the date We determine the reason for cancellation. You will receive a pro-rata refund of the unearned amount paid for this Service Contract, less any approved claim amounts. Notice of such cancellation will be delivered to You by first class mail. The notice will state the cancellation effective date and reason.

- 5. If the Service Contract Purchase Price, or any part of the Service Contract Purchase Price, is financed, the lienholder shown on the Registration Page may cancel this Service Contract for a default under the terms of the retail installment agreement between You and the lienholder. You should refer to Your retail installment agreement regarding any applicable refunds.**

REFUND

All refunds will be calculated based on the provisions provided in the section entitled "Transfer and Cancellation."

The Administrator agrees to pay its respective percentage of the refund, based on the amount of the consideration the Administrator received. The Dealer agrees to pay its respective percentage of the refund based on the amount of the consideration the Dealer received.

In the event a refund is due upon the cancellation of this Service Contract, the Administrator shall remit to the Dealer the Administrator's respective percentage of the refund due. Dealer shall then remit to You the full refund amount due, which shall include both the Administrator's and the Dealer's respective percentage of the refund due. In no event will We or Administrator be liable for the Dealer's portion of any refund due to You, including if the Dealer has ceased operations.

The Registration Page and this Service Contract constitute the entire agreement between You and the Provider and no other documents are legal and binding unless provided to You by the Administrator or Provider.

If a lending institution or the Dealer has financed the purchase of this Service Contract, the refund check will be made payable to the lending institution or the Dealer.

IF YOUR VEHICLE INCURS A BREAKDOWN

1. If Your Vehicle incurs a Breakdown, You must take the following steps in order to file a claim:
 - A. Determine if Your Vehicle requires Roadside Assistance. If Your Vehicle requires Roadside Assistance, refer to the section entitled “Plan Coverage,” and specifically the sub-section entitled “Benefits.”
 - B. Prevent Further Damage - Take immediate action to prevent further damage. This Service Contract will not cover the damage caused by not securing a timely repair when a Breakdown has occurred. The operator is responsible for observing Vehicle warning lights and gauges, and taking appropriate action immediately upon notification. Failure to do so may result in the denial of coverage.
 - C. Take Your Vehicle to a licensed repair facility of Your choice.
 - D. Provide the repair facility representative with a copy of Your Service Contract and/or Your Service Contract Number, if possible.
 - E. The repair facility representative must obtain authorization from the Administrator prior to any repair being initiated or any damaged parts being discarded.

REPAIRS WITHOUT PRIOR AUTHORIZATION WILL NOT BE COVERED OR REIMBURSED.

If prior authorization cannot be obtained during the Administrator’s normal business hours and the cost of repair is \$350 or less, the Administrator may waive the pre-authorization requirement at the Administrator’s sole discretion. The Administrator must still be contacted the first business day following the repair. Such unauthorized repair claims will be reviewed subject to Administrator’s adjudication process.

2. The repair facility must do the following prior to initiating any repairs:
 - A. Obtain Your authorization to diagnose the cause of Breakdown and cost of the repair. It is Your responsibility to ensure the cause of the Breakdown is properly diagnosed. It is Your responsibility to pay for the cost of diagnosis.

In addition, the Administrator will determine if an inspection and/or tear-down is necessary to confirm the cause of the Breakdown and if it is covered under the terms of this Service Contract. The Administrator will also determine the extent of the tear-down that is necessary. “Necessary” shall be deemed to be the point where the damage is visible or determinable. You are responsible for authorizing the repair facility to complete the tear-down. The reasonable cost of the authorized teardown will only be paid by the Administrator if the claim is approved.

- B. Call the Administrator to verify Your coverage and to obtain a Claim Authorization Number. For Claims/Customer Service contact 1-800-871-0467.
 - C. Review the Administrator’s determination of the claim with You to explain what will be covered by the Service Contract and what portions of the repairs, if any, will not be covered.
3. When You pick up Your Vehicle, You **must**:
 - A. Review the work performed with the repair facility representative.

- B. Pay the Deductible amount shown in the Registration Page.
- C. Pay for any charges not covered by this Service Contract.
- D. Pay for the cost of covered components or repairs above the amount approved by Administrator.

