

CENTURY WARRANTY SERVICES, INC.

SERVICE CONTRACT DISCLOSURE STATEMENT

SERVICE CONTRACT HOLDER NOTICE:

Purchase of a Service Contract is not required in order to obtain financing or to purchase a vehicle.

The Service Contract has a \$100 deductible

Please note **YOUR** duties if a Mechanical Breakdown occurs, which are described in the section entitled "How to Make a Claim". Authorization must be obtained before beginning any repairs, which are covered under the Service Contract. Authorization can be obtained by contacting the administrator of the Service Contract, Century Warranty Services, at 1-866-732-8503.

BUYER'S RIGHT TO CANCEL: "YOU, the buyer, may cancel the Service Contract at any time prior to midnight of the sixtieth (60) day after the purchase date of the Service Contract.

PARTIES TO THE SERVICE CONTRACT: The **BOLD** print appearing throughout the Service Contract and this Disclosure Statement has the following meanings: "**YOU**" and "**YOUR**" mean the customer named as Service Contract Holder. "**WE**", "**US**" and "**OUR**" refer to Century Warranty Services, Inc. ("CWS"). In some states, "**WE**", "**US**" and "**OUR**" refer to the Seller noted on the front page of the Service Contract. Please refer to the State Amendments section for such exceptions.

SERVICE CONTRACT PERIOD: Coverage under the Service Contract begins on the "Purchase Date" and expires according to the Term or Mileage plan selected, whichever occurs first. Plan expiration is measured in Term/Mileage from the "Purchase Date" and "Current Odometer Reading".

SERVICE CONTRACT COVERAGE: In the event of a Mechanical Breakdown of a Covered Part, **WE** agree to make repairs or reimburse **YOU** for the cost of parts and labor, to repair or replace a Covered Part, less applicable deductible, subject to the terms, conditions, and limitations herein. Mechanical Breakdown means: (1) The failure of a Covered Part due to faulty workmanship or materials supplied by the original vehicle manufacturer or distributor; (2) The failure of a Covered Part due to a gradual reduction in operating performance as a result of normal wear and tear, prior to the vehicle reaching 50,000 miles. A Covered Part has failed when it can no longer perform the function for which it was designed solely because of its condition and not because of the action, inaction, or failure of any non-covered parts. **IF THE MECHANICAL BREAKDOWN IS COVERED UNDER ANY OTHER WARRANTY, SERVICE POLICY, RECALL, OR REPAIR ADJUSTMENT (OTHER COVERAGE), WE WILL PAY THE DIFFERENCE, IF ANY, BETWEEN THE PAYMENTS DUE UNDER THE SERVICE CONTRACT AND THE PAYMENTS DUE UNDER THE OTHER COVERAGE.** The Service Contract is not an insurance policy, a warranty, or a guarantee.

VEHICLE COVERED PARTS

PREMIUM CARE COVERAGE: Coverage includes ANY MECHANICAL BREAKDOWN except for those items listed in the sections "**EXCLUSIONS FROM COVERAGE**" and the section "**LIMITS OF LIABILITY.**"

RENTAL CAR COVERAGE: **YOU** will be allowed up to \$35 per day for a maximum of ten (10) days for car rental expense incurred, if required due to a covered Mechanical Breakdown. **YOU** are responsible for obtaining the rental car and rental car expense incurred must be from a licensed rental car agency or authorized dealer. **WE** will then reimburse **YOU**. **RENTAL CAR REIMBURSEMENT IS NOT PROVIDED FOR PARTS DELAY, SHOP SCHEDULING, OR FOR WORK NOT COVERED BY THE SERVICE CONTRACT. YOU MUST RECEIVE PRIOR AUTHORIZATION FOR RENTAL EXPENSES. RENTAL REIMBURSEMENT IS LIMITED TO DOWNTIME REPAIRS AND ENDS ON THE DATE OF REPAIR COMPLETION.**

TOWING COVERAGE: **YOU** will be allowed up to \$75 per covered Mechanical Breakdown for towing expense incurred if required due to such covered Mechanical Breakdown.

TRAVEL BREAKDOWN: In the event of a Mechanical Breakdown of a Covered Part, **WE** will reimburse **YOU** for motel/hotel lodging and restaurant expense incurred, commencing the day after the claim is reported to **US**, providing **YOU** are in excess of 100 miles from home. Such expense shall be limited to \$75 per calendar day and \$375 per occurrence. Reimbursement is limited to downtime repairs and ends at the time of repair completion.

