

# IMPORTANT: PLEASE READ

Thank you for choosing the Warranty Warehouse Program and becoming a member of the growing ranks of satisfied and protected vehicle owners. If you have any questions please call Customer Service, Monday thru Friday, 9 a.m. to 5 p.m., EST.

## FEATURES AND BENEFITS

- Convenient Toll-Free Customer Service Line (shown below)
- Towing
- National Repair Facility Accounts
- Car Rental
- Repairs paid by our Credit Card
- American Express, MasterCard & VISA
- \$ Towards Meals and Lodging

## COMMONLY ASKED QUESTIONS

### **Q: Can I Use My Dealer?**

A: Yes. The plan can be used at your dealership. However, the advantage of the Warranty Warehouse Program is that you can take your vehicle to a licensed repair facility of your choice in the United States or Canada.

### **Q: How Do I Make a Claim?**

A: It's simple. When your vehicle has a breakdown or needs repair, bring it to the licensed facility of your choice, and have them call our toll-free claims service line, shown in the claims section of your contract, for authorization to proceed with the repairs.

***CUSTOMER SERVICE LINE: 1-800-829-9202***

# WARRANTY WAREHOUSE

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**Congratulations and welcome to the growing ranks of vehicle owners who enjoy the protection and benefits of the Warranty Warehouse Program.**

**In order to obtain full benefits from this program, please read the following instructions and your Vehicle Service Contract. Please keep these documents in your glove box so that we may provide you with quick and efficient service whenever the need arises.**

## **WHAT TO DO IN CASE OF A MECHANICAL BREAKDOWN/FAILURE:**

1. Protect your vehicle from further damage. It is the duty of the contract holder to use all reasonable means and precautions to protect the vehicle from further damage. Continued operation of the vehicle after any mechanical breakdown or failure occurs shall, in all cases, constitute failure to protect the vehicle; and further damage as a result of contract holder's failure to protect the vehicle shall not be recoverable.
2. Covered repairs may be made by any Licensed Repair Facility of your choice. We require that the Repair Facility must obtain an authorization number from the Administrator's Claim Department prior to proceeding with repairs.
3. In some cases, when mechanical failure is not immediately determined, it may be necessary for you to authorize the repair facility to tear down the system(s) before repair or replacement.
4. We will pay the repair facility directly, minus the deductible (if applicable) and other non-covered items or related repairs.

# Vehicle Service Contract

## Declarations Page

CONTRACT #: WFS012347

Administered By:

American Auto Shield, LLC

1597 Cole Blvd, Lakewood, CO 80401

Phone: 1-800-531-1925 • Fax: 1-303-420-7543

### PURCHASER INFORMATION (YOU & YOUR)

Joe Smith  
123 Home Street  
Howell, NJ 07731  
555-555-5555

### VENDOR INFORMATION

Warranty Warehouse  
2323 Highway 9 North  
Howell, NJ 07731  
8008299202

### OBLIGOR

American Auto Shield, LLC  
1597 Cole Blvd Suite 200  
Lakewood, CO 80401  
800-531-1925

### VEHICLE INFORMATION

VIN: WWWFFF345RT123456      In Service Date: N/A  
Year: 2009      Make: Chevrolet      Model: Pickup 1/2 Ton

### PLAN INFORMATION

Coverage: Ultimate Total Care  
Term Months: 72 from Sale Date      Term Miles: 100,000  
Waiting Period: 30 Days and 1,000 Miles from Sale Date  
Contract Effective Date: 08/29/2017      Expiration Date\*: 09/30/2022      Midnight MST  
Odometer Reading: 20,000      Expiration Miles\*: 100,000  
Contract Price: \$3160.00      Vehicle Class: 3      \* Whichever Occurs First  
Deductible: \$ 100      Plan Type: WFSUTC  
Additional Options:      Surcharges:  
Lienholder: Warranty Warehouse INSTALLMENT AGREEMENT

The CONTRACT purchaser, whose signature appears below, acknowledges that the information contained above is, to the best of YOUR knowledge, true; and agrees to the terms and conditions set forth in the CONTRACT. Neither the VENDOR, OBLIGOR, nor the ADMINISTRATOR authorizes anyone to create for them any obligation or liability that does not appear in writing in the CONTRACT. YOU agree to maintain the Covered VEHICLE in accordance with the Manufacturer's and CONTRACTS stated periodic maintenance requirements and keep all receipts of such maintenance service. YOU understand that prior authorization from the ADMINISTRATOR must be received before services are performed under the CONTRACT. COVERAGE is not afforded to the "Optional Coverages" items listed unless the corresponding code is/are shown above in Additional Options. **The purchase of this CONTRACT is not required in order to obtain financing for the VEHICLE.** This CONTRACT is neither an insurance policy nor a seller's warranty. This CONTRACT may run concurrent with and is secondary to any applicable manufacturer's warranty. This CONTRACT applies only to the above described VEHICLE. The aggregate limit of liability of all claims and benefits payable under this CONTRACT is either the actual cash value of the VEHICLE based upon the NADA Average Trade-In Value at the time of claim or \$7,000.00, whichever is greater. (See Section K.)

PER PHONE      08/29/2017  
Contract Purchaser's Signature (You)      Date

E. HARRIS      08/29/2017  
Vendor's Signature      Date



American Auto Shield, Ltd.  
1597 Cole Blvd, Suite 200 Lakewood, CO 80401  
800-531-1925

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## PLATINUM COVERAGE WITH ROADSIDE REIMBURSEMENT

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In consideration of the payment made by YOU of the amount specified on the DECLARATIONS PAGE, and in reliance upon the warranties and representations made by YOU, the ADMINISTRATOR agrees to pay for the repair or replacement of COVERED PARTS due to MECHANICAL BREAKDOWN or FAILURE sustained during the contract period. COVERAGE provided by the ADMINISTRATOR to YOU is subject to the Definitions, Conditions, Exclusions, Limits, and all provisions outlined in YOUR CONTRACT.

**NO PERSON HAS THE AUTHORITY TO CHANGE THIS CONTRACT OR TO WAIVE ANY OF ITS PROVISIONS. THIS CONTRACT IS FOR THE SOLE BENEFIT OF THE PURCHASER NAMED ON THE DECLARATIONS PAGE OF THE CONTRACT AND APPLIES ONLY TO THE VEHICLE DESCRIBED ON THE DECLARATIONS PAGE OF THIS CONTRACT.**

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### A. DEFINITIONS

The following terms have specific meaning when capitalized and used within this CONTRACT:

1. **ADMINISTRATOR, SERVICE CONTRACT PROVIDER, OBLIGOR:** Means American Auto Shield, Ltd., the party obligated under this CONTRACT. American Auto Shield, Ltd., 1597 Cole Blvd, Suite 200 Lakewood, CO 80401; phone: 800-531-1925 and fax: 303-420-7543, this is who YOU contact for all CONTRACT MECHANICAL BREAKDOWN or FAILURE for covered repairs, cancellations and any other questions regarding YOUR CONTRACT. **Important Notice: ADMINISTRATOR'S authorization for CONTRACT MECHANICAL BREAKDOWN or FAILURE for covered repairs and additional benefits is always required prior to any service being performed. See section F for additional information and instructions.**
2. **COMMERCIAL VEHICLE:** Any VEHICLE that is used for business purposes (to generate financial income, full or part-time). See Section G regarding additional definitions, underwriting availability and exclusions.
3. **CONTRACT:** Means this vehicle service contract COVERAGE that YOU have selected and purchased from the VENDOR as listed on the DECLARATIONS PAGE of the CONTRACT.

