



Century Warranty Services, Inc.

MTU-4
(06/06)

FREEDOM SELECT PLAN MECHANICAL BREAKDOWN SERVICE CONTRACT

CONTRACT NUMBER: _____ INTERNAL USE: _____

VEHICLE INFORMATION	
VEHICLE ID NUMBER: _____	CURRENT ODOMETER READING: _____
YEAR: _____ MAKE: _____	MODEL: _____

OFFEROR INFORMATION	
NAME: _____	ACCOUNT NUMBER: _____
ADDRESS: _____	CITY: _____ STATE: _____ ZIP: _____

SERVICE CONTRACT INFORMATION*	
TERM/MILEAGE	COVERAGE SELECTED
<div><div></div> MONTHS</div> <div><div></div> MILES</div>	<div>POWER CARE <div></div> (CL1)</div> <div>SELECT CARE <div></div> (CL3)</div>
DEDUCTIBLE SELECTED	<div>POWER CARE PLUS <div></div> (CL2)</div> <div>PREMIUM CARE <div></div> (CL4)</div>
<div>\$ _____ DEDUCTIBLE FIRST 90 DAYS</div> <div>\$ _____ AFTER 90 DAYS</div>	

*THIS SERVICE CONTRACT MAY PROVIDE CERTAIN COVERAGES WHICH ALREADY MAY BE INCLUDED IN ANY APPLICABLE MANUFACTURER'S WARRANTY.

PAYMENT INFORMATION			
SERVICE CONTRACT PRICE		SALES TAX (IF APPLICABLE)	
SERVICE CONTRACT PURCHASE DATE		PAYMENT PROVIDER	
PAYMENT TERM		PAYMENT IN FULL <input type="checkbox"/>	
PAYMENT IN FULL METHOD:		CHECK <input type="radio"/> VISA <input type="radio"/> MASTERCARD <input type="radio"/> DISCOVER <input type="radio"/>	

SERVICE CONTRACT HOLDER INFORMATION	
FIRST NAME: _____ LAST NAME: _____	
ADDRESS: _____ CITY: _____ STATE: _____ ZIP: _____	

TELEPHONE NUMBER: _____	I UNDERSTAND THAT THE PURCHASE OF THIS SERVICE CONTRACT IS NOT REQUIRED IN ORDER TO OBTAIN FINANCING OR TO PURCHASE THIS VEHICLE. I understand this Service Contract has a \$100 deductible unless otherwise specified.
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SERVICE CONTRACT HOLDER NOTICE	
<p>By my agreement to purchase this Service Contract, I attest that, to the best of my knowledge, all components of the vehicle for which I have elected coverage under this Service Contract are fully operable with no known defects. I further attest that I know of no operational conditions with this vehicle, which may lead to mechanical failure, nor have there been any modifications or additions to the vehicle which would violate any applicable manufacturer's warranty.</p> <p>Please note YOUR duties if a Mechanical Breakdown occurs, which are described in the section entitled "How to Make a Claim". Authorization must be obtained before beginning any repairs, which are covered under this Service Contract. Authorization can be obtained by contacting the administrator of this Service Contract, Century Warranty Services, at 1-866-732-8503.</p> <p>BUYER'S RIGHT TO CANCEL: YOU, the buyer, may cancel this Service Contract at any time prior to midnight of the sixtieth (60) day after the purchase date of this Service Contract. Please refer to the cancellation section of this Service Contract and, where applicable, the state amendments and/or the attached notice of cancellation form for an explanation of this right.</p> <p>Signature _____ Date _____</p>	

<input type="checkbox"/>	Washington Residents Only: By initialing this box, YOU acknowledge that YOU have reviewed with the Offeror the sections of this Service Contract titled: SERVICE CONTRACT PERIOD, SERVICE CONTRACT COVERAGE, VEHICLE COVERED PARTS, DEDUCTIBLE AND UNCOVERED COSTS, CANCELLATION, HOW TO MAKE A CLAIM, EXCLUSIONS FROM COVERAGE AND IMPLIED WARRANTY. Contractual Liability Policy Number 02 - 09 - 0001
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COPY 1 - CWS ▼ COPY 2 - OFFEROR ▼ COPY 3 - LIENHOLDER ▼ COPY 4 - SERVICE CONTRACT HOLDER

SERVICE COMPANY AND ADMINISTRATOR:
CENTURY WARRANTY SERVICES, INC.
P. O. BOX 3195 ♦ JACKSONVILLE, FLORIDA 32206 ♦ 1-866-732-8503
Florida License No. 60114

Seller's Telemarketing Registration Number _____	Agent's Telemarketing License Number _____
Telephone Number _____	Telephone Number _____

C/S# 9465

PARTIES TO THIS SERVICE CONTRACT: The following **BOLD** print appearing throughout this Service Contract has the following meanings: “**YOU**” and “**YOUR**” mean the customer named as Service Contract Holder on the front of this Service Contract. “**WE**”, “**US**” and “**OUR**” refer to Century Warranty Services, Inc. (“CWS”). As provided for in the State Amendments section, “**WE**”, “**US**” and “**OUR**” may refer to the Offeror noted on the front page of this Service Contract. Please refer to the state amendment section for applicability.

SERVICE CONTRACT PERIOD: Coverage under this Service Contract begins on the “Service Contract Purchase Date” shown on the front page of this Service Contract and expires according to the Term or Mileage plan selected, whichever occurs first. Plan expiration is measured in Term/Mileage from the “Service Contract Purchase Date” and “Current Odometer Reading”.

SERVICE CONTRACT COVERAGE: In the event of a Mechanical Breakdown of a Covered Part, **WE** agree to make repairs or reimburse **YOU** for the cost of parts and labor, to repair or replace a Covered Part, less applicable deductible, subject to the terms, conditions, and limitations herein. Mechanical Breakdown means: (1) The failure of a Covered Part due to faulty workmanship or materials supplied by the original vehicle manufacturer or distributor; (2) The failure of a Covered Part due to a gradual reduction in operating performance as a result of normal wear and tear, prior to the vehicle reaching 50,000 miles. A Covered Part has failed when it can no longer perform the function for which it was designed solely because of its condition and not because of the action, inaction, or failure of any non-covered parts. **IF THE MECHANICAL BREAKDOWN IS COVERED UNDER ANY OTHER WARRANTY, SERVICE POLICY, RECALL, OR REPAIR ADJUSTMENT (OTHER COVERAGE), WE WILL PAY THE DIFFERENCE, IF ANY, BETWEEN THE PAYMENTS DUE UNDER THIS SERVICE CONTRACT AND THE PAYMENTS DUE UNDER THE OTHER COVERAGE.** This Service Contract is not an insurance policy, a warranty, or a guarantee.