FLUID COVERAGE: **WE** will pay for replacement of necessary fluids, oils, greases, lubricants and approved A/C gases that must be replaced in conjunction with a covered repair. **THIS COVERAGE DOES NOT APPLY TO SHOP SUPPLIES.**

DIAGNOSTICS COVERAGE: **WE** will pay for reasonable, necessary and customary diagnostic charges incurred in conjunction with a covered repair, not to exceed the labor time listed in a nationally recognized parts and labor guide. **DIAGNOSTIC TIME WILL NOT BE PAID FOR THOSE CONDITIONS WHERE THE PROPER REPAIR IS READILY APPARENT TO THE NORMAL SENSES OF SIGHT, TOUCH, SMELL AND/OR SOUND.**

RELATED DAMAGE COVERAGE: **WE** will pay for the replacement of brake pads, belts and hoses that are damaged and require replacement as a direct result of a covered Mechanical Breakdown. This coverage includes disc brake rotor or brake drum resurfacing/replacement required as a direct result of a covered Mechanical Breakdown.

DEDUCTIBLE AND UNCOVERED COSTS: For each repair visit, **YOU** will be responsible for the first \$100 of the cost of covered repairs, and for any other costs not covered by the Service Contract. When a breakdown to a Covered Part occurs which is covered by a manufacturer's warranty, **WE** will reimburse **YOU** for the difference between **OUR** deductible and the manufacturer's deductible. **If the same Covered Part previously repaired under the Service Contract fails again, the deductible will be waived.**

TRANSFER: **YOU** may transfer the Service Contract to another owner but not to another vehicle. To transfer the Service Contract **YOU** must mail the following three (3) items to CWS within thirty (30) days of transfer of vehicle ownership:

1. a letter containing the name and address of the new owner and **YOUR** authorization to transfer;
2. a legible copy of the front page of the Service Contract; and
3. a check for \$40 payable in U.S. Funds to CWS, for the transfer fee.

The Service Contract may not be transferred to any entity in the business of selling or leasing motor vehicles.

CANCELLATION: YOU may cancel the Service Contract at anytime. To cancel, YOU must return the Service Contract to the Seller indicated on the front page of the Service Contract and provide a letter signed by YOU requesting cancellation that includes the date of cancellation and the current odometer reading of YOUR vehicle. If YOU cancel the Service Contract within sixty (60) days, a 100 percent refund of the Service Contract Price will be made. After sixty (60) days, a pro-rata refund will be made based upon the greater of the time or mileage expired, less a \$50 administration fee. In the event of cancellation, YOU authorize the Lienholder to receive any refund amounts. In the event of a total loss or repossession, Lienholder is authorized to cancel the Service Contract and Lienholder will be named as sole payee for any refund amounts and all rights and interests under the Service Contract will immediately transfer to the Lienholder. The Service Contract is non-cancelable by US except for material misrepresentation, fraud at the time of sale or non-payment of Service Contract Price. In some states, certain cancellation provisions may vary. Please refer to the State Amendments section, which control wherever different.

HOW TO MAKE A CLAIM: When repairs are required, YOU must telephone CWS at 1-866-732-8503 during normal working hours to receive instructions. If YOU do not follow OUR instructions, WE are not obligated to reimburse YOU for the cost of any repairs. Authorization must be obtained from CWS prior to having YOUR vehicle repaired. WE reserve the right to inspect any vehicle before authorization of any repairs. In order to make a claim under the Service Contract YOU must:

1. Have YOUR vehicle serviced according to the maintenance schedule provided in the Manufacturer's Owner's Manual. YOU must keep original copies of all repair orders, invoices and receipts from the performed services and maintenance and present the originals at the time a claim is made;
2. Use all means to protect YOUR VEHICLE FROM FURTHER DAMAGE IN THE EVENT OF A MECHANICAL BREAKDOWN. WITHOUT LIMITING THIS GENERAL RULE, SPECIFICALLY YOU MUST STOP THE VEHICLE IMMEDIATELY AND HAVE IT REPAIRED BEFORE DRIVING IT FURTHER;
3. Provide "teardown authorization" when requested by US, so that the repair facility can provide an accurate diagnosis and estimate of repairs;
4. In the event of an emergency situation that occurs and CWS cannot be reached, YOU can proceed with repairs, but payment will be in accordance with the other provisions of the Service Contract;
5. Submit a claim for reimbursement to US along with all required documents within thirty (30) days of authorization;
6. Retain all replaced parts until YOUR claim is settled, as YOU may be required to submit these parts for inspection.

Failure to comply with the responsibilities outlined above may result in the denial of YOUR claim. If YOU have any questions please contact CWS.

