

Vehicle Service Contract

PURCHASER	VEHICLE INFORMATION
Purchaser's Name _____	Vehicle Identification Number _____ # Cylinders _____
Co-Purchaser's Name _____	Year _____ Make _____ Model _____
Address _____	Odometer Reading _____
City _____ State _____ Zip Code _____	Check if vehicle is:
Email Address _____	<input type="checkbox"/> Diesel Powered <input type="checkbox"/> Turbo/Super Charged <input type="checkbox"/> 4WD/AWD

SELLER	PAYMENT PLAN PROVIDER
Name _____	Name _____
Address _____	
City _____ State _____ Zip Code _____	

SERVICE CONTRACT INFORMATION		
V46640LT (11/18)	Date of Sale _____	Purchase Price _____
		Deductible _____
Plan _____	Coverage: _____	Contract Options:
USED		<input type="checkbox"/> Ride Share Vehicle
Contract Term _____	Expiration Date: _____	<input type="checkbox"/> Deductible Waiver - The deductible is waived if covered repairs are performed by the seller .
_____ / _____	12:01 A.M.	
Months / Miles	Expiration Mileage _____	
<p>Your contract will expire on the Expiration Date or Expiration Mileage stated above, whichever occurs first, plus thirty (30) days. The Expiration Date is determined by adding the months of the Contract Term to the Date of Sale. The Expiration Mileage is determined by adding the mileage of the Contract Term to the vehicle Odometer Reading on the Date of Sale, plus one thousand (1,000) miles.</p> <p>Waiting Period: No coverage will be provided during the first thirty (30) days and 1,000 miles from the Date of Sale. (See Definitions Section - Waiting Period)</p> <p>Limit of Liability: \$15,000.00. The total of all benefits paid for each repair visit is limited to the actual cash value of your vehicle at the time of loss. The total of all benefits paid during the term of this contract shall not exceed the Limit of Liability. (See Other Important Items - Limit of Liability)</p>		

ACKNOWLEDGEMENT		
<p>The purchase of a service contract is not required in order to purchase, register or obtain financing for any vehicle. This service contract is an insurance contract and is not subject to insurance laws.</p> <p>Your signature below on this contract confirms your acknowledgement that you have reviewed the coverage you selected to purchase and have read, understand and agree with the contract terms and conditions, what is not covered, how to file a claim, your vehicle maintenance requirements, any state changes that may apply, and all other contract provisions as provided.</p> <p>Further, to the best of your knowledge, your vehicle is free of any defects or mechanical failures on the contract Date of Sale, and you understand that this contract is subject to a waiting period. Coverage will not be provided for any defects or mechanical failures that exist on the contract Date of Sale, or if the condition occurs, or is reported during the contract waiting period.</p> <p>Washington Residents: By initialing you acknowledge you have read and understand the following important provisions in this contract: Term (time and mileage limitations), Coverage, Your Vehicle Maintenance Requirements, Claim Procedure, What Is Not Covered, Cancellation of Contract and Implied Warranty of Merchantability.</p>		
<input type="checkbox"/> _____ Purchaser's Signature _____	Telephone Number _____	Date _____
Co-Purchaser's Signature _____	Telephone Number _____	Date _____
Seller's Authorized Representative Signature _____	Telephone Number _____	Date _____

Administrator/Obligor/Provider:
UNIVERSAL UNDERWRITERS SERVICE CORPORATION
 UUSC Service Company in California and New York - Vehicle Dealer Solutions Inc. in Florida
 7045 College Boulevard, Overland Park, KS 66211
 Customer Service (888) 835-5063 - Claims (800) 643-9059

VEHICLE SERVICE CONTRACT COVERAGE

Definitions

Contract: Your vehicle service contract that is between you and us.

Covered Failure: The failure of a covered part because of a mechanical defect or faulty workmanship by the manufacturer which renders the covered part incapable of performing the function for which it was designed. It also includes the failure of a covered part due to a gradual reduction in operating performance as a result of normal wear and tear.

Deductible: The amount to be paid by you per repair visit for a covered failure(s). If a deductible is not indicated, a \$100 deductible will apply.

Seller: The entity identified as SELLER on the front page of this contract.

Term: Time starts on the contract Date of Sale, and mileage starts from the vehicle Odometer Reading on the contract Date of Sale. The Expiration Date is determined by adding the months of the Term as shown in the SERVICE CONTRACT INFORMATION section, plus thirty (30) days to the contract Date of Sale. The Expiration Mileage is shown in the SERVICE CONTRACT INFORMATION section, and is determined by adding the Term miles to the vehicle Odometer Reading on the contract Date of Sale, plus one thousand (1,000) miles. Your contract will expire on Expiration Date, or when the Expiration Miles is reached, whichever occurs first. This contract will automatically terminate when you sell your vehicle unless it is properly transferred or cancelled as described in this contract.

Vehicle: The vehicle identified in the Vehicle Information section on the front page of this contract.

Waiting Period: This contract is subject to a waiting period of thirty (30) days and one thousand (1,000) miles as shown in the SERVICE CONTRACT INFORMATION section. Coverage starts upon expiration of the waiting period. Mechanical breakdowns or failures that occur or are reported during the waiting period will not be covered under this contract.

We/Us/Our: The administrator, service contract provider and obligor of this contract is Universal Underwriters Service Corporation, dba: UUSC Service Company in California and New York, and Vehicle Dealer Solutions, Inc. in Florida.

You/Your: The purchaser of the contract.

Coverage

The coverage that you have selected is shown on the front page of this contract. Coverage applies only to the parts listed under the coverage you selected, and to related labor, but not if they are covered by insurance or the manufacturer's warranty. In the event a covered failure occurs, we will repair or replace the covered part(s), or we will pay an authorized repair facility reasonable and customary charges to do so, up to exceed manufacturer's suggested retail price for covered parts, and specific labor times published in Motor, Chilton, Mitchell or the manufacturer's warranty labor time standards, subject to the deductible, any applicable waiting period, and the other provisions of this contract. Reimbursement may be made directly to you for an authorized claim. Replacements will be made with parts of like kind and quality (including any new, remanufactured, exchanged, or serviceable used components or parts at our option).

Powertrain Coverage:

Engine: Gasoline engine: All internally lubricated parts contained within the engine block and cylinder head(s). Plus these non-internally lubricated parts: Water pump, fuel pump, valve covers, oil pan, dipstick and tube, timing belt, timing chain/belt cover, engine mounts, flywheel, ring gear, flex plate, harmonic balancer, belt tensioner and idler pulley(s), intake and exhaust manifolds. Factory installed supercharger/turbocharger. Cylinder head, engine block and rotor housings when damaged as a result of the failure of a covered internally lubricated part. Diesel engine: All of the above parts. Plus diesel fuel injection pump, fuel injectors, fuel lines.