PLAN COVERAGE: There are four coverage plans (Power Care, Power Care Plus, Select Care and Premium Care) described on this Service Contract. The coverage plan that applies to **YOUR** vehicle is determined by which box has been checked on the front of this Service Contract.

VEHICLE COVERED PARTS

POWER CARE COVERAGE:

ENGINE: Engine block, cylinder heads, and all internally lubricated parts including pistons, piston rings, pins and cylinder sleeves; crankshaft, pulley, main bearings, caps and bolts; connecting rods, rod bearings, caps and bolts; camshaft(s), camshaft bearings, buttons and plugs; timing gears, chain or belt; rocker arms, rocker arm pivots, shafts and bushings; intake and exhaust valves, springs, guides, adjusters, retainers and seats; push rods and lifters; intake manifold; exhaust manifolds; balance shaft; water pump; fuel pump; thermostat; oil pump, cover, gears, pressure relief valve and screen; rotor housing, rotors, shims and silent shaft; all internal fasteners, nuts and bolts; turbocharger/supercharger assembly including boost valve and waste gate; seals and gaskets.

TRANSMISSION/TRANSAXLE: Transmission/transaxle case and all internally lubricated parts including ring and pinion gears; oil pump, cover, gears, housing and vanes; torque converter; valve body(s); throttle valve; valve pack; governor, gear and cover; parking gear and pawl; roll pins; sprags; sprockets; chain; springs; stator and shaft; pressure regulator valve; pressure switches; solenoids; bands; automatic transmission/transaxle clutch, drums, pistons and steel plates; planetary and sun gears; servos and rings; blockers; synchronizer hubs and keys; bearings; bushings; supports and shafts; control rings; yoke; extension housing; speedometer drive gears; accumulators and rings; adjusters; all internal fasteners, nuts and bolts; shift cover and forks; separate bell housing; seals and gaskets. **(STANDARD TRANSMISSION CLUTCH ASSEMBLIES AND ALL RELATED COMPONENT PARTS ARE NOT COVERED.)**

DRIVE AXLE: Differential/axle housing(s) and all internal parts contained within the differential/axle housing(s) including the axle flange; ring and pinion gear/carrier assembly; spider gears and bearings; pins; retainers; posi-traction clutches, plates and springs; cover; transfer case and all internal parts contained within the transfer case; seals and gaskets.

POWER CARE PLUS COVERAGE: (includes POWER CARE coverage plus the following additional parts)

ENGINE: Oil pan; valve, timing and side covers; thermostat housing; water pump pulley; engine mounts; harmonic balancer; flexplate/flywheel and ring gear.

TRANSMISSION: Oil pan; detent cable; kickdown link; TVI/throttle cable; vacuum modulator; transmission mounts.

DRIVE AXLE: Constant velocity joints; slip joint; front wheel drive axles/halfshafts and wheel bearings; u-joints; couplings; flex disc; propshafts; center support bearings.

STEERING: Steering gear housing and internal parts including control rings, valves, pinion shaft, pitman shaft, worm shaft and gear, sector shaft, bearings, adjusters; rack and pinion housing and internal parts including control valve, rack bellows, mounts, rack shaft and yoke, spool valve, bearings; power steering pump and internal parts including housing, reservoir, shaft and vanes, and mounting brackets; tie rods, idler and pitman arms, center/drag link, coupling and shafts; cooler lines; seals and gaskets.

BRAKES: Master cylinder; vacuum or hydraulic brake booster assembly; hydraulic lines, hoses and fittings; compensator or proportioning valve and metering valve; calipers, piston, seal and dust boot; wheel cylinders, cups, seals, spring and dust boots; backing plate; brake adjusters; brake pedal and apply pin, pedal lever and pedal pivot; parking brake cable; ABS component parts including control processor/module, pump, dump valve, wheel speed sensors, solenoids, accumulator, pressure differential switch; seals and gaskets.

AIR CONDITIONER: Condensor; compressor; evaporator; orifice/expansion/POA valve; accumulator and receiver drier; automatic temperature control programmer; clutch assembly including coil, disc and pulley; control cables; cutoff switch; serpentine belt tensioner, bearing and pulley; seals and gaskets.

FRONT SUSPENSION: Upper and Lower control arms, shafts and bushings; struts, housing and cartridge; spindle/steering knuckle and spindle support; wheel bearings; ball joints and bushings; kingpin and bushings; stabilizer bar, links and bushings; torsion bar and mounts/bushings; track bar, links and bushings.

ELECTRICAL: Alternator housing and all internal parts including bearings, bushings, brushes, rectifier bridge, diodes, field coil and rotor; alternator mounting bracket; voltage regulator; starter motor housing and all internal parts including bushings, brushes, field windings, starter drive and solenoid; front and rear wiper motor and linkage; power window motor; window regulators; power seat motor; steering column multi-function switch and individual switches for turn signal, headlamp, dimmer, wiper, washer and speed control; mirror motor switch; brake light switch; neutral safety switch; glove box light switch; courtesy light switch; cooling fan relay; air control solenoid; air regulator valve; EFE heater; I.A.C. motor; electronic ignition module; electronic instrument panel module; ignition coil; engine distributor including shaft, gear, bushing and modules; throttle position sensor; vehicle speed sensor; map sensor; knock sensor and barometric pressure sensor.

SELECT CARE COVERAGE: (includes POWER CARE and POWER CARE PLUS coverage plus the following additional parts)

COOLING: Radiator, mounting brackets and coolant recovery tank; fan clutch, fan blades and motor; fan shroud; heater core; transmission cooler.

FUEL: Fuel lines; fuel pressure regulator; level sending unit; fuel injectors and seals; injection pump; fuel injection control components including mixture control processor, throttle body assembly and cutoff valve; fuel rail, fuel distributor, trigger contacts, cold start valve, fuel injection valve, fuel accumulator; tank; tank door latch; tank filler neck and o-ring.

