



CARE

EV PROTECTION

VEHICLE SERVICE AGREEMENT

DECLARATIONS:

APPLICANT INFORMATION

| | | | | |
|------------|------------|------------|------------|------------|
| [REDACTED] | | [REDACTED] | [REDACTED] | |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |

SELLER INFORMATION

| | | | | |
|--|--|-------------------------|--|-------------------|
| SELLER NAME Xcelerate Auto, LLC | | PHONE (800) 655-3509 | EMAIL ADDRESS xcare@xcelerateauto.com | |
| MAILING ADDRESS 300 Davis St, Ste 120 | | CITY McKinney | STATE TX | ZIP CODE 75069 |

VEHICLE INFORMATION

| | | | |
|-------------------|---------------|---|---|
| YEAR 2017 | MAKE Tesla | MODEL Model X | VIN # (MUST BE 17 DIGITS) [REDACTED] |
| STOCK/REFERENCE # | SALES PRICE | CURRENT ODOMETER READING [REDACTED] | MANDATORY SURCHARGE [REDACTED] |

SERVICE AGREEMENT INFORMATION

| | | |
|--|---------------------|---|
| SALE DATE/EFFECTIVE DATE [REDACTED] | | AGREEMENT PRICE [REDACTED] |
| COVERAGE X-CARE EV PROTECTION | DEDUCTIBLE \$100 | ADD ON COVERAGE OPTIONS CUSTOM TOTALS COMMERCIAL USE |

TERMS

| | | | |
|-------------------|--------------------------------|---------------------|---------------------------------|
| TERM MONTHS 60 | EXP RATE ON DATE [REDACTED] | TERM MILES 60000 | EXP RATE ON MILES [REDACTED] |
|-------------------|--------------------------------|---------------------|---------------------------------|

This Vehicle Coverage requires a mandatory 30 day Waiting Period from Contract Purchase Date before Coverage takes effect.

APPLICANT'S ACKNOWLEDGMENT

I, the undersigned purchaser of this Contract, have read the entire Contract, the Declarations Section identifies the Coverage selected. The specific components covered are identified in the Schedule of Coverages Section. OR R Q U R M N S AND/OR D SCLOSUR S HA APPLY SP C CALLY OYOU PL AS R V W H SP CALS A R Q U R M N S S C O N O H S CON RAC Purchase of this Contract is not required in order to purchase or lease a vehicle or obtain vehicle financing. You may pay for this Contract by cash or by including it in the financing of Your Vehicle. This Contract has been financed below lien holder shall be entitled to any refunds resulting from cancellation. You cancel this Contract and do not receive a refund from the Selling Dealer or the Administrator or please contact the Insurance Company.

SP C ALS A R Q U R M N S SUP RC D ANY AND ALL APPL CABL POR ONS O H APPL CAN 'S ACKNOWL DG M N S C O N O H S APPL CA ON

My signature below means I have reviewed and understood the time and mileage limitations, coverage, maintenance requirements and exclusions and that the repair or non-covered components is excluded from coverage. I have reviewed the Coverage and options available. All the options I wish to purchase are clearly marked above. I have read and understood and

*Responsibilities Section of this Contract hereby declare that I have received the Contract and the above information is correct. UND RS AND HA H CON RAC W LL B B W N H OBL GOR (ndurance Dealer Services LLC) AND APPL CAN

APPLICANT'S SIGNATURE

DATE

SELLER

AUTHORIZED SIGNATURE & TITLE

LENHOLDER

LENHOLDER ADDRESS

CITY

STATE

ZIP CODE

GENERAL AGREEMENT PROVISIONS

I. NATURE OF AGREEMENT

This is a Vehicle Service Con rac be ween he "Purchaser" (You) and he "Obligor" (Endurance Dealer Services LLC 400 Skokie Blvd Sui e 105 Nor hbrook L 60062 877 302 6721

II. ENTIRE AGREEMENT

This Con rac including he rms condi ions limi a ions excep ions defini ions and exclusions he Applica ion form and he Declara ions Sec ion oge her wi h any endorsemen s if any cons i ue he en ire Con rac No one o her han he par ies here o by mu al agreemen may change his Con rac or waive any of i s provisions This Con rac gives You specific righ s You may have o her righ s which may vary from s a e o s a e in he Uni ed S a es or be ween provinces in Canada Please see he Sec ions in his Con rac ha reference s a e speci ic informa ion

This Con rac covers mechanical Breakdown and is for Your sole benefi and applies only wi h respec o he described Vehicle This Con rac shall be invalida ed if here has been an inaccuracy ampering or al era ion o he odome r mileage of he Vehicle so ha he Vehicle's rue and ac ual mileage is no shown on he odome r or cannot be de rmined f he odome r becomes inoperable during he erm of his Con rac You mus immedia ely no ify Us and wi hin fif een (15) days of he odome r becoming inoperable provide documen a ion proving ha he odome r has been repaired

The s andard Deduc ible amoun is one hundred (\$100) dollars

III. BREAKDOWN

n he even of a Breakdown of any covered par (s) he Adminis ra or will provide for paymen or reimbursemen for pre au horized expenses incurred for he repair or replacemen of he par (s) less any Deduc ible in accordance wi h he provisions con ained wi hin his Con rac Reasonable expenses are no o exceed he manufac urer's sugges ed re ail price (MSRP) for par s and he repair facili y's published hourly labor ra e mul iplied by he appropria e opera ion ime as published in a na ional labor ime guide Replacemen o covered par s ha have experienced a Breakdown may be made wi h original equipmen manu ac urer par s non-original equipmen manu ac urer par s re-manu ac ured par s or used par s a he Adminis ra or s discre ion

The Con rac provides benefi s for "Breakdown" and "Wear and Tear" of "Covered Par s" ins alled by he Vehicle manufac urer as hose rms are defined below

IV. DEFINITIONS

The following defini ions apply o words frequen ly used in his Con rac

Adminis ra or Means Endurance Dealer Services LLC 400 Skokie Blvd Sui e 105 Nor hbrook L 60062 877 302 6721 (Texas license number 639 California license number OK11393 Oklahoma license number 44201382)

Breakdown Means he failure of a covered par under normal service A covered par has failed when i can no longer perform he func ion for which i was designed solely because of i s condi ion and no because of he ac ion or inac ion of any non covered par s Subsequen damages resul ing rom he Breakdown o a covered par are covered by his Con rac wi h excep ions including bu no limi ed o when You have ailed o per orm he recommended main enance services or Your Vehicle

Commercial Use Means any Vehicle used for he business purpose of providing rideshare services (Uber Lyf e c) rou e work job si e ac ivi es or has been issued commercial pla es in he s a e in which i is i led or is used for a commercial en erprise Usage mus no exceed manufac urer's ra ings and/or limi a ions Commercial Use does no include he following which are excluded from Coverage under his Con rac irrespec ive of whe her he Commercial Use Op ion is selec ed a Vehicle used for he purpose of farming or ranching pushing pulling or hauling ma erial of any kind service or repair work ren al axi limousine or shu le owing/wrecker service a Vehicle equipped wi h a dump bed cherry picker lif ing or hois ing equipmen or police emergency service or a Vehicle wi h a municipal ag Vehicles used commercially for snow removal Vehicles used for principally off road use prearranged or organized racing or compe i tive driving

Con rac Means his Vehicle Service Con rac and Your comple ed Declara ions Sec ion

Con rac Period Means when Coverage under his Con rac begins af er expira ion of he Wai ing Period The Wai ing Period for his Con rac is hir y (30) days from he da e of Con rac purchase Any Breakdown ha occurs prior o or during he Wai ing Period is no covered f his Con rac is a con inua ion of coverage from ano her con rac provided by Us and here has been no lapse or in erup ion in coverage under he ini ial con rac he Wai ing Period requiremen s are waived This Con rac expires when he Expira ion Da e or Miles lis ed in he Declara ions Sec ion are reached whichever occurs firs and/or when he Limi of Liabili y for he Con rac has been reached

Coverage Means he pro ec ion You selec ed as shown in his Con rac

Declara ions Sec ion Means he numbered documen which is a par of his Con rac lis s informa ion regarding You Your Vehicle Us and o her vi al informa ion

Deduc ible Means he amoun You are required o pay as selec ed in he Declara ions Sec ion per repair visi for covered Breakdowns Once a par is repaired or replaced under he rms of his Con rac here will be no Deduc ible for fu ure repairs o ha par

xpira ion Da e or Mileage Means he da e and/or mileage when Your Con rac is no longer in force Your Con rac expires when he Expira ion Da e or Miles lis ed in he Declara ions Sec ion are reached whichever occurs firs and/or when he Limi of Liabili y for he Con rac has been reached

lec ric Vehicle (V) An Elec ric Vehicle (EV) also referred o as an Elec ric drive Vehicle is an al ernative fuel Vehicle which uses one or more elec ric mo ors for propulsion

Pre- xis ing Means a condi ion ha wi hin all reasonable mechanical probabili y rela es o he mechanical condi ion of Your vehicle prior o Con rac purchase da e and expira ion of he Wai ing Period

Selling Dealer Means he dealer where his Con rac was purchased

Subsequen Damage Means he direc or immedia e damage o a non covered par occurring as a singular even or failure origina ing wi h he failure of a covered par

Vehicle Means he Vehicle which is described in he Declara ions Sec ion

Wai ing Period Means he period of ime specified in he Declara ions Sec ion ha precedes he Coverage period of his Con rac The Wai ing Period equals hir y (30) days from Con rac purchase da e Coverage under his Con rac begins upon expira ion of he Wai ing Period No claims will be Au horized or reimbursed during he Wai ing Period

We Us Our Means he Obligor Endurance Dealer Services LLC

Wear and ear Means he de eriora ion of a par beyond he manufac urer's speci ed olerances ha occur na urally over ime and under normal opera ing condi ions

You Your Means he Con rac Purchaser shown in he Declara ions Sec ion or he person o whom his Con rac was properly rnsferred

V. LIMIT OF LIABILITY

Sec ion o his Con rac (excluding ax i le and license ees)

