

The terms and conditions for the Limited Guarantee Agreement are on the reverse side of this page. The buyer must purchase the Cilajet product in order to receive the matching coverage for each product. Coverage term is 7 years for new RV's and 5 years for used RV's. **ADDITIONAL TERMS ON BACK.**

Paint/Fiberglass Protector, Fabric Protector and Leather & Vinyl Protection

Extra Interior Protection – *Covers Punctures, Rips, Tears & Burns*

(Maximum RV length is 50 feet)

(Single Purchase in UT) Total Purchase Price \$ _____

Customer and Vehicle Information:

Name _____ Email _____

Address _____

City _____ State and ZIP _____ Phone _____

Year _____ Make _____ Model _____ Vehicle Identification Number _____

Miles _____ New or Used _____ Purchase / Effective Date _____

This Limited Guarantee Agreement is a Product Warranty and is not Insurance. Express Systems offers a Limited Guarantee to its customers in the event of a loss suffered due to a defect in material or workmanship of one of Cilajet's Products. In the event one of these products fails to perform as specified, we will provide reimbursement or repair according to the terms stated on the reverse side of this Limited Guarantee.

Issuing Dealership Information:

Name _____

Address _____

City _____ State and ZIP _____ Phone _____

ACCEPTANCE OF BENEFITS

I have read, fully understand and accept the terms and conditions, as set forth on the front and back of this LIMITED GUARANTEE for each of the protection packages purchased. I further declare that the information provided on this agreement form is true and correct.

Customer Signature _____ Date _____

Dealer Signature _____ Date _____

WAIVER OF BENEFITS

I acknowledge that by signing this waiver, I will not receive any guarantee or benefits either express or implied, for any of the above benefit packages.

Customer Signature _____ Date _____

Dealer Signature _____ Date _____

LIMITED GUARANTEE AGREEMENT

1. DEFINITIONS

Administrator: Refers to Express Systems, Inc., 25541 Commercentre Dr., Suite 100, Lake Forest, CA 92630 (800)-705-4001.

Guarantor / Warrantor / Provider: Refers to Express Systems, Inc. 25541 Commercentre Dr., Suite 100, Lake Forest, CA 92630 (800)-705-4001.

Limited Guarantee / Limited Warranty: Refers to the Limited Guarantee/Limited Warranty Agreement(s) that is (are) selected on the front of this form.

New RV's: Any previously untitled current model year RV's that have less than 7,500 miles and factory/program RV's that have less than 20,000 miles.

Used RV's: Any RV that is four model years old or less and does not qualify as a New RV as described above.

RV: Refers to the non-commercial private passenger RV (Recreational Vehicle) that is described on the front of this form.

We, Us and Our: Refers to Express Systems, Inc.

You and Your: Refers to the consumer that signs this agreement and is listed under the Customer and Vehicle Information section of this form.

2. WHAT IS COVERED

- A. **PAINT** - We guarantee to the original purchaser that the treated surface of the RV will retain its high luster and shine from the day of application and is enforceable from the date of purchase except where otherwise noted. Two coat application required in Love Bug areas. Should the original painted finished be damaged by weather-induced fading, oxidation or loss of gloss, water spotting, bird droppings, tree sap, acid rain, love bug damage*, or industrial fallout, Express Systems, Inc. will repair such conditions completely free of charge. Express Systems reserves the right to attempt to repair any such damage through professional detailing prior to repainting any surface. *Must apply two coats of Cilajet to the leading edges.
- B. **FABRIC PROTECTOR & CARPET PROTECTOR** - We guarantee to the original purchaser that the treated fabric of their RV will remain free of permanent stains from the date of application and enforceable from the date of purchase except where otherwise noted. Should permanent staining occur to the interior fabric of the owner's RV properly treated with Cilajet Fabric and Carpet protector, the stained area will be repaired completely free of charge. Express Systems reserves the right to attempt to remove any stain through professional cleaning prior to the replacement of any fabric.
- C. **LEATHER PROTECTION** - We guarantee to the original purchaser that the treatment of Cilajet for Leather to the surface of the leather and vinyl interior and/or stationary vinyl roof will prevent damage caused by sun or temperature extremes and is enforceable from the date of purchase except where otherwise noted. Should leather and/or vinyl of the owner's RV treated with Cilajet for Leather be damaged by environmental conditions causing fading, discoloring or cracking of the dash, Express Systems will repair such conditions completely free of charge. Express Systems reserves the right to attempt to correct any such damage through professional reconditioning prior to the replacement of any surface.
- D. **EXTRA INTERIOR PROTECTION** - When properly applied, Cilajet Extra Interior Protection is warranted for a period of 7 years on New RV's or 5 years on used RV's. We will repair a puncture, rip, tear or burn with either an upholstery insert or replacement seating component, when your vehicle has been regularly cleaned and properly maintained.