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4. **COVERAGE:** Means the component protection COVERAGE YOU have selected and purchased under this CONTRACT.
5. **COVERED PART:** Means any part or component of the VEHICLE that is not specifically excluded from COVERAGE under this CONTRACT (see section B. titled "THESE PARTS ARE COVERED").
6. **DECLARATIONS PAGE:** Means the page of this CONTRACT that specifies the purchaser information, the VENDOR information, the lien holder information, the plan information, and other key information specific to YOUR CONTRACT and is titled "DECLARATIONS PAGE".
7. **DEDUCTIBLE:** Means the amount YOU must pay for repairs of COVERED PARTS per visit, as listed on the DECLARATIONS PAGE of this CONTRACT.
8. **MECHANICAL BREAKDOWN or FAILURE:** Means the MECHANICAL BREAKDOWN or FAILURE of any original or like replacement part covered by YOUR CONTRACT to work as it was designed to work in normal service, provided the VEHICLE has received required maintenance as defined in Section E of this CONTRACT entitled "VEHICLE MAINTENANCE REQUIREMENTS" and does not include worn parts that are within manufacturer tolerances. Please refer to the wording under exclusions for a listing of conditions under which the FAILURE of a COVERED PART is not considered a covered MECHANICAL BREAKDOWN or FAILURE.
9. **REPAIR FACILITY:** Means any licensed automotive REPAIR FACILITY capable of performing repair services to a COVERED PART, approved by the ADMINISTRATOR, and at which YOU seek to acquire service under this CONTRACT.
10. **VEHICLE:** Means the VEHICLE described in the DECLARATIONS PAGE of YOUR CONTRACT.
11. **VENDOR:** Means the company from whom YOU purchased this CONTRACT. VENDOR information can be found on the DECLARATIONS PAGE of this CONTRACT.
12. **WAITING PERIOD:** Means the period specified on the DECLARATIONS PAGE. However, if you have purchased this CONTRACT while another service contract or manufacturer warranty is in force for the VEHICLE that names YOU as the holder then the WAITING PERIOD may be shortened and will end upon expiration of said contract or warranty by time or miles if such expiration occurs before the WAITING PERIOD stipulated on the DECLARATIONS PAGE of YOUR CONTRACT. Thirty (30) days and One-Thousand (1000) miles will be added to the term of the CONTRACT.
13. **WE, US, OUR:** Means American Auto Shield, Ltd.
14. **YOU, YOUR:** Means the CONTRACT purchaser named on the DECLARATIONS PAGE of YOUR CONTRACT.

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**B. THESE PARTS ARE COVERED:**

This CONTRACT covers ONLY the components/parts listed below:

1. **ENGINE (Gas or Diesel):** (a) Engine head(s); engine block; cylinder barrels; timing cover; valve cover(s); oil pan, are covered ONLY if damaged by the FAILURE of lubricated internal part. (b) The following internal parts: pistons, pins and rings, connecting rods and bearings; crankshaft and main bearings; camshaft, followers and cam bearings; push rods, valves, springs, replaceable guides, replaceable seats and lifters; rocker arms, shafts and bushings; timing gear, guides, chain, tensioners and retainers; eccentric shaft; oil pump. (c) Also covered are the following: timing belt; water pump; intake and exhaust manifolds; engine mounts and cushions; engine torque strut; harmonic balancer; rear main seal housing; flywheel (flexplate) and flywheel ring gear; all pulleys. (d) All lubricated internal parts of the VEHICLE manufacturer installed turbo-charger or supercharger. The housing is covered ONLY if damaged by the FAILURE of a lubricated internal part.
2. **TRANSMISSION/ TRANSFER UNIT (Automatic or Standard):** (a) Transmission case, transfer case and torque converter case are covered ONLY if damaged by the FAILURE of an internal part. (b) All lubricated internal parts contained within the cases. (c) Computer modules and solenoids; transmission mounts and internal linkage.
3. **DRIVE AXLE:** (a) Differential housing, transaxle housing and final drive housing, are covered ONLY if damaged by the FAILURE of a lubricated internal part. (b) All lubricated internal parts contained within the housings. (c) Axle shafts; constant velocity joints (CV); universal joints; flexible joints; drive shafts; locking hubs; locking rings; supports, retainer and bearings.
4. **ELECTRICAL:** Alternator; combination turn signal switch; control modules; cruise control transducer, engagement switch and servo; distributor; gauges; horns; starter motor; front and rear wiper motors, electric seat motors, electric window motors, power antenna motors, power door lock actuator; washer pumps; relays; starter and starter solenoid; manually operated switches; voltage regulator; window regulators; wiring harnesses for listed covered components.
5. **STEERING:** (a) Gear housing is covered ONLY if damaged by the FAILURE of a lubricated internal part. (b) All lubricated internal parts including: rack and pinion; power steering pump. (c) Main and intermediate shafts; couplings; Pitman arm; idler arm; tie rod ends, drag/ center link.
6. **AIR CONDITIONING:** Compressor; condenser; clutch pulley and clutch coils; evaporator core; accumulator; receiver/dryer; orifice tube; expansion valve; serpentine belt tensioner; temperature control unit; blower motor; air door actuators/ motors. If the air conditioning system is unable to be repaired due to the shortage, unavailability, or restriction of CFCs by Federal Mandate (such as but not limited to Freon, R-12) then the ADMINISTRATOR does not have any

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further obligation for repair of the air conditioning system under this CONTRACT. The ADMINISTRATOR has no obligation to install a retrofit kit on YOUR VEHICLE that would allow use of any alternative to CFCs.