Transmission: Automatic transmission: All internally lubricated parts contained within the transmission case. Plus these non-internally lubricated parts: Transmission mount(s), oil pan, dipstick and filler tube, vacuum modulator. Transmission case when damaged as a result of the failure of a covered internally lubricated part. Manual transmission including automatically shifted manual transmission: All internally lubricated parts contained within the transmission case. Plus these non-internally lubricated parts: Transmission mount(s) and automatically shifted manual transmission clutch. Transmission case when damaged as a result of the failure of a covered internally lubricated part.

Transfer Case: All internally lubricated parts contained within the transfer case, Plus these non-internally lubricated parts: Electronic and vacuum engagement parts, four wheel drive automatic/semi-automatic and manually operated hub assemblies. Transfer case housing when damaged as a result of the failure of a covered internally lubricated part.

Drive Axle: All internally lubricated parts contained within the Front and/or Rear Drive Axle Housing. Plus the following parts: Axle shafts, axle bearings, constant velocity joints and boots, universal joints, center support bearing. Final drive housing when damaged as a result of the failure of a covered internally lubricated part.

Fluids and filters: Coolant, flush, lubricants and filters when required in connection with the repair or replacement of a covered part.

Seals and gaskets: Seals and gaskets apply to the covered parts listed. Minor loss of fluid or seepage is considered normal and is not considered a covered failure.

Standard Coverage:

Engine: Gasoline engine: All internally lubricated parts contained within the engine block and cylinder head(s). Plus these non-internally lubricated parts: Water pump, fuel pump, valve covers, oil pan, dipstick and tube, timing belt, timing chain/belt cover, engine mounts, flywheel, ring gear, flex plate, harmonic balancer, belt tensioner and idler pulley(s), intake and exhaust manifolds. Factory installed supercharger/turbocharger. Cylinder head, engine block and rotor housings when damaged as a result of the failure of a covered internally lubricated part. Diesel engine: All of the above parts. Plus diesel fuel injection pump, fuel injectors, fuel lines.

Transmission: Automatic transmission: All internally lubricated parts contained within the transmission case. Plus these non-internally lubricated parts: Transmission mount(s), oil pan, dipstick and filler tube, vacuum modulator. Transmission case when damaged as a result of the failure of a covered internally lubricated part. Manual transmission including automatically shifted manual transmission: All internally lubricated parts contained within the transmission case. Plus these non-internally lubricated parts: Transmission mount(s) and automatically shifted manual transmission clutch. Transmission case when damaged as a result of the failure of a covered internally lubricated part.

Transfer Case: All internally lubricated parts contained within the transfer case, Plus these non-internally lubricated parts: Electronic and vacuum engagement parts, four wheel drive automatic/semi-automatic and manually operated hub assemblies. Transfer case housing when damaged as a result of the failure of a covered internally lubricated part.

Drive Axle: All internally lubricated parts contained within the Front and/or Rear Drive Axle Housing. Plus the following parts: Axle shafts, axle bearings, constant velocity joints and boots, universal joints, center support bearing. Final drive housing when damaged as a result of the failure of a covered internally lubricated part.

Suspension (Front and Rear): Upper and lower control arm(s), upper and lower control arm shafts and bushings, double wishbone assembly, upper and lower ball joints, wheel bearings, steering knuckle, torsion bars and bushings, track bar and bushings, stabilizer bars and bushings, stabilizer links, spindle and spindle support, coil springs and leaf springs, electronic level control compressor, sensor and limiter valve.

Steering: Steering box, rack and pinion assembly, power steering pump, pitman arm, idler arm, radius arm, tie rod adjusting sleeve, tie rods and center link, steering column shaft, shaft coupling and bearings.

Brakes: Master cylinder, vacuum assist booster, hydro-boost and accumulator, disc calipers, wheel cylinders, flexible hydraulic lines and fittings, compensating valve, load distribution valves, backing plates, self-adjusters, parking brake linkage and cables.

Heating and Air Conditioning: Compressor clutch, coil and pulley, dryer/accumulator, condenser, compressor, evaporator, expansion valve, orifice.

Electrical: Alternator, voltage regulator, starter motor, starter drive, starter solenoid or starter relay, wiper motor(s) (front and rear), factory installed power sunroof motor, power window motor/regulator, power seat motor, power mirror motor, power door lock actuator.

Fluids and filters: Coolant, fluids, lubricants and filters when required in connection with the repair or replacement of a covered part.

Seals and gaskets: Seals and gaskets apply to the covered parts listed. Minor loss of fluid or seepage is considered normal and is not considered a **covered failure**.

Preferred Coverage:

Engine: Gasoline engine: All internally lubricated parts contained within the engine block and cylinder head(s). Plus these non-internally lubricated parts: Water pump, fuel pump, valve covers, oil pan, dipstick and tube, timing belt, timing chain/belt cover, engine mounts, flywheel, ring gear, flex plate, harmonic balancer, belt tensioner and idler pulley(s), intake and exhaust manifolds. Factory installed supercharger/turbocharger. Cylinder head, engine block and rotor housings when damaged as a result of the failure of a covered internally lubricated part. Diesel engine: All of the above parts. Plus diesel fuel injection pump, fuel injectors, fuel lines.

Transmission: Automatic transmission: All internally lubricated parts contained within the transmission case. Plus these non-internally lubricated parts: Transmission mount(s), oil pan, dipstick and filler tube, vacuum modulator. Transmission case when damaged as a result of the failure of a covered internally lubricated part. Manual transmission including automatically shifted manual transmission: All internally lubricated parts contained within the transmission case. Plus these non-internally lubricated parts: Transmission mount(s) and automatically shifted manual transmission clutch. Transmission case when damaged as a result of the failure of a covered internally lubricated part.

Transfer Case: All internally lubricated parts contained within the transfer case, Plus these non-internally lubricated parts: Electronic and vacuum engagement parts, four wheel drive automatic/semi-automatic and manually operated hub assemblies. Transfer case housing when damaged as a result of the failure of a covered internally lubricated part.

Drive Axle: All internally lubricated parts contained within the Front and/or Rear Drive Axle Housing. Plus the following parts: Axle shafts, axle bearings, constant velocity joints and boots, universal joints, center support bearing. Final drive housing when damaged as a result of the failure of a covered internally lubricated part.

Suspension (Front and Rear): Upper and lower control arm(s), upper and lower control arm shafts and bushings, double wishbone assembly, upper and lower ball joints, wheel bearings, steering knuckle, torsion bars and bushings, track bar and bushings, stabilizer bars and bushings, stabilizer links, spindle and spindle support, coil springs and leaf springs, electronic level control compressor, sensor and solenoid valve.