3. ELIGIBILITY

RV's eligible for this warranty include New & Used RV's. New RV's are current model year, new, previously untitled RV's with less than 7,500 miles on the odometer at the time of application. Coverage will be extended to Factory Program RV's and Demonstrator RV's of the current model year with less than 20,000 miles on the odometer at the time of application from the purchase date. A Factory Program RV is one that has been previously titled to an RV rental company prior to the ownership by the first private party. Used RV's are any RV that is four model years old or less, has less than 75,001 miles and does not qualify as a New RV as described above.

4. RV OWNER REQUIREMENTS

RV owner must maintain the RV by washing regularly and vacuuming carpet and upholstery frequently. EXPRESS SYSTEMS IS NOT OBLIGATED OR RESPONSIBLE FOR GENERAL CLEANING AND MAINTENANCE OF THE RV'S PAINT, FABRIC OR LEATHER/VINYL SURFACES. REGULAR CLEANING AND CARE IS NECESSARY.

5. WHAT IS NOT COVERED: The following events and circumstances are not covered by this limited Guarantee Agreement.

A. PRE-EXISTING DAMAGE IS NOT COVERED.

B. ANY AREA THAT WAS NOT TREATED BY THE PRODUCTS IS NOT COVERED.

C. **Appearance**: The guarantee agreement does not cover damage prior to the application of the Cilajet products, any area that was not treated by the Cilajet products, or to surfaces not treatable with the Cilajet products such as semi-gloss or non-glossy paint, headliners, seat belts, steering wheels, or as determined by the design of the RV. The guarantee does not cover damage caused by bird droppings or tree sap in excess of \$1,000 per coverage period.

D. **RV Exterior**: The agreement does not cover painted exterior areas of the RV that have defective, flaking, peeling, spotting, chipping, scratched, cracking or separating paint. Damage cause by sand/stone abrasions, rust, corrosion, and dents and dings are also not covered. Bumpers, chrome, hinges, decals, graphic designs, awnings and RV covers are not covered.

E. **RV Interior**: The agreement does not cover damage to the RV that was caused by any corrosive substance, blood, bleach, acid, dye, ink, tar, paint or gum. Damage to chrome, wood, carpeting, wall coverings, curtains, walls or room dividers. Damage to pictures, glass, lamps and other accessories is not covered.

F. **Normal Maintenance**: The RV's finish must be cleaned and checked regularly as recommended by the RV manufacturer. This is normal maintenance and not covered.

G. **Improper Use**: Damage caused by abnormal use of the RV is not covered. This would include damage caused by, without limitation: continuing to use the RV once a defect has been identified, not performing proper, normal maintenance as recommended by the RV manufacturer, abuse, negligence or misuse of the RV. Any RV that is used as a primary residence is not covered. Any damage that occurs if the RV is ever rented to a third party. Any service that occurs outside of the United States of America or Canada.

H. **Damages or Failures beyond Our Control**: Damages or failures due to things beyond our control are not covered. This would include without limitation: freezing, collision, road hazards, accident, roll-over, riot, theft, nuclear incidents, vandalism, fire, explosion, lightning, earthquake, windstorms, hail, ice, volcano eruption, water or flood, submersion, any other act of nature, stranding, improper repairs, corrosion, contamination or chemical damage, rusting of metal, modifications or alterations factory's original painted finish (i.e. repainted surfaces, aftermarket pin striping, vinyl graphics etc.); defective paint, (i.e. cracking, peeling or chipping of paint or factory's clear and/or gel coat, yellowing or discoloration, paint separating, cracking or flaking, or as determined by independent inspection or factory bulletins), damage caused by improper lay-up or storage, chips or scratches caused by everyday use or other caused or damage caused by neglect or abuse; stains or damage caused by dye, ink, crayons, tar, gum or paint; bleach, acid or other caustic or corrosive substances; burns, rips, tears, punctures, wear-through, seam separation, shredding, separation of fabric/vinyl from latex backing or other interior fabric or leather damage; any damage that is caused by neglect or abuse; surface wear or natural creases in leather seats; modifications or alterations to leather or vinyl seats, damages caused by rusting or poor adhesion to the surface to which the leather or vinyl has been attached to a manufacturers defect and any damage caused by rodent infestation or any other animal. Any and all pre-existing conditions/damage that occurred prior to the effective date of this warranty is not covered.