7. **SUSPENSION:** Upper and lower control radius, thrust and trailing arms, shafts and bushings; upper and lower ball joints; steering knuckles; stabilizer shaft, linkage and bushings; track bar and bushings; kingpin and bushings; spindle and spindle supports; torsion bars, coil and leaf springs; wheel bearings.
8. **BRAKES:** Master cylinder; power assist booster; vacuum assist booster pump; wheel cylinders; combination (proportioning) valves; disc calipers; self-adjusters; actuators.
9. **ELECTRONIC HIGH-TECH:** Pneumatic suspension level control compressor, sensors and limiter valve; electronic coil packs; speed sensors; crankshaft position sensor, camshaft position sensor; instrument cluster; knock sensors; VEHICLE manufacturer installed anti-theft device; Anti-locking Brake ("ABS") pump, pressure control module and pressure control valve.
10. **COOLING:** Radiator; fan and fan clutch.
11. **FUEL DELIVERY:** Fuel injectors; fuel pumps; fuel tank; pressure regulator.
12. **SEALS, SEALING BOOTS & GASKETS:** Leaking seals and gaskets are covered on a standalone basis for the parts listed in section B.1 through B.11.
13. **AUDIO CENTER:** VEHICLE manufacturer installed stand lone radios, magnetic tape players/recorders, compact disc players, and graphic equalizers. COVERAGE does not include remote compact disc players/changers, regardless of location.

**ONLY THOSE PARTS LISTED ABOVE ARE COVERED PARTS. ANY PARTS NOT LISTED ABOVE ARE NOT COVERED BY YOUR CONTRACT.**

**••OPTIONAL COVERAGES••**

**Unless the DECLARATIONS PAGE indicates that one or more of the following optional COVERAGE was purchased, the following components are not included for COVERAGE under this CONTRACT:**

1. **LUXURY ELECTRONICS PACKAGE (LEP):** The following specifically named VEHICLE Manufacturer/ Factory installed parts are covered: GPS/Navigation Components; integrated radio/GPS; Liquid Crystal Display (LCD) Screens; DVD Players; Rearview Back-up Camera and sensors; Voice Activation Systems; seat heaters. COVERAGE, if purchased, is limited to either one (1) replacement or one (1) repair per component.  
**The above LEP COVERAGE is limited** only to FAILURE of the "base unit" and does not cover any remote controls, hand-held controls, wiring, game cartridges, headphones, DVD's, MP3 Players, programming, or any other non-listed parts for the covered LEP items above.
2. **EMISSIONS PACKAGE:** If YOU selected and paid an additional charge for the Emissions COVERAGE as shown on YOUR CONTRACT DECLARATIONS PAGE, the following components of YOUR VEHICLE will not be excluded under this CONTRACT: Air Fuel Ratio Sensor/Oxygen Sensor, Air Pump,

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Barometric Pressure Sensor, Canister Purge Solenoid, EVAP Purge Canister, EVAP Leak detection Pump and Valve, EVAP vent valve, Deceleration Valve, EGR valve, EGR solenoid, EGR check valve, DPFE sensor, EGR controller, EGR diverter valve, EGR relay, Purge Valve, EGR position sensor, EGR lines, EGR/ EFE Thermal Vacuum Switch, EGR/EFE Valve, Engine Oil Fill Cap, Fuel Fill Cap, Fuel Fill Neck Restrictor, Fuel Tank Pressure Sensor, Fuel Tank Vent Valve, Fuel Temperature Sensor, Idle Air Control Valve, Intake Air Resonator, Intake Air Temperature Sensor, MAP Sensor, Mass Air Flow Sensor, PCV Sensor, Air injection control valve, Air injection check valve, Air injection Pump, Air injection Relay. COVERAGE for components listed in the OPTIONALCOVERAGES section supersedes those excluded in the exclusions section of this CONTRACT.

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### **C. ADDITIONAL BENEFITS**

The following **ADDITIONAL BENEFITS for YOUR covered VEHICLE** are provided with YOUR CONTRACT, except where prohibited by law. **These benefits apply during the WAITING PERIOD:**

1. **ROADSIDE REIMBURSEMENT:** In the event of a FAILURE of a covered part, you will be reimbursed for reasonable related towing charges not to exceed Fifty Dollars (\$50.00) per occurrence, actually incurred to tow the vehicle to an authorized licensed repair facility (except where prohibited by law).
2. **CAR RENTAL REIMBURSEMENT:** If YOUR VEHICLE becomes inoperable and must remain at the REPAIR FACILITY and the MECHANICAL BREAKDOWN or FAILURE has been authorized by the ADMINISTRATOR for four (4) or more hours of labor, the ADMINISTRATOR agrees to reimburse YOU for rental car transportation from a licensed vehicle rental company (except where prohibited by law). Such expense shall be limited to Twenty Five Dollars (\$25.00) per calendar day not to exceed One Hundred Twenty Five Dollars (\$125.00) per occurrence including delays associated with ADMINISTRATOR required inspections or the shipment of parts needed for covered repairs. WE reserve the right to select the rental car company that YOU use. YOUR car rental benefit is based upon the number of labor hours required to repair YOUR VEHICLE as listed in a nationally recognized labor time guide selected by the ADMINISTRATOR. Each additional eight (8) hours of authorized labor qualifies YOU for an additional day of rental reimbursement, subject to the Twenty Five Dollars (\$25.00) per day and One Hundred Twenty Five Dollars (\$125.00) per occurrence limit of liability, as well as the aggregate limit of liability for this Contract. Rental car benefits require prior authorization by the ADMINISTRATOR.
3. **TRIP INTERRUPTION REIMBURSEMENT:** If YOUR VEHICLE becomes inoperable more than One Hundred (100) miles from YOUR home and must remain at the REPAIR FACILITY overnight as a result of a MECHANICAL BREAKDOWN or FAILURE authorized by the ADMINISTRATOR, WE will

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reimburse YOU for motel and restaurant expenses up to Fifty Dollars (\$50.00) per day for a maximum of three (3) days. The maximum benefit per occurrence is One Hundred Fifty Dollars (\$150.00) and total trip interruption benefits are subject to the aggregate limit of liability for this Contract. To receive motel and restaurant reimbursement, YOU must supply US with receipts from the providers of such services.

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**D. EXCLUSIONS – The following items are not covered by this CONTRACT:**