Steering: Steering box, rack and pinion assembly, power steering pump, pitman arm, idler arm, radius arm, tie rod adjusting sleeve, tie rods and center link, steering column shaft, shaft coupling and bearings, power steering pressure and return lines, power cylinder valves and bearings, adjustable steering column/tilt wheel mechanism, and four wheel steering system parts.

Brakes: Master cylinder, vacuum assist booster, hydro-boost and accumulator, disc calipers, wheel cylinders, flexible hydraulic lines and fittings, compensating valve, load distribution valves, backing plates, self-adjusting parking brake linkages and cables. ABS System - electronic control unit, anti-lock computer module, wheel/speed sensor(s) and exciter(s), proportioning valve(s), high pressure hydraulic pump, electro-hydraulic proportioning control valves, relay(s).

Heating and Air Conditioning: Compressor clutch, coil and pulley, dry/accumulator, condenser, compressor, evaporator, expansion valve, orifice, temperature control programmer, blower motor, high-low-cutoff switch(es), pressure cycling switch(es), heater core.

Electrical: Alternator, voltage regulator, starter motor, starter drive, starter solenoid or starter relay, wiper motor(s) (front and rear), factory installed power sunroof motor, power window motor/regulator, power seat motor, power mirror motor, power door lock actuator, manually operated switches, convertible top motor, factory installed clock, wiper motor relay, wiper delay controller, headlight motor, distributor, electronic ignition system, distributor-less ignition system, computerized timing control unit and sensors, electronic fuel injection components, rear window defogger switch and relay, rear window defogger grid, cruise control system, horn(s), factory installed power antenna and power antenna relay, power point accessory outlet, wiring harnesses, fuel gauge and sending unit, analog gauges, electronic instrument cluster, mileage computer, factory installed remote entry system (transmitters not included), factory installed anti-theft system.

Cooling: Radiator, engine cooling fan and motor, cooling fan clutch, cooling fan relay, coolant temperature sensor.

Interior/Exterior: Hood release cable, trunk release cable and actuator, hood, door and trunk hinges.

Fluids and filters: Coolant, fluids, lubricants and filters when required in connection with the repair or replacement of a covered part.

Seals and gaskets: Seals and gaskets apply to the covered parts listed. Minor loss of fluid or seepage is considered normal and is not considered a **covered failure**.

Comprehensive Coverage:

In the event of a **covered failure**, we will repair or replace all failed parts of **your vehicle** except those listed under **What is Not Covered** of this **contract**.

Contract Options

Ride Share Vehicle Option: If this option is selected, **you** have elected to purchase coverage that permits **you** to use **your vehicle** in a ride share or transportation network (e.g. Uber, Lyft). **What is Not Covered**, 2. B. is deleted and replaced with the following: This **contract** does not provide coverage if **your vehicle** is used for commercial towing, delivery or limousine service.

Deductible Waiver Option: If this option is selected, the **deductible** will be waived if **you** return to the **seller** for covered repairs. If covered repairs are performed by a repair facility other than the **seller**, the **deductible** stated on the front of this **contract** will apply.

Additional Program Benefits

Rental Car Reimbursement: In the event of a **covered failure** under this **contract** or the manufacturer's warranty, **we** will reimburse **you** for the expense actually incurred for the rental of a substitute vehicle through a licensed rental agency during the repair. Reimbursement shall not exceed \$40 per day for a maximum of 10 days or until **your vehicle** is repaired, whichever occurs first.

Towing and Emergency Roadside Service: If **your vehicle** is in need of emergency roadside service, **you** must call the 24-hour toll free number at (800) 831-6870 for service. The following benefits are subject to a maximum benefit of \$100 per occurrence: towing, jump starts, flat tire changes (using **your** inflated spare), delivery of an emergency supply of fuel, oil, fluid or coolant, lockout service (key cutting is not included). Any towing or emergency roadside service not initiated through the 24-hour toll free number at (800) 831-6870 is limited to a maximum benefit of \$50 per occurrence, and valid receipts will be required for reimbursement.

Trip Interruption Reimbursement: If a **covered failure** under this **contract** or the manufacturer's warranty causes **your vehicle** to become inoperable and **you** are required to remain overnight while repairs are completed more than 100 miles from **your home**, **we** will reimburse **you** for restaurant and hotel/motel expenses actually incurred during the period repairs are being made. The allowance for meals and lodging is \$250 per day for a maximum of 3 days or the period of time that it took to repair **your vehicle**, whichever is less, not to exceed \$750 for each covered repair visit. The date of the **covered failure** is considered the first day of the 3 day period. Valid receipts for meals and lodging and a copy of the corresponding repair order will be required for reimbursement.

Vehicle Maintenance Requirements

Maintenance expenses are your responsibility. Whenever possible, it is recommended **you** return to the dealership where **you** purchased **your vehicle** for maintenance services. In order to maintain valid **contract** coverage, **you** must have **your vehicle** checked and serviced in accordance with the manufacturer's recommendations, as outlined in **your vehicle's** Owner's Manual. **You** must retain all copies of verifiable receipts and repair orders for maintenance services. These copies must indicate customer name, repair order number and date, **vehicle** identification number, odometer reading at time of service and a complete description of the service performed including required parts and materials. **You** may be required to provide evidence of all maintenance services. **Failure to provide proof of services performed may result in denial of coverage.**

Claim Procedure / Pre-Authorization

1. Use reasonable means to protect **your vehicle** from further damage in order to prevent additional expenses, repairs or complete denial of the claim. **You** will be responsible to pay any such additional expenses;
2. Whenever possible, return **your vehicle** to the dealership where **you** purchased **your vehicle**. If this is not possible and **you** need assistance, call **us** toll free at (800) 643-9059;
3. Authorize any charges necessary to determine the cause of failure including disassembly and diagnostic charges. **You** will be required to pay the expense of the disassembly and diagnosis if the failed component is not covered by **your contract**;
4. Permit an independent inspection before repairs are completed if **we** request an inspection;
5. Obtain or instruct the repair facility to obtain a repair authorization number from **us** before any repair is made. A repair authorization can be obtained from **us** by calling toll free at (800) 643-9059. Should an emergency occur which requires a **covered failure** repair be made at a time when **our** office is closed, **you** must call **us** no later than the next business day to determine if such repair will be covered by the **contract**. If covered, **you** will be eligible for reimbursement on covered repairs provided **you** follow all other procedures outlined in this section;
6. Submit or have the repair facility submit to **us** the invoice/repair order exhibiting the authorized repair has been completed;
7. Pay **deductible**, if applicable, and any non-covered expenses.