I. **Incidental or Consequential Damage**: The RV is not covered for incidental or consequential expenses such as loss of time or use, inconvenience, commercial loss, personal injury or property damage.

J. **Delays of Performance**: The RV is not covered, nor are we liable for delays in performance or failure to perform in whole or in part under the terms of this guarantee agreement due to labor dispute, strike, shortages, acts of war, civil commotion, accident, fire, flood, vandalism, acts of nature or other causes beyond our control.

K. **Manufacturer's Warranty**: The RV is not covered where the manufacturer's warranty or recall shall take precedent.

L. **Non-Registered Guarantees**: The RV is not covered for claims on guarantees that have not been submitted to Us by the selling dealer and damages reported more than 30 days after the expiration of the warranty. **YOU MAY VERIFY THE COVERAGE BY CALLING THE ADMINISTRATOR AT (800) 705-4001.**

M. **N.A.D.A. Value**: Claims under this Guarantee cannot exceed the current N.A.D.A. wholesale book value for the covered RV. For Pre-owned RV's over three (3) years old, coverage is limited to the cost of a detail.

6. WHAT TO DO IF YOU HAVE A CLAIM OR QUESTIONS

You will need to contact our Administrator, Express Systems, Inc., to report a claim. If you cannot return your vehicle to the issuing dealership listed on the front of this contract, please contact the Administrator for assistance. (No prior approval required in UT)

EXPRESS SYSTEMS CLAIMS DEPARTMENT – 25541 Commercentre Dr., Suite 100, Lake Forest, CA 92630 - (877) 705-4001

If you have a claim, you must notify Express Systems and take your RV back to the original Dealer. In addition, you will also need to:

1. Give the repair shop a copy of this Limited Guarantee Agreement.
2. Allow the repair shop to inspect the RV to determine the cause of complaint and the full extent of the damage.
3. Provide a photograph of the damage for all Paint, Fabric and Leather Vinyl claims.
4. Have the repair shop call to report the claim prior to the start of any repairs. The repair shop will need to receive an approval number in order to receive payment for the cost of repairs.
5. A copy of the repair order, photograph and Limited Guarantee must be sent to the administrator for payment to be made. We reserve the right to inspect your RV before any repairs are made.

(Claims are not subject to a deductible. Non-manufacturer parts will not be leveraged for repair.)

7. DISCLAIMER AND LIMITATION OF GUARANTEES:

- A. **THE OBLIGATIONS DESCRIBED ABOVE ARE THE SOLE AND EXCLUSIVE REMEDIES AVAILABLE TO YOU AND SUCH OBLIGATION IS IN LIEU OF ALL OTHER GUARANTEES; ANY IMPLIED GUARANTEE OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE APPLICABLE TO THE RV IS LIMITED IN DURATION TO THE DURATION OF THIS LIMITED GUARANTEE AGREEMENT. IN ADDITION, WE SHALL NOT BE LIABLE OR RESPONSIBLE FOR ANY INCIDENTAL, CONSEQUENTIAL, COMMERCIAL OR EXEMPLARY LOSSES OR DAMAGES RESULTING FROM: (1) THE BREACH OF THIS LIMITED GUARANTEE AGREEMENT OR (2) ANY IMPLIED GUARANTEE**
- B. Some States do not allow limitations on how long an implied guarantee will last or the exclusion of incidental or consequential damages, so the above limitations or exclusions may not apply to you.
- C. This Limited Guarantee Agreement gives you specific legal rights and you may also have other rights that vary from State to State.
- D. No representative, employee, dealer, or agent of Express Systems or of Issuing Dealership, is authorized to alter, extend, amend or modify the Limited Guarantee whatsoever.

8. INSURANCE ADMINISTRATION

Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy, issued by Virginia Surety Company. Should the provider fail to pay or provide service on any claim, including any claim for the return of the unearned portion of the provider fee, within 60 days after proof of loss has been filed, the contract holder is entitled to make a claim directly against the service contract reimbursement insurance company, Virginia Surety Company, Inc. 175 West Jackson Blvd, Chicago, IL 60604 (800) 209-6206.