Our liabili y or a single Breakdown shall no exceed he ac ual cash value o Your Vehicle a ime o Breakdown as de rmined by he NADA Used Car Guide (wi hou considera ion o or deduc ion or he cos o repairs associa ed wi h said Breakdown)

Our liabili y or incidental and consequen ial damages including bu no limi ed o personal injury physical damage proper y damage loss o use o Your Vehicle loss o ime loss o wages inconvenience and commercial loss resul ing rom he opera ion main enance or use o Your Vehicle is expressly excluded

VI. CONTRACT PERIOD

Coverage under his Con rac begins af er expira ion of he Wai ing Period The Wai ing Period for his Con rac is hir y (30) days from he da e of Con rac purchase Any Breakdown ha occurs prior o or during he Wai ing Period is no covered f his Con rac is a con inua ion of coverage from ano her con rac provided by Us and here has been no lapse or in erup ion in coverage under he ini ial con rac he Wai ing Period requiremen s are waived This Con rac expires when he Expira ion Da e or Miles lis ed in he Declara ions Sec ion are reached whichever occurs firs and/or when he Limi of Liabili y for he Con rac has been reached

VII. RESPONSIBILITIES

A YOUR MA NTENANCE REQU REMENTS:

You mus have Your Vehicle checked and serviced in accordance wi h he manufac urer's recommenda ions as ou lined in he Owner's Manual NO Your Owner's Manual lis s differen servicing recommenda ions based on Your individual driving habi s and clima e condi ions You are required o follow he main enance schedule ha applies o Your driving habi s and clima e condi ions Failure o follow he manufac urer's recommenda ions ha apply o Your driving habi s and clima e condi ions may resul in he denial of Coverage f an Owner's Manual was no provided wi h Your Vehicle You can con ac Your Vehicle's manufac urer for main enance requiremen s

is required ha verifiable receipt s be re ained for all main enance services You mus re ain verifiable receipt s proving purchases of all required par s and ma erials necessary o perform he required main enance confirming he da e and mileage for he services performed Main enance and/or service work receipt s will be reques ed by he Adminis ra or

B F L NG A BREAKDOWN CLA M:

n he even o a Breakdown You mus ake immedia e ac ion o preven ur her damage his Con rac will no cover he damage caused by con inued opera ion or by no securing a imely repair o he ailed componen he opera or is responsible or observing Vehicle warning ligh s and gauges or any o her signs o overhea ing or componen ailure and aking appropria e ac ion immedia ely ailure o do so may resul in he denial o Coverage Your Vehicle incurs a Breakdown You mus ake he ollowing s eps o ile a claim

1 Ob ain Au horiza ion rom he Adminis ra or

- a or esla vehicles prior o any repair being made call 877-302-1715 o regis er Your claim and receive ur her ins ruc ions Any claim or repairs wi hou prior regis ra ion will no be covered excep as provided under mergency Repairs (#7 below) he amoun au horized by he Adminis ra or is he maximum amoun ha will be paid or repairs covered under he erms o his Con rac Any addi onal amoun mus receive prior approval
 - b or all o her vehicles ake Your Vehicle o a licensed repair acili y cer i ied in servicing elec ric vehicles Your Vehicle breaks down re urn o he Selling Dealer i possible or prac ical his is no possible or prac ical ake Your Vehicle o any licensed repair acili y cer i ied in servicing elec ric vehicles A "licensed repair acili y is de ined as a or-pro i en i y recognized by he s a e in he business o repairing mo or vehicles
- 2 Provide he licensed repair acili y wi h a copy o Your Con rac and/or Your Con rac number i possible
- 3 Prior o any repair being made ins ruc he service managers a he licensed repair acili y o con ac he Adminis ra or o ob ain an au horiza ion or he claim Any claim or repairs wi hou prior au horiza ion will no be covered excep as provided under mergency Repairs (#7 below) he amoun au horized by he Adminis ra or is he maximum amoun ha will be paid or repairs covered under he erms o his Con rac Any addi onal amoun mus receive prior approval
- 4 Au horize ear-Down and/or inspec ion – n some cases You may need o au horize he licensed repair acili y o inspec and/or ear-down Your Vehicle in order o de ermine he cause and cos o he repair You will be responsible or hese charges i he ailure is no covered under his Con rac We reserve he righ o require an inspec ion o Your Vehicle prior o any repair being made
- 5 Review Coverage – A er he Adminis ra or has been con ac ed review wi h he service manager wha will be covered by his Con rac
- 6 Pay any Applicable Deduc ible – You mus pay o he licensed repair acili y any required Deduc ible We will reimburse he licensed repair acili y or You or he cos o he work per ormed on Your Vehicle ha is covered by his Con rac and previously au horized less he Deduc ible Once au horiza ion is ob ained and he repair is comple ed all repair orders and documen a ion mus be submi ed o he Adminis ra or wi hin hir y (30) days (hree hundred and six y- ive (365) days in Wisconsin) o be eligible or paymen
- 7 mergency Repairs – Should an emergency occur which requires a repair o a Breakdown o be made a a ime when he Adminis ra or s o ice is closed ollow he claim procedures above wi hou au horiza ion and We will make reimbursemen o You or o he licensed repair acili y in accordance wi h he Con rac provisions i he repair is Covered You mus call he Adminis ra or s o ice wi hin ive (5) business days rom he da e o repair o de ermine i such repair will be covered by his Con rac
- or claim assis ance please con ac he Adminis ra or a 877-302-6721 NO CLA MS W LL B PA D UNL SS YOU OLLOW H S PS OU L N D ABOVE Adminis ered by ndurance Dealer Services LLC 400 Skokie Blvd Sui e 105 Nor hbrook L 60062 877-302-6721

C R GHT TO RECOVER PAYMENT:

f You have a righ o recover funds ha We have paid under his Con rac agains ano her par y (such as a manufac urer's warran y claim par s warran y insurer o her service con rac e c) Your righ s shall become Our righ s You agree o provide reasonable assis ance o help Us o recover hese funds We shall recover only he excess af er You are fully compensa ed for Your loss

VIII. SCHEDULE OF COVERAGE

A X CARE EV PROTECT ON

X CARE EV Pro ec ion provides for paymen or reimbursemen of cos s au horized by he Adminis ra or o repair or replace any Breakdown of all par (s) or componen (s) including seals and gaske s excep hose lis ed under he "Wha s No Covered" Sec ion of his Con rac less Your Deduc ible amoun in accordance wi h all erms and condi ions of his Con rac (Seals & Gaske s Coverage included only on Vehicle wi h less han one hundred wen y- ive housand (125 000) miles a he ime his Con rac was purchased)

B ADD T ONAL BENEF TS:

- 1 Subs i ue ranspora ion n he even of a covered Breakdown We will pay or reimburse You for receipt ed expenses o ren a replacemen vehicle (from a licensed ren al agency) or for al ernae public ranspor a ion while Your Vehicle is a a licensed repair facili y Coverage will be provided o You on he following basis up o a maximum of fit y (\$50) dollars per day and a maximum of wo hundred and fit y (\$250) dollars for each repair visi

| o al Repair Cos s | \$0 – \$400 | \$401 – \$800 | \$801 – \$1200 | \$1201 – \$1600 | \$1 601+ |
|---------------------|----------------|---------------|-----------------|-----------------|----------------|
| Maximum Ren al Days | One Day Ren al | wo Day Ren al | hree Day Ren al | our Day Ren al | ive Day Ren al |

- 2 24-Hour Roadside Assis ance Services and Bene is All roadside assis ance services and benefi s are adminis ered hroughQU S OW NG S RV C S LLC 106 W olles Drive Sain Johns M 48879 in Cali ornia by Ques Mo or Club o Cali ornia in Alabama and U ah by Ques owing nc all en i ies being individually and collec ively referred o as Ques owing Services
 - a mergency Roadside Service 24 hour Roadside Service is provided when Your covered Vehicle (as described in he Declara ions Sec ion) is disabled while his Con rac is in effec and is available by calling 877-488-2418 Please provide he dispa cher wi h Your Con rac Number (which is on he op righ of Your Con rac)
 - b Mechanical irs Aid Any service requiring a minor adjus men (exclusive of par s) o enable he covered Vehicle o proceed under i s own power (where available) You are responsible for he cos of any par s delivered
 - c ire Service The changing of fla ire on he covered Vehicle wi h Your provided spare
 - d Ba ery Service A emp ing o s ar he covered Vehicle wi h a por able EV ba ery charger
 - e Delivery Service We will cover he cos of delivering needed fluid o Your covered Vehicle a he disablemen loca ion (You mus pay for he cos of he ac ual fluids)
 - f owing Service We will cover in o al any ow of he covered Vehicle up o fit y (50) miles or less o he Selling Dealer (if he Selling Dealer has vehicle repair capabili ies) f he Selling Dealer is loca ed over fit y (50) miles from he disablemen loca ion or does no have repair capabili ies hen Your covered Vehicle may be owed o he neares al ernae qualifying repair facili y
 - g Lockou Services f keys are locked inside he passenger compar men of he covered Vehicle a locksmi h will be dispa ched for services
 - h rip n errup ion n he even of a Breakdown of a covered componen or par We will reimburse You up o a maximum of wo hundred (\$200) dollars per day for a maximum of five (5) days no o exceed a o al of one housand (\$1000) dollars for expenses incurred by You for meals and/or lodging provided You cannot opera e Your covered Vehicle due o a Breakdown covered by his Con rac and are more han one hundred (100) miles away from home and expenses are incurred be ween he ime of Breakdown and he ime repairs are comple ed (The da e of Breakdown shall be considered he first day) One (1) day's Trip n errup ion expense shall be allowed for each eigh (8) hours or por ion hereof of required manual la ra e labor ime

Coverage You are en i led o one (1) service of any ype described in his Sec ion per seven y wo (72) hours Services available o You (subjec o he erms above) a no cos include owing por able EV ba ery charge fla ire change fluid delivery and lockou