What is Not Covered

1. This contract does not provide coverage for:

- A. Any part not specifically listed as covered under the coverage you selected, including but not limited to any of the following parts: Glass, lenses, sealed beams, light bulbs, wheels, wheel covers, tires, interior trim, moldings, bright metal parts, sheet metal, flexible body parts, weather strips, upholstery, convertible top or vinyl top, paint, catalytic converter, exhaust system, brake rotors and drums, wiper blades, coolant hoses, shock absorbers, all batteries including hybrid batteries, throttle body assembly, spark/glow plugs, drive belts, brake pads, brake linings and shoes, manual clutch disc (automatically shifted manual transmission clutches are covered);
- B. Repairs of water and air leaks, rattles, squeaks and wind noise; alignment of any parts, bumpers and glass;
- C. The normal maintenance services and parts required or recommended by your vehicle manufacturer and other normal maintenance services and parts which include, but are not limited to: engine tune up, suspension alignment and wheel balancing. Filters, lubricants, engine coolant, fluids and refrigerants will only be covered in connection with the repair of a covered failure;
- D. Repairs or replacements covered by any insurance policy, repairer's/supplier's guarantee, service contract or manufacturer's or seller's warranty, even if coverage is revoked or voided for any reason, including manufacturer insolvency;
- E. Repairs, replacements or alterations made without prior authorization or without following the required claim procedure;
- F. Repair or replacement of any part due to a condition that existed prior to the purchase of your contract, or if the condition occurs or is reported during the contract waiting period;
- G. A covered failure which does not occur during or is not reported to us within the term of your contract unless expiration of contract falls on a holiday or weekend, in which the next business day will be acceptable;
- H. Repairs if the odometer has ceased to operate or if odometer repairs have not been made as soon as reasonably possible, or the odometer has been altered, tampered with, disconnected, or in any way misrepresents the vehicle's actual mileage after you purchased your vehicle;
- I. Repairs or replacements of any parts or components that do not meet original manufacturer's specifications as installed at the time of original vehicle assembly;
- J. Any part(s) which has not sustained a covered failure, but which a repair facility recommends or requires be repaired or replaced in connection with the repair or replacement of a covered part(s). This includes any expense due to engineering upgrades or fit repairs made solely to meet or maintain governmental emission standards;
- K. Storage charges, shop supplies, hazardous waste disposal fees, freight and/or delivery charges;
- L. Economic loss, including loss of time, inconvenience, or other incidental loss or damage that may result from a covered failure, except as may otherwise be provided as a benefit in this contract;
- M. Consequential loss or damage that is the result of a covered failure;
- N. Repairs or replacements made outside of the United States, United States territories and possessions or Canada;
- O. Diagnostic charges, cost of disassembly or cost of assembly if your repair is not covered or has been denied.

2. This contract does not provide coverage if your vehicle:

- A. Is equipped to plow snow, whether or not the plow blade is attached to your vehicle;
- B. Is used for commercial hauling, delivery, limousine service, ride share or transportation network (e.g. Uber, Lyft);
- C. Is used for hauling or towing in excess of the manufacturer's limitations and specifications;
- D. Is used for rental, racing, speed contest or other competition, police car, security vehicle, emergency vehicle, shuttle service, taxi or commercial towing;
- E. Has been declared a total loss or has been issued a salvage or branded title.

3. This contract does not provide coverage for damages caused by:

- A. Collision or impact, fire, theft or attempted theft, freezing, vandalism, malicious mischief, riot, civil commotion, explosion, lightning, water, flood, falling missiles or objects, or contributed to by foreign objects and/or the use of contaminated fuels, fluids, lubricants or refrigerants, and the resultant rust, corrosion or consequential damage, sludge or restricted oil flow;
- B. Misuse, alteration, abuse, negligence, or lack of proper maintenance or breakdowns caused by improper servicing or improper repairs, insufficient coolants or lubricants, rust and/or corrosion;
- C. A non-covered part;
- D. The direct result of aftermarket modifications made after you purchased your vehicle which does not meet factory specifications;
- E. Ingestion of water through the air intake system commonly referred to as water ingestion;
- F. A power surge or the failure to follow proper charging procedures or use of incompatible charging devices for your plug in hybrid/electric vehicle.

Transfer of Contract

If **you** are the first retail purchaser of this **contract**, **you** may transfer the remaining **contract** coverage to the next individual purchaser of the **vehicle**. The **contract** must be transferred within 30 days of **vehicle** ownership transfer or the **contract** will no longer be in force. The **contract** may not be transferred to a dealer or broker. Transferred **contracts** are non-cancelable.

In order to transfer **your contract you** must provide **us** with the following:

1. A copy of the documentation evidencing change of title and odometer reading at time of transfer;
2. A completed transfer form. To obtain a transfer form, please call Customer Service at (888) 835-5063;
3. A check made payable to Universal Underwriters Service Corporation in the amount of \$50.

The new owner must retain copies of service records and receipts, evidencing the performed service required by the **terms** of this **contract**.

Cancellation of Contract

You may cancel **your contract** by providing written notice of cancellation to the **seller** or **us**. **Your** signed cancellation notice must specify **your vehicle** identification number (VIN), the reason for cancellation, effective date of cancellation and odometer reading on the cancellation effective date. The cancellation effective date may not be more than 30 days prior to the receipt of the cancellation notice. If cancelled, **your contract** may not be repurchased or coverage reinstated on **your vehicle**.

We may cancel **your contract** for fraud, material misrepresentations or for non-payment of any portion of the **contract** charge. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation.

If **your contract** is cancelled, a portion of the **contract** charge will be refunded to **you** or a party authorized by **you**. **You** will receive a full refund if cancellation is within 30 days of the **contract** date of sale and **you** have not incurred a claim. **You** will receive a pro rata refund if cancellation is after 30 days of the **contract** date of sale, or **you** have incurred a claim. A pro rata refund is based on the lesser of days or miles remaining of the **contract term**, and less a \$75 cancellation fee.

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 payment on **your contract** as listed on the schedule section of this **contract**.

Important Items

Addresses and Phone Numbers: **You** may contact **us** with questions, to submit a cancellation notice or for help in filing a claim:

Customer Service - PO Box 7922, Shawnee Mission, KS 66207, (888) 835-5063; usu.fi.customer.service@zurichna.com

Claims - PO Box 7943, Shawnee Mission, KS 66207, (800) 515-9059.

Insurance Company Obligation: This **contract** is insured under a service contract reimbursement insurance policy issued by Universal Underwriters Insurance Company, 7045 College Boulevard, Overland Park, KS 66211, (800) 515-5988. In the event **your** claim is not paid or the requested performance is not made within 60 days, **you** may file a claim directly with Universal Underwriters Insurance Company. In the event **your** cancellation refund is not paid within 60 days, **you** may submit the cancellation refund request directly to Universal Underwriters Insurance Company. In the event **we** become insolvent or financially impaired, **you** may file a claim or submit a cancellation request directly with Universal Underwriters Insurance Company.