9. TRANSFER AND CANCELLATION

TO TRANSFER YOUR LIMITED GUARANTEE/WARRANTY, CONTACT THE ADMINISTRATOR FOR A TRANSFER FORM AT 1-800-705-4001

New owner must apply within 60 days of change in registration. Transfer fee is \$25 and is only applicable to the first resale of the vehicle and not on subsequent sales. **This guarantee is non-cancellable (State permitting, see State Provisions below)**

STATE PROVISIONS:

Arizona: Any unresolved complaints may be reported to the Arizona Department of Insurance, consumer affairs division for relief by asking the Director to attach either the filed bond of the service company or the filed deposit made by the service company in accordance with A.R.S. 20-1095.04.

Connecticut: "Administrator" Express Systems, Inc. 25541 Commercentre Dr., Suite 100, Lake Forest, CA 92630 (800) 705-4001 is also known as "Obligor: for the purposes of this contract. CANCELLATION OF YOUR CONTRACT: You may cancel this Contract if You return the Vehicle or the Vehicle is sold, lost, stolen, or destroyed. Cancellation refunds will be based on a pro-rata less a \$50 cancellation fee. A written complaint may be mailed to: State of Connecticut, Insurance Department, PO Box 816, Hartford CT 06142-0819, and Attn. Consumer Affairs. The written complaint must contain a description of Your dispute, the Contract Retail Price, the cost of the Vehicle service performed and a copy of this Contract. **The coverage afforded under this Service Contract shall automatically extend should the Service Contract term lapse while Your vehicle is in the custody of a repair facility for a covered repair.**

Hawaii: If We cancel the Contract, We shall mail a written notice of cancellation to You at the last known address before the fifth (5th) day proceeding the effective date of cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the Contract Retail Price, a material misrepresentation by You, or a substantial breach of duties by You relating to the Vehicle of its use. The notice will state the effective date of cancellation and the reason for cancellation.

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

Illinois: This contract is cancelable in Illinois. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided. This contract does not cover normal wear and tear.

Indiana: Your proof of payment to the issuing dealer for this Contract shall be considered proof of payment to the insurance company which backs Our obligations to You, providing such Coverage was in effect at the time You purchased this Contract. This service contract is not insurance and is not subject to Indiana insurance law.

Iowa: CANCELLATION OF YOUR CONTRACT: This contract is cancelable. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided. The right to receive a full refund for a cancellation within the first 30 days is not transferrable and only applies to the original purchaser and only if no claim has been made. A ten percent (10%) penalty per month shall be added to a refund of a Contract which is cancelled within the first 30) days after return of the Contract to the dealer. Any motor vehicle weighing sixteen thousand (16,000) pounds or more is not covered under Iowa Code 3211. If You have any questions regarding this Contract, You may contact the Administrator by mail or by phone. Iowa Residents Only may also contact the Iowa Insurance Commissioner at the Iowa Securities Bureau, 340 Maple Street, Des Moines, IA 50319-0066, and (515)281-4441.

Maine: CANCELLATION OF YOUR CONTACT, This contract is cancelable in ME. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided. The right to receive a full refund for a cancellation within the first 30 days is not transferable and only applies to the original purchaser and only if no claim has been paid. The provider of the service contract shall mail a written notice to the service contract holder at the last known address of the service contract holder at least 15 days prior to the cancellation by the provider. If cancelled by the provider for any other reason than nonpayment of the provider fee, the provider shall refund to the service contract holder one hundred percent (100%) of the unearned pro rata provider fee, less any claims paid. A ten percent (10%) penalty per month shall be added to a refund of a service contract which is canceled within the first 30 days that is not paid or credited within forty-five (45) days after return of the service contract to the provider. EMERGENCY AFTER HOUR REPAIRS, if an emergency repair is needed when our claims office is closed and prior authorization for the repair cannot be obtained, the service contract holder should proceed with the claim procedure listed above and contact us for the reimbursement consideration instructions on the next business day.

Maryland: THIS AGREEMENT IS A PRODUCT WARRANTY AND IS NOT INSURANCE. The obligations of the Warrantor to the Warranty Holder under this Vehicle Protection Product Warranty (VPPW) are guaranteed under a Warranty Reimbursement Insurance Policy. In the event payment due under the terms of the VPPW is not provided by the Warrantor within 60 days after proof of loss has been filed by the Warranty Holder in accordance with the terms of the VPPW, the Warranty Holder may file a claim directly with the insurer that issued the Warranty Reimbursement Insurance Policy.