Reimbursemen n he even Your Vehicle is disabled and You con rac ed for any of he above covered services on Your own You will be able o submi Your original receipt ed road service expenses for reimbursemen considera ion Maximum reimbursemen for any covered services con rac ed for by You is s ric ly limi ed o fit y (\$50) dollars per Breakdown (wo hundred (\$200) dollars per day for Trip n errup ion) You mus send your original receipt ed roadside bills along wi h a comple ed claim form o QU S OW NG S RV C S LLC 106 W olles Drive Sain Johns M 48879

C ADD ON COVERAGE OPT ONS:

- 1 Commercial Use Op ion f You have selec ed Commercial Use Coverage as indica ed in he Declara ions Sec ion You have Coverage in accordance wi h he applicable erms of his Con rac even when he Vehicle is u ilized for a Commercial Use as defined in he Defini ions Sec ion of his Con rac COMM RC AL US OP ON MUS B S L C D A H M O PURCHAS O H S CON RAC AND CANN O B ADD D SUBS QU N O PURCHAS

IX. WHAT IS NOT COVERED

Unless expressly provided herein Coverage is no provided under his Con rac

- A or any repair or replacemen made wi hou prior au horiza ion rom Adminis ra or o Repair acili y
- B or main enance services and par s described in Your Vehicle s Owner s Manual as supplied by he manu ac urer and o her normal main enance services and par s which include bu are no limi ed o alignment s coolan s V ba ery/ba ery pack/drive rain ba ery cable uses in erior L D ligh ing hoses clamps bel s shock absorbers mobile connec or wall connec or any u ure connec ors and any rela ed charging adap ers ires wheels wheel covers wheel lugs and lug nu s ires pressure sensors valve s ems ligh bulbs sealed beams lenses sa e y res rain sys ems (including air bags) brake ro rs brake drums brake shoes brake pads speakers uphols ery pain glass rim moldings wea her s rip/body seals door bushings/bearings body panels shee me al bumpers rames and s ruc ural par s sub- rames bracke s convertible op assemblies vinyl op conversion van appliances shop supplies environmen al was e charges or disposal ees los or missing par s elec ronic diagnos ic equipmen ees reigh any repairs o correc rus corrosion wa er in rusion wa er inges ion wa er damage wa er leaks air leaks wind noise squeaks ra les odors manual clu ch sys em (ric ion clu ch disc pressure pla e hrow ou and pilo bearing) Any op ions/ equipmen no originally ins alled by he vehicle manu ac urer
- C or any damage and/or Breakdown resul ing rom damage caused o a Covered Par by impac or any o her ex rnal orce known or unknown collision ben or wis ed par s rus or corrosion sal environmen al damage con amina ion oxida ion lack o proper quali y or quan i y o fluids or lubrican s damage caused when he opera ing empera ure exceeds he manu ac urer s maximum recommended olerances (as indica ed by gauges warning ligh s or audible warning sounds warped discolored or mel ed par s) Any Breakdown resul ing rom ac s o na ure including bu no limi ed o ligh ning ear hquake winds orm volcanic erup ion and reezing
- D or any loss caused by aul y or negligen au o repair work improper servicing or ins alla ion o de ec ive par s Any repair ha has been misdiagnosed by he Repair acili y any ailure ha cannot be veri ed as accura e or is ound o be inaccura e Any repair al era ion or modi ca ion o he vehicle ha was made inappropriately or he ins alla ion or use o fluids par s or accessories made by a person or acili y no au horized or cer i ied o do so or any Breakdown caused by Your ailure o ollow he ins ruc ions in Sec ion V A YOUR MAN NANC R QUR M N S any Breakdown where main enance records per aining o a Breakdown have been reques ed by Us bu cannot be produced or verified or Breakdown as a resul o lack o normal main enance required by he manu ac urer s main enance schedule or Your Vehicle or new Vehicles ha do no have he ull manu ac urer s warran y in place or acknowledged by he Manu ac urer Breakdown or ailure cos s ha should be covered by a manu ac urer s warran y recall or any o her dealer cus omer assis ance program Breakdown or ailure cos s ha should be covered by he warran y o par s or workmanship on a previously repaired or replaced componen regardless o he manu ac urer s or repairer s abili y o pay or such repairs or when he responsibili y or he repair is covered by an insurance
- G or any pre-exis ing condi ion or any Breakdown occurring prior o he Con rac Period or during he Wai ing Period or repor ed a er he xpira ion Da e or Mileage or i he in orma ion provided by You or he repair acili y cannot be veri ed as accura e or is ound o be decep ively inaccura e

- H or any Breakdown caused by failure of main air proper levels of lubrication lubricant blockage coolant blockage or lack of lubrication Repairs of seized or damaged parts due to operation without oil or coolant
- or loss of time expense or storage charges loss of use of Vehicle loss of profits income or other consequential damages including but not limited to loss or damage or injury to persons or property resulting from Breakdown of any of the covered parts
- J or accident or loss or damage caused by physical damage collision or upset road hazard falling objects fire theft larceny hail explosion lightning earthquake winds storm water flood malicious mischief vandalism riot civil unrest negligence abuse or misuse overloading the vehicle use of the vehicle as a stationary power source or lack of normal maintenance required by the manufacturer's maintenance schedule or Your Vehicle
- K or any Breakdown caused by rust residue electrolysis or corrosion or any Breakdown caused by the failure of any nuts bolts or fasteners unless in externally lubricated
- L or any Vehicle has been issued a restricted title including but not limited to salvage/re-undable salvage the assembled dismantled scrap iron flood physical damage sal water frame change mo or change body exchange junk or parts only or if said vehicle is a grey market vehicle or declared a lemon Any loss the odometer has failed been broken disconnected or altered or if for any reason the Vehicle's actual accumulated mileage cannot be determined
- M or a Breakdown of a covered component/part caused by Your use of a proper reasonable repairs recommended by the dealer Repair facility or Administration Any damage caused by failure of product Your Vehicle from your damage when a Breakdown has occurred or failure of have Your Vehicle owed to the service facility when continued operation may result in your damage Continued operation includes but is not limited to Your failure to observe warning lights gauges or any other signs of overheating or component failure such as fluid leakage slipping knocking or smoking and not protecting Your Vehicle by continuing to drive creating damage beyond the initial failure Lack of mechanical knowledge is not an excuse or continued operation
- N or any part or repair has a repair facility or manufacturer recommends or requires to be repaired replaced adjusted or updated (including updating software or programming) in conjunction with a covered repair when a Breakdown of the part has not occurred this includes modifications replacement or alteration of original systems necessitated by the replacement of an obsolete superseded redesigned or unavailable part
- O or Commercial Use Vehicles unless the appropriate Commercial Use Option is selected in the Declarations Section and the appropriate surcharge has been paid in which case only Vehicles that are being used for purposes that allow within this Contract's definition of Commercial Use will be covered
- P any alterations have been made to Your Vehicle or You are using or have used Your Vehicle in a manner not recommended by the manufacturer including but not limited to the failure of any custom or add-on part trailer hitch all frame or suspension modifications lift kits and/or undersized or oversized tires No coverage is available or suspension reductions or undersized wheels or tires Also not covered are any performance modifications Any modification that voids the original manufacturer warranty will also void the Coverage provided under this contract
- Q or any Breakdown or failure occurring outside of the United States or Canada
- R or any repair or replacement of any covered part in a Breakdown has not occurred or if the wear on the part has not exceeded the tolerances allowed by the manufacturer under normal operating conditions or if any part has a repair facility or manufacturer recommends or requires that it be replaced repaired or updated and is not a Breakdown is your responsibility and expense Damage to a covered part due to the failure of a non-covered part is also excluded

X. TRANSFER OF MANUFACTURER'S WARRANTY

You are responsible for the transfer and any applicable transfer fees to retain all manufacturers' warranties available on the vehicle listed in the Declarations Section of the Contract Failure to transfer the manufacturer's warranty can result in nonpayment of a claim if the manufacturer's warranty would normally have been in effect if the transfer had not been made

XI. GUARANTEE

Our obligations and the performance of You under this Contract are guaranteed and insured by a policy issued by Wesco Insurance Company (a California approved insurance Company) 59 Maiden Lane 43rd Floor New York NY 10038 866 505 4048 If a covered claim or refund is not paid within sixty (60) days (thirty (30) days in Arizona) after proof of loss has been filed You may file a claim directly with the insurance Company by contacting the insurance Company at the number provided above

XII. CANCELLATIONS

You may cancel this Contract at any time by forwarding Your written request within thirty (30) days after the requested cancellation date to the Administration or if You or the lienholder cancel this Contract Coverage will terminate and will not be reinstated A copy of Your Contract and a notarized odometer statement indicating the odometer reading of Your Vehicle at the date of the request for cancellation will be required If this Contract is canceled by You or the lienholder within the first thirty (30) days of the date the Contract was mailed to You or thirty (30) days of the purchase date if the Contract was delivered to You at the time of sale and You have not incurred a claim ("Free Look Period") the Contract is void and the entire Contract purchase price will be refunded If the Contract is canceled by You or the lienholder after the Free Look Period or if a claim was incurred during the Free Look Period the unearned Contract purchase price will be refunded calculated on a pro rata basis The refund will be equal to the lesser amount produced using either the number of months this Contract was in force

or the number of miles in thousands of miles or portion hereof Your Vehicle was driven prior to cancellation less an administrative fee of fifty (\$50) dollars include with Your refund request proof that there is no lien or outstanding credit obligation against this Contract If such proof is not provided or if there is a lien or outstanding credit obligation against this Contract the lienholder or creditor will be named with You as a joint payee of the refund

We may cancel this Contract based on one or more of the following reasons (1) Your Vehicle's odometer is disconnected or altered (2) Your Vehicle is used in a manner not covered by this Contract (3) You do not pay the Contract purchase price or (4) Your Vehicle has been altered beyond manufacturer's specifications If we cancel this Contract during the Free Look Period the entire Contract purchase price will be refunded If we cancel this Contract after the Free Look Period or if a claim was incurred during the Free Look Period the unearned Contract purchase price will be refunded calculated on a pro rata basis The refund will be equal to the lesser amount produced using either the number of months this Contract was in force or the number of miles in thousands of miles or portion hereof Your Vehicle was driven prior to cancellation If this Contract is cancelled because Your Vehicle is repossessed the lienholder or creditor will be the sole payee of the refund If this Contract is cancelled because of a total loss of Your Vehicle the lienholder or creditor will be the sole payee of the refund unless You provide the Administration or with proof that there is no lien or outstanding credit obligation against Your Vehicle If we cancel this Contract the refund will be paid within forty five (45) days of the effective date of the cancellation