AIR CONDITIONER: Compressor mounting brackets; idler pulley and bearings; air conditioning/heater blower motor.

STEERING: Steering wheel tilt or telescoping mechanism.

FRONT SUSPENSION: Coil or leaf springs, seats or bushings, leaf spring shackles; electronic level control components including pump, accumulator, lines, and bags.

REAR SUSPENSION: Upper and lower control arms, shafts and bushings; upper and lower ball joints; struts, housing and cartridge; wheel bearings; spindle/steering knuckle and spindle support; coil or leaf springs, seats or bushings, leaf spring shackles; track bars, links and bushings; electronic level control components including pump, accumulator, lines, and bags; stabilizer bar, links and bushings.

ELECTRICAL: Cruise control components including module, servo, cables, and switches; ESC systems; electronic instrument clusters and driver information systems including speedometer, odometer, tachometer and all gauges, warning indicators; burglar alarm or electronic entry systems including remote entry receiver, sender and module; door lock actuators; mirror motor; power window switch; power lock switch; rear window defogger; horn and relay; convertible top motor; sunroof motor; power antenna motor; electrical headlamp motor; power trunk/hatch release motor, switch and solenoid; power sliding door motor and switch; electronic control modules including body control module, electronic control unit, powertrain control module, transmission control module; electronic throttle control module; crank angle sensor; camshaft position sensor; throttle position motor; fuel pulse dampener; wide open throttle switch; thermo time switch; fuel pump relay; automatic temperature control sensor; ride height sensor and relay; oxygen (O2) sensor; mass air flow sensor; manifold differential pressure sensor; coolant temperature sensor; OEM radio, graphic equalizer, cassette, tape player and compact disc player.

PREMIUM CARE COVERAGE:

Includes the POWER CARE, POWER CARE PLUS and SELECT CARE coverage plans plus ANY OTHER MECHANICAL BREAKDOWN except for those items listed in the sections “**EXCLUSIONS FROM COVERAGE**” and the section “**LIMITS OF LIABILITY.**” All other terms and conditions of this Service Contract remain unchanged.

RENTAL CAR COVERAGE: YOU will be allowed up to \$35 per day for a maximum of ten (10) days for car rental expense incurred, if required due to a covered Mechanical Breakdown. YOU are responsible for obtaining the rental car and rental car expense incurred must be from a licensed rental car agency or authorized dealer. WE will then reimburse YOU. RENTAL CAR REIMBURSEMENT IS NOT PROVIDED FOR PARTS DELAY, SHOP SCHEDULING, OR FOR WORK NOT COVERED BY THIS SERVICE CONTRACT. YOU MUST RECEIVE PRIOR AUTHORIZATION FOR RENTAL EXPENSES. RENTAL REIMBURSEMENT IS LIMITED TO DOWNTIME REPAIRS AND ENDS ON THE DATE OF REPAIR COMPLETION.

TOWING COVERAGE: YOU will be allowed up to \$75 per covered Mechanical Breakdown for towing expense incurred from a towing company, if required due to such covered Mechanical Breakdown.

TRAVEL BREAKDOWN: In the event of a Mechanical Breakdown of a Covered Part, WE will reimburse YOU for motel/hotel lodging and restaurant expense incurred, commencing the day after the claim is reported to US, providing YOU are in excess of 100 miles from home. Such expense shall be limited to \$75 per calendar day and \$375 per occurrence. Reimbursement is limited to downtime repairs and ends at the time of repair completion.

FLUID COVERAGE: WE will pay for replacement of necessary fluids, oils, greases, lubricants and approved A/C gases that must be replaced in conjunction with a covered repair. **THIS COVERAGE DOES NOT APPLY TO SHOP SUPPLIES.**

DIAGNOSTICS COVERAGE: WE will pay for reasonable, necessary and customary diagnostic charges incurred in conjunction with a covered repair, not to exceed the labor time listed in a nationally recognized parts and labor guide. **DIAGNOSTIC TIME WILL NOT BE PAID FOR THOSE CONDITIONS WHERE THE PROPER REPAIR IS READILY APPARENT TO THE NORMAL SENSES OF SIGHT, TOUCH, SMELL AND/OR SOUND.**

RELATED DAMAGE COVERAGE: WE will pay for the replacement of brake pads, belts and hoses that are damaged and require replacement as a direct result of a covered Mechanical Breakdown. This coverage includes disc brake rotor or brake drum resurfacing/ replacement required as a direct result of a covered Mechanical Breakdown.

DEDUCTIBLE AND UNCOVERED COSTS: For each repair visit, YOU will be responsible for the deductible amount as shown on the front page of this Service Contract, and for any other costs not covered by this Service Contract. When a breakdown to a Covered Part occurs which is covered by a manufacturer’s warranty, WE will reimburse YOU for the difference between OUR deductible and the manufacturer’s deductible. **If the same Covered Part previously repaired under this Service Contract fails again, the deductible will be waived.**

TRANSFER: YOU may transfer this Service Contract to another owner but not to another vehicle. To transfer this Service Contract YOU must mail the following three (3) items to CWS within thirty (30) days of transfer of vehicle ownership:

1. a letter containing the name and address of the new owner and YOUR authorization to transfer;
2. a legible copy of the front page of this Service Contract; and
3. a check for \$40 payable in U.S. Funds to CWS, for the transfer fee.

This Service Contract may not be transferred to any entity in the business of selling or leasing motor vehicles.

CANCELLATION: YOU may cancel this Service Contract at anytime. To cancel, YOU must return this Service Contract to the Offeror indicated on the front page of this Service Contract and provide a letter signed by YOU requesting cancellation that includes the date of cancellation and the current odometer reading of YOUR vehicle. If YOU cancel this Service Contract within sixty (60) days, a 100 percent refund of the Service Contract Price will be made. After sixty (60) days, a pro-rata refund will be made based upon the greater of the time or mileage expired from the Service Contract Purchase Date and odometer reading at Service Contract Purchase Date, less a \$50 administration fee. In the event of cancellation, YOU authorize the Lienholder to receive any refund amounts. In the event of a total loss or repossession, Lienholder is authorized to cancel this Service Contract and Lienholder will be named as sole payee for any refund amounts and all rights and interests under this Service Contract will immediately transfer to the Lienholder. This Service Contract is non-cancelable by US except for material misrepresentation, fraud at the time of sale or non-payment of Service Contract Price. In some states, certain cancellation provisions may vary. Please refer to the State Amendments section, which control wherever different.