1. **REPAIR OR REPLACEMENT OF ANY PART(S) THAT ARE NOT LISTED AS “COVERED PARTS” IN SECTION B OF THIS CONTRACT;**
2. **MECHANICAL BREAKDOWN OR FAILURE:**
  - a. **WHEN REPAIRS ARE PERFORMED WITHOUT PRIOR AUTHORIZATION FROM THE ADMINISTRATOR, EXCEPT FOR EMERGENCY REPAIRS COMPLETED IN CONFORMITY WITH THE PROVISIONS AND SUBJECT TO THE LIMITATIONS SET FORTH IN SECTION F, PARAGRAPH 11;**
  - b. **CAUSED BY A LACK OF MAINTENANCE OR MAINTENANCE ITEMS SUCH AS, BUT NOT LIMITED TO: CONSTANT VELOCITY JOINT BOOTS, TIMING BELT, BRAKE PADS OR SHOES, FILTERS, OIL AND OTHER FLUID CHANGES ;**
  - c. **CAUSED BY ACTS OF NATURE, OR BY ANY EXTERNAL CAUSE SUCH AS, BUT NOT LIMITED TO: COLLISION, FIRE OR SMOKE, THEFT, FREEZING, VANDALISM, RIOT OR EXPLOSION, TERRORISM, LIGHTNING, EARTHQUAKE, WINDSTORM, HAIL, VOLCANIC ERUPTION, WATER OR FLOOD, BREAKAGE OF GLASS, FALLING OBJECTS, OR NUCLEAR CONTAMINATION;**
  - d. **OF ANY OTHERWISE COVERED PART THAT DID NOT MEET MANUFACTURER’S SPECIFICATIONS, INCLUDING MODIFICATIONS AND/OR ALTERATIONS TO THE VEHICLE; MECHANICAL BREAKDOWN OR FAILURE OF ANY OTHERWISE COVERED PART THAT IS DIRECTLY OR INDIRECTLY RELATED TO A PART OR SYSTEM THAT DID NOT MEET MANUFACTURER’S SPECIFICATION OR HAS BEEN OTHERWISE MODIFIED OR ALTERED, SUCH PARTS AND MODIFICATIONS INCLUDE BUT ARE NOT LIMITED TO: HEADERS, ALTERED IGNITION SYSTEM, ALTERED ENGINE MANAGEMENT SYSTEMS, FREE FLOW EXHAUST SYSTEM, AFTERMARKET SUNROOFS, AFTER MARKET ALARM SYSTEMS, SNOW PLOWS, OVERSIZED OR UNDERSIZED TIRES, WHEELS OR LIFT AND DROP KITS, WHETHER OR NOT THE VEHICLE WAS PURCHASED WITH SUCH;**
  - e. **IF YOUR VEHICLE IS USED FOR: RACING ON OR OFF ROAD, IN A COMPETITION OR SPEED CONTEST;**

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- f. IF YOUR VEHICLE IS USED FOR TOWING IN EXCESS OF TWO THOUSAND (2,000) POUNDS UNLESS EQUIPPED WITH A FACTORY APPROVED TOWING KIT AND AUXILIARY TRANSMISSION COOLER, AND THE WEIGHT OF THE TRAILER DOES NOT EXCEED THE VEHICLE MANUFACTURER'S TOWING SPECIFICATION;
- g. IF YOUR VEHICLE IS USED FOR COMMERCIAL PURPOSES EXCEPT WHEN THE VEHICLE IS ELIGIBLE FOR COVERAGE AS DESCRIBED IN SECTION G. "COMMERCIAL VEHICLES" OF YOUR CONTRACT;
- h. OF ANY PART(S), COMPONENT(S), OR REPAIR(S) STATED AS COVERED BY THE MANUFACTURER'S FULL, ORIGINAL OWNER/FIRST RETAIL PURCHASER WARRANTY FOR THE TERM AND MILEAGE OF SUCH COVERAGE TO THE ORIGINAL OWNER/FIRST RETAIL PURCHASER, WHETHER COLLECTIBLE OR NOT, OR CONTINUING MANUFACTURER'S WARRANTY COVERAGE THAT IS TRANSFERABLE TO SUBSEQUENT OWNER WHETHER TRANSFERRED OR NOT;
- i. IF THE COVERED PART IS COVERED BY A MANUFACTURER'S WARRANTY, REPAIRER'S GUARANTEE, OR OTHER SERVICE CONTRACT, OR INSURANCE POLICY OF ANY TYPE THEN SUCH WARRANTY, SERVICE CONTRACT OR INSURANCE SHALL BE PRIMARY AND COVERAGE UNDER THIS CONTRACT SHALL BE SECONDARY;
- j. RELATED TO OPTIONAL COVERAGES OR EQUIPMENT AND/OR USE FOR WHICH A SURCHARGE IS APPLICABLE, UNLESS SUCH SURCHARGE HAS BEEN PAID AND IS NOTED ON THE DECLARATION PAGE;
- k. IF IT IS DETERMINED THAT THE ODOMETER IS INACCURATE, HAS EVER BEEN INOPERATIVE, OR HAS BEEN ALTERED SUCH THAT THE VEHICLE'S TRUE MILEAGE CANNOT BE VERIFIED;
- l. THAT IS THE RESULT OF A DEFECT THAT THE VEHICLE MANUFACTURER HAS ANNOUNCED AS THEIR RESPONSIBILITY BY A PUBLIC RECALL, TECHNICAL SERVICE BULLETIN AND/OR SPECIAL POLICY FOR THE PURPOSE OF CORRECTING SUCH A DEFECT;
- m. DUE TO CONTINUED OPERATION AND FAILURE TO PROTECT THE VEHICLE FROM FURTHER DAMAGE ONCE A MECHANICAL BREAKDOWN OR FAILURE HAS OCCURRED;
- n. OF A COVERED PART DAMAGED BY A NON-COVERED PART, OR OF A NON-COVERED PART DAMAGED BY A COVERED PART;
- o. CAUSED BY MISUSE, ABUSE, NEGLIGENCE, INCORRECT COMPUTER PROGRAMMING, NUTS, BOLTS, FASTENERS, CONTAMINATION OF COOLANT, FUEL, FLUIDS OR LUBRICANTS;
- p. RESULTING FROM OVERHEAT, ENGINE SLUDGE, CARBON, PRE-IGNITION, DETONATION, VARNISH, RUST, CORROSION, FOREIGN OBJECTS, DIRT, DUST, LIQUID, CRACKED RUBBER / NEOPRENE PARTS, DRY-ROT, ROAD CHEMICALS, ABUSE, ALTERATION, OR LACK OF PROPER AND NECESSARY AMOUNTS OF COOLANT, FUEL, FLUIDS OR LUBRICANTS;

