Emergency Roadside Assistance Benefit Statement

Emergency Roadside Assistance (the "Program") is extended to you by CarShield and administered by Roadside Protect, Inc. Your Program benefits begin 20 days after the effective date on your membership documents. Your membership is renewable monthly. Eligible expenses run for a 12 month period from your original enrollment date ("Benefit Period"). You must be a current paid member on the date of your emergency roadside event.

What is Emergency Roadside Assistance?

The Roadside Assistance benefit will cover you on a sign and drive basis up to a maximum benefit of \$150.00. The covered vehicle will receive services with no out of pocket expense up to the \$150 benefit limit. Limited to 3 events during the Benefit Period.

Who is Eligible

Assistance is extended to you and the registered Eligible Vehicle. You are allowed up to 3 claims during the Benefit Period. Benefits are not transferable. An Eligible Vehicle means a passenger vehicle less than 10,000 lbs GVWR you have registered with as.

Coverage

TOWING SERVICE

When your vehicle cannot be started or driven, or if it is in an accident, you are covered up to \$150 (one-hundred fifty dollars).

EMERGENCY TIRE SERVICE

Whenever you have a flat or damaged tire, you are covered up to a maximum of \$150 (one-hundred fifty dollars) per occurrence for the service provider to change that inflated spare from mount to wheel. This service may not be available in all areas, in which case, towing service may be provided up to your benefit level.

LOCKOUT SERVICE

When you locked your keys in the vehicle we will provide an emergency vehicle service to unlock your vehicle. Key Replacement is not included. This service is limited to \$150 (one-hundred fifty dollars) per occurrence.

BATTERY SERVICE

In the event the battery in your vehicle fails, battery services will be provided to a maximum of \$150 (one-hundred fifty dollars) per occurrence.

FUEL DELIVERY SERVICE

We will deliver fuel to the site of the member. The member is responsible for the cost of the fuel. These delivery services are limited to \$150 (one-hundred fifty dollars) per occurrence.

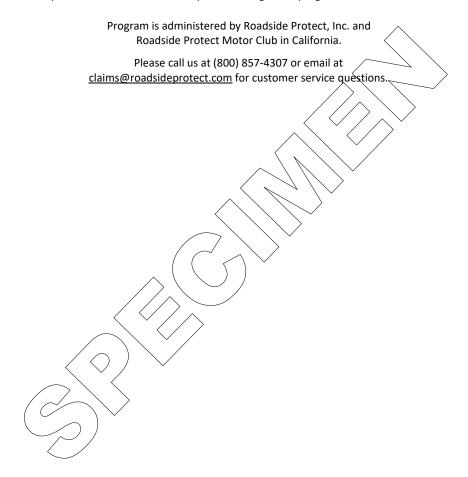
Service is limited to 3 claims per membership year

\$150 (one-hundred fifty dollars) per occurrence.

What Are the Exclusions?

- Service if you are not with the disabled vehicle
- Service for, fleet vehicles, vehicles off road; vehicles over 1- ton capacity, vehicles already
 at a repair facility or on roads where state/provincial provides are exclusively utilized.

- Towing or service on roads not regularly maintained, including private property.
- Installation or removal of snow chains nor dismounting, repairing, or rotating tires.
- Vehicle storage charges, cost of parts and installation, products, materials, impounding, and additional labor related to towing.
- Service to vehicles with an expired safety inspection, license plate, and/or emission sticker where required by law.
- Service to vehicles that are not in a safe condition to be towed.
- Fraud or misrepresentation of the facts.
- Requests for service within 20 days of enrolling in the program



Road Hazard Tire Protection Reimbursement Benefit Statement

Road Hazard Tire Protection Reimbursement Assistance (the "Program") is extended to you by CarShield and administered by Roadside Protect, Inc. Your Program benefits begin 20 days after the effective date on your membership documents. Your membership is renewable monthly. Eligible expenses run for a 12 month period from your original enrollment date ("Benefit Period"). You must be a current paid member on the date of your road hazard event.