PAYMENT OR REIMBURSEMENT OF CLAIMS

When the damage and repair falls within the scope of this Service Contract and authorization to proceed with the repair is obtained from the Administrator and the repair work is completed, payment will be provided in one of the following two methods, so long as the request for payment is submitted to the Administrator within 180 days of the date that the Claim was approved. No requests for payment will be honored if received after 180 days that the Claim was approved.

- **PAYMENT OPTION:** The Administrator will pay the repair facility for the approved amount of the Claim, less the Deductible, if any. The Administrator will arrange for such payment by check or nationally recognized credit card.
- **REIMBURSEMENT OPTION:** You may request reimbursement from the Administrator, by submitting the paid invoice to the address below. The following information must be included with Your paid invoice and is generally supplied to You by the repair facility You selected. The invoice must contain the following information:
 1. Itemized listing of replacement parts names, numbers and prices.
 2. Description of labor and charges necessary to correct the mechanical failure.
 3. Vehicle mileage, Year Make and Model, complete Vehicle Identification Number.
 4. Date of repair.

Royal Administration Services, Inc.

51 Mill Street, Building F

Hanover, MA 02339

Phone: 1-800-871-0467 • Fax: 781-261-2522

Florida Certificate of Authority #60109

NOTICE: This Service Contract is not a contract of insurance. Unless otherwise regulated under state law, the contents under this Service Contract should be interpreted and understood within the meaning of a “service contract” in Public Law #93-637. Our obligations under this Service Contract are backed by a service contract reimbursement insurance policy issued by American Bankers Insurance Company of Florida (11222 Quail Roost Drive, Miami, FL 33157). If We fail to perform or make payment under the terms of this Service Contract within sixty (60) days after You request performance or payment, You may apply directly to American Bankers Insurance Company of Florida. Please call 1-866-306-6694 for instructions.

STATE REQUIREMENTS

The following Special State Requirements and/or Disclosures apply if this Service Contract was purchased in one of the following states:

ALABAMA

Under the Cancellation of Your Service Contract provision, item 3.b. is amended as follows:

3.b. All cancellations made after thirty (30) days are subject to a twenty-five dollar (\$25.00) cancellation fee. If We cancel this Service Contract, no fee will be charged.

Under the Cancellation of Your Service Contract provision, item 4. is amended to include the following:

If We cancel, We will provide five (5) days written notice. Prior notice is not required if the reason for cancellation is nonpayment of the Service Contract charge or a material misrepresentation by You to Us relating to the covered property or its use.

The following language is added the Cancellation of Your Service Contract provision:

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 the return of the Contract. This provision applies only to the original purchaser.

COLORADO

The policy number is SFN-765-CO-1-1.

CONNECTICUT

The following is added to Section 2 of the Additional Benefits provision:

Any amounts over one hundred dollars (\$100) would be paid for by You.

The following is added to Section 1 of the Cancellation Of Your Service Contract provision:

You may cancel the Service Contract if You return the vehicle or the vehicle is sold, lost, stolen or destroyed.

The following paragraphs are added under the Terms and Conditions Section:

If the Service Contract Term is less than 12 months, the term will be automatically extended for the period during which the Vehicle is in the custody of a service center for repair.

ARBITRATION:

READ THE FOLLOWING ARBITRATION PROVISION CAREFULLY. IT LIMITS CERTAIN 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 HYPERLINK “<http://www.adr.org>” www.adr.org. The filing fees to begin and carry out Arbitration will be shared equally between You and Us. This does not prohibit the arbitrator from giving the winning party their fees and expenses of the arbitration. Unless You and We agree, the arbitration will take place in the county and state where You live. The Federal Arbitration Act, 9 U.S.C. § 1, et seq., will govern and no state, local or other arbitration law will apply. **You AGREE AND UNDERSTAND**

THAT this Arbitration provision means that You give up Your right to go to court on any Claim covered by this provision. You also agree that any Arbitration proceeding will only consider Your Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering Your Claims. Please refer to the Special State Disclosure of this Service Contract 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.

Connecticut residents only may also contact the Connecticut Insurance Department at the following address: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn. Consumer Affairs. The written complaint must contain a description of the dispute, the purchase of lease price of the product, the cost of repair of the product and a copy of the Service Contract.