EXCLUSIONS FROM COVERAGE: THE SERVICE CONTRACT WILL NOT PAY OR REIMBURSE YOU FOR:

1. ANY LOSS, DAMAGE OR EXPENSE CAUSED BY ACCIDENTS, ANY ALTERATION TO THE VEHICLE OR THE PART, USE OF UNDERSIZED OR OVERSIZED TIRES OR WHEELS, ALTERATION TO THE VEHICLE NOT AUTHORIZED BY ITS MANUFACTURER, THE FAILURE OF ANY PART NOT COVERED BY THE SERVICE CONTRACT, ACCIDENTAL LOSS;
2. ANY MECHANICAL BREAKDOWN CAUSED BY ACCIDENTS, COLLISION, UPSET DAMAGE, FALLING OBJECTS, THEFT, LARCENY, EXPLOSION, LIGHTNING, EARTHQUAKES, FIRE, WINDSTORMS, HAIL, WATER, FLOODS, SUBFREEZING TEMPERATURE, MALICIOUS MISCHIEF, VANDALISM, CIVIL COMMOTION, RIOTS, OR WARS;
3. THE REPAIR OR REPLACEMENT OF A COVERED PART BY ANY MANUFACTURER'S WARRANTY OR FOR ANY OTHER COVERAGE OR OTHER REASON THE MANUFACTURER, IMPORTER, DISTRIBUTOR, SELLER OR REPAIRER OF THE VEHICLE WILL REPAIR OR REPLACE THE PART AT ITS EXPENSE OR AT A REDUCED COST;
4. ANY INVOICE PRESENTED TO CWS FOR PAYMENT FOR SERVICES NOT PERFORMED AS DESCRIBED AT THE TIME OF AUTHORIZATION;
5. ANY CLAIM IF YOUR VEHICLE'S ODOMETER, SINCE THE PURCHASE DATE OF THE SERVICE CONTRACT, HAS BEEN ALTERED, DISCONNECTED, IS INOPERABLE, OR ACTUAL MILEAGE CANNOT BE DOCUMENTED, OR REASONABLY BE ESTIMATED;
6. ANY CLAIM IF YOUR VEHICLE IS USED FOR COMPETITIVE DRIVING OR RACING, POLICE OR EMERGENCY SERVICE, PRINCIPALLY OFF-ROAD USE, SNOW REMOVAL, CARRIAGE OF PASSENGERS FOR HIRE, COMMERCIAL DELIVERY/SERVICE/REPAIR, RENTAL PURPOSES, ROAD REPAIR, CONSTRUCTION OR HAULING ACTIVITIES, TOWING A TRAILER OR ANOTHER VEHICLE UNLESS YOUR VEHICLE IS EQUIPPED FOR THIS AS RECOMMENDED BY THE MANUFACTURER;
7. ANY MECHANICAL BREAKDOWN CAUSED BY MISUSE, ABUSE, NEGLIGENCE, IMPROPER TOWING, OR LACK OF MAINTENANCE;
8. ANY MECHANICAL BREAKDOWN CAUSED BY CONTAMINATION, OVERHEATING, LACK OF COOLANT OR LUBRICANTS, LACK OF OIL VISCOSITY, SLUDGE, RESTRICTED OIL FLOW, SALT, ENVIRONMENTAL DAMAGE, CHEMICALS, OR RUST AND RUST DAMAGE;
9. THE NEED TO REPAIR OR REPLACE A COVERED PART ARISING OR RESULTING FROM THE USE OF YOUR VEHICLE OUTSIDE OF THE UNITED STATES, ITS TERRITORIES, POSSESSIONS OR CANADA;
10. HAZARDOUS WASTE DISPOSAL CHARGES, STORAGE OR FREIGHT CHARGES; ADJUSTMENTS; SHOP SUPPLIES, CORE CHARGES, AND CORRECTION OF RATTLES/SQUEAKS/WIND NOISE/ODORS/WATER LEAKS;
11. ANY CONSEQUENTIAL, SECONDARY DAMAGES OR UNREASONABLE COSTS THAT YOU MAY SUFFER AS A RESULT OF THE NEED TO REPAIR OR REPLACE A PART;
12. LIABILITY FOR DAMAGE TO PROPERTY, INJURY TO OR DEATH OF ANY PERSON ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF YOUR VEHICLE WHETHER OR NOT RELATED TO THE COVERED PARTS;
13. UNDER PREMIUM CARE COVERAGE, ANY OF THE FOLLOWING PARTS: BRAKE LININGS, BRAKE DRUMS AND ROTORS, DISC BRAKE PADS (EXCEPT WHERE NOTED UNDER RELATED DAMAGE COVERAGE), STANDARD TRANSMISSION CLUTCH COMPONENTS, AIR BAGS, SOLAR POWERED DEVICES, HINGES, GLASS, LENSES, SEALED BEAMS, TRIM, MOLDINGS, DOOR HANDLES, LOCK CYLINDERS, TIRES, BATTERIES, LIGHT BULBS, UPHOLSTERY, PAINT, BRIGHT METAL, FREEZE PLUGS, EXHAUST SYSTEM, SHOCK ABSORBERS, AUDIO, SECURITY OR OTHER SYSTEMS NOT FACTORY INSTALLED, WORK SUCH AS FRONT-END ALIGNMENT OR WHEEL BALANCING, CONSTANT VELOCITY JOINT BOOTS, SAFETY RESTRAINT