What is Road Hazard Tire Protection Reimbursement?

The Road Hazard Tire Protection Reimbursement benefit will reimburse you for eligible Expenses incurred up to a maximum benefit of \$250.00 for replacement or \$35.00 for repair. We will reimburse you the cost to repair, or if non-repairable, the cost to replace a damaged tire on the Covered Vehicle if damage is caused by a road hazard on a public roadway. Road hazard is defined as objects and road conditions such as potholes, rocks, wood debris, metal parts, plastic or composite scraps or any item causing tire damage other than wear and tear and those conditions excluded below.

Tire Hazard Protection Reimbursements apply:

- Tire Repair You will be reimbursed for the full charges incurred for the repair of the flat tire(s) up to \$35 per occurrence.
- Tire Replacement You will be reimbursed for a replacement tire should the tire become non-repairable due to impact breaks, snags, punctures, or other road hazards up to \$250.
- Your tire must have more than 3/32" tread depth remaining to be eligible for reimbursement. Important: You will be reimbursed for the cost of a new tire plus mounting and balancing (excluding TPMS and sales tax) as shown on the sales invoice.
- Limited to 3 claims per vehicle during the Benefit Period.

Who is Eligible?

Assistance is extended to you and the registered Eligible Vehicle. Benefits are not transferable.

An Eligible Vehicle means a passenger vehicle less than 10,000 lbs GVWR you have registered with us.

To Qualify for Reimbursement

- You must be driving an Eligible Vehicle; and
- You must call for preauthorization at (800) 857-4307; and
- Requests for reimbursement of Expenses must be submitted within sixty (60) days of the original pate of the road hazard event.
- "Eligible Expenses" mean expenses incurred for repairs or replacing tires with a
 minimum of 3/32" or for a period of 12 months from membership purchase date by a
 licensed vendor. Only the cost of a repair or new tire plus mount and balancing
 (excluding TPMS and sales tax) as shown on the sales invoice with qualify for
 reimbursement.

What Do I Need to Do to Submit a Request for Reimbursement?

 Submit your written request for reimbursement along with the required documents listed below by email or postal mail within sixty (60) days of the original date of the authorization. Requests submitted after 60 days are not eligible for reimbursement.

- · Requests may be sent by:
 - o Email to daims@roadsideprotect.com
 - o Postal Mail to Roadside Protect, Inc., PO Box 681459, Schaumburg, IL 60168

What Documents Are Required to Submit with my Request?

- Your written request for reimbursement which must include the following so that we can contact you if necessary for additional or missing information:
 - o [Client Name Customer/Membership] Number
 - Your First and Last Name
 - o The best way to reach you (telephone, email address, or postal address)
 - Your complete mailing address
- · Authorization number
- The paid invoice showing:
 - o The name, address, and telephone number of the licensed vendor;
 - o The year, make, model, and mileage of the vehicle requiring new tire;
 - The name of the driver/customer that requested and paid for the repairs to the disabled vehicle:
 - o The details of damaged tire including DOT, brand, mødel and damage information;
 - o The details for new tire replacement or tire repair;
- · Receipts for eligible Expenses incurred; and
- Pictures of the damaged tires including damaged area, DOT, brand and model if requested by administrator; and
- Any other documents as requested to verify the claim

How will I be reimbursed?