GEORGIA

Under Cancellation of Your Service Contract, the following is deleted from Section 2: “return to the Dealer to complete and sign the cancellation form”

Under Cancellation of Your Service Contract, the following are changes to Section 3:

Paragraph a. is deleted and replaced with the following:

- a. If this Service Contract is canceled within the first thirty (30) days and no claims have been filed, We will refund the entire Service Contract charge paid. If this Service Contract is canceled after the first thirty (30) days or a claim has been filed, We will refund an amount of the Service Contract charge 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, if this Service Contract is financed, the lien holder, if any, will be named on a cancellation refund check as their interest may appear. If You have canceled this Service Contract and have not received the refund from Us or the Administrator within sixty (60) days of such cancellation, You may contact the Insurance Company identified on the Registration Page.

Paragraph b is deleted in its entirety.

Under Cancellation of Your Service Contract, the following replaces Section 4, Paragraphs a-i:

This Service Contract is non-cancelable by Us except for fraud, material misrepresentation, or failure to pay premium. Cancellation shall not be in effect less than thirty (30) days from the date of the notice. Cancellation for nonpayment of premium will be made by providing not less than ten (10) days' notice to You and the lien holder. If We cancel this Service Contract, earned premiums shall be completed on a prorated basis and the refund will be made within fifteen (15) days of the notice of cancellation. In the event of cancellation for fraud or material misrepresentation, such cancellation shall be made in writing to You and the lien holder. In no event will paid claims be deducted from any refund.

Under Cancellation of Your Service Contract, the following is added to Section 5:

A power of attorney must be obtained by the lien holder for termination for non-payment, or to cancel this Service Contract for default of the agreement. Cancellation shall be in accordance with O.C.G.A. 33-24-44.

Under If Your Vehicle Incurs A Breakdown, the following is added to item 2.a.:

The inspection, teardown and/or diagnostic fees for covered repairs only are covered under this Service Contract.

The following is added under General Provisions, Service Contract Validation Period, Item 7:

The validation period does not apply when the automobile manufacturer or dealer provides an underlying warranty with the sale of the vehicle in accordance with Georgia state laws and regulations. Claims occurring during this period should be reported to the selling dealer or manufacturer. The validation period in Georgia will not exceed thirty (30) days or 1,000 miles.

The following are changes under What Is Not Covered:

Item 5. is deleted and replaced with the following:

Any Breakdown caused by: collision, fire, theft, vandalism, riot, explosion, lightning, earthquake, overheating, freezing, rust or corrosion, windstorm, hail, water, flood, normal wear and tear, contamination of fluids or fuels, and misuse, abuse, negligence, and/or failure to protect Your Vehicle from further damage when a Breakdown has occurred.

Item 13. is amended to state that no benefit is provided for a condition, which already existed when You purchased Your Service Contract or for a Mechanical Breakdown which occurred before You purchased Your Service Contract or during any applicable Validation Period and were known to You.

Item 16. is deleted and replaced with the following:

Any alterations which have been made to Your Vehicle while owned by You, or You are using or have used Your Vehicle in a manner which is not recommended by the manufacturer, including the failure of any custom or add-on part.

HAWAII

Under Cancellation Of Your Service Contract, Item 3) a. is deleted and replaced with the following:

- a. If You return this Service Contract within thirty (30) days of the date the Service Contract was mailed to You and if no claim has been made, the Service Contract shall be void and You shall receive the full purchase price of the Service Contract. A cancellation fee will not be charged. A ten percent (10%) penalty per month shall be added to the refund that is not paid or credited within forty-five (45) days after the return of the Service Contract to Us.

The following is added to Item 4) under the Cancellation Of Your Service Contract section:

If We cancel this Service Contract, We shall mail to You at Your last known address a prior written notice of cancellation stating the effective date of cancellation at least five (5) days prior to the cancellation. Prior notice is not required if cancellation is for:

- a. Nonpayment of the Service Contract price;
- b. A material misrepresentation by You to Us; or
- c. A substantial breach of duties of You under the Service Contract, relating to Your Vehicle or its use.

IDAHO

Notice - Coverage afforded under this Service Contract is not guaranteed by the Idaho Insurance Guarantee Association.

ILLINOIS

Under What Is Not Covered, paragraph 12. is amended to read:

A gradual reduction in operating performance due to wear and tear does not constitute a Breakdown.

Under What Is Not Covered, paragraph 14. is amended to read:

For any repair or replacement of any covered part if a Breakdown has not occurred.