SYSTEMS, CELLULAR PHONES, ELECTRONIC TRANSMITTING DEVICES (EXCEPT FOR THOSE SPECIFICALLY LISTED), RADAR DETECTORS, APPLIANCES, NEAR OBJECT AVOIDANCE SYSTEMS, VINYL AND CONVERTIBLE TOPS;

14. BURNT VALVES, WORN PISTON RINGS, THE CORRECTION OF OIL CONSUMPTION, ANY REPAIRS FOR REDUCTION IN ENGINE EFFICIENCY THAT MUST BE PERFORMED ON YOUR VEHICLE;
15. ANY MAINTENANCE ON YOUR VEHICLE;
16. ANY PERSONAL EXPENSES (EXCEPT WHERE NOTED UNDER TRAVEL BREAKDOWN) ARISING BECAUSE YOUR VEHICLE IS NOT AVAILABLE FOR YOU TO USE;
17. DAMAGES CAUSED TO YOUR ENGINE RESULTING FROM THE INGESTION OF WATER THROUGH THE ENGINE AIR INTAKE SYSTEM (COMMONLY REFERRED TO AS WATER INGESTION);
18. ANY MECHANICAL BREAKDOWN WHICH EXISTED OR WAS CAUSED BY A CONDITION KNOWN TO YOU ON OR PRIOR TO THE SERVICE CONTRACT PURCHASE DATE.

PAYMENTS: CWS will pay the Repair Facility directly for authorized repairs covered under the Service Contract. If the Repair Facility does charge **YOU** for authorized repairs covered under the Service Contract, submit copies of all invoices and receipts pertaining to the authorized repairs along with a copy of the front page of the Service Contract to: CWS, P.O. Box 3195, Jacksonville, Florida 32206.

OUR OPTIONS: CWS will pay the Repair Facility directly or reimburse **YOU** for the repair or replacement of any part covered by the Service Contract. **Replacement parts utilized in covered repairs will be, at the discretion of CWS, new or remanufactured OEM parts, new or remanufactured aftermarket parts or used parts that meet the quality standards of the repair facility or CWS.**

LIMITS OF LIABILITY: For any one repair visit, all benefits paid or payable shall not exceed the actual cash value of **YOUR** vehicle at the instant prior to the most recent loss. The aggregate total of all benefits paid or payable during the term of the Service Contract shall not exceed the price **YOU** paid for **YOUR** vehicle. The payment for or reimbursement for repair or replacement of Covered Parts and the benefit stated under RENTAL CAR COVERAGE, TOWING COVERAGE, TRAVEL BREAKDOWN FLUID COVERAGE, DIAGNOSTICS COVERAGE, and RELATED DAMAGE COVERAGE are the only remedies available to a Service Contract Holder. **WE** assume no other obligation or responsibility with regard to the vehicle. **WE** neither assume, nor authorize anyone to assume for **US**, any additional liability.

INSURANCE: **OUR** obligations under the Service Contract are insured by Courtesy Insurance Company, 500 Jim Moran Boulevard, Deerfield Beach, Florida 33442. **YOU** are entitled to make a direct claim to Courtesy Insurance Company. To do so, please call 1-800-298-8011 for instructions. In some states, such obligation may be insured by an alternative carrier. Please refer to the State Amendment section for such exceptions.

GENERAL:

1. THE TERMS AND CONDITIONS OUTLINED ABOVE ARE A SAMPLE OF THE FULL AND COMPLETE AGREEMENT BETWEEN THE PARTIES. NO ORAL REPRESENTATION OR STATEMENT SHOULD BE RELIED UPON BY THE PURCHASER.
2. If it is not clear which Term/Mileage or coverage plan has been purchased, **YOU** should contact the Seller or **US**.
3. The Service Contract will be governed by the laws of the state in which it is sold.
4. No amendment, supplement, or waiver of any provision of the Service Contract will be binding against **US** unless it is in writing and signed by one of the authorized representatives at **OUR** home office.
5. **WE** may delegate the performance of **OUR** duties and obligations and assign **OUR** rights and benefits hereunder.
6. **OUR** right to recover payment: If **WE** make any payment under the Service Contract and **YOU** have a right to recover against another party, **YOUR** rights shall become **OUR** rights and **YOU** shall do whatever is necessary to enable **US** to enforce these rights. **OUR** subrogation rights become effective after **YOU** are made whole.

STATE AMENDMENTS: If the Service Contract is purchased in any of the following states, the following additional provisions will apply:

ALABAMA: If the Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. If **YOU** cancel after sixty (60) days, the administration fee will be \$25. A 10 percent penalty will be applied to any refund that is not paid within forty-five (45) days of the return of the Service Contract. If **WE** cancel, **WE** will give **YOU** at least five (5) days notice of cancellation and state the effective date and reason for cancellation. If **WE** cancel, refunds will be calculated according to the Pro-Rata method and no administration fee will be charged.

