



RV Tire & Wheel Protection

16W

Registered Customer Information

Last Name	First Name	Middle Initial
Street Address		Apt #
City	State	Zip
Daytime Phone	Evening Phone	Email

Covered Vehicle Information

Year	Make	Model	VIN	Current Mileage
Tire Size	Tire Make	Tire Model	Tire DOT Serial Number	

Check box for New/Used, Term & Axle: <input type="checkbox"/> New <input type="checkbox"/> Used Term: <input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Years <input type="checkbox"/> 3 Years <input type="checkbox"/> 4 Years <input type="checkbox"/> 5 Years <input type="checkbox"/> 6 Years <input type="checkbox"/> 7 Years Axle: <input type="checkbox"/> Single Axle <input type="checkbox"/> Multiple Axle	Purchase/Effective Date: _____ Total Purchase Price: _____
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Selling Dealership Information

Dealership Name	
Street Address	
City	State Zip
Dealership Phone Number	Dealership Fax Number

This Service Contract is between the Registered Customer (You) and Express Systems, Inc. (We, Us, Our). It provides for repair or replacement of the Covered Vehicles tires, which if during the term of this contract become unserviceable due to damage caused by a Road Hazard. A Road Hazard, for the purposes of this contract, is a condition on a public roadway which should not exist there, such as; potholes, nails, glass, etc. Covered Vehicles include Recreational Vehicles (RVs), Multi-Axle Trailers and Single Axle Trailers. The Maximum Contract Aggregate provided under this contract is indicated on the reverse side of this page. There is no coverage for contracts that have not been submitted to us by the Selling Dealership. You may verify contract coverage by calling Express Systems, Inc. at (800) 705-4001.

BY YOUR SIGNATURE(S) BELOW, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTAND THIS SERVICE CONTRACT, ITS PROVISIONS AND ALL EXCLUSIONS. NO VERBAL REPRESENTATIONS HAVE BEEN MADE TO YOU WHICH DIFFER FROM THESE PROVISIONS OR EXCLUSIONS. THIS IS NOT AN INSURANCE POLICY. THE PURCHASE OF THIS SERVICE CONTRACT IS VOLUNTARY AND IS NOT REQUIRED TO PURCHASE, LEASE OR OBTAIN FINANCING, NOR DOES IT AFFECT THE TERMS OF PURCHASE.

Dealership Authorized Signature _____ Date _____

Customer Signature _____ Date _____

_____ Title

_____ Co-Customer Signature _____ Date _____

Administrator & Obligor: Express Systems Inc. DBA Express Systems Insurance Services
25541 Commercentre Dr., Suite 100, Lake Forest, CA 92630 Telephone (800) 705-4001 – VSC Provider License # 0F84414
 Original – Administrator Yellow - Customer Pink – Lender Gold - Dealership

RV TIRE & WHEEL PROTECTION - TERMS, CONDITIONS AND CLAIMS PROCEDURES

COVERAGE PERIOD: The Term of this Service Contract is continuous from the Purchase/Effective Date for periods of 1, 2, 3, 4, 5, 6 & 7 years, depending on the Term selected on the front of this contract, not to exceed 7 years. If no Term is selected on the front of this contract, Coverage Period will be for 1 year.

ELIGIBILITY: Eligible vehicles are Recreational Vehicles (RVs), Multi-Axle Trailers and Single Axle Trailers that are no more than 12 years old from the current model year & have no more than 120,000 miles on the odometer. All services provided under this contract must receive authorization prior to service or replacement; see Claims Procedures below.

MAXIMUM CONTRACT AGGREGATE: The Maximum Contract Aggregate afforded under this Service Contract for all services listed herein is \$3,000. All services provided under this contract must receive authorization prior to service or replacement; see Claims Procedures below. (State exceptions apply, see State Provisions)

FLAT TIRES: You will be reimbursed up to \$20 for the costs incurred to repair a flat tire caused by a Road Hazard, for the Term of this contract, not to exceed the Maximum Contract Aggregate.

TIRE REPLACEMENT: You will be reimbursed for the costs incurred to replace a tire, if a tire covered by this contract becomes un-repairable due to a Road Hazard such as cut, snag, bruise, impact (not collision), tear or puncture. This coverage is valid through the tread life of a tire (down to 3/32") and will be replaced with a tire of the kind, quality and cost of the original tire for the Term of this contract, not to exceed \$350 per tire and/or the Maximum Contract Aggregate. If a higher priced tire is requested as replacement, the difference between the covered tire and the price of the requested replacement tire will be the customer's responsibility. Tire inspection may be required to validate claim approval. Fraudulent Claims will be prosecuted to the fullest extent of the law.