Under Cancellation Of Your Service Contract, Sections 1, 2 and 3 are deleted and replaced with the following:

1. All requests for cancellation shall be made to the Administrator. Upon request for cancellation, submit to the Administrator all of the following: a written request for cancellation that includes Your signature; a statement of vehicle mileage at the time of cancellation; and proof of warranty purchase.

Upon receipt of the required information, the Administrator will calculate and determine the pro-rata refund percentage figure based on the time or mileage, whichever refund is less.

2. If a request is made within thirty (30) days of purchase, a full refund will be allowed.
3. If a request is made after thirty (30) days of purchase, a pro-rata refund percentage figure will be provided, less any claims paid.

INDIANA

This Service Contract is not a contract of insurance and is not subject to Indiana insurance law.

IOWA

If You have any questions regarding this Service Contract, You may contact the Administrator by mail or by phone. Refer to the Registration Page for the Administrator's address and toll free telephone number. Iowa residents only may also contact the Iowa Insurance Commissioner at the following address: Iowa Insurance Division, Two Ruan Center, 601 Locust Street, 4th Floor, Des Moines, Iowa 50309-3738.

Under Cancellation of Your Service Contract, items 1, 2 and 3 are deleted and replaced with the following:

You may cancel this Service Contract at any time. An odometer statement indicating the odometer reading at the date of the request will be required. If this Service Contract is canceled by You within the first thirty (30) days, We will refund the entire Service Contract purchase price. If this Service Contract is canceled after the first thirty (30) days, We will refund the unearned Service Contract purchase price to You calculated on a pro-rata basis. The refund will be equal to the lesser amount produced using the number of days the Service Contract was in force or the number of miles the Vehicle was driven prior to cancellation, less a cancellation fee of fifty dollars (\$50.00). If You cancel this Service Contract, We will mail You a written notice of termination within fifteen (15) days of termination. A ten percent (10%) penalty shall be added to any refund that is not paid or credited within thirty (30) days after the return of the Service Contract to Us.

KENTUCKY

The following is added under Plan Coverage under Rental Benefit:

This benefit only applies in the event of mechanical failure of a warranted Vehicle component.

MAINE

The following language is added the Cancellation of Your Service Contract provision:

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 the return of the Contract. Cancellation requests received after thirty (30) days of purchase or if a claim has been filed will receive a pro-rata refund based on the unearned amount paid for this Service Contract, less any approved claim amounts. All cancellations are subject to a fifty dollar (\$50.00) processing fee or 10% of the Service Contract charge, whichever is less.

If We cancel this Service Contract, We will mail You written notice of cancellation within fifteen (15) days of cancellation. The written notice will provide the reason for the cancellation and the cancellation effective date. If We cancel this Service Contract for any reason other than non-payment of the Service Contract purchase price, We will refund 100% of the unearned pro rata Service Contract purchase price, less any approved claim amounts.

MARYLAND

Under Cancellation Of Your Service Contract, Items 3) a. and b. are deleted and replaced with the following:

- a. Cancellation requests received within thirty (30) days will receive a full refund, provided no claims have been paid.
- b. All other cancellations are subject to a fifty dollar (\$50) cancellation fee.

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 the return of the Contract.

MASSACHUSETTS

In Massachusetts - **We, Us, Our** and means the Dealer from whom You purchased the Vehicle and this Service Contract.

NOTICE TO CUSTOMER: PURCHASE OF THIS SERVICE CONTRACT IS NOT REQUIRED IN ORDER TO REGISTER OR FINANCE A VEHICLE. THE BENEFITS PROVIDED MAY DUPLICATE EXPRESS MANUFACTURER'S OR DEALER'S WARRANTIES THAT COME AUTOMATICALLY WITH EVERY SALE. THE DEALER OF THIS COVERAGE IS REQUIRED TO INFORM YOU OF ANY WARRANTIES AVAILABLE TO YOU WITHOUT THIS SERVICE CONTRACT.

Chapter 90, Section 7N1/4 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 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 60 days or 2,500 miles, whichever occurs first.

Used Vehicles with 80,000 miles or more but less than 125,000 miles at the time of sale:

- Provides coverage for 30 days or 1,250 miles, whichever occurs first.