In most cases if there is a refund due the amount will be processed by the Selling Dealer Any refunds owed will be paid or credited within thirty (30) days of the date We receive notice of Your request to cancel

XIII. CONTRACT HOLDER'S TRANSFER CONDITIONS

This Contract while in force may be transferred by You to the subsequent owner of the Vehicle for a fee of fifty (\$50) dollars payable to Us The subsequent owner must also transfer the manufacturer's warranty if available Written evidence of all required maintenance services must be provided to Administration or upon transfer Transfer is limited to an individual purchaser of the Vehicle (not a Dealer) and the title may not pass through a Dealer All terms and conditions of the original Contract will apply to the transferee Submission of a Transfer Application must be completed within thirty (30) days of the sale or transfer of the Vehicle to the subsequent owner The Transfer Application may be obtained from the selling Administration or Dealership/Entity Refer to Special Sales Requirements for any exceptions or additional requirements in relation to the transfer of this Contract

XIV. RENEWABILITY

This Contract may be replaced upon expiration in accordance with the guidelines outlined herein The request for replacement must be made at least thirty (30) days and one thousand (1,000) miles prior to the Expiration Date and Mileage of this Contract in order to qualify for a replacement Contract The Vehicle must meet the then current underwriting guidelines relative to the Vehicle eligibility and Coverage availability A full mechanical inspection of the Vehicle may be required All the above criteria are met We may issue a replacement Contract A replacement Contract may be issued subject to the payment of the amount due on the type of Vehicle being covered for the Coverage purchased pursuant to the then current rates and guidelines

XV. ARBITRATION

This Contract requires binding arbitration if there is an unresolved dispute between You and Us concerning the Contract (including the cost of lack of or actual repair or replacement arising from a Breakdown) Under this Arbitration provision You give up Your right to resolve any dispute arising from this Contract by a judge and/or a jury You also agree not to participate as a class representative or class member in any class action litigation any class arbitration or any consolidation of individual arbitrations or arbitrations a group of three arbitrators (each of whom is an independent neutral third party) will give a decision after hearing Your and Our positions The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by or appealed to a court of law To start arbitration You must make a written demand or seek arbitration at the following address

ndurance Dealer Services LLC 400 Skokie Blvd Sui e 105
Norbrook L 60062

This demand must be made within one (1) year of the earlier of the date the Breakdown occurred or the dispute arose You and We will each separately select an arbitrator The two arbitrators will select a third arbitrator or called an "umpire" Each party will each pay the expense of the arbitrator or selected by that party The expense of the umpire will be shared equally by You and Us Unless otherwise agreed to by You and Us the arbitration will take place in the county and state in which You live The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.) and not by any state law concerning arbitration The rules of the American Arbitration Association (www.adr.org) will apply to any arbitration under this Contract The laws of the state of Illinois (withholding effect of its conflict of law principles) govern all matters arising out of or relating to this Contract and all transactions contemplated by the Contract including withholding limitation the validity in interpretation construction performance and enforcement of the Contract

XVI. SPECIAL STATE REQUIREMENTS

These special sales requirements apply if Your Contract was delivered in one of the following states and supersedes any other provisions herein to the contrary

ALABAMA SPECIAL SALES ARBITRATION

Section X is amended as follows No administrative fee will be assessed for cancellations made during the Free Look Period A ten (10%) percent penalty per month will be added to any refund for a voided Contract not paid within forty five (45) days of receiving notice of cancellation from You The right to void the Contract is not transferable and applies only to the original Contract Holder Any administrative fee for a cancellation by You outside of the Free Look Period shall not exceed twenty five (\$25) dollars If we cancel this Contract for a reason other than nonpayment or material misrepresentation by You We will provide You with a written notice Your last known address as reflected in Our files is the effective date of and reason for cancellation at least five (5) days prior to cancellation Section XV is amended as follows the laws of Alabama govern all matters arising out of or relating to this Contract and all transactions contemplated by the Contract including withholding limitation the validity in interpretation construction performance and enforcement of the Contract

ALASKA SPECIAL SALES ARBITRATION

Section X is amended as follows In Alaska You may file a claim directly with the insurance Company if a claim or refund is not paid within thirty (30) days after proof of loss has been filed Section X is amended as follows No administrative fee will be assessed for cancellations made during the Free Look Period The right to void the Contract is not transferable and applies only to the original Contract Holder Any administrative fee for a cancellation by You outside of the Free Look Period shall not exceed the lesser of seven and

five (5%) percent of the Con rac purchase price or if y (\$50) dollars We may only cancel his Con rac for nonpayment of the purchase price if You have been convicted of a crime increasing the hazard covered by the Con rac fraud or material misrepresentation by You in obtaining the Con rac or in pursuing a claim hereunder a grossly negligent act or omission by You has substantially increases the hazards covered by the Con rac physical changes o the Vehicle makes i ineligible for Coverage or a substantial breach of Your duties hereunder f We cancel his Con rac for a reason other than nonpayment of the Con rac purchase price or fraud or material misrepresentation by You in connection with obtaining the Con rac or pursuing a claim hereunder We will provide a written notice of cancellation o You a Your last known address as reflected in Our files at least five (5) days prior o the effective date of cancellation saving the reason for and the effective date of cancellation A penalty of ten (10%) percent of the purchase price per month will be added o any refund for a voided Con rac not paid within for five (45) days of receiving notice of cancellation from You A penalty of ten (10%) percent of the unearned pro rata purchase price per month will be added o any refund due for cancellations occurring after the initial hire y (30) days or after a claim has been made within hire y (30) days has is no paid or credited within for five (45) days after We receive Your request o cancel A penalty of ten (10%) percent of the unearned pro rata purchase price per month will be added o any refund due has is no paid or credited within for five (45) days after We cancel

ARIZONA SPECIALS AND REQUIREMENTS

No matter what language o the contract contained herein Obligor will not exclude cancel or void Coverage under his Con rac due o any of the following if known by You Us or the Selling Dealer Pre existing conditions prior use or unlawful acts relating o the Vehicle misrepresentation by either the Obligor or subcontractors or the Vehicle qualifying as a gray market high performance or GM diesel auto Further neither Obligor nor its assignees or subcontractors will cancel or void Coverage under his Con rac due o the acts or omissions of the Obligor its assignees or subcontractors for their failure o provide correct information or their failure o perform the services or repairs provided in a timely competent or workmanlike manner Section X is amended o include " his Con rac does not exclude Coverage if the odometer was tampered with prior o purchase " Section XV does not preclude You from Your right o file a complaint with the Arizona Department of Insurance Any fee charged for cancellations will be the lesser of fifty (\$50) dollars or ten (10%) percent of the gross amount paid by You Section X "What's Not Covered" item () is deleted

CALIFORNIA SPECIALS AND REQUIREMENTS

As Obligor Endurance is fully obligated for the performance of all duties hereunder including roadside services and benefits The Terms in the Declarations Section are amended as follows hire y (30) day Waiting Period is added o the Con rac term a expiration Section V "Definitions" is amended as follows Breakdown Means the operational or structural failure of a covered part due o a defect in materials or workmanship A covered part has suffered a failure when i can no longer perform the function for which i was designed solely because of its condition but not because of the action or inaction of any non covered part Subsequent damages resulting from the Breakdown o a covered part are covered by his Con rac with exceptions including but not limited o when You have aided o perform the recommended maintenance services or Your Vehicle Administrator Means Endurance Dealer Services LLC 400 Skokie Blvd Suite 105 Norbrook L 60062 877 302 6721 (Texas license number 639 California license number 0K11393 Oklahoma license number 44201382) The "Reimbursement" paragraph in Section V F2 is deleted in its entirety Section V A is amended as follows You must have Your Vehicle checked and serviced in accordance with the manufacturer's recommendations as outlined in the Owner's Manual NO Your Owner's Manual lists the servicing recommendations based on Your individual driving habits and climate conditions You are required o follow the maintenance schedule that applies o Your driving habits and climate conditions Failure o follow the manufacturer's recommendations has apply o Your driving habits and climate conditions may result in the denial o Coverage All verifiable receipts must be retained o any service work and may be requested the Administrator or may request receipts o verify Vehicle maintenance You perform Your own service You must retain all receipts has show purchase o materials used in Vehicle maintenance procedures The exclusion set forth in Section X A is amended as follows while owned by You Your odometer has ceased o operate and odometer repairs have not been made within a reasonable period o time o the odometer has been altered in any way subsequent o purchase The exclusion set forth in Section X G of his Con rac is amended as follows For any pre-existing condition, for any