Limit of Liability: The total of all benefits paid or payable for each repair visit is limited to the actual cash value of **your vehicle** not considering loss of value due to a **covered failure**, less deductible, if applicable. Actual cash value is determined by Kelley Blue Book®, National Auto Dealer Association Guide or other nationally recognized source, based on the date of the repair. The total of all benefits paid or payable during the **term** of this **contract** shall not exceed the Limit of Liability amount shown in the **SERVICE CONTRACT INFORMATION** section. In the event the total of all benefits paid or payable during the **contract term** reaches the Limit of Liability, the **contract term** expires and no refund will be available.

Renewal: **Your contract** is nonrenewable.

Subrogation: In the event coverage is provided under this **contract**, **we** shall be subrogated to the rights **you** may have to recover against any person or organization arising out of any safety defect or mechanical breakdown, as well as out of any order, judgment, consent decree or other settlement; and **you** shall execute and sign all instruments and papers and do whatever is necessary to secure such rights. **You** shall do nothing to prejudice those rights. Further, after **you** have been fully indemnified for any loss sustained under the **terms** of this **contract**, all amounts sustained by **you** for which **you** have received benefits under this **contract** shall belong to, and be paid to **us** up to the amount of benefits paid under this **contract**.

Terms of Contract Conform to State: **Terms** of this **contract** which are in conflict with the statutes of the state in which this **contract** was signed are hereby amended to conform to the minimum standards of those statutes.

State Changes

The following **State Changes** apply to **your contract**:

Alabama:

Cancellation of Contract the following is changed: **Your** cancellation fee is \$25.

Cancellation of Contract the following is added: A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us**.

Arizona:

Cancellation of Contract, the following is changed: **Your** cancellation fee is \$75 or ten percent (10%) of the **contract** price paid by **you**, whichever is less.

What is Not Covered item 1. F. is replaced with: **F. Repair or replacement of any part due to a condition that existed prior to the purchase of your contract unless such conditions were known or reasonably known by the seller of the service contract;**

What is Not Covered item 3. B. is replaced with: **B. Misuse, alteration, abuse, negligence, or lack of proper maintenance or breakdowns caused by improper servicing or improper repairs, insufficient coolants or lubricants, rust and/or corrosion, while owned by You;**

Arkansas:

Cancellation of Contract the following is changed: **Your** cancellation fee is \$50.

California:

SERVICE CONTRACT INFORMATION Waiting Period section is replaced with the following: **Waiting Period: No coverage will be provided during the first thirty (30) days from the Date of Sale.**

The following definitions are replaced:

Covered Failure: The failure of a covered part because of an operational or structural failure due to a defect in materials or workmanship by the manufacturer which renders the covered part incapable of performing the function for which it was designed. It also includes the failure of a covered part due to a gradual reduction in operating performance as a result of normal wear and tear.

Waiting Period: This **contract** is subject to a waiting period of thirty (30) days as shown in the **SERVICE CONTRACT**.

We/Us/Our refers to UUSC Service Company, license number 0C17302.

You/Your: The purchaser of the **contract**, or an authorized transferee when the **contract** is properly transferred as described within the Transfer of Contract section.

Vehicle Maintenance Requirements is replaced with the following: **Maintenance expenses are your responsibility.** Whenever possible, it is recommended **you** return to the dealership where **you** purchased **your vehicle** for maintenance services. In order to maintain valid **contract** coverage, **you** must have **your vehicle** checked and serviced in accordance with the manufacturer's recommendations, as outlined in **your vehicle's** Owner's Manual. **You** must retain all copies of verifiable receipts and repair orders for maintenance services. These copies must indicate customer name, repair order number and date, **vehicle** identification number, odometer reading at time of service and a complete description of the service performed including required parts and materials. **You** may be required to provide evidence of all maintenance services. Coverage will not be denied based solely on **your** failure to provide maintenance/service records to **our** satisfaction.

Additional Program Benefits, is replaced with the following:

Rental Car Reimbursement: If a **covered failure** under this **contract** causes **your vehicle** to become inoperable, **we** will reimburse **you** for the expense actually incurred for the rental of a substitute vehicle through a licensed rental agency during the repair. Reimbursement shall not exceed \$40 per day for a maximum of 10 days or until **your vehicle** is repaired, whichever occurs first.

Towing and Emergency Roadside Service: If a **covered failure** under this **contract** causes **your vehicle** to become inoperable and **your vehicle** is in need of emergency roadside service, **you** may call the 24-hour toll free number at (800) 831-6870 for service. The following benefits are subject to a maximum benefit of \$100 per occurrence: towing, jump start, flat tire changes (using **your** inflated spare), delivery of an emergency supply of fuel, oil, fluid or coolant, lockout service (key cutting is not included). Any other emergency roadside service not initiated through the 24-hour toll free number at (800) 831-6870 is limited to a maximum benefit of \$50 per occurrence, and valid receipts will be required for reimbursement.

Trip Interruption Reimbursement: If a **covered failure** under this **contract** causes **your vehicle** to become inoperable and **you** are required to remain overnight while repairs are completed more than 100 miles from **your** home, **we** will reimburse **you** for restaurant and hotel/motel expenses actually incurred during the period repairs are being completed. The allowance for meals and lodging is \$250 per day for a maximum of 3 days or the period of time that it took to repair **your vehicle**, whichever is less, not to exceed \$750 for each covered repair visit. The date of the **covered failure** is considered the first day of the 3 day period. Valid receipts for meals and lodging and a copy of the corresponding repair order will be required for reimbursement.

Cancellation of Contract is replaced with the following: **You** may cancel **your contract** by providing written notice of cancellation to the **seller** or **us**. **Your** signed cancellation notice must include **your vehicle** identification number (VIN), the effective date of cancellation and odometer reading on the cancellation effective date. The cancellation effective date may not be more than 30 days prior to the receipt of the cancellation notice. If cancelled, **your contract** may not be repurchased or coverage reinstated on **your vehicle**.

We may cancel **your contract** for fraud, material misrepresentations or for non-payment of any portion of the **contract** charge. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation.

If **your contract** is cancelled, a portion of the **contract** charge will be refunded to **you** or a party authorized by **you**. **You** will receive a full refund if cancellation is within 60 days of the **contract** date of sale and **you** have not incurred a claim. **You** will receive a pro rata refund if cancellation is after 60 days of the **contract** date of sale, or **you** have incurred a claim. A pro rata refund is based on the lesser of days or miles remaining of the **contract term**, and less a \$25 cancellation fee or ten percent (10%) of the unearned pro rata **contract** Purchase Price, whichever is less. Should the cancellation fee and/or amount of claims exceed the refund amount, no refund is due to **you**.