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- q. PRE-EXISTING CONDITIONS THAT EXISTED PRIOR TO THE LATER OF YOUR CONTRACT PURCHASE DATE OR CONTRACT EFFECTIVE DATE AS LISTED ON YOUR DECLARATIONS PAGE AND THE COMPLETION OF YOUR WAITING PERIOD;
  - r. THAT OCCURRED OR IS REPORTED AFTER YOUR CONTRACT EXPIRATION OR CANCELLATION EFFECTIVE DATE;
  - s. FOR REPAIR OR REPLACEMENT OF HYBRID ENGINE POWERED VEHICLE BATTERIES OR FOR THE REPAIR OR REPLACEMENT OF PARTS ASSOCIATED WITH HYBRID ENGINE POWERED VEHICLE BATTERIES;
  - t. THAT OCCURS AS TO GRADUAL LOSS OF PERFORMANCE AND HAS RESULTED FROM NORMAL OPERATION AND USE (DUE TO VEHICLE MILEAGE AND/OR AGE) SUCH AS, BUT NOT LIMITED TO: VALVE GUIDES, VALVES, PISTON RINGS, TRANSMISSION CLUTCH PACK DISCS AND BANDS, ETC., UNLESS WORN BEYOND MANUFACTURER TOLERANCES;
  - u. FOR NORMAL EXPANSION/CONTRACTION SEEPAGE OF SEALS AND GASKETS DUE TO AGE/MILEAGE;
  - v. WHEN THE MANUFACTURER'S NEW VEHICLE WARRANTY HAS BEEN DETERMINED NULL AND VOID BY THE MANUFACTURER.
- 3. STORAGE AND FREIGHT CHARGES;
  - 4. REPAIRS NECESSITATED BY AN IMPROPER PRIOR REPAIR;
  - 5. THE COST OF DIAGNOSIS, TEARDOWN, DISASSEMBLY OR ASSEMBLY IF A COVERED MECHANICAL BREAKDOWN OR FAILURE CANNOT BE VERIFIED BY THE ADMINISTRATOR;
  - 6. ANY ADJUSTMENTS, REPOSITIONING, REFITTING, REALIGNING AND/OR CLEANING, INCLUDING BUT NOT LIMITED TO REPAIRS NECESSARY TO CORRECT: TRIM FIT, SQUEAKS, RATTLES, IDLE, WATER LEAKS OR WIND NOISE;
  - 7. REPAIRS IF YOUR VEHICLE IS: A NON-U.S. SPECIFICATION MODEL, IS RATED OVER ONE TON PAYLOAD CAPACITY, IS A LEMON LAW BUYBACK VEHICLE, IS A GREY MARKET VEHICLE OR HAS EVER HAD A TITLE INDICATION OF SALVAGE, JUNK, BRANDED OR OTHER DESIGNATION INDICATING THAT THE VEHICLE HAD BEEN STOLEN, WRECKED, DESTROYED, WATER DAMAGED, OR OTHERWISE DAMAGED TO THE EXTENT THAT IT WAS CONSIDERED TO BE UNECONOMICAL TO REPAIR;
  - 8. NORMAL MAINTENANCE ITEMS, PARTS, AND PROCEDURES SUCH AS, BUT NOT LIMITED TO: ENGINE TUNE-UPS, OIL CHANGES, BRAKE PADS AND SHOES, FUSES AND FUSABLE LINKS, COMPUTER PROGRAMMING, WHEEL OR SUSPENSION ALIGNMENT, FASTENING HARDWARE (EXTERNAL NUTS, BOLTS, SPRINGS, BRACKETS, ETC.), INJECTOR CLEANING, SHOP SUPPLIES, DISPOSAL FEES AND OTHER MISCELLANEOUS SHOP CHARGES;

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9. LUBRICANTS, COOLANTS AND FLUIDS UNLESS REQUIRED IN CONNECTION WITH A COVERED REPAIR;
10. ANY PART THAT HAS NOT BROKEN OR FAILED, BUT FOR WHICH A REPAIR FACILITY RECOMMENDS OR REQUIRES REPAIR OR REPLACEMENT;
11. THE REPAIR OR REPLACEMENT OF VALVES AND/OR PISTON RINGS FOR THE PURPOSE OF RAISING THE ENGINE'S COMPRESSION OR CORRECTING OIL CONSUMPTION, STICKING OR STUCK RINGS, WHEN MECHANICAL BREAKDOWN OR FAILURE HAS NOT OCCURRED, INCLUDING WHEN SUCH CONDITION RESULTS FROM EXCESSIVE CARBON BUILD-UP.
12. ANY REPAIR IF VERIFIABLE RECEIPTS, AS REQUIRED IN SECTION E. "VEHICLE MAINTENANCE REQUIREMENTS," ARE NOT PROVIDED IF REQUESTED BY THE ADMINISTRATOR;
13. ANY COMPONENTS, PARTS OR COSTS INVOLVED WITH UPDATING, BETTERMENT, OR RETROFITTING OF COVERED COMPONENTS OR SYSTEMS OF YOUR VEHICLE FOR ANY REASON INCLUDING BUT NOT LIMITED TO: PRODUCT CHANGES, LACK OF PRODUCT AVAILABILITY, OR GOVERNMENT REGULATIONS;
14. REPAIRS TO CURE FLUID/OIL LUBRICANT SEEPAGE;
15. SHOP SUPPLIES AND HAZARDOUS WASTE REMOVAL;
16. RETROFITS OR REPLACEMENTS OF ANY COMPONENTS CAUSED BY OR DUE TO COMPLIANCE WITH LAW OR LEGISLATION, AND INCLUDING EMISSION CONTROL EQUIPMENT AND SENSORS;
17. IF IT IS DISCOVERED THAT A CONTRACT IS ERRANTLY SOLD TO YOU ON AN INELIGIBLE VEHICLE, THEN A FULL REFUND OF THE COST OF THE CONTRACT SHALL BE MADE TO YOU;
18. LOSS OF TIME, INCONVENIENCE, DAMAGE TO PROPERTY OR OTHER INCIDENTAL OR CONSEQUENTIAL DAMAGE THAT RESULTS FROM VEHICLE THEFT, MECHANICAL BREAKDOWN OR FAILURE, AND INJURY AND/OR DEATH OF ANY PERSON REGARDLESS IF THE DAMAGE OR INJURY WAS CAUSED BY YOUR VEHICLE OR ITS PARTS EITHER BEFORE OR AFTER REPAIRS HAVE BEEN MADE;
19. VEHICLES NOT INCLUDED IN ADMINISTRATOR'S RATE AND CLASS GUIDES, INCLUDING BUT NOT LIMITED TO MOTOR HOMES, MOTORCYCLES, RECREATIONAL VEHICLES, VEHICLES USED FOR AGRICULTURAL PURPOSES, EXOTIC VEHICLES, VEHICLES EQUIPPED WITH A SNOW PLOW, BRACKET AND/OR CONTROLS ARE NOT ELIGIBLE FOR COVERAGE UNDER THIS CONTRACT;
20. FAILURES TO THE AIR BAGS, SEAT BELTS OR SUPPLEMENTAL RESTRAINT SYSTEMS.

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## **E. VEHICLE MAINTENANCE REQUIREMENTS**

1. This CONTRACT requires VEHICLE maintenance to be performed as follows:
  - a. VEHICLE maintenance services are to be performed as recommended by YOUR VEHICLE manufacturer. Contact YOUR local dealer or the manufacturer's website of the make of YOUR VEHICLE or the ADMINISTRATOR if YOU have questions about required VEHICLE maintenance;
  - b. **Keep all receipts for maintenance performed on YOUR VEHICLE** as YOU may, at OUR sole discretion, be required to present the receipts in the event of MECHANICAL BREAKDOWN or FAILURE.

If requested, proof of required service including **verifiable receipts** showing date, mileage, and VEHICLE identification number of the VEHICLE at the time of service must be presented in order to have repairs authorized on YOUR VEHICLE. If YOU perform your own maintenance, YOU must maintain a log indicating the date and mileage of each service performed and copies of receipts for oil, fluids, filters and other supplies used. YOU may, at OUR sole discretion, be required to provide a copy of the maintenance log and receipts in the event of a claim and YOUR failure or inability to do so may result in a denial of COVERAGE in accordance with this section.