Breakdown occurring prior to the Effective Date and Mileage, or for the information provided by You, or the repair facility cannot be verified as accurate or is found to be deceptive y inaccurate. We will not deny Coverage o You solely due o lack of verifiable receipts for maintenance services Section V "Reimbursement" is amended as follows n the event Question Mark or Club o California fails or refuses o honor a claim You may contact the Administrator or directly a 877 302 6721 Section X is amended o include the following f you are not satisfied with the insurance company's response you may contact the California Department of Insurance a 1 800 927 4357 or access the Department's internet website (www.insurance.ca.gov) Section X of his Con rac is amended as follows f You cancel his Con rac within six y (60) days after expiration of the Waiting Period hire y (30) days if the covered Vehicle was other than new when the Con rac was purchased and no claim has been paid hereunder We will refund the entire Con rac purchase price f You cancel his Con rac six y (60) days after expiration of the Waiting Period hire y (30) days if the covered Vehicle was other than new when the Con rac was purchased or if a claim has been paid during the first six y (60) days after expiration of the Waiting Period hire y (30) days if the Vehicle was other than new when the Con rac was purchased You may cancel his Con rac and We will pay a pro rata refund of the Con rac purchase price based upon the greater of the time or mileage expired from the Con rac purchase date and odometer reading a has date Cancellations after the first six y (60) days hire y (30) days if the covered Vehicle was other than new when the Con rac was purchased are subject o an administration fee of twenty five (\$25) dollars or ten (10%) percent of the purchase price whichever is less We may cancel his Con rac within the first six y (60) days after the date of purchase only upon providing You with a notice of cancellation a Your last known address as reflected in Our files saving the reason for cancellation posted marked before the six y first (61s) day after the date of purchase and We will pay a full refund of the Con rac purchase price paid by You unless We have paid a claim hereunder or advised You in writing has We will pay a claim in which case We will pay a pro rata refund of the Con rac purchase price based upon the greater of the time or mileage expired from the Con rac purchase date and odometer reading a has date We may cancel his Con rac for nonpayment or for fraud or material misrepresentation by You a any time by providing You with a notice of cancellation a Your last known address as reflected in Our files saving the specific grounds for the cancellation and We will refund the full amount paid by You for his Con rac unless We have paid a claim hereunder in which case We will pay a pro rata refund of the Con rac purchase price paid by You based upon the greater of the time or mileage expired from the Con rac purchase date and odometer reading a has date f We cancel his Con rac for any reason We will not charge an administration fee or cancellation fee any refund due will be paid within hire y (30) days of the date of cancellation the Con rac will cease o be valid five (5) days after the date the notice of cancellation is posted marked and We will pay any claim reported o Us prior o the effective date of cancellation has is covered by his Con rac For purposes of this paragraph a claim will be deemed o have been reported o Us if You have completed the first step required o report a claim pursuant o Section V B of his Con rac For purposes of cancellation Vehicles with manufacturer warranties will be read as new Vehicles Section XV is replaced in its entirety by the following Any controversy or claim arising out of or relating o his Con rac or a breach hereof shall be settled by arbitration according o the California Arbitration Act You and We shall each pay a pro rata share of the expenses and fees of the neutral arbitrator oge her with o her expenses of the arbitrator incurred or approved by the neutral arbitrator o not including counsel fees witness fees or o her expenses incurred by You or Us for Our individual benefit n the event You are indigent all fees and costs charged o or assessed exclusive of arbitrator fees shall be waived You will not be required o pay any fees and costs including but not limited o the fees and costs of the arbitrator or provider organization aorney or witness(es) incurred by Us in the event You do not prevail in the arbitrator Judgment upon the Arbitrator's award may be entered in any court having jurisdiction hereof The arbitrators shall not have the power o commit errors of law or legal reasoning and the award may be vacated or corrected on appeal o a court of competent jurisdiction for any such error You must notify the Administrator or in writing of Your intent o seek arbitration a the following address

COLORADO SPECIALS AND REQUIREMENTS

Endurance Dealer Services LLC 400 Skokie Blvd Suite 105
Norbrook L 60062

The policy number for Wesco Insurance Company is W C- WC-VSC-071812

CONNECTICUT SPECIALS AND REQUIREMENTS

Connecticut law requires an automobile dealer o provide a warranty covering certain classes of used motor Vehicle as follows Used Vehicles with a sale price of three thousand (\$3 000) dollars but less than five thousand (\$5 000) dollars Coverage for hire y (30) days or one thousand five hundred (1 500) miles whichever occurs first Used Vehicles with a sale price of five thousand (\$5 000) dollars or more Coverage for six y (60) days or three thousand (3 000) miles whichever occurs first This law may cover the Vehicle You have purchased f so the following is added o his Con rac n addition o the dealer warranty required by his law You have elected o purchase his Con rac which may provide You with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired You have been charged separately only for his Con rac The required dealer warranty is provided free of charge Furthermore the definitions Coverage and exclusions in his Con rac apply only o his Con rac and are not the terms of the required dealer warranty The Con rac Holder may cancel a any time for any reason Should his Con rac expire while repairs covered under his Con rac are in process the term of his Con rac will be automatically extended o the date has the Vehicle is released from the Repair Facility Section XV is amended as follows We are required o make reasonable efforts with You o resolve disputes regarding his Agreement f We cannot reach an agreement You may file a written complaint

with the State of Connecticut Insurance Department which may be mailed o the State of Connecticut Insurance Department PO Box 816 Hartford CT 06142 0816 Attention Consumer Affairs Written complaint must describe the dispute the price of the product and costs of repair and include a copy of his Con rac

DELAWARE COLUMBIAN SPECIALS AND REQUIREMENTS

Section X is amended as follows A ten (10%) percent penalty per month shall be added o a refund has is no paid or credited within for five (45) days after the return of the service Con rac o the provider f You cancel outside of the Free Look Period the cancellation fee shall not exceed the lesser of ten (10%) percent of the gross provider fee paid by You or if y (\$50) dollars f We cancel his Con rac We shall mail a written notice o You a the last known address We have on file for You a least five (5) days prior o cancellation by Us The cancellation notice shall save the effective date of cancellation and the reason for cancellation Prior notice of cancellation is not required if the reason for cancellation is nonpayment a substantial breach of duties by You relating o the Covered Vehicle or its use or a material misrepresentation by You o Us

LORDA SPECIALS AND REQUIREMENTS

N LORDA H OBLIGOR/ADMINISTRATOR H S CON RAC S W SCO NSURANCE COMPANY 800 SUP R OR AV NU 21s LOOR CL V LAND OH 44111 LORDA L C NS NO 01913 1-877-217-8931 Section X is amended as follows " i y (\$50) dollars is deleted and replaced with " o y (\$40) dollars Section X is amended as follows "within the first hire y (30) days of the date the Con rac was mailed o You or hire y (30) days of the purchase date if the Con rac was delivered o You a the time of sale and You have not incurred a claim ("Free Look Period") " is deleted and replaced with "within six y (60) days after purchase ("Free Look Period") " The following language is deleted from Section X "or if a claim was incurred during the Free Look Period" f his Con rac is cancelled We will not charge a cancellation fee No matter what language o the contract contained herein after his Con rac has been in effect for six y (60) days We may not cancel unless (1) There has been a material misrepresentation or fraud a the time of sale of his Con rac (2) You have failed o maintain the Your Vehicle as prescribed by the Vehicle's manufacturer (3) The Vehicle's odometer has been tampered with or disabled and You has failed o repair the odometer or (4) You have failed o pay the premium amount due in which case We shall provide You no notice of cancellation by certified mail The exclusion set forth in Section X P is amended o delete the following language "Any modification has voids the original manufacturer warranty will also void the Coverage provided under his Con rac " The rate charged for the service agreement is not subject o regulation by the Florida Office of Insurance Regulation Every reference o "Endurance Dealer Services LLC 400 Skokie Blvd Suite 105 Norbrook L 60062 877 302 6721" inclusive or exclusive of any relationship contact information is

deleted and replaced with "Wesco Insurance Company 800 Superior Avenue E 21s Floor Cleveland OH 44114 Florida License No 01913 1 877 217 8931" Every reference to "877 302 6721" is deleted and replaced with "1 877 217 8931" The Applicant's Acknowledgment Section is amended to delete "Endurance Dealer Services LLC" and replaced with "Wesco Insurance Company" Section is amended to delete "Endurance Dealer Services LLC 400 Skokie Blvd Suite 105 Norbrook L 60062 877 302 6721" replaced with "Wesco Insurance Company 800 Superior Avenue E 21s Floor Cleveland OH 44114 1 877 217 8931" Section V is amended as follows the definition of Administrator is amended to read as follows Administrator - Means Wesco Insurance Company 800 Superior Avenue E 21s Floor Cleveland OH 44114 Florida License No 01913 1 877 217 8931 The definition of We Us Our is amended to read as follows We Us Our - Means Wesco Insurance Company 800 Superior Avenue E 21s Floor Cleveland OH 44114 Florida License No 01913 1 877 217 8931 Section V B is amended as follows "877 302 6721" is deleted and replaced with "1 877 217 8931" and "Endurance Dealer Services LLC 400 Skokie Blvd Suite 105 Norbrook L 60062 877 302 6721" is deleted and replaced with "Wesco Insurance Company 800 Superior Avenue E 21s Floor Cleveland OH 44114 1 877 217 8931" Section XV is amended as follows "Endurance Dealer Services LLC 400 Skokie Blvd Suite 105 Norbrook L 60062 877 302 6721" is deleted and replaced with "Wesco Insurance Company 800 Superior Avenue E 21s Floor Cleveland OH 44114" Arbitration is non binding in the State of Florida Arbitration proceedings shall be conducted in the county in which You reside Section is deleted in its entirety

GORGASPCALSA RQURMNS

We will not deny a claim under his Contract for a Breakdown caused by sludge build up resulting from Your failure to perform recommended maintenance services The exclusion set forth in Section XP is limited to alterations made by You or with Your knowledge The exclusion set forth in Section XG is limited to pre existing conditions known to You and information provided by You The exclusion set forth in Section XQ is deleted in its entirety Section X is amended as follows We may only cancel this Contract for fraudulent misrepresentation or nonpayment neither even We cancel this Contract subsequent to the Free Look Period We will retain a pro rata amount based on greater of the days in force or the miles driven related to the term of his Contract and no administrative or cancellation fee will be assessed if You cancel this Contract at any time no administrative or cancellation fee will be assessed All cancellations will conform to OCGA 33 24 44 Section XV is deleted in its entirety The last sentence in the exclusion set forth in Section XL is amended to read as follows "Any loss if the odometer has failed been broken disconnected or altered or for any reason the Vehicle's actual accumulated mileage cannot be determined subsequent to the purchase of his Contract" The exclusion set forth in Section XD is amended to delete the following language "Any repair has been misdiagnosed by the Repair Facility" The Terms Section in the Declarations is amended as follows thirty (30) day Waiting Period is added to the Contract term expiration

HAWASPCALSA RQURMNS

Section X is amended as follows No administrative fee will be assessed for cancellations made during the Free Look Period A ten (10%) percent penalty per month will be added to any refund for a voided Contract not paid within forty five (45) days of receiving notice of cancellation from You The right to void this Contract is non transferable and applies only to the original Contract Holder if We cancel this Contract We will mail to You a notice of cancellation at Your last known address as reflected in Our files setting the effective date and reason for cancellation at least five (5) days prior to cancellation However We will not provide a notice of cancellation if the reason for cancellation is nonpayment of the purchase price fraudulent misrepresentation or a substantial breach of Your duties under the terms of the Contract