ALASKA: The Service Contract will provide coverage if **YOUR** vehicle is used for snow removal, provided it is properly equipped for such use and is not used commercially.

ARIZONA: "**WE**", "**US**" and "**OUR**" appearing in BOLD throughout the Service Contract refer to Century Warranty Services, Inc. ("CWS"). To cancel the Service Contract, **YOU** must return the Service Contract to the Seller or the Administrator. The Service Contract is non-cancelable by **US** except for **YOUR** fraud or material misrepresentation in submitting a claim, or failure to pay the Service Contract Price. In the event **WE** fail to pay a valid claim or refund within thirty (30) days after proof of loss has been filed, **YOU** are entitled to make a direct claim to Courtesy Insurance Company. Please call 1-800-298-8011 for instructions.

CALIFORNIA: **OUR** California Vehicle Service Contract Provider License # is 0E39091. The **INSURANCE** section is removed in its entirety and replaced with the following: Performance to **YOU** under the 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. The name and address of the insurance company is: American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157-6596. If **YOU** are not satisfied with the insurance company's response, **YOU** may contact the California Department of Insurance at 1-800-927-4357. The **CANCELLATION** section is amended by the following: If the Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. If **YOU** cancel after sixty (60)

days, a pro-rata refund will be made based upon the greater of the time or mileage expired from the Purchase Date and odometer reading at Purchase Date, less an administration fee of \$25 or 10 percent of the unearned pro-rata service contract price, whichever is less.

COLORADO: **OUR** obligations under the Service Contract are insured by Courtesy Insurance Company, 500 Jim Moran Boulevard, Deerfield Beach, Florida 33442, Policy Number NT-AO-0002.

CONNECTICUT: If the Service Contract has a term of less than one (1) year, the Service Contract term shall be extended for the time period that the vehicle is being repaired under the Service Contract.

FLORIDA: The **CANCELLATION** section is removed in its entirety and replaced with the following: The Service Contract may be cancelled by **YOU** at anytime. To cancel, **YOU** must return the Service Contract to the Seller or CWS. If **YOU** cancel during the first sixty (60) days, a 100 percent refund of the Service Contract Price will be made. After sixty (60) days, a pro rata refund will be made based upon the greater of the time or mileage expired from the Purchase Date and odometer reading at Purchase Date, less a fee of \$50 or 10 percent of the unearned Service Contract Price, whichever is less. After sixty (60) days, **WE** cannot cancel the Service Contract except for material misrepresentation or fraud at the time of sale, lack of proper maintenance, or non-payment of Service Contract Price, in which case **YOU** will be notified by certified mail. If **WE** cancel the Service Contract, **WE** will return 100 percent of the paid unearned pro-rata Service Contract Price. In the event of cancellation, **YOU** authorize the Lienholder to receive any refund amounts. Upon total loss or repossession, all rights and interests under the Service Contract will immediately transfer to the Lienholder and the Lienholder will be named sole payee for any refund amounts.

GEORGIA: The **CANCELLATION** paragraph is amended as follows: If the Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. If **YOU** cancel after sixty (60) days, a pro-rata refund will be made based upon the greater of the time or mileage expired from the Purchase Date and odometer reading at Purchase Date, less an administration fee of \$50 or 10 percent of the unearned pro-rata Service Contract Price, whichever is less. If **WE** cancel, **YOU** will be notified by certified mail stating the time when the cancellation will be effective, which shall not be less than thirty (30) days from the date of mailing. The cancellation shall conform to the requirements of Georgia Code Section 33-24-44. **WE** cannot cancel the Service Contract except for fraud, material misrepresentation, or non-payment of the Service Contract Price. In the event, the issuer of the Service Contract is unable to make a refund; **YOU** may file a claim directly with the insurer listed in the Service Contract. The **EXCLUSIONS FROM COVERAGE** section 1.) is removed in its entirety and replaced with the following: ANY LOSS, DAMAGE OR EXPENSE CAUSED BY ACCIDENTS, ANY ALTERATION TO THE VEHICLE OR THE PART SINCE THE PURCHASE OF THE SERVICE CONTRACT, USE OF UNDERSIZED OR OVERSIZED TIRES OR WHEELS, ALTERATION TO THE VEHICLE NOT AUTHORIZED BY ITS MANUFACTURER, THE FAILURE OF ANY PART NOT COVERED BY THE SERVICE CONTRACT, ACCIDENTAL LOSS; section 8.) is removed in its entirety and replaced with the following: 8.) Any Mechanical Breakdown caused by contamination, overheating, lack of coolant or lubricants, lack of oil viscosity, restricted oil flow, salt, environmental damage, chemicals, or rust and rust damage.