WHEELS (RIMS): You will be reimbursed for the costs incurred to repair a wheel, up to \$20 per wheel, if a wheel covered by this contract is rendered unserviceable due to a Road Hazard. If a wheel covered by this contract cannot be repaired or is damaged to the extent that the wheel fails to seal with the tire, we will reimburse for the costs incurred to replace the wheel with a wheel of the kind, quality and cost of the original wheel. This coverage is valid for the Term of this contract, not to exceed \$600 per wheel replaced and/or the Maximum Contract Aggregate. Wheel inspection may be required to validate claim approval. Fraudulent Claims will be prosecuted to the fullest extent of the law.

MOUNTING, BALANCING AND TIRE DISPOSAL: You will be reimbursed for the cost of mounting, balancing, valve stems and tire disposal for any tire replaced under this contract, for the Term of the contract, not to exceed \$20 per tire/wheel and/or the Maximum Contract Aggregate.

TAXES: You will be reimbursed for the cost of local and state taxes, as directed by state agencies, for the Term of the contract, not to exceed the Maximum Contract Aggregate.

CONDITIONS NOT COVERED

This Service Contract does not cover the following; a) damage incurred outside the United States, its territories or Canada, b) vehicles other than Recreational Vehicles (RVs), Multi-Axle Trailers and Single Axle Trailers, c) damage resulting from off-road use or on roads not regularly maintained, racing, collision with curb or fixed object, collision with another vehicle, misuse, abuse, operator error, abnormal wear, lack of proper maintenance, misalignment, suspension problems, use on a construction site, malicious mischief, vandalism, fire, theft, chain damage from mounting and/or removal, manufacturer defects, weather cracking, tread separation, dry rot, driving on tires which are improperly inflated or damage exacerbated by continuing to drive on a damaged tire after the initial damage, d) failures resulting from normal wear and tear, e) tires and/or wheels which are undersized, oversized, or otherwise not recommended by the manufacturer, f) tires and/or wheels transferred from another vehicle, g) tires and/or wheels when the tires have less than 3/32 inch tread depth remaining, h) commercial vehicles or any vehicle used for commercial purposes, i) re-capped tires, racing tires, custom tires, snow tires and off road tires, j) damage to tires and/or wheels that do not affect their performance or safety, k) damage to tires in either the side wall, l) wheels that will not seal due to rust or corrosion, m) any damage which is covered by the contract holder's primary insurance coverage, vehicle service contract, manufacturer's or tire distributors warranty or recall, or organization responsible for maintaining the roadway, n) any pre-existing condition, damage or wear, o) any cosmetic damage such as scratches, nicks, etc., p) any consequential loss or damage whatsoever, including loss, damage or injury to person or property resulting from the failure of any of the parts of the vehicle described herein, the replacement of which are covered under the terms of this contract, q) delays of performance due to labor dispute, strike, shortages, civil commotion, war or war like acts (terrorism, insurrection, rebellion, revolution, nuclear radiation or radioactive contamination), hail, flood, acts of God or other causes beyond our control r) repairs or replacements not authorized by Express prior to the repair or replacement s) any and all fines, vehicle storage charges, environmental fees, shop supplies, tire accessories, nitrogen filling of tires, alignments or mechanical adjustments to the covered vehicle, shipping associated with damaged or replacement tires and service for vehicles in unsafe condition for service, s) tires recommended for replacement by dealer or manufacturer, that were not damaged due to Road Hazard will be the vehicle owners responsibility. Aston Martin, Bentley, Ferrari, Lamborghini, Lotus, Maserati, May Bach, Rolls Royce and all other exotic vehicles are excluded from coverage under this Service Contract.

EMERGENCY ROADSIDE ASSISTANCE

Emergency Roadside Assistance is available through SafeRide Motor Club on a "sign & drive" basis throughout the United States and Canada, 24-hours a day, 365 days a year, up to a maximum benefit of \$100 per incident and three (3) uses per 12 months. For prompt service, call 1-877-425-7884 (toll free) for any of these benefits:

- Towing (for tire related incidents and mechanical breakdowns)(State exceptions apply)
- Jump Starts (weak or dead battery)
- Tire Changes (with your inflated spare)
- Vehicle Fluid Delivery (cost of fluids extra)
- Lockout Assistance

Roadside Assistance Exclusions: The following items are not included as part of the Emergency Roadside Assistance Benefits: a) Cost of parts, fluids, lubricants, or fuel, cost of installation of products or material, accident related towing or other non-emergency service, b) Mounting or the removal of snow tires or chains, tire repair, winching, c) Trucks over one and a half tons capacity, taxicabs or other commercial vehicles, d) Camping trailers, travel trailers or any vehicle in tow, e) Any and all taxes and fines, f) Services on a vehicle that is not in a safe condition to be towed, g) Towing or service on roads not regularly maintained such as sand beaches, open fields, forests, and areas designed as not passable due to law, h) Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law, i) Repeated service calls for a Covered Vehicle in need of routine maintenance or repair, j) Any service available under valid manufacturer's warranty, k) Damage or disablement due to fire or vandalism, l) Service obtained independently of SafeRide Motor Club. This is not a reimbursement program. Services are not available in areas where state providers are exclusively utilized [for example, selected state toll roads].