The Vehicle You have purchased may be covered by this law. If so, the following is added to this Service Contract: In addition to the dealer warranty required by this law, You have elected to purchase this Service Contract, which may provide You with additional protection during the dealer warranty period. Further, if the Plan Period is longer than the required dealer warranty period, this Service Contract will provide protection after the dealer warranty has expired. You have been charged separately only for this Service Contract. The required dealer warranty is provided free of charge. Furthermore, the terms stated in the Definitions, Plan Coverage and What Is Not Covered sections of this Service Contract apply only to this Service Contract and are not the terms of the required dealer warranty.

MINNESOTA

The coverages listed below are provided to You by the dealer at no charge as required by Minnesota Statute 325F.662. The term of the required warranty is based on the mileage at the time of sale as follows:

Used Vehicles with less than 36,000 miles at the time of sale:

- Provides coverage for 60 days or 2,500 miles, whichever occurs first.

Used Vehicles with 36,000 miles or more but less than 75,000 miles at the time of sale:

- Provides coverage for 30 days or 1,000 miles, whichever occurs first.

Engine: Lubricated Parts; Intake Manifolds; Engine Block; Cylinder Heads; Rotary Engine Housings; Ring Gear; Water Pump; Externally Mounted Mechanical Fuel Pump; Radiator; Alternator; Generator; and Starter. Transmission: Case; Internal Parts; Torque Converter; or the Manual Transmission Case and Internal Parts.

Drive Axle: Axle Housings and Internal Parts; Axle Shafts; Drive and Output Shafts; and Universal Joints; but excluding the Secondary Drive Axle on vehicles other than passenger vans, mounted on a truck chassis. Brakes: Master Cylinder; Vacuum Assist Booster; Wheel Cylinders; Hydraulic Lines and Fittings; and Disc Brake Calipers.

Steering: Gear Housing and all Internal Parts; Power Steering Pump; Valve Body; Piston and Rack.

Note: The following parts are covered only on Vehicles with less than 36,000 miles: Steering Rack; Radiator; Alternator; Generator and Starter.

The above coverages are excluded from this Service Contract during the applicable warranty period, unless the dealer becomes unable to meet its obligations. Your rights and obligations are fully explained in the dealer issued Used Vehicle Warranty document.

The following are changes to Section 4 of the Cancellation of Your Service Contract section:

Section b. is deleted and replaced with the following:

- b. Your Vehicle's odometer is disconnected or altered or the true and actual miles cannot be determined while owned by You.

Sections i. is deleted in its entirety.

If We cancel this Service Contract, We will provide fifteen (15) days written notice. If the reason for cancellation is nonpayment of the Service Contract charge, a material misrepresentation by You to Us, or a substantial breach of duties You relating to the covered Vehicle or its use, We will provide five (5) days written notice.

The following is added to the Refund section:

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 the return of the Contract .

Paragraphs 2 and 3 are deleted in their entirety from the Ineligible Vehicles section.

The following are changes under What Is Not Covered:

In Paragraph 5, "rust or corrosion" is deleted.

Paragraph 13, is deleted in its entirety and replaced with the following:

Any Breakdown or condition which occurs during the Validation Period if applicable.

MISSISSIPPI

Under the Cancellation of Your Service Contract provision, item 4. is amended to include the following:

If We cancel this Service Contract, We will mail You written notice of cancellation within thirty (30) days. If the reason for cancellation is nonpayment of the Service Contract charge, We will mail You a written notice within ten (10) days.

Under If Your Vehicle Incurs A Breakdown, paragraph 1), the following is added:

In the event of emergency repairs which are essential to public health, safety or welfare, and You are unable to reach the Administrator outside normal business hours to obtain prior authorization, You may proceed with repairs, but, payment will be made in accordance with this Contract.

MISSOURI

The following is added to the Service Contract:

This Service Contract is not an insurance policy. Unless otherwise regulated under state law, the contents of this Service Contract should be interpreted and understood within the meaning of a "service contract" in Public Law #93-637. The obligations under this Service Contract are insured by a policy of insurance issued by American Bankers Insurance Company of Florida, [11222 Quail Roost Drive, Miami, FL 33157, 1-866-306-6694]. 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 purchase price, or Administrator ceases to do business or goes bankrupt, You may apply directly to American Bankers Insurance Company of Florida.