HAWAII: If the Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. If **YOU** cancel after sixty (60) days, a pro-rata refund will be made based upon the greater of the time or mileage expired from the Purchase Date and odometer reading at Purchase Date, less an administration fee of \$50. A 10 percent penalty per month will be applied to any refund not paid or credited within forty-five (45) days after return of the Service Contract. The right to cancel the Service Contract in the first sixty (60) days and receive a 100 percent refund of the Service Contract Price is not transferable and only applies to the original Service Contract Holder. If **WE** cancel for any reason other than: 1.) nonpayment of the Service Contract Price; 2.) any material misrepresentation made by **YOU** or on **YOUR** behalf; or, 3.) any substantial breach of contractual duties by **YOU**, **WE** will provide **YOU** with written notice of cancellation at least five (5) days prior to the effective date of cancellation.

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

ILLINOIS: The cancellation administration fee will be \$50 or 10 percent of the pro-rata refund amount, whichever is less.

INDIANA: **YOUR** proof of payment to **US** for the Service Contract shall be considered proof of payment to the insurance company which guarantees **OUR** obligations to **YOU**, providing such insurance was in effect on the Purchase Date of the Service Contract.

IOWA: In the event **YOU** have any questions regarding **YOUR** Service Contract, **YOU** may contact Century Warranty Services, Inc., P.O. Box 3195, Jacksonville, Florida 32206 or Courtesy Insurance Company. **YOU** may also contact the Iowa Insurance Commissioner at the following address: Iowa Securities Bureau, 340 East Maple, Des Moines, Iowa 50319.

MAINE: The **PARTIES TO THE SERVICE CONTRACT** section is removed in its entirety and replaced with the following: The **BOLD** print appearing throughout the Service Contract has the following meanings: "**YOU**" and "**YOUR**" mean the customer named as Service Contract Holder on the front of the Service Contract. "**WE**", "**US**" and "**OUR**" refer to the Seller on the front of the Service Contract. The Service Contract is between **YOU** and **US**. **WE** have appointed Century Warranty Services, Inc. ("CWS") as the authorized administrator of the Service Contract. CWS in any way neither assumes nor has any liability whatsoever for the obligations of the Service Contract.

MARYLAND: If the Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. In the event **WE** fail to pay a valid claim or refund within sixty (60) days after proof of loss has been filed, **YOU** are entitled to make a direct claim to Courtesy Insurance Company. Please call 1-800-298-8011 for instructions.

MASSACHUSETTS: NOTICE TO CONSUMER: THE COVERAGE **YOU** ARE 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 THE COVERAGE TO PURSUE THOSE WARRANTIES WHICH ARE AVAILABLE TO **YOU** WITHOUT THE SERVICE CONTRACT.

MICHIGAN: Seller is prohibited from having an independent courier service or other third party pick up **YOUR** payment at **YOUR** residence before the end of the third business day after the date of the transaction.

MINNESOTA: Minnesota Statute 325F.662 requires certain vehicle sellers to provide coverages below at no charge. The term of the required warranty is based on the mileage at the time of sale as follows:

Used vehicles with less than 36,000 miles at the time of sale:

Provides coverage for sixty (60) days or 2,500 miles, whichever occurs first.

Used vehicles with 36,000 miles or more but less than 75,000 miles at the time of sale:

Provides coverage for thirty (30) days or 1,000 miles, whichever occurs first.

Engine: Lubricated Parts; Intake Manifolds; Engine Block; Cylinder Heads; Rotary Engine Housings; and Ring Gear; Water Pump; Externally Mounted Mechanical Fuel Pump; Radiator; Alternator; Generator; and Starter.

Transmission: Case; Internal Parts; Torque Converter; or, the Manual Transmission Case and Internal Parts.

Drive Axle: Axle Housings and Internal Parts; Axle Shafts; Drive and Output Shafts; and Universal Joints; but excluding the Secondary Drive Axle on vehicles other than passenger vans, mounted on a truck chassis.

Brakes: Master Cylinder; Vacuum Assist Booster; Wheel Cylinders; Hydraulic Lines and Fittings; and Disc Brake Calipers.

Steering: Gear Housing and all Internal Parts; Power Steering Pump; Valve Body; Piston; and Rack.

Note: The following parts are covered only on vehicles with less than 36,000 miles: Steering Rack; Radiator; Alternator; Generator and Starter.

The above coverages are excluded from the Service Contract during the applicable warranty period, unless the seller becomes unable to meet its obligations. **YOUR** rights and obligations are fully explained in the seller-issued used vehicle limited warranty document.

The first paragraph of the **SERVICE CONTRACT HOLDER NOTICE** section is removed in its entirety.

The **CANCELLATION** paragraph is amended with the addition of the following statement: THE SERVICE CONTRACT IS NON-CANCELABLE BY **US** EXCEPT FOR FRAUD OR MATERIAL MISREPRESENTATION IN THE SUBMISSION OF CLAIMS.