REGISTERED CUSTOMER RESPONSIBILITIES

Proper tire care is necessary to obtain the maximum mileage and wear from a tire. It is Your responsibility to see that Your tire/wheel assemblies are kept in proper operation by performing all manufacturer recommended and preventative maintenance including; alignments, rotations and balancing, as well as maintaining proper tire manufacturer inflation pressures. Tires should be checked monthly for proper pressure; signs of dry rot, improper wear, and tread depth less than 3/32". You are responsible for any conditions that cannot be corrected and demand replacement for the safety of the vehicles occupants. Replacement or aftermarket tires and wheels replaced by You, that meet the Covered Vehicles manufacturer size specifications, will be covered under this Service Contract for the remainder of Your Term.

OBLIGATIONS

The obligations of the provider, Express Systems, Inc., under this Service Contract are insured under a Service Contract Reimbursement Insurance Policy. If the provider fails to pay or provide service on a claim within sixty (60) days after a claim has been filed and all requested documents have been provided, the contract holder is entitled to make a claim directly against the insurer under the Service Contract Reimbursement Insurance Policy. The reimbursement insurer is Virginia Surety Company, Inc., 175 W. Jackson Blvd, Chicago, IL 60604, (800) 209-6206.

Emergency Roadside Assistance is provided, in all states, by SafeRide Motor Club, Inc. The SafeRide Motor Club, Inc. administration office is located at 13901 Midway Road, Suite 102-429, Dallas, TX 75244-4388. Terms of Contract Conformed to Statutes: Terms of this contract, which are in conflict with statutes of the state where issued, are amended herein to conform to such statutes.

CLAIMS PROCEDURES

To initiate claim, you must go to our website at <http://claims.portfolioco.com> or call the Claims Administrator, Express Systems, Inc., at (877)-705-4001 for a Claim Authorization Number and Claim Form. The following must be received within thirty (30) days, or as soon as reasonably possible from the purchase date of the covered repairs or replacement of tire and/or wheel:

- A. Copy of this Service Contract with the completed claim form.
- B. Copy of the replacement tire and/or wheel sales invoice which must document a detailed breakdown of the repair invoice and the following information. (Available from dealership)
 - 1) The tread depth of the damaged tire,
 - 2) The damaged tire and/or wheel was not repairable and
 - 3) The damage was not due to a manufacturer's defect
- C. Copy of buyer's order, insurance policy and service contract if applicable.
- D. Photograph of the damaged tire with a time and date stamp provided by your dealership.
- E. Description of the tire damage from your dealership.
- F. Original tire specifications including tire DOT ID numbers. (Available from dealership)
- G. Copy of the invoice for road service (up to \$100 per occurrence) if applicable.
- H. Any other information reasonably requested.

Claims are not subject to a deductible. Express Systems will not use remanufactured or used replacement parts. Express Systems reserves the right to inspect all damaged tires and/or wheels. All approved claims will be paid directly to the servicing dealership or the entity on the repair invoice, if emergency repairs were performed outside the dealership. If all documentation is not received within 30 days from the purchase date of the covered repairs, the claim will be denied.

CANCELLATION

This contract may be cancelled at any time. To cancel, please contact the Selling Dealership listed on the front of this Service Contract, or for further assistance you may contact the Administrator, Express Systems, Inc. DBA Express Systems Insurance Services at (800) 705-4001 (VSCP# 0F84414). If cancelled during the first 60 days, You will receive a full refund of the contract purchase price. If cancelled after the first 60 days, you will receive a pro-rata refund based on the elapsed time relative to the original term, less a cancellation fee of \$25 or 10% of the original contract purchase price, whichever is less. Refund will be payable to You or the lienholder, where applicable. In the event of repossession or total loss, the lienholder may request cancellation of this contract and shall be the sole named payee if applicable. Payment will be made for all cancellations within 30 days after notice of cancellation is received. Express Systems, Inc. may cancel this contract if there has been material misrepresentation or fraud at the time of sale or during the term of the contract or for nonpayment of premium. **This contract is non-transferable.**

SETTLEMENT

Performance to You under this agreement is guaranteed by a California approved insurance company. You may file a claim with this insurance company if any promise made in the contract has been denied or has not been honored within 60 days of the date proof of loss was filed. The name, address and telephone number of the insurance company is VIRGINIA SURETY COMPANY, INC. 175 West Jackson Blvd, Chicago, IL, (800) 209-6206. If you are not satisfied with the insurance company's response, you may contact the California Department of Insurance at 1-800-927-4357.