DAHOSPCALSA RQURMNS

Coverage afforded under the Agreement is not guaranteed by the Idaho Guarantee Association

LLNOSSPCALSA RQURMNS

Section X is amended as follows Any administrative fee assessed by Us in connection with cancellation shall not exceed the lesser of ten (10%) percent of the purchase price or fifty (\$50) dollars

NDANASPCALSA RQURMNS

Your proof of payment to the issuing dealer for his Contract shall be considered proof of payment to the Insurance Company which guarantees Our obligations to You providing such insurance was in effect at the time You purchased his Contract The exclusion set forth in Section XK is amended as follows Any exclusion for pre existing conditions shall be limited to those pre existing conditions which were known to You Section XV is amended as follows Arbitration shall only be required upon mutual agreement by Us and You and shall take place in Your county of residence or the mutually agreed upon location The arbitration or shall be mutually agreed upon by Us and You For information regarding arbitration and the rules applicable here to You may contact the American Arbitration Association at 800 778 7879 HS CONTRACTS NO INSURANCE AND NO SUBJECT TO NDANA NSURANCE LAW

OWASPCALSA RQURMNS

This Contract is subject to rules administered by the Iowa Insurance Division You may call the Insurance Division at 515 281 5705 Written inquiries or complaints should be mailed to the following address Iowa Insurance Division 1963 Bell Avenue Suite 100 Des Moines IA 50315 We will not use used parts to make a repair under his Contract without prior written authorization from You unless such parts were rebuilt in accordance with Iowa Administrative Code Rule 191 103 6(5)a (9) Section X is amended as follows No administrative fee will be assessed for cancellations made during the Free Look Period Any administrative fee charged for a cancellation by You outside of the Free Look Period shall not exceed the lesser of ten (10%) percent of the Contract purchase price or fifty (\$50) dollars A ten (10%) penalty per month will be added to any refund for a voided Contract not paid within forty five (45) days of receiving notice of cancellation from You if We cancel this Contract We shall mail a written notice of termination to You at least fifteen (15) days before the date of the termination Prior notice of cancellation is not required if the reason for cancellation is nonpayment of the purchase price fraudulent misrepresentation by You to Us or a substantial breach of duties by the You relating to the Covered Vehicle or its use The notice of cancellation shall state the effective date of the cancellation and the reason for the cancellation if You cancel this Contract We will mail a written notice of cancellation to You within fifteen (15) days of the date of termination

KANSASPCALSA RQURMNS

Locksmith and Tire Service are not available

LOUSANASPCALSA RQURMNS

Section X is amended as follows A ten (10%) percent penalty per month will be added to any refund for a voided Contract not paid within forty five (45) days of receiving notice of cancellation from You if We cancel this Contract for any reason other than nonpayment of the Contract purchase price We will provide at least fifteen (15) days' written notice to you setting the effective date and reason for the cancellation This Contract is no insurance and is not regulated by the Department of Insurance Any concerns or complaints regarding this Contract may be directed to the attorney general

MANSPCALSA RQURMNS

Section X is amended as follows No administrative fee will be assessed for cancellations made during the Free Look Period The refund for a cancellation during the Free Look Period will include any sales tax refund required pursuant to state law A ten (10%) percent penalty per month will be added to any refund for a voided Contract not paid within forty five (45) days of receiving notice of cancellation from You The right to void this Contract is non transferable and applies only to the original Contract Holder Any administrative fee charged for a cancellation by You outside of the Free Look Period shall not exceed ten (10%) percent of the Contract purchase price or fifty (\$50) dollars whichever is less if We cancel this Contract We will mail to You a written notice of cancellation at Your last known address as reflected in Our files fifteen (15) days prior to cancellation setting the effective date and reason for cancellation if We cancel this Contract for any reason other than nonpayment by You outside of the Free Look Period the unearned pro rata Contract purchase price will be refunded

MARYLANDSPCALSA RQURMNS

Should his Contract expire while repairs covered under his Contract are in process the term of his Contract will automatically be extended to the date the Vehicle is released from the Repair Facility Section X is amended as follows No administrative fee will be assessed for cancellations made during the Free Look Period A ten (10%) percent penalty per month will be added to any refund for a voided Contract not paid within forty five (45) days of receiving notice of cancellation from You The right to void this Contract is non transferable and applies only to the original Contract Holder Any administrative fee charged for a cancellation by You outside of the Free Look Period shall not exceed ten (10%) dollars

MASSACHUSETTSPCALSA RQURMNS

Chapter 90 Section 7N1/4 of the General Laws of Massachusetts require an automobile dealer to provide a warranty covering certain classes of used motor vehicles as follows Used Vehicles with less than forty thousand (40 000) miles at time of sale provides Coverage for ninety (90) days or thirty seven hundred and fifty (3 750) miles whichever occurs first Used Vehicles with forty thousand (40 000) miles or more but less than eighty thousand (80 000) miles at time of sale provides Coverage for sixty (60) days or twenty five hundred (2 500) miles whichever occurs first Used Vehicles with eighty thousand (80 000) miles or more but less than one hundred and twenty five thousand (125 000) miles at time of sale provides Coverage for thirty (30) days or twelve hundred and fifty (1 250) miles whichever occurs first This law may cover the Vehicle You have purchased if so the following is added to his Contract addition to the dealer warranty required by his law You have elected to purchase this Contract which may provide You with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired You have been charged separately only for this Contract The required dealer warranty is provided free of charge Furthermore the definitions Coverages and exclusions in this Contract apply only to this Contract and are not the terms of the required dealer warranty in Massachusetts the entity obligated to perform under this Contract is the Selling Dealer

MNNSOASPCALSA RQURMNS

Section X is amended as follows No administrative fee will be assessed for cancellations made during the Free Look Period A ten (10%) percent penalty per month will be added to any refund for a voided Contract not paid within forty five (45) days of receiving notice of cancellation from You The right to void this Contract is non transferable and applies only to the original Contract Holder if We cancel this Contract We will mail to You a written notice of cancellation at Your last known address as reflected in Our files setting the effective date and reason for cancellation at least fifteen (15) days prior to the effective date of cancellation five (5) days if cancellation is for nonpayment fraudulent misrepresentation or a substantial breach of Your duties under this Contract Section XV is amended as follows This Contract is deemed to have been made in Minnesota for purposes of Arbitration

MISSISSIPPIPCALSA RQURMNS

Section XV is deleted in its entirety Section X is amended as follows if You cancel this Contract within the first thirty (30) days of the purchase date and You have not incurred a claim the Contract is void and the entire Contract purchase price will be refunded and We will not charge an administrative fee if you cancel the Contract after thirty (30) days or after You have incurred a claim We will refund You the unearned Contract pro rata purchase price of the Contract less the amount of claims paid and a reasonable administrative fee of up to ten (10%) percent of the gross Contract purchase price or fifty (\$50) dollars whichever is less A ten (10%) penalty per month will be added to any refund for a voided Contract not paid within forty five (45) days of receiving notice of cancellation from You We may cancel this Contract for nonpayment of the purchase price fraudulent misrepresentation by You or a substantial breach of the Your duties under this Contract For cancellations by Us outside of the Free Look Period unless We cancel for Your nonpayment of the purchase price We will refund one hundred (100%) percent of the unearned pro rata purchase price less any claims paid

MSSOUR SP C A L S A R Q U R M N S

Sec ion X is amended as follows f You cancel his Con rac wi hin he irs hir y (30) days of he da e he Con rac was mailed o You or hir y (30) days of he purchase da e and a claim has no been made hereunder he Con rac is void and We will refund he en ire Con rac purchase price f a claim has been made hereunder during his ime period We will refund he en ire Con rac purchase price less any claims ha have been paid A en (10%) percen penal y per mon h will be added o any voided Con rac no paid wi hin for y five (45) days of receiving no ice of cancella ion from You The righ o void his Con rac is no ransferrable and applies only o he original Con rac Holder Subsequen o his ime period You may cancel his Con rac and We will refund he unearned Con rac purchase price calcula ed on a pro ra a basis as he lesser amoun produced using ei her he number of mon hs his Con rac was in force or he number of miles in housands of miles or por ion hereof Your Vehicle was driven prior o cancella ion less an adminis ra ive fee of fif y (\$50) dollars f his Con rac is canceled for any reason ou side of he ime period during which he Con rac can be voided We will mail o You a wri en no ice of cancella ion wi hin for y five (45) days of he da e of cancella ion

MON ANA SP C A L S A R Q U R M N S

Sec ion X is amended as follows f We cancel his Con rac We will mail o You a wri en no ice of cancella ion a Your las known address as reflec ed in Our files a leas ive (5) days prior o he effec ive da e of cancella ion s a ing he effec ive da e and reason for cancella ion unless We are cancelling he Con rac for nonpaymen ma erial misrepresen a ion or subs an ial breach of Your du ies hereunder in which case We will no provide You wi h prior no ice of cancella ion

N BRASKA SP C A L S A R Q U R M N S

Sec ion XV is amended as follows Arbi ra ion shall only be required upon mu ual agreemen by Us and You