**COMMERCIAL VEHICLES have special service requirements. See COMMERCIAL VEHICLE in Section G. of YOUR CONTRACT.**

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## **F. IN THE EVENT OF A MECHANICAL BREAKDOWN OR FAILURE:**

1. YOU shall protect the VEHICLE from further damage whether or not such MECHANICAL BREAKDOWN or FAILURE is covered by YOUR CONTRACT. **Any operation of the VEHICLE that results in further damage related to the original MECHANICAL BREAKDOWN or FAILURE shall be considered negligence on YOUR part and any such further damage shall not be covered under this CONTRACT. YOU are responsible for making sure that all VEHICLE fluids are full and that the oil warning light/gauge and temperature warning light/gauge are functioning before driving the VEHICLE. YOU are required to safely pull YOUR VEHICLE off of the road and shut off the engine immediately when any of the lights/gauges indicate a problem.**
2. Present this CONTRACT to the REPAIR FACILITY and call the ADMINISTRATOR, toll free at **1-800-531-1925**.
3. The ADMINISTRATOR will determine the validity of the CONTRACT: proper owner, proper VEHICLE that the CONTRACT is still in force and that payments are current if you enrolled in a payment plan at the time of purchase of this CONTRACT.

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4. YOU are responsible for authorizing and paying for any tear down and/or diagnosis time needed to determine if the VEHICLE has a covered MECHANICAL BREAKDOWN or FAILURE. This CONTRACT will not cover flat rate charges for diagnosis. If the breakdown is not caused by a covered MECHANICAL BREAKDOWN or FAILURE, YOU are responsible for payment of the expenses associated with the tear down and diagnosis.
5. Prior to proceeding with repairs, ensure the REPAIR FACILITY calls the ADMINISTRATOR with an estimate of repairs and receives an authorization number from the ADMINISTRATOR. ADMINISTRATOR will not be liable for repairs performed without prior ADMINISTRATOR authorization, regardless of whether or not you have authorized the REPAIR FACILITY to complete the repairs. **Except for emergency repairs performed in accordance with and subject to the limitations included in paragraph 11 below, any repair performed without prior authorization from the ADMINISTRATOR will not be covered.**
6. The ADMINISTRATOR will verify COVERAGE, confirm the cost of repair using nationally recognized labor guides, authorize repair of COVERED PARTS and labor, and provide the REPAIR FACILITY with an authorization code.
7. The ADMINISTRATOR reserves the right to inspect YOUR VEHICLE prior to issuing any authorization to the REPAIR FACILITY. In the event of a dispute between the ADMINISTRATOR and the REPAIR FACILITY, the ADMINISTRATOR reserves the right to move YOUR VEHICLE to a REPAIR FACILITY of the ADMINISTRATOR'S choice.
8. At the ADMINISTRATOR'S election, repair or replacement of COVERED PARTS will be made with parts of like kind and quality, including but not limited to new, re-manufactured, exchanged, or used components.
9. In-home repair (both self and mobile) is not covered under this CONTRACT. Any payment for the cost of transporting the VEHICLE to a REPAIR FACILITY as a result of an in-home repair effort, or expenses related to correction of ineffective or failed self-repair efforts is not covered.
10. YOU are responsible for paying any amounts not covered by this CONTRACT, including but not limited to the DEDUCTIBLE, for each visit to the REPAIR FACILITY.
11. Reimbursement for emergency repairs performed outside of normal business hours may be obtained by YOU only if YOU contact US no later than the first business day after such emergency repairs are performed and such emergency repairs meet the following criteria:
  - a. The MECHANICAL BREAKDOWN or FAILURE must prevent YOU from safely operating YOUR VEHICLE.
  - b. The need for repair is immediate and the ADMINISTRATOR'S office is closed.
  - c. The MECHANICAL BREAKDOWN or FAILURE must be of a covered component of YOUR VEHICLE.

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- d. The total cost of the repair and/or replacement must not exceed Two Hundred Fifty Dollars (\$250.00). For any repair or replacement with a cost exceeding Two Hundred Fifty Dollars (\$250.00), YOU must obtain ADMINISTRATOR'S prior authorization as set forth above or any amount in excess of Two Hundred Fifty Dollars (\$250.00) will not be covered and will be YOUR responsibility.
12. The ADMINISTRATOR will make payment directly to the REPAIR FACILITY or to YOU for the covered and authorized repairs or additional CONTRACT benefits. The form of payment will be decided by the ADMINISTRATOR.
13. If you entered into a payment plan at the time of purchase of this CONTRACT and the authorized claim exceeds the amount previously paid towards the financed balance, any portion of the authorized claim exceeding the outstanding balance may be deducted from the authorized claim payment and applied to the unpaid financed balance for customers in the following states AR, CO, DE, DC, ID, IN, KS, KY, ME, MA, MI, MS, MT, NJ, OH, PA, RI, SD, TN, WV.
14. The maximum hourly rate to be paid on any covered repair will be determined based on average REPAIR FACILITY labor rates for the zip code area and VEHICLE type as determined by the ADMINISTRATOR, but not to exceed one hundred dollars (\$100) per hour. Any labor charges over one hundred dollars (\$100) per hour will be YOUR responsibility in the event the repair facility will not accept our allowed rate and YOU choose to have repairs made at that repair facility. The one hundred dollar (\$100) per hour limitation shall be eliminated in the event the market labor rate option has been paid for and is listed on the DECLARATIONS PAGE.

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## **G. COMMERCIAL VEHICLES**

1. This CONTRACT may be available for certain types of COMMERCIAL VEHICLES as long as: (a) the VEHICLE is not rated over one (1) ton capacity (13,600 GVW) and; (b) the appropriate surcharge is paid at time of CONTRACT purchase.
2. Only the following commercial applications are eligible for coverage under this contract: delivery, messenger, route sales or services, inspections/examinations, maintenance or repair, gardening, and carrying hand tools to the job site.
3. The VEHICLE must be owned and operated by the person listed as the CONTRACT Purchaser. VEHICLES that are subject to regular use by different drivers are not eligible for any CONTRACT COVERAGE.
4. COMMERCIAL VEHICLES are required to follow all original manufacturer's severe service scheduled maintenance and must not exceed maximum towing/load capacities. For specific information, consult YOUR owner's manual or a dealer who sells the make of YOUR VEHICLE.

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5. VEHICLES used in any commercial manner not provided in G.2. above are not eligible for COVERAGE. Commercial uses not eligible for coverage include but are not limited to; taxi, limousine, shuttle, police or other emergency use, security service or any law enforcement agency, snow plowing, mail delivery, towing, rental.
6. Any VEHICLE used as a rental or loaner is not eligible for coverage.
7. VEHICLES rated over one-ton capacity (13,600 GVW), and fleet VEHICLES are not eligible for COVERAGE.