HOW TO MAKE A CLAIM: When repairs are required, YOU must telephone CWS at 1-866-732-8503 during normal working hours to receive instructions. If YOU do not follow OUR instructions, WE are not obligated to reimburse YOU for the cost of any repairs. Authorization must be obtained from CWS prior to having YOUR vehicle repaired. WE reserve the right to inspect any vehicle before authorization of any repairs. In order to make a claim under this Service Contract YOU must:

1. Have YOUR vehicle serviced according to the maintenance schedule provided in the Manufacturer's Owner's Manual. YOU must keep original copies of all repair orders, invoices and receipts from the performed services and maintenance and present the originals at the time a claim is made;
 2. Use all means to protect YOUR VEHICLE FROM FURTHER DAMAGE IN THE EVENT OF A MECHANICAL BREAKDOWN. WITHOUT LIMITING THIS GENERAL RULE, SPECIFICALLY YOU MUST STOP THE VEHICLE IMMEDIATELY AND HAVE IT REPAIRED BEFORE DRIVING IT FURTHER;
 3. Provide "teardown authorization" when requested by US, so that the repair facility can provide an accurate diagnosis and estimate of repairs;
 4. In the event of an emergency situation that occurs and CWS cannot be reached, YOU can proceed with repairs, but payment will be in accordance with the other provisions of this Service Contract;
 5. Submit a claim for reimbursement to US along with all required documents within thirty (30) days of authorization;
 6. Retain all replaced parts until YOUR claim is settled, as YOU may be required to submit these parts for inspection.
- Failure to comply with the responsibilities outlined above may result in the denial of YOUR claim. If YOU have any questions please contact CWS.

EXCLUSIONS FROM COVERAGE: THIS SERVICE CONTRACT WILL NOT PAY OR REIMBURSE YOU FOR:

1. ANY LOSS, DAMAGE OR EXPENSE CAUSED BY ACCIDENTS, ANY ALTERATION TO THE VEHICLE OR THE PART, USE OF UNDERSIZED OR OVERSIZED TIRES OR WHEELS, ALTERATION TO THE VEHICLE NOT AUTHORIZED BY ITS MANUFACTURER, THE FAILURE OF ANY PART NOT COVERED BY THIS SERVICE CONTRACT, ACCIDENTAL LOSS;
2. ANY MECHANICAL BREAKDOWN CAUSED BY ACCIDENTS, COLLISION, UPSET DAMAGE, FALLING OBJECTS, THEFT, LARCENY, EXPLOSION, LIGHTNING, EARTHQUAKES, FIRE, WINDSTORMS, HAIL, WATER, FLOODS, SUBFREEZING TEMPERATURE, MALICIOUS MISCHIEF, VANDALISM, CIVIL COMMOTION, RIOTS, OR WARS;
3. THE REPAIR OR REPLACEMENT OF A COVERED PART BY ANY MANUFACTURER'S WARRANTY OR FOR ANY OTHER COVERAGE OR OTHER REASON THE MANUFACTURER, IMPORTER, DISTRIBUTOR, SELLER OR REPAIRER OF THE VEHICLE WILL REPAIR OR REPLACE THE PART AT ITS EXPENSE OR AT A REDUCED COST;
4. ANY INVOICE PRESENTED TO CWS FOR PAYMENT FOR SERVICES NOT PERFORMED AS DESCRIBED AT THE TIME OF AUTHORIZATION;
5. ANY CLAIM IF YOUR VEHICLE'S ODOMETER, SINCE THE PURCHASE DATE OF THE SERVICE CONTRACT, HAS BEEN ALTERED, DISCONNECTED, IS INOPERABLE, OR ACTUAL MILEAGE CANNOT BE DOCUMENTED, OR REASONABLY BE ESTIMATED;
6. ANY CLAIM IF YOUR VEHICLE IS USED FOR COMPETITIVE DRIVING OR RACING, POLICE OR EMERGENCY SERVICE, PRINCIPALLY OFF-ROAD USE, SNOW REMOVAL, CARRIAGE OF PASSENGERS FOR HIRE, COMMERCIAL DELIVERY/ SERVICE/REPAIR, RENTAL PURPOSES, ROAD REPAIR, CONSTRUCTION OR HAULING ACTIVITIES, TOWING A TRAILER OR ANOTHER VEHICLE UNLESS YOUR VEHICLE IS EQUIPPED FOR THIS AS RECOMMENDED BY THE MANUFACTURER;
7. ANY MECHANICAL BREAKDOWN CAUSED BY MISUSE, ABUSE, NEGLIGENCE, IMPROPER TOWING, OR LACK OF MAINTENANCE;
8. ANY MECHANICAL BREAKDOWN CAUSED BY CONTAMINATION, OVERHEATING, LACK OF COOLANT OR LUBRICANTS, LACK OF OIL VISCOSITY, SLUDGE, RESTRICTED OIL FLOW, SALT, ENVIRONMENTAL DAMAGE, CHEMICALS, OR RUST AND RUST DAMAGE;
9. THE NEED TO REPAIR OR REPLACE A COVERED PART ARISING OR RESULTING FROM THE USE OF YOUR VEHICLE OUTSIDE OF THE UNITED STATES, ITS TERRITORIES, POSSESSIONS OR CANADA;
10. HAZARDOUS WASTE DISPOSAL CHARGES, STORAGE OR FREIGHT CHARGES; ADJUSTMENTS; SHOP SUPPLIES, CORE CHARGES, AND CORRECTION OF RATTLES/SQUEAKS/WIND NOISE/ODORS/WATER LEAKS;
11. ANY CONSEQUENTIAL, SECONDARY DAMAGES OR UNREASONABLE COSTS THAT YOU MAY SUFFER AS A RESULT OF THE NEED TO REPAIR OR REPLACE A PART;
12. LIABILITY FOR DAMAGE TO PROPERTY, INJURY TO OR DEATH OF ANY PERSON ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF YOUR VEHICLE WHETHER OR NOT RELATED TO THE COVERED PARTS;
13. UNDER POWER CARE, POWER CARE PLUS, AND SELECT CARE COVERAGES, ANY PART THAT IS NOT SPECIFICALLY LISTED AS COVERED UNDER THE PLAN COVERAGE SELECTED;
14. UNDER PREMIUM CARE COVERAGE, ANY OF THE FOLLOWING PARTS: BRAKE LININGS, BRAKE DRUMS AND ROTORS, DISC BRAKE PADS (EXCEPT WHERE NOTED UNDER RELATED DAMAGE COVERAGE), STANDARD TRANSMISSION CLUTCH COMPONENTS, AIR BAGS, SOLAR POWERED DEVICES, HINGES, GLASS, LENSES, SEALED BEAMS, BODY PARTS AND/OR PANELS, TRIM, MOLDINGS, DOOR HANDLES, LOCK CYLINDERS, TIRES, BATTERIES, LIGHT BULBS, UPHOLSTERY, PAINT, BRIGHT METAL, FREEZE PLUGS, HEATER AND RADIATOR HOSES, EXHAUST SYSTEM, SHOCK ABSORBERS, AUDIO/SECURITY OR OTHER SYSTEMS NOT FACTORY INSTALLED, WORK SUCH AS FRONT-END ALIGNMENT OR WHEEL BALANCING, CONSTANT VELOCITY JOINT BOOTS, SAFETY RESTRAINT SYSTEMS, CELLULAR PHONES, ELECTRONIC TRANSMITTING DEVICES (EXCEPT FOR THOSE SPECIFICALLY LISTED UNDER POWER CARE PLUS OR SELECT CARE COVERAGE), RADAR DETECTORS, APPLIANCES, NEAR OBJECT AVOIDANCE SYSTEMS AND ALL LASER RADAR CRUISE CONTROL COMPONENTS, VINYL AND CONVERTIBLE TOPS;
15. BURNT VALVES, WORN PISTON RINGS, THE CORRECTION OF OIL CONSUMPTION, ANY REPAIRS FOR REDUCTION IN ENGINE EFFICIENCY THAT MUST BE PERFORMED ON YOUR VEHICLE;
16. ANY MAINTENANCE ON YOUR VEHICLE;
17. ANY PERSONAL EXPENSES (EXCEPT WHERE NOTED UNDER TRAVEL BREAKDOWN) ARISING BECAUSE YOUR VEHICLE IS NOT AVAILABLE FOR YOU TO USE;
18. DAMAGES CAUSED TO YOUR ENGINE RESULTING FROM THE INGESTION OF WATER THROUGH THE ENGINE AIR INTAKE SYSTEM (COMMONLY REFERRED TO AS WATER INGESTION);
19. ANY MECHANICAL BREAKDOWN WHICH EXISTED OR WAS CAUSED BY A CONDITION KNOWN TO YOU ON OR PRIOR TO THE SERVICE CONTRACT PURCHASE DATE.