If the documentation submitted is verified and approved, you will receive your reimbursement check promptly by mail

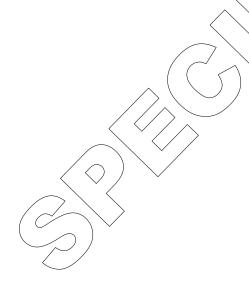
Exclusions and limitations: this program will not pay or reimburse for:

- Failures to tires occurring when any part of the tire tread that comes in contact with the road has a tread depth of 3/32" or less.
- Damage, replacements, or repairs to tires due to wear and tear.
- Tires which are otherwise not recommended by the manufacturer.
- Cosmetic damage, i.e. damage that does not affect the structural integrity of the tire.
- Damage to tires in either the side wall or tread area due to dry rot, cracking, or peeling.
- Loss, damage or expense caused by accidents, collision, theft, snow chains, explosion, lightning, earthquakes, fire, windstorms, water, floods, malicious mischief, vandalism, civil commotion, riots, war.
- Repairs or replacements due to manufacturer recall, defect or warranty, or any reason the manufacturer will repair or replace at its expense or at a reduced cost.
- Damage that is caused by or occurs after a tire is no longer serviceable because of
 misuse, abuse, negligence, improper application, improper towing, improper balancing
 or alignment, improper inflation, improper maintenance, improper or failed repairs,
 improper rotation, valve stem corrosion, valve stem leakage or failure, tire sealants,
 brake lock up, wheel spinning, torque snags, etc.
- Loss, damage or expense as a result of off-road use (i.e., driving on anything that is not
 a paved or gravel road maintained by the state or local authority or state or national
 park services, or improved campgrounds).
- Damage caused by mechanical failures (e.g., failed shocks, struts, alignment, balancing, etc.) or interference with vehicle components (e.g., fenders, exhaust, springs, etc.)

- Tires that have been repaired in a manner other than per industry approved methods, which include tia and/or rma repair guidelines.
- Tires that have been retreaded, recapped, regrooved, remolded, or tubed.
- Damage to used tires that have been installed on the eligible vehicle. Coverage is limited to the tires installed on your vehicle as of the effective date of this program and new tires only.
- Tires installed on vehicles used for competitive driving or racing, police or emergency service, principally off-road use, snow removal, carriage of passengers for hire except for Rideshare services, commercial towing, construction, postal service, farm, ranch, or agriculture, motorcycles, all terrain vehicles, or trailers.
- Vehicles exceeding a gross vehicle weight rating of 10,000 pounds
- Charges for TPMS and sales tax
- Pre-existing, consequential, incidental, secondary damages or unreasonable costs that you may incur as a result of the need to repair or replace a tire.
- Reimbursement requests within 20 days of enrolling in the program

Program is administered by Roadside Protect, Iric, and Roadside Protect Motor Club in California.

Please call us at (800) 857-4307 or email at <u>claims@roadsideprotect.com</u> for customer service questions.



Lost Key Reimbursement Benefit Statement

Lost Key Reimbursement Assistance (the "Program") is extended to you by CarShield and administered by Roadside Protect, Inc. Your Program benefits begin 20 days after the effective date on your membership documents. Your membership is renewable monthly. Eligible expenses run for a 12 month period from your original enrollment date ("Benefit Period"). You must be a current paid member on the date of your lost key event.

What is Lost Key Reimbursement?

The Lost Key Reimbursement benefit will reimburse you for eligible Lost Key Expenses incurred up to a maximum benefit of \$500.00. Lost or stolen keys and key remotes will be covered for the eligible member's owned vehicle only. Reimbursement will be made up to the benefit limit for replacement of key. Limited to 1 replacement key during the Benefit Period.

Who is Eligible?

Assistance is extended to you and the registered Eligible Vehicle. Benefits are not transferable.

An Eligible Vehicle means a passenger vehicle less than 10,000 lbs GVWR you have registered with us.

To Qualify for Reimbursement

- You must be driving an Eligible Vehicle; and
- You must call for preauthorization at (800) 857-4307, and
- Requests for reimbursement of Expenses must be submitted within sixty (60) days of the original date of loss.
- "Eligible Expenses" mean expenses incurred for replacing new key or key remote for the same vehicle by a licensed vendor.

What Do I Need to Do to Submit a Request for Reimbursement?