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 payment on **your contract** as listed on the schedule section of this **contract**.

We will cover claims reported prior to the effective date of cancellation if the claim is reported according to the guidelines within this **contract**. If **we** cancel **your contract**, any refund owed will be paid within 30 days of the effective date of cancellation. The **contract** will cease to be valid no less than five (5) days after the postmark date of the notice.

Important Items, Subrogation is replaced with the following: In the event coverage is provided under this **contract**, **we** shall be subrogated to the rights **you** may have to recover against any person or organization.

Important Items the following is added: **Performance to you under this contract is guaranteed by a California approved insurance company. You may file a claim with this insurance company if any promise made in the contract has been denied or has not been honored within 60 days after your request. The name and address of the insurance company is: Universal Underwriters Insurance Company, 7045 College Boulevard, Overland Park, KS 66211. If you are not satisfied with the insurance company's response, you may contact the California Department of Insurance at (800) 927-4357 or access the department's Internet Web site (www.insurance.ca.gov). Any pre-existing condition will not be covered by this contract.**

Limit of Liability is replaced with the following: The total of all benefits paid or payable for each repair visit is limited to the actual cash value of **your vehicle** not considering loss of value due to a **covered failure**, less **deductible**, if applicable. Actual cash value is determined by Kelley Blue Book®, National Auto Dealer Association Guide or other nationally recognized source retail value, based upon region. The total of all benefits paid or payable during the **term** of this **contract** shall not exceed the Limit of Liability amount shown in the **SERVICE CONTRACT INFORMATION** section. In the event the total of all benefits paid or payable during the **contract term** reaches the Limit of Liability, the **contract term** expires and no refund will be available.

Colorado:

This **contract** is insured by Universal Underwriters Insurance Company by policy number 18-1 issued to Universal Underwriters Service Corporation.

Connecticut:

Term the following statement is added: If **you** incur a **covered failure** prior to the expiration of **your contract** and if the **contract** is for less than 12 months, the **contract** will be extended while **your vehicle** is being repaired.

Cancellation of Contract the following is added: **You** have the right to cancel **your contract** if **you** return the **vehicle** or if the **vehicle** is sold, lost, stolen or destroyed.

Important Items the following is added: **Resolution of Disputes:** Every reasonable effort will be made to resolve disputes over the **terms** of this **contract**. In the event that **we** cannot reach agreement, **you** may file a formal written complaint with the Consumer Affairs Division of the Insurance Department. The complaint shall contain a short and plain description of the nature of the dispute, including a description of any attempts made to resolve the dispute and the results of such attempts. **Your** complaint must state the purchase or lease price of the covered **vehicle**, the cost of repair of the item and include a copy of **your contract**. The complaint shall be mailed to: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, ATTN: Consumer Affairs.

District of Columbia: V46640LT-DC (08/20)

Cancellation of Contract the second paragraph is replaced with: **We** may only cancel **your contract** for fraud, material misrepresentations, substantial breach of duties by **you** relating to the **vehicle** or its use, or for non-payment of the **contract** Purchase Price. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 5 days prior to the effective date of cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Prior notice is not required if the reason for cancellation is non-payment of the **contract** Purchase Price, a material misrepresentation by **you** to **us**, or a substantial breach of duties by **you** relating to the **vehicle** or its use. If the **contract** is cancelled by **us** for any reason other than non-payment of the **contract** Purchase Price, **we** shall refund 100% of the unearned pro rata **contract** Purchase Price. The fee charged for cancellation by **us** shall not exceed \$75 or 10% of the **contract** Purchase Price, whichever is less.

Cancellation of Contract the third paragraph is replaced with: If **your contract** is cancelled, a portion of the **contract** Purchase Price will be refunded to **you** or a party authorized by **you**. **You** will receive a full refund if cancellation is within 30 days of the **contract** Date of Sale and **you** have not incurred a claim. **You** will receive a pro rata refund if cancellation is after 30 days of the **contract** Date of Sale, or **you** have incurred a claim. A pro rata refund is based on the lesser of days or miles remaining of the **contract term**, less a \$75 cancellation fee or 10% of the **contract** Purchase Price, whichever is less. A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us**.

Florida:

We/Us/Our refers to Vehicle Dealer Solutions, Inc. license number 1332.

Transfer of Contract item 3 is replaced with the following: 3. A check made payable to Vehicle Dealer Solutions in the amount of \$40.

Cancellation of Contract the following is changed: **Our** cancellation fee is \$75 or five percent (5%) of the **contract** Purchase Price paid by **you**, whichever is less.

Cancellation of Contract the following is changed: **You** will receive a full refund if cancellation is within 60 days of the **contract** date of sale and **you** have not incurred a claim. **You** will receive a pro rata refund if cancellation is after 60 days of the **contract** date of sale, or **you** have incurred a claim.

Notice to Consumer: DISCLOSURE: The rate charged for this contract is not subject to the regulation by the Office of Insurance Regulation of the Financial Services Commission of the State of Florida.

Georgia:

Cancellation of Contract the second and third paragraphs are replaced by: **We** may cancel **your contract** for fraud, material misrepresentations or for non-payment of any portion of the **contract** charge. If **your contract** is cancelled within 30 days of purchase date or for non-payment, **you** will receive a written notice 10 days in advance of the cancellation. If **your contract** is cancelled more than 30 days after purchase date or for fraud or material misrepresentations, **you** will receive a written notice 30 days in advance of the cancellation. The notice shall state the effective date of the cancellation and the reason for cancellation.

If **your contract** is cancelled, a portion of the **contract** charge will be refunded to **you** or a party authorized by **you**. **You** will receive a full refund if cancellation is within 30 days of the **contract** date of sale and **you** have not incurred a claim. **You** will receive a pro rata refund if cancellation is after 30 days of the **contract** date of sale or **you** have incurred a claim. A pro rata refund is based on the lesser of days or miles remaining of the **contract term**, less a \$75 cancellation fee or ten percent (10%) of the pro rata refund amount, whichever is less. If **we** cancel **your contract**, the cancellation fee does not apply.

What is Not Covered item 1. E. is replaced with: E. Repairs, replacements or alterations made by **you** or with **your knowledge** without prior authorization or without following the required claim procedure;

What is Not Covered item 1. F. is replaced with: F. Repair or replacement of any part due to a condition that existed prior to the purchase of **your contract** that was known to **you**;

What is Not Covered item 3. A. is replaced with: A. Collision or impact, fire, theft or attempted theft, freezing, vandalism, malicious mischief, riot, civil commotion, explosion, lightning, water, flood, falling missiles or objects, or contributed to by foreign objects and/or the use of contaminated fuels, fluids, lubricants or refrigerants, and the resultant rust, corrosion or consequential damage, or restricted oil flow;

Hawaii:

Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us**.