PAYMENTS: CWS will pay the Repair Facility directly or reimburse YOU for authorized repairs covered under this Service Contract. If the Repair Facility does charge YOU for authorized repairs covered under this Service Contract, submit copies of all invoices and receipts pertaining to the authorized repairs along with a copy of the front page of this Service Contract to: CWS, P.O. Box 3195, Jacksonville, Florida 32206.

OUR OPTIONS: CWS will pay the Repair Facility directly or reimburse YOU for the repair or replacement of any part covered by this Service Contract. **Replacement parts utilized in covered repairs will be, at the discretion of CWS, new or remanufactured OEM parts, new or remanufactured aftermarket parts or used parts that meet the quality standards of the repair facility or CWS.**

LIMITS OF LIABILITY: For any one repair visit, all benefits paid or payable shall not exceed the actual cash value of **YOUR** vehicle at the instant prior to the most recent loss. The aggregate total of all benefits paid or payable during the term of this Service Contract shall not exceed the price **YOU** paid for **YOUR** vehicle. The payment for or reimbursement for repair or replacement of Covered Parts and the benefit stated under RENTAL CAR COVERAGE, TOWING COVERAGE, TRAVEL BREAKDOWN, FLUID COVERAGE, DIAGNOSTICS COVERAGE, and RELATED DAMAGE COVERAGE are the only remedies available to a Service Contract Holder. **WE** assume no other obligation or responsibility with regard to the vehicle. **WE** neither assume, nor authorize anyone to assume for **US**, any additional liability.

INSURANCE: **OUR** obligations under this Service Contract are insured by Courtesy Insurance Company, 500 Jim Moran Boulevard, Deerfield Beach, Florida 33442. **YOU** are entitled to make a direct claim to Courtesy Insurance Company. To do so, please call 1-800-298-8011 for instructions. In some states, such obligation may be insured by an alternative carrier. Please refer to the State Amendment section for such exceptions.

GENERAL:

1. THE TERMS AND CONDITIONS OUTLINED ABOVE ARE THE FULL AND COMPLETE AGREEMENT BETWEEN THE PARTIES. NO ORAL REPRESENTATION OR STATEMENT SHOULD BE RELIED UPON BY THE PURCHASER.
2. If it is not clear which Term/Mileage or coverage plan has been purchased, **YOU** should contact the Offeror or **US**.
3. This Service Contract will be governed by the laws of the state in which it is sold.
4. No amendment, supplement, or waiver of any provision of this Service Contract will be binding against **US** unless it is in writing and signed by one of the authorized representatives at **OUR** home office.
5. **WE** may delegate the performance of **OUR** duties and obligations and assign **OUR** rights and benefits hereunder.
6. **OUR** right to recover payment: If **WE** make any payment under this Service Contract and **YOU** have a right to recover against another party, **YOUR** rights shall become **OUR** rights and **YOU** shall do whatever is necessary to enable **US** to enforce these rights. **OUR** subrogation rights become effective after **YOU** are made whole.

STATE AMENDMENTS: If this Service Contract is purchased in any of the following states, the following additional provisions will apply:

ALABAMA: If this Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. If **YOU** cancel after sixty (60) days, the administration fee will be \$25. A 10 percent penalty will be applied to any refund that is not paid within forty-five (45) days of the return of this Service Contract. If **WE** cancel, **WE** will give **YOU** at least five (5) days notice of cancellation and state the effective date and reason for cancellation. If **WE** cancel, refunds will be calculated according to the Pro-Rata method and no administration fee will be charged.