- Submit your written request for reimbursement along with the required documents listed below by email or postal mail within sixty (60) days of the original date of the authorization. Requests submitted after 60 days are not eligible for reimbursement.
- Requests may be sent by:
 - o Email to claims@roadsideprotect.com
 - o Postal Mail to Roadside Protect, Inc., PO Box 681459, Schaumburg, IL 60168

What Documents Are Required to Submit with my Request?

- Your written request for reimbursement which must include the following so that we can contact you if necessary for additional or missing information:
 - o [Client Name Customer/Membership] Number
 - Your First and Last Name
 - o The best way to reach you (telephone, email address, or postal address)
 - Your complete mailing address
- · Authorization number
- The paid invoice showing:
 - o The name, address, and telephone number of the licensed vendor;
 - o The year, make, model, and mileage of the vehicle requiring new key;
 - o The name of the driver/customer that requested and paid for keys;
 - The key replacement details
- Any other documents as requested to verify the claim

How will I be reimbursed?

If the documentation submitted is verified and approved, you will receive your reimbursement check promptly by mail.

What Are the Exclusions? The Program will not pay or reimburse for:

- Any replacement key or remote made without Administrators prior authorization
- Any key or remote repair or replacement covered by warranty, recall or acknowledgement of responsibility issued by the manufacturer of the eligible key or remote to be replaced.
- Fraud or misrepresentation of the facts.
- Any damage or loss whatsoever, whether consequential, direct or otherwise resulting from the failure or loss of a programmed key.
- Reimbursement requests within 20 days of enrolling in the program

Program is administered by Roadside Protect, Inc. and Roadside Protect Motor Club in California.

Please call us at (800) 857-4307 or email at claims@roadsideprotect.com for customer service questions.

Windshield Damage Reimbursement Benefit Statement

Windshield Damage Reimbursement Assistance (the "Program") is extended to you by CarShield and administered by Roadside Protect, Inc. Your Program benefits begin 20 days after the effective date on your membership documents. Your membership is renewable monthly. Eligible expenses run for a 12 month period from your original enrollment date ("Benefit Period"). You must be a current paid member on the date of your windshield damage event.

What is Windshield Damage Reimbursement?

The Windshield Damage Reimbursement benefit will reimburse you for eligible Expenses incurred up to a maximum benefit of \$100.00. Covers the cost of repairs to the front windshield ONLY of minor chips and cracks caused by propelled rocks or other propelled road debris such as wood debris, metal parts, plastic or composite scraps or any other propelled object. NOTE: This covers only minor repairable chips and cracks. Stress-cracks or cracks over six (6) inches are not covered. Reimbursement will be made up to the benefit limit for windshield repair. Limited to 3 claims during the Benefit Period.

Who is Eligible?

Assistance is extended to you and the registered Eligible Vehicle. Benefits are not transferable. An Eligible Vehicle means a passenger vehicle less than 10,000 lbs GVWR you have registered with us.

To Qualify for Reimbursement

- You must be driving an Eligible Vehicle; and
- You must call for preauthorization at (800) 857-4307, and
- Requests for reimbursement of Expenses must be submitted within sixty (60) days of the original date of the windshield damage.
- "Eligible Expenses" mean expenses incurred for repairs windshield for the same vehicle
 by a licensed vendor. Only the cost of the windshield and direct windshield labor will
 qualify.

What Do I Need to Do to Submit a Request for Reimbursement?

- Submit your written request for reimbursement along with the required documents listed below by email or postal mail within sixty (60) days of the original date of the authorization. Requests submitted after 60 days are not eligible for reimbursement.
- Requests may be sent by:
 - Email to claims@roadsideprotect.com
 - Postal Mail to Roadside Protect, Inc., PO Box 681459, Schaumburg, IL 60168

What Documents Are Required to Submit with my Request?