The **SERVICE CONTRACT COVERAGE** paragraph is amended by the removal of the following statement: A Covered Part has failed when it can no longer perform the function for which it was designed solely because of its condition and not because of the action, inaction, or failure of any non-covered parts.

The **HOW TO MAKE A CLAIM** section 5.) is removed in its entirety and replaced with the following: 5.) Submit a claim for reimbursement to **US** along with all required documents within sixty (60) days of authorization: 6.) is removed in its entirety.

The **EXCLUSIONS FROM COVERAGE** section 8.) is removed in its entirety and replaced with the following: 8.) Any Mechanical Breakdown caused by contamination, overheating, lack of coolant or lubricants, lack of oil viscosity, restricted oil flow, salt, environmental damage, chemicals; section 11.) is removed in its entirety and replaced with the following: 11.) Any consequential, secondary damages or unnecessary costs that **YOU** may suffer as a result of the need to repair or replace a part; section 18.) is removed in its entirety.

If the manufacturer's recommended maintenance schedule is not provided to **YOU**, please contact CWS and an alternative maintenance schedule to be used in connection with the Service Contract will be provided.

MISSOURI: **WE** will give **YOU** at least sixty (60) days notice of cancellation.

NEBRASKA: The **CANCELLATION** section is amended by the addition of the following: If **WE** cancel, **WE** will provide a written notice to **YOU** via certified mail sixty (60) days in advance of cancellation. The **LIMITS OF LIABILITY** section is amended by the addition of the following: The Actual Cash Value will be calculated using a nationally recognized consumer vehicle pricing guide. **YOU** may contact **US** to find out which guide was used for this calculation.

NEVADA: If **YOU** cancel the Service Contract during the first sixty (60) days, a 100 percent refund of the Service Contract Price will be made. After sixty (60) days, a pro-rata refund will be made based upon the greater of the time or mileage expired from the Purchase Date and odometer reading at Purchase Date, less a \$50 administration fee. A 10 percent penalty per thirty (30) day period shall be added to any refund not paid within thirty (30) days after the date the Service Contract is returned. The Service Contract is non-cancelable by **US** except for fraud, material misrepresentation, or failure to pay the Service Contract Price. If **WE** cancel the Service Contract, **WE** will provide written notice at least fifteen (15) days prior to cancellation and state the effective date and reason for cancellation. No administration fee will be charged if the Service Contract is cancelled by **US**. The Service Contract is not renewable and expires in accordance with the Service Contract Period provision.

NEW HAMPSHIRE: The **INSURANCE** section is removed in its entirety and replaced with the following: **OUR** obligations under the Service Contract are insured by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157-6596. **YOU** may file a claim with the insurance company directly. To do so, please call 1-800-426-7517. The **CANCELLATION** paragraph is amended as follows: **WE** cannot cancel the Service Contract except for fraud, material misrepresentation, or failure to pay for the Service Contract on **YOUR** part. **WE** will give **YOU** at least sixty (60) days notice of cancellation. Cancellation and transfer fees are removed.

NEW MEXICO: The **INSURANCE** section is removed in its entirety and replaced with the following: **OUR** obligations under the Service Contract are insured by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157-6596. **YOU** may file a claim with the insurance company directly. To do so, please call 1-800-426-7517. The **CANCELLATION** paragraph is amended as follows: If **YOU** cancel within sixty (60) days of receipt of the Service Contract, a 100 percent refund of the Service Contract Price will be made. After sixty (60) days, a pro-rata refund will be made based upon the greater of the time or mileage expired from the Purchase Date and odometer reading at Purchase Date, less a \$50 administration fee. The right to cancel the Service Contract is not transferable and only applies to the original Service Contract Holder. A 10 percent penalty will be applied

to any refund that is not paid within sixty (60) days of return of the Service Contract. After seventy (70) days, **WE** cannot cancel except for: 1.) nonpayment of Service Contract Price; 2.) fraud or misrepresentation in obtaining the Service Contract or presenting a claim; or, 3.) discovery of an act or omission in violation of the Service Contract which substantially and materially increases the service required under the Service Contract. If **WE** cancel, **WE** will give **YOU** at least fifteen (15) days notice of cancellation.

NEW YORK: The **INSURANCE** section is removed in its entirety and replaced with the following: **OUR** obligations under the Service Contract are insured by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157-6596. **YOU** may file a claim with the insurance company directly. To do so, please call 1-800-426-7517. The **CANCELLATION** paragraph is amended as follows: If the Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. A 10 percent penalty per thirty (30) day period shall be added to any refund not paid within thirty (30) days after the date the Service Contract is returned. If **WE** cancel, **WE** will provide written notice at least fifteen (15) days prior to cancellation and state the effective date and reason for cancellation.