ALASKA: This Service Contract will provide coverage if **YOUR** vehicle is used for snow removal, provided it is properly equipped for such use and is not used commercially.

ARIZONA: “**WE**”, “**US**” and “**OUR**” appearing in **BOLD** throughout this Service Contract refer to Century Warranty Services, Inc. (“**CWS**”). To cancel this Service Contract, **YOU** must return this Service Contract to the Offeror or the Administrator. This Service Contract is non-cancelable by **US** except for **YOUR** fraud or material misrepresentation in submitting a claim, or failure to pay the Service Contract Price. In the event **WE** fail to pay a valid claim or refund within thirty (30) days after proof of loss has been filed, **YOU** are entitled to make a direct claim to Courtesy Insurance Company. Please call 1-800-298-8011 for instructions.

CALIFORNIA: **OUR** California Vehicle Service Contract Provider License # is OE39091. The **INSURANCE** section is removed in its entirety and replaced with the following: Performance to **YOU** under this Contract is guaranteed by a California approved insurance company. **YOU** may file a claim with this insurance company if any promise made in the Contract has been denied or has not been honored. The name and address of the insurance company is: American Security Insurance Company, 260 Interstate North Circle, Atlanta, Georgia, 30339. If **YOU** are not satisfied with the insurance company’s response, **YOU** may contact the California Department of Insurance at 1-800-927-4357 or (213) 897-8921 out of state. The **CANCELLATION** section is amended by the following: If **YOU** cancel after sixty (60) days, a pro-rata refund will be made based upon the greater of the time or mileage expired from the Service Contract Purchase Date, less an administration fee of \$25 or 10 percent of the unearned pro-rata Service Contract Price, whichever is less.

COLORADO: **OUR** obligations under this Service Contract are insured by Courtesy Insurance Company, 500 Jim Moran Boulevard, Deerfield Beach, Florida 33442, Policy Number NT-AO-0002.

CONNECTICUT: If this Service Contract has a term of less than one (1) year, the Service Contract term shall be extended for the time period that the vehicle is being repaired under this Service Contract. If **WE** do not resolve a dispute over the terms of this Service Contract, **YOU** may file a formal written complaint with the Consumer Affairs Division of the Connecticut Insurance Department at P.O. Box 816, Hartford, CT 06142-0816. This Service Contract may be cancelled by **YOU** at any time or if the product is sold, lost, stolen or destroyed

FLORIDA: The **CANCELLATION** section is removed in its entirety and replaced with the following: This Service Contract may be cancelled by **YOU** at anytime. To cancel, **YOU** must return this Service Contract to the Offeror or **CWS**. If **YOU** cancel during the first sixty (60) days, a 100 percent refund of the Service Contract Price will be made. After sixty (60) days, a pro-rata refund will be made based upon the greater of the time or mileage expired from the Service Contract Purchase Date and odometer reading at Service Contract Purchase Date, less a fee of \$50 or 10 percent of the unearned Service Contract Price, whichever is less. After sixty (60) days, **WE** cannot cancel this Service Contract except for material misrepresentation or fraud at the time of sale, lack of proper maintenance, or non-payment of Service Contract Price, in which case **YOU** will be notified by certified mail. If **WE** cancel this Service Contract, **WE** will return 100 percent of the paid unearned pro-rata Service Contract Price. In the event of cancellation, **YOU** authorize the Lienholder to receive any refund amounts. Upon total loss or repossession, all rights and interests under this Service Contract will immediately transfer to the Lienholder and the Lienholder will be named sole payee for any refund amounts.

GEORGIA: The **CANCELLATION** paragraph is amended as follows: If this Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. If **YOU** cancel after sixty (60) days, a pro-rata refund will be made based upon the greater of the time or mileage expired from the Service Contract Purchase Date and odometer reading at Service Contract Purchase Date, less an administration fee of \$50 or 10 percent of the unearned pro-rata Service Contract Price, whichever is less. If **WE** cancel, **YOU** will be notified by certified mail stating the time when the cancellation will be effective, which shall not be less than thirty (30) days from the date of mailing. The cancellation shall conform to the requirements of Georgia Code Section 33-24-44. **WE** cannot cancel this Service Contract except for fraud, material misrepresentation, or non-payment of the Service Contract Price. If **WE** cancel, refunds will be calculated according to the Pro-Rata method and no administration fee will be charged. In the event, the issuer of this Service Contract is unable to make a refund; **YOU** may file a claim directly with the insurer listed in this Service Contract. The **EXCLUSIONS FROM COVERAGE** section 1.) is removed in its entirety and replaced with the following: Any loss, damage or expense caused by accidents, any alteration to the vehicle or the part since the purchase of this Service Contract, use of undersized or oversized tires or wheels, alteration to the vehicle not authorized by its manufacturer, the failure of any part not covered by this Service Contract, accidental loss; section 8.) is removed in its entirety and replaced with the following: 8.) Any Mechanical Breakdown caused by contamination, overheating, lack of coolant or lubricants, lack of oil viscosity, restricted oil flow, salt, environmental damage, chemicals, or rust and rust damage.

HAWAII: The **CANCELLATION** paragraph is amended as follows: If this Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. If **YOU** cancel after sixty (60) days, a pro-rata refund will be made based upon the greater of the time or mileage expired from the Service Contract Purchase Date and odometer reading at Service Contract Purchase Date, less an administration fee of \$50. A 10 percent penalty per month will be applied to any refund not paid or credited within forty-five (45) days after return of this Service Contract. The right to cancel this Service Contract in the first sixty (60) days and receive a 100 percent refund of the Service Contract Price is not transferable and only applies to the original Service Contract Holder. If **WE** cancel for any reason other than: 1.) nonpayment of the Service Contract Price; 2.) any material misrepresentation made by **YOU** or on **YOUR** behalf; or, 3.) any substantial breach of contractual duties by **YOU**, **WE** will provide **YOU** with written notice of cancellation at least five (5) days prior to the effective date of cancellation.

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

ILLINOIS: The cancellation administration fee will be \$50 or 10 percent of the pro-rata refund amount, whichever is less.