Idaho:

Cancellation of Contract the following is changed: **Your** cancellation fee is \$50.

Important Items the following has been added: Coverage afforded under this **contract** is not guaranteed by the Idaho Guaranty Association.

Illinois:

Cancellation of Contract the following is changed: **Your** cancellation fee is \$50 or ten percent (10%) of the **contract** Purchase Price paid by **you**, whichever is less.

Indiana:

Important Items the following is added: Proof of payment for this **contract** to **us** constitutes proof of payment to Universal Underwriters Insurance Company for this **contract**.

Iowa: V46640LT-IA (09/20)

Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 30 days after notice of cancellation is received by **us**. **Your** cancellation fee is \$75 or ten percent (10%) of the **contract** Purchase Price paid by **you**, whichever is less.

Important Items the following is added: **Your** signature in the Acknowledgement section on the front page of this **contract** is confirmation that **you** understand, acknowledge and authorize that repairs of covered mechanical failures can be made with parts of like kind and quality (including any new, re-manufactured, exchanged, or serviceable used components or parts) at **our** option, as previously stated in the Coverage section of this **contract**.

FOR IOWA RESIDENTS ONLY: Should **you** have questions or problems with this **contract**, **you** may contact the Iowa Insurance Division, "Attention: Commissioner of Insurance" 1963 Bell Avenue, Suite 100, Des Moines, Iowa 50315-1000.

Kansas:

Important Items the following is added: Towing and Emergency Roadside Service benefits are provided by Brickell Financial Services Motor Club, Inc. dba Road America Motor Club.

Louisiana:

Cancellation of Contract the following is changed: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us**.

Important Items the following is added: This **contract** is not an insurance contract. This motor vehicle service **contract** is not regulated by the Department of Insurance. Any concerns or complaints regarding the motor vehicle service contract may be directed to the Louisiana Attorney General.

Maine:

Cancellation of Contract the following is changed: **Your** cancellation fee is \$75 or ten percent (10%) of the **contract** Purchase Price paid by **you**, whichever is less.

Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us**.

Maryland:

Term the following statement is added: If the Provider fails to perform its duties under this **contract**, the **contract** Term shall be extended for the period until performance has been satisfactorily completed in accordance with the terms of this **contract**.

Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us**.

Massachusetts:

Important Items the following is added: **NOTICE TO CUSTOMER: THE COVERAGE UNDER THE BUYING IS NOT REQUIRED IN ORDER TO REGISTER OR FINANCE A VEHICLE. THE BENEFITS PROVIDED MAY DUPLICATE EXPRESS MANUFACTURER'S OR SELLER'S WARRANTIES THAT COME AUTOMATICALLY WITH EVERY SALE. YOU CAN BE REQUIRED BY THE SELLER OF THIS COVERAGE TO PURSUE THOSE WARRANTIES THAT ARE AVAILABLE TO YOU WITHOUT THIS CONTRACT.**

Minnesota:

Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us**.

Important Items the following is added: **IMPORTANT:** If a separate express warranty is provided to **you** by the dealer for no charge as required by Minnesota Statute 325. F.662, Sale of Used Motor Vehicles, some of the coverages under this service **contract** may not apply until the express warranty expires. See the express warranty and/or Minnesota Statute 325. F.662 for specific terms and conditions.

Mississippi:

Important Items the following is added: This product is provided by an individual member company of Zurich in North America; it is not provided or sponsored by the manufacturer or distributor.

Cancellation of Contract. the following is changed: **Your** cancellation fee is \$75 or 10% of the **contract** Purchase Price, whichever is less.

Cancellation of Contract the following is added: A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after the return of the **contract** to **us**.

Missouri:

Cancellation of Contract the second paragraph is replaced with:

If **your contract** is cancelled, a portion of the **contract** charge will be refunded or credited to **you** or a party authorized by **you**. **You** will receive a full refund if cancellation is within 30 days of the **contract** date of sale. **You** will receive a pro rata refund if cancellation is after 30 days of the **contract** date of sale. A pro rata refund is based on the lesser of days or miles remaining of the **contract term**, less a \$50 cancellation fee. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us**.

Nevada:

Definitions, Waiting Period is replaced with: **WAITING PERIOD: THIS CONTRACT IS SUBJECT TO A WAITING PERIOD OF THIRTY (30) DAYS AND ONE THOUSAND (1,000) MILES AS SHOWN IN THE SERVICE CONTRACT INFORMATION SECTION. COVERAGE STARTS UPON EXPIRATION OF THE WAITING PERIOD. MECHANICAL BREAKDOWNS OR FAILURES THAT OCCUR OR ARE REPORTED DURING THE WAITING PERIOD WILL NOT BE COVERED UNDER THIS CONTRACT.**

Coverage the following is added: This **contract** provides coverage that is in excess over other applicable coverage by **any insurance policy, repairer's/ supplier's guarantee, service contract or manufacturer's or seller's warranty.**

What is Not Covered, 1. D. is deleted.

Cancellation of Contract the second paragraph is replaced with: **We** may cancel **your contract** for fraud, material misrepresentations or for non-payment of the **contract** Purchase Price by **You**. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. If **we** initiate the cancellation no fee will apply.

Cancellation of Contract the third paragraph is replaced with: If **you** cancel **your contract**, a portion of the **contract** charge will be refunded to **you** or a party authorized by **you**. **You** will receive a full refund if cancellation is within 30 days of the **contract** date of sale and **you** have not incurred a claim. **You** will receive a pro rata refund if cancellation is after 30 days of the **contract** date of sale, or **you** have incurred a claim. A pro rata refund is based on the lesser of days or miles remaining of the **contract term**, and less a \$25 cancellation fee. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 30 days after notice of cancellation is received by **us**.

Transfer of Contract the following is changed: **Your** transfer fee is \$25.

Important Information: If **you** are not satisfied with the manner in which the provider is handling the claim on **your contract**, **you** may contact the Commissioner at the Division of Insurance's toll-free telephone number: (888) 872-3234.

New Hampshire: V46640LT-NH (08/22)

Cancellation of Contract, the following is changed: **Your** cancellation fee is \$75 or ten percent (10%) of the **contract** price paid by **you**, whichever is less.

Important Items the following is added: In the event **you** do not receive satisfaction under this **contract**, **you** may contact the New Hampshire Insurance Department, 21 S Fruit Street, Suite 14, Concord, NH 03301, phone (603) 271-1406.

New Jersey:

Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us**.

New Mexico: V46640LT-NM (06/19)

Cancellation of Contract. The following is changed: **Your** cancellation fee is \$75 or 10% of the **contract** Purchase Price, whichever is less. If **we** cancel **your contract**, the cancellation fee does not apply.

Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 60 days after notice of cancellation is received by **us**.

Important Items the following is added: The final **contract** Purchase Price will be determined prior to presentation to consumer for signature.

Important Items / Insurance Company Obligations. is replaced with:

This **service contract** is insured by Universal Underwriters Insurance Company. If the **service contract** provider fails to pay **you** or otherwise provide **you** with the covered service within 60 days of **your** submission of a valid claim, **you** may submit **your** claim to Universal Underwriters Insurance Company at (800) 515-5988, 7045 College Boulevard, Overland Park, KS 66211.

If **you** have any concerns regarding the handling of **your** claim, **you** may contact the Office of Superintendent of Insurance at 1-855-427-5674.

New York:

We/Us/Our refers to UUSC Service Company.

Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 30 days after notice of cancellation is received by **us**.

North Carolina:

Cancellation of Contract the following is changed: **Your** cancellation fee is \$75 or ten percent (10%) of the pro rata refund amount, whichever is less.

Oklahoma:

Definitions, We/Us/Our the following is added: Oklahoma license number is 40197997.

Cancellation of Contract the following is changed: **Your** cancellation fee is \$50 or ten percent (10%) of the unearned pro rata provider fee, whichever is less.

Cancellation of Contract the following is added: If the **contract** is cancelled by **us**, the amount of the refund will be based on 100% of the unearned pro rata premium.

Important Items the following is added: **Disclosure Statement**: This service warranty is not issued by the manufacturer or wholesale company marketing the product. This warranty will not be honored by such manufacturer or wholesale company.

Important Items the following is added: This is not an insurance contract. Coverage afforded under this **contract** is not guaranteed by the Oklahoma Insurance Guaranty Association. Oklahoma service warranty statutes do not apply to commercial use references in service warranty contracts.

Important Items the following is added: Towing and Emergency Roadside Service benefits are provided by Safe Driver Motor Club, Inc., 333 City Boulevard W. 17th Floor, Orange, CA, 92868, (877) 723-3915.

Oregon:

Cancellation of Contract the following is added: The seller from whom this **contract** was purchased is responsible for **your** refund.

South Carolina: V46640LT-SC (03/20)

Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us**.

Important Items the following is added: In the event of a dispute with the provider of this **contract**, **you** may contact the South Carolina Department of Insurance, Capitol Center, 1201 Main Street, Ste. 1000, Columbia, South Carolina 29201 or by phone at (800) 768-3467.

Texas:

Definitions, We/Us/Our is replaced with: Universal Underwriters Service Corporation, the provider, obligor, and administrator of this **contract**. License number 111.

Cancellation of Contract the following is changed: **Your** cancellation fee is \$50.

Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us**.

Important Items, Insurance Company Obligation the following is added: **You** may apply for reimbursement directly to the insurer, Universal Underwriters Insurance Company, if a refund or credit is not paid before the **46th** day after the date on which the **contract** was returned. To contact Universal Underwriters Insurance Company, **you** may write to 7045 College Boulevard, Overland Park, Kansas 66211 or call toll free to (888) 835-5063. If **we** cancel **your contract**, no cancellation fee will apply.

Important Items the following is added: **Other Information**: All unresolved complaints concerning **Us** or questions concerning the regulation of service contract providers and administrators may be addressed to the Texas Department of Licensing and Regulation, P. O. Box 12157, Austin, TX 78711, (800) 803-9202.

Utah: V46640LT-UT (05/20)

ACKNOWLEDGEMENT section, the first sentence is replaced with: **Purchase of this product is optional and is not required in order to finance, lease, or purchase a motor vehicle.**

Claim Procedure / Pre-Authorization, the following is added: **Your** failure to notify **us** as required by the **contract** within the time specified does not invalidate **your** claim if **you** show **us** that it was not reasonably possible to notify **us** within the prescribed time and that notice was given to **us** as soon as reasonably possible.

Cancellation of Contract paragraph 2 is replaced with: **We** may cancel **your contract** at any time if premium is not paid when due by giving 10 days written notice. If **your contract** has been in effect for less than 60 days, **we** may cancel by giving 10 days written notice. If **your contract** has been in effect for 60 days or more, **we** may cancel only for one or more of the following reasons: The **contract** was obtained through material misrepresentation; there has been a substantial change in the risks assumed, unless **we** should have foreseen the change or contemplated the risk when entering into the **contract**; **you** have committed substantial breaches of **your** contractual duties, conditions or warranties. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 30 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation.

Important Items the following is added: Payment options for this **contract** include cash full payment at the time of sale or by including the price with the

financing of **your vehicle**.

Important Items the following is added: Coverage afforded under this **contract** is not guaranteed by the Property and Casualty Guaranty Association. This **contract** is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department.

Virginia: V46640LT-VA (07/19)

Important Information: If any promise made in the **contract** has been denied or has not been honored within 60 days after **your** request, **you** may contact the Virginia Department of Agriculture and Consumer Services, Office of Charitable and Regulatory Programs at www.vdacs.virginia.gov/food-extended-service-contract-providers.shtml to file a complaint.

Washington:

Cancellation of Contract the following is changed: **Your** cancellation fee is \$25.

Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 30 days after notice of cancellation is received by **us**.

Important Items, Insurance Company Obligation the following is added: The service contract reimbursement insurance policy number is 64-2.

Important Items the following is added: **Civil Actions:** The State of Washington is the jurisdiction of any civil action in connection with this **contract**.

Important Items the following is added: **Implied Warranty of Merchantability: The Implied Warranty of Merchantability on the motor vehicle is not waived if this contract has been purchased within ninety (90) days of the purchase date of the motor vehicle from the service contract seller/dealership who also sold the motor vehicle covered by this contract.**

Important Items the following is added: **Service of Suit: We** by law must designate the Commissioner of Insurance as the registered agent for service of process against **us** for any action, suit or proceedings within the State of Washington.

Important Items the following is added: **You** shall be notified within 60 days of the **contract** date of sale if **your vehicle** is ineligible for the coverage selected and the **contract** has been rescinded. In that case, a full refund of the **contract** Purchase Price will be made. A valid claim occurring prior to a determination of ineligibility will be processed according to the provisions of this **contract**.

Wisconsin:

Cancellation of Contract the following is changed: **Your** cancellation fee is \$25 or ten percent (10%) of the **contract** Purchase Price, whichever is less.

Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us**.

Cancellation of Contract the following is added: In the event **you** receive a total loss, **you** may cancel this **contract** and receive a pro rata refund of the **contract** Purchase Price. No cancellation fee will be charged.

Important Items, Subrogation the following is added: **We** acknowledge that **you** must be fully indemnified prior to **us** making any recovery pursuant to these subrogation provisions.

Important Items the following is added: **THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.**

Wyoming:

Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us**.

SAMPLE