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## **H. ADDITIONAL INFORMATION**

Purchase of this CONTRACT is NOT REQUIRED in order to purchase or obtain financing for the VEHICLE. This CONTRACT is not issued by the manufacturer or wholesale company marketing the VEHICLE. This CONTRACT will not be honored by such manufacturer or wholesale company.

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## **I. CONTRACT PERIOD**

The CONTRACT begins upon the CONTRACT effective date and starting odometer as indicated on the DECLARATIONS PAGE and will continue until the expiration date or expiration miles as shown on the CONTRACT DECLARATIONS PAGE. This CONTRACT is not renewable.

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## **J. TERRITORY**

This CONTRACT applies only to a MECHANICAL BREAKDOWN or FAILURE occurring within the Continental United States, Alaska, Hawaii and Canada.

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## **K. LIMITATIONS OF LIABILITY**

The aggregate limit of liability of all claims and benefits payable under this CONTRACT shall never exceed the amount stated on the DECLARATION PAGE. Liability shall be limited to the reasonable price for repair or replacement of any COVERED PART and the reasonable amount of labor time needed for the repair or replacement of any COVERED PART as based on a nationally recognized guide as selected by the ADMINISTRATOR (maximum labor rate as specified in Section F.14 of YOUR CONTRACT). Parts replacement may include new parts, or parts of like kind and quality, which may include used parts, after-market parts or remanufactured parts, as customarily used in the automobile industry.

YOU will be responsible for the cost of all repairs that exceed the aggregate limit of liability under this CONTRACT. The ADMINISTRATOR shall not be required to authorize or pay for any repair amounts if all needed or covered repairs are not performed on YOUR VEHICLE. WE will not be liable to YOU for consequential damages or injuries, nor for any costs or expenses that provide betterment,

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upgrade, or enhancement to YOU or YOUR VEHICLE. This limit of liability applies regardless of the cause and regardless of the legal theory asserted. There are no warranties that extend beyond the description on the face hereof. The warranties of merchantability and fitness for a particular purpose are expressly excluded and disclaimed.

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#### **L. SUBROGATION**

YOU agree that WE, after honoring a claim on YOUR CONTRACT, have all rights of subrogation against those who may be responsible for YOUR MECHANICAL BREAKDOWN or FAILURE. YOU shall do whatever is necessary to secure such rights. YOU shall do nothing to prejudice such rights, and **YOU shall execute and deliver to ADMINISTRATOR instruments and papers required to either secure or maintain such rights.** All amounts recovered by YOU for which YOU were previously reimbursed under YOUR CONTRACT shall become OUR property or the property of OUR designee and shall be forwarded to the same by YOU, up to the total amount paid by US under YOUR CONTRACT.

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#### **M. ARBITRATION**

**Read the following arbitration provision carefully. It limits certain of YOUR rights, including YOUR right to obtain relief or damages through court action.**

Any legal dispute between YOU and ADMINISTRATOR relating to this CONTRACT shall be resolved by binding arbitration. To begin Arbitration, either YOU or WE must make a written demand to the other party for Arbitration. The Arbitration will take place before a single arbitrator. It will be administered in keeping with the Binding Pre-Dispute Arbitration Rules ("Rules") of the Better Business Bureau ("BBB") in effect when the Claim is filed. YOU may get a copy of the BBB's Rules by contacting BBB at 3801 E. Florida Avenue Suite 350 Denver CO 80210, calling (303) 758-2100, or visiting [www.bbb.org](http://www.bbb.org). The filing fees to begin and carry out arbitration will be shared equally between YOU and US. The Federal Arbitration Act, 9 U.S.C. § 1, et seq., will govern and not any state law on arbitration. YOU agree and understand that this arbitration provision means that YOU give up YOUR right to go to court on any Claim covered by this provision. YOU also agree that any arbitration proceeding will only consider YOUR Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering YOUR Claims. Please refer to the Individual State Variance Requirements page of this Contract if any, for any added requirements in YOUR state. In the event this Arbitration provision is not approved by the appropriate state regulatory agency, and/or is stricken, severed, or otherwise deemed unenforceable by a court of competent jurisdiction, YOU and WE specifically agree to waive and forever give up the right to a trial by jury. Instead, in the event any litigation arises between YOU and US, any such lawsuit will be tried before a judge, and a jury will not be impaneled or struck. YOU and WE specifically further

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CALL 800-531-1925**

agree that any such litigation relating to this CONTRACT shall be brought, and jurisdiction shall lie, exclusively in the District Court of Jefferson County, Colorado. In the event that suit is brought in any other jurisdiction, YOU or WE may seek dismissal of such action and require that it be maintained in Jefferson County, Colorado.

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#### **N. TRANSFER OF YOUR CONTRACT**

1. Only the Original CONTRACT Purchaser may transfer this CONTRACT.
2. The Original CONTRACT Purchaser must contact ADMINISTRATOR and submit ALL of the following information / documentation at time of transfer request in order to transfer the CONTRACT:
  - a. Administrative processing fee of Fifty Dollars (\$50.00), a completed transfer application (available from the ADMINISTRATOR) initiated by the original CONTRACT purchaser, and a copy of this CONTRACT; and
  - b. A copy of proper documentation evidencing change of ownership and mileage at date of sale, including a notarized bill of sale signed by both parties; and
  - c. The original CONTRACT holder must provide the new owner and the ADMINISTRATOR with copies of all receipts evidencing required maintenance has performed as described in the "VEHICLE Maintenance Requirements" section of YOUR CONTRACT;
3. This CONTRACT may not be transferred to another VEHICLE. It may only be transferred to a different private owner of the same VEHICLE;
4. The VEHICLE is subject to inspection (at OUR discretion and at YOUR expense) and transfer must take place within thirty (30) days of change of VEHICLE ownership;
5. YOU may not transfer this CONTRACT to a vehicle dealer or to the customer of a vehicle dealer, nor may this CONTRACT be transferred to a commercial use application user if the commercial use surcharge was not paid at time of original CONTRACT purchase;
6. All remaining underlying warranties must be transferred to the new owner;
7. The new CONTRACT holder will be bound by the TERMS AND CONDITIONS of this CONTRACT;
8. If the original owner / first retail purchaser's full warranty does not transfer to the subsequent owner, this CONTRACT COVERAGE will not apply to any MECHANICAL BREAKDOWN or FAILURE that would have been covered for the original owner / first retail purchaser's under the manufacturer's original owner / first retail purchaser full warranty.