Massachusetts: TRANSFER OF YOUR CONTRACT, No transfer fee will be charged.

Mississippi: The extended service contract, maintenance plan or similar product offered by the Issuing Dealership is not provided, administered or sponsored by a vehicle manufacturer or distributor. This product is offered to you by the Issuing Dealership with contract services provided, as indicated in this agreement, from a secured provider. EMERGENCY AFTER HOUR REPAIRS: Since this product covers appearance protection only, there are no repairs that would be deemed as an emergency. However, you may call 877-705-4001 after hours, on weekends, or holidays and leave a message. Your call will be returned the next business day.

Missouri: CANCELLATION OF YOUR CONTRACT: This contract is cancelable. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided. The right to receive a full refund for a cancellation within the first 30 days is not transferable and only applies to the original purchaser and only if no claim has been paid. Written notice of cancellation will be delivered to You within fifteen (15) days by registered mail. A ten percent (10%) penalty per month shall be added to a refund of a Contract which is cancelled within the first 30 days that is not paid or credited within thirty (30) days after return of the **Contract** to the **Administrator**.

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

New Mexico: THIS CONTRACT IS NOT RENEWABLE; CANCELLATION OF CONTRACT: This contract is cancelable. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided. The right to receive a full refund for a cancellation within the first 30 days is not transferable and only applies to the original purchaser and only if no claim has been paid. Written notice of cancellation will be delivered to You within fifteen (15) days by registered mail. A ten percent (10%) penalty per month shall be added to a refund of a Contract which is cancelled within the first 30 days that is not paid or credited within 60 days after return of the **Contract** to the **Administrator**. No **Contract** that has been in effect for at least seventy (70) days may be cancelled by the dealer before the expiration of the agreed term or one (1) year after the **Contract** Retail Date, whichever occurs first, except any of the following grounds: 1. Failure by **You** to pay an amount when due; 2. Conviction of the holder of a crime which results in an increase of the service required under the contract; 3. Discovery of fraud or material misrepresentation by **You** in obtaining the **Contract**, or in presenting a claim for service there under; 4. Discovery of: (a) An act or omission by **You**; or (b) a violation by **You** of any condition of the **Contract**, which occurred after the **Contract** Retail Date which substantially and materially increases the service required under the **Contract**; or 5. A material change in the nature or extent of the required service or repair which occurs after the **Contract** Retail date which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that the **Contract** was issued or sold. If **We** cancel the **Contract**, **We** shall mail a written notice of cancellation to **You** at the last known address before the fifteenth (15th) day preceding the effective date of the cancellation. The notice will state the effective date and the reason for cancellation.

New York: CANCELLATION OF YOUR CONTRACT, This contract is cancelable. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided. The right to receive a full refund for a cancellation within the first 30 days is not transferable and only applies to the original purchaser and only if no claim has been paid. Written notice of cancellation will be delivered to You within fifteen (15) days by registered mail. A ten percent (10%) penalty per month shall be added to a refund of a Contract which is cancelled within the first 30 days that is not paid or credited within 30 days after return of the **Contract** to the **Administrator**.

North Carolina: CANCELLATION OF YOUR CONTRACT, This contract is cancelable. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided.

Oklahoma: Disclosure Statement: This contract is not issued by the manufacturer or wholesale company marketing the product. This contract will not be honored by such manufacturer or wholesale company. Coverage under this contract is not guaranteed by the Oklahoma Insurance Guaranty Association. Oklahoma service warranty Statutes do not apply to commercial use references in service warranty contracts. **Administrator** as well as **Guarantor/ Warrantor**, are also known as Obligor for the purposes of this contract and refer to Express Systems, Inc. 25541 Commercentre Dr., Suite 100, Lake Forest, CA 92630 (800) 705-4001.