INDIANA: YOUR proof of payment to **US** for this Service Contract shall be considered proof of payment to the insurance company which guarantees **OUR** obligations to **YOU**, providing such insurance was in effect on the Purchase Date of this Service Contract.

IOWA: NOTICE OF CONSUMER RIGHTS: Please be advised that although **YOUR** coverage under the enclosed Mechanical Breakdown Service Contract has begun and is effective, **YOU** are not bound under the terms of the Service Contract until the expiration of sixty (60) days from the Date of Purchase. Per the **CANCELLATION** section of **YOUR** Service Contract, **YOU** are entitled to a full refund of any monies paid toward the purchase of this Service Contract if cancelled within sixty (60) days from the Date of Purchase. In the event **YOU** have any questions regarding **YOUR** Service Contract, **YOU** may contact Century Warranty Services, Inc., P.O. Box 3195, Jacksonville, Florida 32206 or Courtesy Insurance Company. **YOU** may also contact the Iowa Insurance Commissioner at the following address: Iowa Securities Bureau, 340 East Maple, Des Moines, Iowa 50319. Century Warranty Services, Inc. is liable for cancellation refunds. In the event **YOU** are unable to obtain **YOUR** refund from Century Warranty Services, Inc., **YOU** may contact Courtesy Insurance Company.

MAINE: The **PARTIES TO THIS SERVICE CONTRACT** section is removed in its entirety and replaced with the following: The **BOLD** print appearing throughout this Service Contract has the following meanings: “**YOU**” and “**YOUR**” mean the customer named as Service Contract Holder on the front of this Service Contract. “**WE**”, “**US**” and “**OUR**” refer to the Offeror on the front of this Service Contract. This Service Contract is between **YOU** and **US**. **WE** have appointed Century Warranty Services, Inc. (“CWS”) as the authorized administrator of this Service Contract. CWS in any way neither assumes nor has any liability whatsoever for the obligations of this Service Contract.

MARYLAND: If this Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. In the event **WE** fail to pay a valid claim or refund within sixty (60) days after proof of loss has been filed, **YOU** are entitled to make a direct claim to Courtesy Insurance Company. Please call 1-800-298-8011 for instructions.

MASSACHUSETTS: NOTICE TO CONSUMER: THE COVERAGE **YOU** ARE BUYING IS NOT REQUIRED IN ORDER TO REGISTER OR FINANCE A VEHICLE. THE BENEFITS PROVIDED MAY DUPLICATE EXPRESS MANUFACTURER’S OR VEHICLE SELLER’S WARRANTIES THAT COME AUTOMATICALLY WITH EVERY SALE. **YOU** CAN BE REQUIRED BY THE OFFEROR OF THIS COVERAGE TO PURSUE THOSE WARRANTIES WHICH ARE AVAILABLE TO **YOU** WITHOUT THIS SERVICE CONTRACT.

MICHIGAN: Offeror is prohibited from having an independent courier service or other third party pick up **YOUR** payment at **YOUR** residence before the end of the third business day after the date of this transaction.

MINNESOTA: Minnesota Statute 325F.662 requires certain vehicle sellers to provide coverages below at no charge. 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 sixty (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 thirty (30) days or 1,000 miles, whichever occurs first.

Engine: Lubricated Parts; Intake Manifolds; Engine Block; Cylinder Heads; Rotary Engine Housings; and Ring Gear; Water Pump; Externally Mounted Mechanical Fuel Pump; Radiator; Alternator; Generator; and Starter.

Transmission: Case; Internal Parts; Torque Convertor; 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 vehicle seller becomes unable to meet its obligations. **YOUR** rights and obligations are fully explained in the vehicle seller-issued used vehicle limited warranty document.

The first paragraph of the **SERVICE CONTRACT HOLDER NOTICE** section is removed in its entirety.

The **CANCELLATION** paragraph is amended with the addition of the following statement: THIS SERVICE CONTRACT IS NON-CANCELABLE BY **US** EXCEPT FOR FRAUD OR MATERIAL MISREPRESENTATION IN THE SUBMISSION OF CLAIMS.

The **SERVICE CONTRACT COVERAGE** paragraph is amended by the removal of the following statement: A Covered Part has failed when it can no longer perform the function for which it was designed solely because of its condition and not because of the action, inaction, or failure of any non-covered parts.

The **HOW TO MAKE A CLAIM** section 5.) is removed in its entirety and replaced with the following: 5.) Submit a claim for reimbursement to **US** along with all required documents within sixty (60) days of authorization; 6.) is removed in its entirety.

The **EXCLUSIONS FROM COVERAGE** section 8.) is removed in its entirety and replaced with the following: 8.) Any Mechanical Breakdown caused by contamination, overheating, lack of coolant or lubricants, lack of oil viscosity, restricted oil flow, salt, environmental damage, chemicals; section 11.) is removed in its entirety and replaced with the following: 11.) Any consequential, secondary damages or unnecessary costs that **YOU** may suffer as a result of the need to repair or replace a part; section 19.) is removed in its entirety.

If the manufacturer’s recommended maintenance schedule is not provided to **YOU**, please contact CWS and an alternative maintenance schedule to be used in connection with this Service Contract will be provided.

MISSOURI: WE will give **YOU** at least sixty (60) days notice of cancellation.

NEBRASKA: The **CANCELLATION** section is amended by the addition of the following: If **WE** cancel, **WE** will provide a written notice to **YOU** via certified mail sixty (60) days in advance of cancellation. The **LIMITS OF LIABILITY** section is amended by the addition of the following: The Actual Cash Value will be calculated using a nationally recognized consumer vehicle pricing guide. **YOU** may contact **US** to find out which guide was used for this calculation.

NEVADA: If **YOU** cancel this Service Contract during the first sixty (60) days, a 100 percent refund of the Service Contract Price will be made. After sixty (60) days, a pro-rata refund will be made based upon the greater of the time or mileage expired from the Service Contract Purchase Date and odometer reading at Service Contract Purchase Date, less a \$50 administration fee. A 10 percent penalty per thirty (30) day period shall be added to any refund not paid within thirty (30) days after the date this Service Contract is returned. This Service Contract is non-cancelable by **US** except for fraud, material misrepresentation, or failure to pay the Service Contract Price. If **WE** cancel this Service Contract, **WE** will provide written notice at least fifteen (15) days prior to cancellation and state the effective date and reason for cancellation. No administration fee will be charged if this Service Contract is cancelled by **US**. This Service Contract is not renewable and expires in accordance with the Service Contract Period provision.