The following is added under the Cancellation Of Your Service Contract Section:

If this Service Contract is cancelled, We shall mail written notice of cancellation to You within forty-five (45) days of cancellation. If You cancel this Service Contract within thirty (30) days of the Service Contract purchase date, a ten percent (10%) penalty per month shall be added to a refund that is not paid within forty-five (45) days of return of the Service Contract. Cancellation requests received after thirty (30) days of purchase or if a claim has been filed will receive a pro-rata refund based on the unearned amount paid for this Service Contract, less any approved claim amounts. All cancellations are subject to a fifty dollar (\$50.00) processing fee.

The following is added under the section entitled If Your Vehicle Incurs A Breakdown, Item 1:

For emergency repairs over \$350.00, contact the Claims Department the next business day during normal business hours.

MONTANA

The following is added to the Cancellation provision:

We shall mail a written notice to You at Your last-known address contained in Our records at least five (5) days prior to the cancellation by Us. Prior notice is not required if the reason for cancellation is for:

- a. nonpayment of the Service Contract price;
- b. a material misrepresentation by You to Us; or
- c. a substantial breach of duties by You relating to the Vehicle or its use.

Any cancellation notice must state the effective date and reason for the cancellation.

NEW HAMPSHIRE

In the event You do not receive satisfaction under this Service Contract, You may contact the New Hampshire Insurance Department at 21 South Fruit St., Suite 14, Concord, NH 03301-7317.

NEW JERSEY

Under Cancellation Of Your Service Contract, Item 3) a. is deleted and replaced with the following:

- a. If You return this Service Contract within thirty (30) days of the date the Service Contract was mailed to You and if no claim has been made, the Service Contract shall be void and You shall receive the full purchase price of the Service Contract. A cancellation fee will not be charged. A ten percent (10%) penalty per month shall be added to the refund that is not paid or credited within forty-five (45) days after the return of the Service Contract to Us.

Under the Cancellation of Your Service Contract provision, item 4. is amended to include the following:

If We cancel this Service Contract for any reason other than non-payment of the Service Contract price or for material misrepresentation or omission by You, or for a substantial breach of contractual obligations concerning the property or its use, notice of cancellation will be mailed to You at your last known address provided to our Administrator no less than five (5) days prior to the cancellation of Your Service Contract. The notice shall state both the reason for cancellation and the effective date of the cancellation.

NEW MEXICO

Under Cancellation Of Your Service Contract, Item 3) a. is deleted and replaced with the following:

- a. If You cancel this Service Contract within thirty (30) days of the date the Service Contract was mailed to You and if no claim has been made, the Service Contract shall be void and You shall receive the full purchase price of the Service Contract. If we fail to refund the Service Contract purchase price within sixty (60) days after You return the Service Contract to Our Administrator, a penalty of ten percent (10%) of the Service Contract purchase price for each thirty (30) day period or portion thereof that the refund and any accrued penalties remain unpaid will be added to Your refund. This provision applies only to the original purchaser.

Section 4 is deleted in its entirety and replaced with the following:

If this Service Contract has been in effect for less than seventy (70) days, We may cancel for any reason. After this Service Contract has been in effect seventy (70) days or more, We may only cancel for one or more of the following reasons:

- a. Your failure to pay an amount when due;
- b. Your conviction of a crime that results in an increase in the service required under this Service Contract;
- c. Discovery of fraud or material misrepresentation by You in obtaining this Service Contract or in presenting a claim for service hereunder;
- d. The Dealer was not authorized by Us to sell the Service Contract;
- e. Discovery by Us that the Vehicle is being used in a manner not covered under the Service Contract, or that the Vehicle is otherwise ineligible for coverage under the Service Contract;
- f. Your Vehicle is a total loss, an unrecovered theft, or repossessed;
- g. Discovery of either of the following if it occurred after the effective date of this Service Contract and substantially and materially increased the service required under the Service Contract:
- i. An act or omission by You; or
- ii. A violation by You of any condition of this Service Contract.

Notice of cancellation will be mailed to You fifteen (15) days prior to the effective date of cancellation. The notice of cancellation will state one of the above mentioned bases of cancellation and will include any reimbursement required.