South Carolina: CANCELLATION OF YOUR CONTRACT, This contract is cancelable. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$25, less any services pending or provided. The right to receive a full refund for a cancellation within the first 30 days is not transferable and only applies to the original purchaser and only if no claim has been paid. Written notice of cancellation will be delivered to You within fifteen (15) days by registered mail. A ten percent (10%) penalty per month shall be added to a refund of a Contract which is cancelled within the first 30 days that is not paid or credited within 45 days after return of the **Contract** to the **Administrator** If **We** cancel the **Contract** for any reason other than non-payment of the **Contract** Retail Price, material misrepresentation by **You**, or a substantial breach of duties by **You**, the **Administrator** shall mail a written notice to **You** at **Your** last known address at least fifteen (15) days prior to cancellation by **Us**. Such notice shall state the effective date of the cancellation and the reason for the cancellation. In the event of cancellation, the Lien Holder, if any, will be named on a cancellation refund check as its interest may appear. Disclosure Notification: any unresolved complaints concerning a registrant or questions concerning the regulation of **Contract** providers in the state of South Carolina may be addressed to the department at: South Carolina Department of Insurance, Capital Center 1201 Main Street Suite 1000, Columbia, SC 29201 or call (800) 768-3467.

Tennessee: the obligations of the Warrantor herein are insured under a reimbursement policy. The Warranty Benefit is intended to reimburse the Agreement Holder for incidental costs associated with the failure of the warranted product that is the subject of this agreement.

Texas: Disclosure Notification: any unresolved complaints concerning a registrant or questions concerning the regulation of **Contract** providers in the state of Texas may be addressed to the department at: Texas Department of Licensing and Regulations, P O Box 12157, Austin, TX 78711 or call (512) 463-2906. Obligations of the warrantor under this vehicle protection product are insured under a reimbursement insurance policy.

Utah: This service contract or warranty is subject to limited regulation by the Utah Insurance Department. To file a complaint contact the Utah Insurance Department. Coverage afforded under this contract is not guaranteed by the Property and Casualty Guaranty Association. Claims are not subject to a deductible. No prior authorization will be required in the event the contract holder requires emergency repairs that would disable operation of their vehicle that occurred after hours, weekends, or holidays. The contract holder would only be required to call the claims department as soon as reasonably possible and submit all of the required documents under number 6 and receive direct reimbursement once the claim is approved.

Vermont: CANCELLATION OF YOUR AGREEMENT, This contract is cancelable. If you decide to cancel this service contract within 30 days after the date of purchase and no service has been provided, you will receive a full refund less a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. If services have been provided your refund will be based on a full refund less the cost of services pending or provided. If you cancel any other time you will receive a pro rata refund minus a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50, less any services pending or provided. The right to receive a full refund for a cancellation within the first 30 days is not transferable and only applies to the original purchaser and only if no claim has been paid.

Wisconsin: THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. "Warranty", "Limited Warranty", "Product Warranty" and "Limited Guarantee" shall be deleted within this contract and replaced with "Service Contract" for the purposes of this agreement. CANCELLATION OF YOUR CONTRACT, This contract may be cancelled by You at any time. If cancelled during the first 60 days You will receive a full refund, less any claims paid. The right to receive a full refund for a cancellation within the first sixty (60) days if cancelled by You, is not transferable and only applies to the original purchaser and only if no claim has been made. After the first 60 days, You will receive a pro rata refund of any unearned premium, less any claims paid and less a cancellation fee of \$50 or ten (10%) percent of the contract purchase price, whichever is less. If We do not pay or credit a refund within 45 days after the return of a service contract to Us, We shall pay a 10 percent per month penalty of the refund amount outstanding, which We shall add to amount of the refund." In the event of a total loss of the Covered Vehicle, You shall be entitled to cancel Your contract and receive a pro rata refund of any unearned premium, less any claims paid. We may cancel your contract if the reason for cancellation is nonpayment of the provider fee, a material misrepresentation by You to Us or a substantial breach of duties by You relating to the covered product or its use. Additionally, if cancelled by the Us, We shall mail a written notice to You at Your last known address, contained in our records, at least five (5) days prior to cancellation by Us. The notice shall state the effective date and reason of the cancellation. If cancelled by Us for a reason other than nonpayment of provider fee, You will receive a pro rata refund of any unearned premium, less any claims paid. OBLIGATIONS: If the provider does not provide, or reimburse or pay for, a service that is covered under a service contract within 61 days after the contract holder provides proof of loss, or if the provider becomes insolvent or otherwise financially impaired, the contract holder may file a claim directly with the service contract reimbursement insurer for reimbursement, payment, or provision of the service. The reimbursement insurer is Virginia Surety Company, Inc, 175 W. Jackson Blvd, Chicago, IL 60604, (800) 209-6206.