N VADA SP C A L S A R Q U R M N S

The exclusion se for h in Sec ion X G is amended o add he following However We will no deny Coverage for he Breakdown of a covered componen or par ha is unrela ed o any such non manufac urer recommended al era ion or use The exclusion se for h in Sec ion X P is amended o dele e he following language "Any modi ca ion ha voids he original manu ac urer waran y will also void he Coverage provided under his Con rac Sec ion X is amended as follows No cancella ion fee will be assessed for cancella ions made during he Free Look Period We will assess a cancella ion fee of wen y five dollars (\$25)

for Your cancella ion af er he Free Look Period A en (10%) penal y per mon h will be added o any refund for a voided Con rac no paid wi hin for y five (45) days of receiving no ice of cancella ion from You The righ o void his Con rac is no ransferable and applies only o he original Con rac Holder f We cancel his Con rac for any reason We will mail You wri en no ice of cancella ion a Your las known address as reflec ed in Our files a leas if een (15) days prior o cancella ion Af er his Con rac has been in effec for seven y (70) days We will no cancel his Con rac excep for he following reasons before he expira ion of his Con rac or one (1) year af er he effec ive da e of his Con rac whichever occurs firs (a) Failure by You o pay an amoun when due (b) Your convic ion for a crime which resul s in an increase in he service required under his Con rac (c) Discovery of fraud or ma erial misrepresen a ion by You in ob aining his Con rac or in presen ing a claim under his Con rac (d) Discovery of (1) An ac or omission by You or (2) A viola ion by You of any condi ion of his Con rac which occurred af er he effec ive da e of his Con rac and which subs an iall and ma erially increase he service required under his Con rac or (e) A ma erial change in he ma ure or ex en of he required service or repair which occurs af er he effec ive da e of his Con rac and which causes he required service or repair o be subs an iall and ma erially increased beyond ha con empla ed a he ime his Con rac was issued or sold f We cancel his Con rac for any reason We will no impose a cancella ion fee for such cancella ion The language in he firs sen ence of he exclusion se for h in Sec ion X P up o he colon (") is hereby dele ed and replaced wi h he following language "This Con rac will no cover any unau horized al era ions or if You are using or have used Your Vehicle in a manner no recommended by he manufac urer or damages arising from such unau horized al era ions or modi ca ions no recommended by he manufac urer f You have al ered or used Your Vehicle in a manner no recommended by he manufac urer We will no au oma ically suspend Coverage ha is unrela ed o he unau horized al era ion or use no recommended by he manufac urer his Con rac will con nue o provide applicable Coverage ha is no rela ed o he unau horized al era ion or use no recommended by he manufac urer unless o herwise excluded by his Con rac including bu no limi ed o"

Sec ion V B is amended o add he following n he even You are no sa isfied wi h he manner in which We are handling a claim under his Con rac You may con ac he Nevada Commissioner of nsurance by use of he following oll free telephone number 888 872 3234 The irs sen ence of Sec ion X "Con rac Holder's Transfer Condi ions" is amended o read as follows This Con rac while in force may be ransferred by he OR G NAL Con rac Holder o he subsequen owner of he Vehicle for a fee of wen y ive (\$25) dollars payable o Us The Declara ions page is revised o include ALL V HCL PLANS R QUR A MANDA ORY H R Y (30) DAY WA NG P ROD ROM CON RAC PURCHAS DA B OR COV RAG AK S C

N W HAMPSH R SP C A L S A R Q U R M N S

Sec ion XV is amended as follows Any civil ac ion or any al ernative dispu e resolu ion procedure brough in connec ion wi h his Con rac shall be brough in he cour s of New Hampshire n he even You do no receive sa isfac ion under his Con rac You may con ac he New Hampshire nsurance Depar men 211 Sou h Frui S ree Sui e 14 Concord NH 03301 800 852 3416 Arbi ra ion shall be subjec o RSA 542

N W J RS Y SP C A L S A R Q U R M N S

Sec ion X s amended as follows No adminis ra ive fee will be assessed for cancella ions made during he Free Look Period A en (10%) percen penal y will be added o any refund for a voided Con rac no paid wi hin for y five (45) days of receiving no ice if cancella ion from You f We cancel his Con rac for a reason o her han nonpaymen of he Con rac purchase price ma erial misrepresen a ion or omission by You or a subs an ial breach of the Con rac by You We will provide a wri en no ice of cancella ion o You a Your las known address as reflec ed in Our files a leas five (5) days prior o he effec ive da e of cancella ion s a ing he reason for and he effec ive da e of cancella ion

N W M X CO SP C A L S A R Q U R M N S

Sec ion X is amended as follows No adminis ra ive fee will be assessed for cancella ions made during he Free Look Period A en (10%) percen penal y per each hir y (30) day period or por ion hereof shall be added o a refund due for a Con rac cancelled by You during he Free Look Period ha is no made wi hin six y (60) days of re urn of he Con rac by You We may no cancel his Con rac unless We mail o You a Your las known address as reflec ed in Our files a no ice of cancella ion a leas fif een (15) days prior o he effec ive da e of cancella ion f his Con rac has been in effec for a leas seven y (70) days We may no cancel he Con rac before i s expira ion or one (1) year af er he effec ive da e whichever comes firs excep for he following reasons (1) nonpaymen of he purchase price (2) convic ion of a crime by You ha resul s in an increase in he services required under his Con rac (3) discovery of fraud or ma erial misrepresen a ion by You in ob aining his Con rac or presen ing a claim hereunder or (4) discovery of (a) an ac or omission by You or (b) a viola ion of his Con rac by You which occurred af er he effec ive da e of his Con rac and which subs an iall and ma erially increase he service required under his Con rac This service Con rac is insured by Wesco nsurance Company f he service Con rac provider fails o pay You or o herwise provide You wi h he covered service wi hin six y (60) days of Your submission of a valid claim You may submi Your claim o Wesco nsurance Company a 866 505 4048 and 59 Maiden Lane 43rd Floor New York NY 10038 f You have any concerns regarding he handling of Your claim You may con ac he Of ice of Superin enden of nsurance a 1 855 427 5674

N W YORK SP C A L S A R Q U R M N S

Sec ion X is amended as follows No adminis ra ive fee will be assessed for cancella ions made during he Free Look Period A en (10%) percen penal y will be added o any refund for a voided Con rac no paid wi hin hir y (30) days of receiving no ice of cancella ion from You The righ o void his Con rac is no ransferrable and applies only o he original Con rac Holder f We cancel his Con rac We will mail o You a wri en no ice of cancella ion a Your las known address as reflec ed in Our files a leas if een (15) days prior o he effec ive da e of cancella ion s a ing he effec ive da e and reason for cancella ion unless We are cancelling he Con rac for nonpaymen ma erial misrepresen a ion or subs an ial breach of Your du ies hereunder in which case We will no provide You wi h prior no ice of cancella ion

NOR H CAROL NA SP C A L S A R Q U R M N S

Sec ion X is amended as follows ems (2) and (4) of he sen ence de ailing Our righ o cancel are dele ed Any adminis ra ive fee charged shall no exceed he lesser of en (10%) percen of he refund amoun or fif y (\$50) dollars

OKLAHOMA SP C A L S A R Q U R M N S

Coverage afforded under his Con rac is no guaran eed by he Oklahoma nsurance Guaran y Associa ion Sec ion X is amended as follows n he even You cancel his Con rac any adminis ra ive fee will no exceed he lesser of en (10%) percen of he refund due or if y (\$50) dollars f We cancel his Con rac during he Free Look Period We will no assess an adminis ra ive fee f We cancel his Con rac ou side of he Free Look Period We will pay a pro ra a refund based upon one hundred (100%) percen of he unearned pro ra a premium

OR GON SP C A L S A R Q U R M N S

Sec ion XV is dele ed in i s en ire y

SOU H CAROL NA SP C A L S A R Q U R M N S

n he even of a dispu e wi h Us You may con ac he Sou h Carolina Depar men of nsurance Capi ol Cen er 1201 Main S ree Sui e 1000 Columbia SC 29201 800 768 3467 Sec ion X is amended as follows No adminis ra ive fee will be assessed for cancella ions made during he Free Look Period A en (10%) percen penal y per mon h will be added o any refund for a voided Con rac no paid wi hin for y five (45) days of receiving no ice of cancella ion from You The righ o void his Con rac is no ransferrable and applies only o he original Con rac Holder f We cancel his Con rac We will mail o You a wri en no ice of cancella ion a Your las known address as re lec ed in Our files a leas fif een (15) days prior o he effec ive da e of cancella ion s a ing he effec ive da e and reason for cancella ion unless We are cancelling he Con rac for nonpaymen ma erial misrepresen a ion or subs an ial breach of Your du ies hereunder in which case We will no provide You wi h prior no ice of cancella ion

XAS SP C A L S A R Q U R M N S

Ques ions and unresolved complain s concerning providers and adminis ra ors may be addressed o he Texas Depar men of Licensing and Regula ion PO Box 12157 Aus in TX 12157 512 463 6599 or 800 803 9202 Sec ion X is amended as follows a refund or credi is no paid wi hin for y five (45) days af er he da e his Con rac is cancelled You may file a claim direc ly wi h he nsurance Company Sec ion X is amended as follows f You cancel his Con rac

before he hir y firs (31) day af er he da e of purchase We will refund he en ire Con rac purchase price less any claims paid hereunder Subsequen o his ime period You may cancel his Con rac and We will refund he unearned Con rac purchase price calcula ed on a pro ra a basis as he lesser amoun produced using ei her he number of mon hs his Con rac was in force or he number of miles in housands of miles or por ion hereof Your Vehicle was driven prior o cancella ion less a cancella ion fee of fif y (\$50) dollars The righ o cancel his Con rac during he Free Look Period is no ransferrable and applies only o he original Con rac Holder f We cancel his Con rac We will mail o You a wri en no ice of cancella ion a Your las known address as reflec ed in Our iles a leas five

(5) days prior o he effec ive da e of cancella ion s a ing he effec ive da e and reason for cancella ion unless We are cancelling he Con rac for nonpaymen fraud or ma erial misrepresen a ion by You or subs an ial breach of Your du ies hereunder in which case We will no provide You wi h prior no ice of cancella ion f We cancel his Con rac We will no charge a cancella ion fee A en (10%) percen penal y per mon h of any refund amoun ou s anding shall be added o a refund for a Con rac cancelled by You ha is no made

before he for y six h (46) day of receipt of a no ice of cancella ion by Us

U AHSP C A L S A R Q U R M N S

This Con rac is subjec o limi ed regula ion by he U ah nsurance Depar men To file a complain con ac he U ah nsurance Depar men Coverage afforded under his Con rac is no guaran eed by he Proper y and Casual y Guaran y Associa ion Sec ion V B 6 is amended as follows Failure o provide repair orders and documen a ion o he Adminis ra or wi hin hir y (30) days will no resul in a claim being denied hereunder unless such failure has prejudiced Us Sec ion