NORTH CAROLINA: The cancellation administration fee will be \$50 or 10 percent of the pro-rata refund amount, whichever is less.

OKLAHOMA: The Service Contract is not issued by the manufacturer or wholesale company marketing the product. The Service Contract will not be honored by such manufacturer or wholesale company. The **CANCELLATION** paragraph is amended as follows: A cancellation administration fee of 10 percent of the pro-rata refund amount will be applied only if the Service Contract is cancelled by **YOU**. If **WE** cancel, **WE** will return 100 percent of the unearned pro-rata premium.

SOUTH CAROLINA: If the Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. If **WE** do not timely resolve such matters within sixty (60) days of proof of loss, **YOU** may contact the South Carolina Department of Insurance, P.O. box 100105, Columbia, SC 29202-3105, or 1-800-768-3467. A 10 percent penalty will be added to any refund that is not paid or credited within forty-five (45) days in accordance with Title 38 Section 38-78-30(f) of the SC Code of Laws. If **WE** cancel, **WE** will provide written notice at least fifteen (15) days prior to cancellation and state the effective date and reason for cancellation.

TEXAS: If the Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. A 10 percent penalty per thirty (30) day period shall be added to any refund not paid within forty-five (45) days after the date the Service Contract is returned. If **WE** cancel, **WE** will provide written notice at least fifteen (15) days prior to cancellation and state the effective date and reason for cancellation.

UTAH: The **CANCELLATION** section is amended by the addition of the following: Coverage afforded under the Service Contract is not guaranteed by the Property and Casualty Guarantee Association. If **WE** cancel the Service Contract, **WE** will give **YOU** at least thirty (30) days notice of cancellation and state the effective date and reason for cancellation. If the Service Contract is financed, in the event of a total loss or repossession, the Lienholder is authorized to cancel the Service Contract and the Lienholder will be named as sole payee for any refund amounts and all rights and interests under the Service Contract will immediately transfer to the Lienholder. The **HOW TO MAKE A CLAIM** section 5.) is removed in its entirety and replaced with the following: 5.) Submit a claim for reimbursement to **US** along with all required documents as soon as possible.

VERMONT: The **INSURANCE** section is removed in its entirety and replaced with the following: **OUR** obligations under the Service Contract are insured by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157-6596. **YOU** may file a claim with the insurance company directly. To do so, please call 1-800-426-7517. The **CANCELLATION** paragraph is amended as follows: If the Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged.

WASHINGTON: The **INSURANCE** section is removed in its entirety and replaced with the following: **OUR** obligations under the Service Contract are guaranteed by Courtesy Insurance Company, 500 Jim Moran Boulevard, Deerfield Beach, Florida 33442. The Contractual Liability Policy Number is 02-09-0001. **YOU** are entitled to make a direct claim to Courtesy Insurance Company. To do so, please call 1-800-298-8011 for instructions. The **CANCELLATION** section is removed in its entirety and replaced with the following: The Service Contract may be cancelled by **YOU** at anytime. To cancel, **YOU** must return the Service Contract to the Seller. If **YOU** cancel the Service Contract during the first sixty (60) days, no administration fee will be charged. If **YOU** cancel after sixty (60) days, a pro-rata refund will be made based upon the greater of the time or mileage expired from the Purchase Date and odometer reading at Purchase Date, less a \$25 administration fee. A 10 percent penalty will be applied to any refund that is not paid within thirty (30) days of return of the Service Contract. In the event of cancellation, **YOU** authorize the Lienholder to receive any refund amounts. In the event of a total loss or repossession, Lienholder is authorized to cancel the Service Contract and Lienholder will be named as sole payee for any refund amounts and all rights and interests under the Service Contract will immediately transfer to the Lienholder. The Service Contract is non-cancelable by **US** except for fraud, material misrepresentation, or failure to pay the Service Contract Price due. The **GENERAL** paragraph is amended by the addition of the following: 7.) The parties hereto agree for the purpose of litigation, the venue of the matter shall be in the appropriate judicial district in the state of Washington.

IMPLIED WARRANTY: The Implied Warranty of merchantability on the motor vehicle is not waived if the Service Contract has been purchased within ninety (90) days of the Purchase Date of the motor vehicle from a provider who also sold the motor vehicle covered by the Service Contract.

WISCONSIN: THE SERVICE CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.

WYOMING: If the Service Contract is cancelled by **YOU** during the first sixty (60) days, no administration fee will be charged. If **WE** cancel, **WE** will mail a written notice of cancellation to **YOU** at least ten (10) days prior to cancellation, unless cancellation is for nonpayment of Service Contract fees, a material misrepresentation, or other substantial breach of contractual duties.

OBLIGOR AND ADMINISTRATOR:

Century Warranty Services, Inc

P. O. Box 3195
Jacksonville, FL 32206
1-866-732-8503