NEW YORK

Under Cancellation Of Your Service Contract, Item 3) a. is deleted and replaced with the following:

- a. If You return this Service Contract within thirty (30) days of the date the Service Contract was mailed to You and if no claim has been made, the Service Contract shall be void and You shall receive the full purchase price of the Service Contract. A cancellation fee will not be charged. A ten percent (10%) penalty per month shall be added to the refund that is not paid or credited within thirty (30) days after the return of the Service Contract to Us.

The following is added to the Cancellation Of Your Service Contract Provision, Section 4:

If We cancel this Service Contract, We will mail a written notice to Your last known address at least fifteen (15) days prior to cancellation. The notice shall state the effective reimbursement required under Section 3 of this provision. Written notice is not required if the reason for cancellation is nonpayment of the Service Contract price, a material misrepresentation, or a substantial breach of duties by You relating to the vehicle or its use.

NORTH CAROLINA

Under Cancellation Of Your Service Contract – Section 3. b. is amended as follows:

- a. b. After the first thirty (30) days will receive a pro-rated refund based upon term or mileage, whichever is greater. The refund will be based on the unearned amount paid for this Service Contract, less any approved claim amounts. A cancellation of fifty dollars (\$50.00) or 10% of the pro-rate refund amount, whichever is less, will apply. In the event of cancellation, the lien holder, if any, will be named on a cancellation refund check as their interest may appear.

Under Cancellation of Your Service Contract, the following replaces Section 4, Paragraphs a-j:

We may cancel this Service Contract only for non-payment of the Service Contract purchase price or for a direct violation of the Service Contract by You.

SOUTH CAROLINA

Under Cancellation Of Your Service Contract – Section 3 Paragraphs a. and b. are deleted and replaced with the following:

- a. If this Service Contract is canceled within the first sixty (60) days and no claims have been filed, We will refund the entire Service Contract charge paid.
- b. If this Service Contract is canceled after the first sixty (60) days or a claim has been filed, We will refund an amount of the Service Contract charge 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.

The following is added to the Terms and Conditions Section:

If You dispute a claim You may contact the South Carolina Department of Insurance at 1201 Main Street, Suite 1000, Columbia, SC 29201.

TEXAS

The Cancellation Of Your Service Contract section is deleted in its entirety and replaced with the following:

1. You may cancel this Service Contract at any time by forwarding Your written request directly to Us. An odometer statement indicating the odometer reading at the date of the request for cancellation will be required. If this Service Contract is canceled by You within the first sixty (60) days and no claims have been filed, We will refund the entire Service Contract purchase price. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of this Service Contract to Us. If this Service Contract is canceled after the first sixty (60) days or a claim has been filed, We will refund the unearned Service Contract purchase price to You calculated on a pro-rata basis. The refund will be equal to the lesser amount produced using the number of days the Service Contract was in force prior to cancellation or the number of miles the Vehicle was driven prior to cancellation, less a cancellation fee of fifty dollars (\$50.00).
2. We may cancel this Service Contract based on one or more of the following reasons: (A) non-payment of the Service Contract purchase price; (B) a material misrepresentation made by You; (C) a substantial breach of duties by You under the Service Contract relating to the Vehicle or its use; (D) the Vehicle is used in a manner not covered by this Service Contract; (E) the Vehicle is an Ineligible Vehicle; (F) The Vehicle is a total loss, an unrecovered theft, or is repossessed; or (G) The Dealer was not authorized to sell the Service Contract. If this Service Contract is canceled by Us, We will refund the unearned Service Contract purchase price to You calculated on a pro-rata basis. The refund will be equal to the lesser amount produced using either the number of days the Service Contract was in force or the number of miles the Vehicle was driven prior to cancellation, less a cancellation fee of fifty dollars (\$50.00).

If We cancel the Service Contract, We shall send a written notice of cancellation to You via first class mail to Your most recent address on file with Us. The notice will state the effective date of cancellation and the reason for cancellation.

VERMONT

Under Cancellation Of Your Service Contract, Items 3a. and 3b. are deleted and replaced with the following:

- a. Cancellation requests received within the first thirty (30) days of this Service Contract will receive a full refund with no cancellation fee, provided no claims have been paid.
- b. Cancellation requests received after the first thirty (30) days will receive a pro-rated refund based upon term or mileage, whichever is greater. The refund will be based on the unearned amount paid for this Service Contract, less any approved claim amounts. A fifty dollar (\$50.00) cancellation fee will apply.