NEW HAMPSHIRE: The **INSURANCE** section is removed in its entirety and replaced with the following: **OUR** obligations under this Service Contract are insured by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157-6596. **YOU** may file a claim with the insurance company directly. To do so, please call 1-800-426-7517. In the event **YOU** do not receive satisfaction under this Service Contract, **YOU** may contact the New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, NH 03301, 1-603-271-2261.

NEW MEXICO: The **CANCELLATION** paragraph is amended as follows: If **YOU** cancel within sixty (60) days of receipt of this Service Contract, a 100 percent refund of the Service Contract Price will be made. After sixty (60) days, a pro-rata refund will be made based upon the greater of the time or mileage expired from the Service Contract Purchase Date and odometer reading at Service Contract Purchase Date, less a \$50 administration fee. The right to cancel this Service Contract is not transferable and only applies to the original Service Contract Holder. A 10 percent penalty will be applied to any refund that is not paid within sixty (60) days of return of this Service Contract. After seventy (70) days, **WE** cannot cancel except for: 1.) nonpayment of Service Contract Price; 2.) fraud or misrepresentation in obtaining this Service Contract or presenting a claim; or, 3.) discovery of an act or omission in violation of this Service Contract which substantially and materially increases the service required under the Service Contract. If **WE** cancel, **WE** will give **YOU** at least fifteen (15) days notice of cancellation.

NEW YORK: The **CANCELLATION** paragraph is amended as follows: If this Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. A 10 percent penalty per thirty (30) day period shall be added to any refund not paid within thirty (30) days after the date this Service Contract is returned. If **WE** cancel, **WE** will provide written notice at least fifteen (15) days prior to cancellation and state the effective date and reason for cancellation.

NORTH CAROLINA: The cancellation administration fee will be \$50 or 10 percent of the pro-rata refund amount, whichever is less.

OKLAHOMA: This Service Contract is not issued by the manufacturer or wholesale company marketing the product. This Service Contract will not be honored by such manufacturer or wholesale company. The **CANCELLATION** paragraph is amended as follows: A cancellation administration fee of 10 percent or \$50 of the pro-rata refund amount, whichever is less, will be applied only if this Service Contract is cancelled by **YOU**. If **WE** cancel, **WE** will return 100 percent of the unearned pro-rata premium.

SOUTH CAROLINA: If this Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. 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, SC 29202-3105, or 1-800-768-3467. A 10 percent penalty will be added to any refund that is not paid or credited within forty-five (45) days in accordance with Title 38 Section 38-78-30(f) of the SC Code of Laws. If **WE** cancel, **WE** will provide written notice at least fifteen (15) days prior to cancellation and state the effective date and reason for cancellation.

TEXAS: If this Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. If **WE** cancel, **WE** will provide written notice at least fifteen (15) days prior to cancellation and state the effective date and reason for cancellation. **YOU** may apply for reimbursement directly to Courtesy Insurance Company if a refund or credit is not paid within forty-five (45) days after a cancellation request is made.

UTAH: Coverage afforded under this Service Contract is not guaranteed by the Property and Casualty Guarantee Association. The **CANCELLATION** section is amended by the addition of the following: If **WE** cancel this Service Contract, **WE** will give **YOU** at least thirty (30) days notice of cancellation and state the effective date and reason for cancellation. If this Service Contract is financed, in the event of a total loss or repossession, the Lienholder is authorized to cancel this Service Contract and the Lienholder will be named as sole payee for any refund amounts and all rights and interests under this Service Contract will immediately transfer to the Lienholder. The **HOW TO MAKE A CLAIM** section 5.) is removed in its entirety and replaced with the following: 5.) Submit a claim for reimbursement to **US** along with all required documents as soon as possible.

VERMONT: The **INSURANCE** section is removed in its entirety and replaced with the following: **OUR** obligations under this Service Contract are insured by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157-6596. **YOU** may file a claim with the insurance company directly. To do so, please call 1-800-426-7517. The **CANCELLATION** paragraph is amended as follows: If this Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged.

WASHINGTON: The **INSURANCE** section is removed in its entirety and replaced with the following: **OUR** obligations under this Service Contract are guaranteed by Courtesy Insurance Company, 500 Jim Moran Boulevard, Deerfield Beach, Florida 33442. The Contractual Liability Policy Number is 02-09-0001. **YOU** are entitled to make a direct claim to Courtesy Insurance Company. To do so, please call 1-800-298-8011 for instructions. The **CANCELLATION** section is removed in its entirety and replaced with the following: This Service Contract may be cancelled by **YOU** at anytime. To cancel, **YOU** must return this Service Contract to the Offeror. If **YOU** cancel this Service Contract during the first sixty (60) days, no administration fee will be charged. If **YOU** cancel after sixty (60) days, a pro-rata refund will be made based upon the greater of the time or mileage expired from the Service Contract Purchase Date and odometer reading at Service Contract Purchase Date, less a \$25 administration fee. A 10 percent penalty will be applied to any refund that is not paid within thirty (30) days of return of this Service Contract. In the event of cancellation, **YOU** authorize the Lienholder to receive any refund amounts. In the event of a total loss or repossession, Lienholder is authorized to cancel this Service Contract and Lienholder will be named as sole payee for any refund amounts and all rights and interests under this Service Contract will immediately transfer to the Lienholder. This Service Contract is non-cancelable by **US** except for fraud, material misrepresentation, or failure to pay the Service Contract Price due. The **GENERAL** paragraph is amended by the addition of the following: 7.) The parties hereto agree for the purpose of litigation, the venue of the matter shall be in the appropriate judicial district in the state of Washington.

IMPLIED WARRANTY: The Implied Warranty of merchantability on the motor vehicle is not waived if this Service Contract has been purchased within ninety (90) days of the purchase date of the motor vehicle from a provider who also sold the motor vehicle covered by this Service Contract.

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

WYOMING: If this Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. If **WE** cancel, **WE** will mail a written notice of cancellation to **YOU** at least ten (10) days prior to cancellation, unless cancellation is for non-payment of Service Contract fees, a material misrepresentation, or other substantial breach of contractual duties.