X is amended as follows We may no cancel his Con rac prior o he earlier of he Expira ion Da e or Mileage or one year from he Effec ive Da e and Mileage unless We are cancelling he Con rac for one of he following reasons nonpayment of premium ma erial misrepresen a ion subs an ial change in he risk assumed unless We should reasonably have foreseen he change or con empla ed he risk when en ering in o he Con rac or subs an ial breaches of Your du ies hereunder f We cancel his Con rac We will mail o You a wri en no ice of cancella ion a Your las known address as reflec ed in Our files a leas hir y (30) days prior o he effec ive da e of cancella ion s a ing he effec ive da e and reason for cancella ion unless We are cancelling he Con rac for nonpayment in which case We will mail such no ice a leas en (10) days prior o he effec ive da e of cancella ion f he reason for cancella ion is no provided in he no ice We will send by firs class mail or deliver ha informa ion wi hin en (10) working days af er receipt of a wri en reques by You Sec ion X is amended as follows f any claim or refund is no paid wi hin six y (60) days af er proof of loss has been filed You may file a claim direc ly wi h he nsurance Company Sec ion XV is amended as follows Claims or con roversies shall no be subjec o arbi ra ion if he amoun of he claim or con roversy is wi hin he jurisdic ional limi s of he small claims cour of he s a e where he ac ion would be brough Sec ion V paragraphs (7) and (8) are amended as follows Failure o provide repair orders and documen a ion o he Adminis ra or wi hin hir y (30) days will no resul in a claim being denied hereunder unless such failure has prejudiced Us Sec ion XV is amended as follows ANY MA R N D SPU B W N YOU AND H COMPANY MAY B SUBJ C O ARB RA ON AS AN AL RNA V O COUR AC ON PURSUAN O H RUL SO H AM R CAN ARB RA ON ASSOC A ON A COPY O WH CH S AVA LABL ON R QU S ROM H COMPANY ANY D C S ON R ACH D BY ARB RA ON SHALL B B ND NG UPON BO H YOU AND H COMPANY H ARB RA ON AWARD MAY NCLUD A ORN YS S ALLOW D BY S A LAW AND MAY B N R D AS A JUDG M N N ANY COUR O PROP R JUR SD C ON

V RMON SP C A L S A R Q U R M N S

Any civil ac ion brough in connec ion wi h his Con rac mus be brough in he cour s of Vermon Sec ion X is amended as follows The original Con rac Holder may re urn his Con rac wi hin hir y (30) days of receipt of he Con rac and if no claim has been made hereunder We will make a refund of he full purchase price of he Con rac Subsequen o his ime period or if a claim has been made during his ime period You may cancel his Con rac and We will refund he unearned Con rac purchase price calcula ed on a pro ra a basis as he lesser amoun produced using ei her he number of mon hs his Con rac was in force or he number of miles in housands of miles or por ion hereof Your Vehicle was driven prior o cancella ion less an adminis ra ive fee of if y (\$50) dollars

V RGN A SP C A L S A R Q U R M N S

f any promise made in he con rac has been denied or has no been honored wi hin six y (60) days af er Your reques You may con ac he Virginia Depar men of Agricul ure and Consumer Services Office of Chari able and Regula ory Programs a www vdacs virginia gov/food ex ended service con rac providers sh ml o file a complain

W SCONS N SP C A L S A R Q U R M N S

H SCON RAC S SUBJ C O L M DR GULA ON BY H O C O H COMM SS ON R O NSURANC No ice of loss and all repair documen a ion should be forwarded o he Us as soon as reasonably possible bu may be iled up o one (1) year from he da e of loss Sec ion X is amended as follows n he even ha We become insolven or o herwise financially impaired You may file a claim direc ly wi h he nsurance Company for reimbursemen paymen or provision of a service hereunder Sec ion X is amended as follows A en (10%) persen penal y per mon h shall be added o a refund due for a voided Con rac ha is no made wi hin for y five (45) days of re urn of he Con rac by You The righ o void his Con rac is no ransferrable and applies only o he original Con rac Holder Subsequen o he Free Look Period or if a claim has been made during he Free Look Period You may cancel his Con rac and We will refund he unearned Con rac purchase price calcula ed on a pro ra a basis as he lesser amoun produced using ei her he number of mon hs his Con rac was in force or he number of miles in housands of miles or por ion hereof Your Vehicle was driven prior o cancella ion and an adminis ra ive fee of en (10%) persen of he Con rac purchase price no o exceed fif y (\$50) dollars n he even ha he Vehicle is subjec o a o al loss subsequen o he Free Look Period ha is no covered by a replacemen pursuan o he erms of his Con rac You are en i led o cancel his Con rac and We will refund he unearned Con rac purchase price calcula ed on a pro ra a basis as described above bu will no deduc any adminis ra ive fee We may cancel his Con rac only for he following reasons nonpayment ma erial misrepresen a ion by You o Us or subs an ial breach of Your du ies hereunder f We cancel his Con rac subsequen o he Free Look Period or if a claim has been made during he Free Look Period We will refund he unearned Con rac purchase price calcula ed on a pro ra a basis as he lesser amoun produced using ei her he number of mon hs his Con rac was in force or he number of miles in housands of miles or por ion hereof Your Vehicle was driven prior o cancella ion less an adminis ra ive fee of en (10%) persen of he Con rac purchase price no o exceed if y (\$50) dollars f We cancel his Con rac We will mail o You a wri en no ice of cancella ion a Your las known address as reflec ed in Our files a leas en (10) days prior o he effec ive da e of cancella ion s a ing he effec ive da e and reason for cancella ion Sec ion XV is amended o read as follows ARB RA ON Manda ory arbi ra ion is no permi ed Bo h par ies mus agree o par icipa e f one par y disagrees o par icipa e his arbi ra ion provision becomes null and void

WYOMNG SP C A L S A R Q U R M N S

Sec ion X is amended as follows No adminis ra ive fee will be assessed for cancella ions made during he Free Look Period A en (10%) persen penal y per mon h will be added o any refund for a voided Con rac no paid wi hin for y five (45) days of receiving no ice of cancella ion from You The righ o void his Con rac is no ransferrable and applies only o he original Con rac Holder Any adminis ra ive fee charged for a cancella ion by You ou side of he Free Look Period shall no exceed shall no exceed he lesser of en (10%) persen of he Con rac purchase price or fif y (\$50) dollars f We cancel his Con rac We will mail o You a wri en no ice of cancella ion a Your las known address as reflec ed in Our files a leas en (10) days prior o he effec ive da e of cancella ion s a ing he effec ive da e and reason for cancella ion unless We are cancelling he Con rac for nonpayment ma erial misrepresen a ion by You or subs an ial breach of Your du ies hereunder in which case We will no provide You wi h prior no ice of cancella ion Sec ion XV is amended as follows Arbi ra ion shall only be required upon mu ual agreemen by Us and You o submi any con roversy or claim arising ou of or rela ing o his Con rac or a breach hereof o binding arbi ra ion and shall ake place in Your coun y of residence or o her mu ually agreed upon loca ion in Wyoming

ENDURANCE DEALER SERV CES LLC PR VACY POL CY:

The Gramm Leach Bliley (GLB) Ac which deals in par wi h how inancial ins i u ions rea nonpublic financial informa ion ("informa ion") Endurance Dealer Services LLC is commi ed o main aining he rus of our cus omers We main ain ha rus by keeping informa ion about our cus omers in a secure environmen and using ha informa ion in conformance wi h his policy This policy ou lines he ypes of informa ion Endurance Dealer Services LLC collec s and he kinds of companies wi h whom We may share such informa ion These examples are illus ra ive only n addi ion Con rac Holder may have o her privacy pro ec ion under s a e law Endurance Dealer Services LLC will comply wi h applicable s a e law regarding informa ion about Agreemen Holder

Endurance Dealer Services LLC reserves he righ o modify or supplemen his policy a any ime f We make any changes We will provide curren cus omers wi h a revised no ice

NFORMAT ON ENDURANCE DEALER SERV CES LLC MAY COLLECT:

- nforma ion Endurance Dealer Services LLC receives from Con rac Holder or is provided o Us on Con rac Holder's behalf on applica ions and o her forms such as Con rac Holder's name address elephone number lender's name finance agreemen erm and Vehicle informa ion
- nforma ion about Con rac Holder's ransac ions wi h Endurance Dealer Services LLC our affilia es or o hers
- nforma ion will be provided as Endurance Dealer Services LLC deems appropria e o de ermine eligibili y o process claims as au horized by Con rac Holder or as o herwise permi ed or required by law NFORMAT ON ENDURANCE DEALER SERV CES LCC MAY D SCLOSE TO WHOM WE MAY D SCLOSE D SCLOSURES PERM TTED BY LAW AND D SCLOSURES FOR JO NT MARKET NG AND SERV C NG
- Endurance Dealer Services LLC res ric s access o he informa ion o au horized individuals who need o know his informa ion o provide service and produc s o Con rac Holder or o adminis er Con rac Holder's accoun Endurance Dealer Services LLC uses physical elec ronic and procedural securi y measures designed o pro ec our cus omer informa ion We also rain our employees about he meaning and requiremen s of Endurance Dealer Services LLC policy for informa ion securi y and confiden ial y
- Endurance Dealer Services LLC does no disclose his informa ion about curren cus omers or any former cus omers o anyone excep as permi ed by law
- The law permi s Endurance Dealer Services LLC o share his informa ion wi h our affilia es and o her affilia ed service providers
- The law also permi s Endurance Dealer Services LLC o share informa ion wi h companies ha perform marke ing services for Endurance Dealer Services LLC or o her ins i u ions ha have join marke ing agreemen s wi h Endurance Dealer Services LLC such as he dealer where Con rac Holder purchased he Vehicle and applied for he Endurance Dealer Services LLC Vehicle Service Agreemen Agreemen Holder does no need o do any hing as a resul of his no ice is mean o inform Con rac Holder of how Endurance Dealer Services LLC collec s shares and safeguards Con rac Holder's non public financial informa ion and is no a par of he Con rac