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#### **O. CANCELLATION**

1. YOU may cancel this CONTRACT by contacting American Auto Shield, Ltd., at 1597 Cole Blvd, Suite 200 Lakewood, CO 80401 in writing and by submitting a request to cancel the CONTRACT and a Federal Odometer Statement or

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CALL 800-531-1925**

notarized affidavit verifying mileage at the time of request. YOU may cancel this CONTRACT within thirty (30) days of the CONTRACT purchase date, if no claim has been made, and receive a full refund of the total CONTRACT purchase price. YOU may cancel this CONTRACT at any other time and if requested by YOU in writing, receive a pro rata refund based upon the total CONTRACT purchase price calculated upon the greater of the days in force or the miles driven compared to the total CONTRACT term, less claims paid and less the cancellation fee of Fifty Dollars (\$50.00), subject to state specific information provided in any applicable state-specific addendum to this CONTRACT.

2. The ADMINISTRATOR may cancel this CONTRACT for non-payment of any portion of the CONTRACT purchase price, for misrepresentation in obtaining this CONTRACT, misrepresentation in the submission of a claim, or if YOUR VEHICLE is found to be modified in a manner not recommended by the VEHICLE manufacturer.
3. In the event YOUR CONTRACT is cancelled for non-payment, YOU will receive, at the ADMINISTRATOR'S discretion, either:
  - a. A pro rata refund based upon the total CONTRACT purchase price calculated based upon the greater of the days in force or the miles driven compared to the total CONTRACT term, less claims paid and less a cancellation fee of Fifty Dollars (\$50.00), subject to state specific information provided in applicable state specific addendum to this CONTRACT, or
  - b. A continuation of YOUR COVERAGE until a future cancel date or odometer reading. This future cancel date and odometer reading shall be determined by calculating the percentage of the total CONTRACT price that has been paid after deducting a cancellation fee and claims paid, if applicable and applying that percentage to the CONTRACT term and mileage term purchased and adding such amounts to the CONTRACT effective date and the true and accurate starting odometer reading as provided in YOUR DECLARATIONS PAGE. Cancellation for misrepresentation in the submission of a claim, misrepresentation in obtaining the CONTRACT or VEHICLE modification shall be based on One Hundred (100) percent of the unearned pro rata CONTRACT purchase price, as of the cancellation date, less claims paid and less the Fifty Dollar (\$50.00) cancellation fee, if applicable.
4. All cancellation refunds for CONTRACTS that have not been completely paid for at the time of the cancellation may be fully or partially paid to the payment plan provider or other party responsible for collecting payments on YOUR CONTRACT as listed on the DECLARATION PAGE of this CONTRACT or any separate payment plan agreement entered into at the time of purchase.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION  
CALL 800-531-1925**

# Zero Interest Payment Plan

Service Contract #

WFS012347

(Please Print or Type)

Purchaser of Service Contract ("Purchaser")	Seller ("Seller")
Name: Joe Smith	Name: Warranty Warehouse
Address: 123 Home Street	Address: 2323 Highway 9 North
City, State, Zip: Howell, NJ 07731	City, State, Zip: Howell, NJ 07731
Phone: 555-555-5555	Phone: 8008299202

## Seller makes the following disclosures:

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of
<b>0%</b>	<b>\$0.00</b>	<b>\$ 2655.00</b>	<b>\$ 2655.00</b>	\$ 505.00
				<b>\$ 3160.00</b>

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are due
14	189.64	Monthly starting 10/30/2017

**Prepayment:** If you pay off early, you will not have to pay a penalty.

See your contract documents for any additional information. All numerical disclosures are estimates.

## Itemization of Amount Finance:

- a) Cash Price (not including taxes on sale) \$ 3160.00
- b) Taxes on sale \$ 0.00
- c) Total Cash Price (a+b) \$ 3160.00
- d) Down Payment \$ 505.00
- e) Amount Financed (c-d) \$ 2655.00

**Purchaser** wishes to purchase from Seller a Service Contract ("Contract") issued by WA \_\_\_\_\_ ("Administrator"). In consideration of Purchaser being afforded the opportunity to pay for the Contract under the installment payment program, the Purchaser and Seller acknowledge and agree as follows:

**Purchaser** has paid Seller the down payment disclosed above towards the total sale price of the Contract. Purchaser may pay the balance of such total sale price in accordance with the Payment Option selected on the following page.

**Seller** and Purchaser certify that Purchaser's decision to purchase this Contract from Seller under the installment payment plan did not cause Seller to charge Purchaser a different Total Sale Price for Contract than Purchaser would have paid if Purchaser had decided to pay Contract Sale Price in full at the time this contract was submitted.

**CUSTOMER PAYMENT OPTION: CREDIT CARD\***

**Authorization for Credit Card Payment**

The balance of the total sale price may be paid by Purchaser through credit card charges. Purchaser hereby authorizes Seller and its respective agents, successors or assigns, to make the applicable number of consecutive monthly charges to Purchaser's credit card account listed below, in the amounts and at the times disclosed above. **\*SHOULD SELLER OR ITS RESPECTIVE AGENTS, SUCCESSORS OR ASSIGNS BE UNABLE TO CHARGE THE ACCOUNT LISTED BELOW, PURCHASER HEREBY AUTHORIZES THEM TO CANCEL THE CONTRACT AND RETAIN ALL PRIOR PAYMENTS, AS LIQUIDATED DAMAGES, IN ORDER TO COMPENSATE THEM FOR ANY EXPENSES AND/OR LOSS OF PROFITS.**

- MasterCard
- Visa
- AMEX
- Discover

**Card** \_\_\_\_\_ **Expiration** \_\_\_\_\_  
**Number** \*\*\*\*\*1111 **Date** 01/16

**I authorize charges to my credit card account for the purchase of the Contract in accordance with this agreement:**

\_\_\_\_\_ **PER PHONE** \_\_\_\_\_ **08/29/2017** \_\_\_\_\_  
Cardholder's Signature Date

**Notice to Purchaser: (1) Do not sign this agreement before you read it or if it contains any blank spaces. (2) You are entitled to an exact copy of the agreement you sign. (3) Under the law you have the right, among other things, to pay in advance the full amount due. (4) Keep this agreement to protect your legal rights.**

**You acknowledge receipt of a copy of this agreement**

\_\_\_\_\_ **PER PHONE** \_\_\_\_\_ **08/29/2017** \_\_\_\_\_ **E. HARRIS** \_\_\_\_\_ **08/29/2017** \_\_\_\_\_  
Purchaser Signature Date Seller Signature Date

- **COVERAGE LISTED IN YOUR CONTRACT IS NOT SUBJECT TO ANY VERBAL REPRESENTATIONS MADE BY THE SELLER OF THIS CONTRACT.**
- **THIS SERVICE CONTRACT MAY RUN CONCURRENT WITH AND IS SECONDARY TO ANY APPLICABLE MANUFACTURER'S WARRANTY.**
- **THIS IS NOT AN AUTOMOBILE LIABILITY INSURANCE CONTRACT.**

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Warranty Warehouse  
2323 Highway 9 North  
Howell, NJ 07731



Joe Smith  
123 Home Street  
Howell NJ 07731