- Your written request for reimbursement which must include the following so that we can contact you if necessary for additional or missing information:
 - o [Client Name Customer/Membership] Number
 - o Your First and Last Name
 - o The best way to reach you (telephone, email address, or postal address)
 - Your complete mailing address
- · Authorization number

- The paid invoice showing:
 - o The name, address, and telephone number of the licensed vendor;
 - o The year, make, model, and mileage of the vehicle requiring new windshield;
 - The name of the driver/customer that requested and paid for the repairs to the vehicle;
 - The windshield repair or replacement details;
- · Receipts for eligible Expenses incurred; and
- Pictures of the windshield damage if requested by administrator; and
- Any other documents as requested to verify the claim

How will I be reimbursed?

If the documentation submitted is verified and approved, you will receive your reimbursement check promptly by mail.

What Are the Exclusions? The Program will not pay or reimburse for.

- Weather related damage is NOT covered.
- Stress cracks or cracks over six (6) inches are not covered
- Any costs or expenses you incur resulting from anything other than your vehicle's windshield damage due to workmanship or the failure of parts
- Requests for reimbursement of non-eligible Expenses
- Any costs or expenses you incur related to fraud, abuse, intentional acts, war or hostilities of any kind or arising from illegal activity
- Any costs or expenses you incur involving alterations made to the Eligible Vehicle or using the Eligible Vehicle in a manner which is not recommended by the manufacturer.
- Any costs or expenses you incur involving damage caused by any outside element including but not limited to accidents, theft, vandalism, riot, explosion, lightning, earthquake, freezing, rust or corrosion, windstorm, hail, water or flood.
- Reimbursement requests within 20 days of encoding in the program

Program is administered by Roadside Protect, Inc. and Roadside Protect Motor Club in California.

Please call us at (800) 857-4307 or email at claims@<u>roadsideprotect.com</u> for customer service questions.

Trip Interruption Reimbursement Benefit Statement

Trip Interruption Reimbursement Assistance (the "Program") is extended to you by CarShield and administered by Roadside Protect, Inc. Your Program benefits begin 20 days after the effective date on your membership documents. Your membership is renewable monthly. Eligible expenses run for a 12 month period from your original enrollment date ("Benefit Period"). You must be a current paid member on the date of your trip interruption event.

What is Trip Interruption Reimbursement Assistance?

The Trip Interruption Reimbursement Assistance benefit will reimburse you for eligible Trip Interruption Expenses incurred up to a \$200.00 per day maximum, including a total maximum benefit up to \$500.00 annually. Eligible Expenses are limited to costs you incur for food, transportation, car rental and/or lodging as defined below within the immediate 72 hours following an accident which disables your vehicle for a period lasting a minimum of 24 hours or which requires you to stay overnight before the accident repairs can be completed and which occurs at least 50 miles from your primary residence.

Who is Eligible?

Assistance is extended to you and the registered Eligible Vehicle. You are allowed up to one claim per Benefit Period. Benefits are not transferable. An Eligible Vehicle means a passenger vehicle less than 10,000 lbs GVWR you have registered with us.

To Qualify for Reimbursement

- You must be driving an Eligible Vehicle; and
- You must call for preauthorization at (800) 857-4307, and
- The vehicle must be disabled due to an accident as defined below; and
- The vehicle disablement period must be a minimum of 24 hours or require an overnight stay before repairs can be completed; and
- Eligible Expenses are incurred within the immediate 72 hours following the accident which disables your vehicle; and
- The vehicle disablement must occur at least 50 miles from your primary residence; and
- Requests for reimbursement of Expenses must be submitted within sixty (60) days of the original date of the Accident.
- "Eligible Expenses" mean expenses incurred for food purchased from a licensed food vendor (e.g., restaurants, grocery stores, etc.), transportation from a licensed transportation company, car rental from a licensed rental company and lodging purchased from a commercial lodging establishment and are limited to costs you incur within the immediate 72 hours following an Accident which disables your vehicle for a period lasting a minimum of 24 hours or which requires you to stay overnight before the repairs can be completed and which occurs at least 50 miles from your primary residence.

What Do I Need to Do to Submit a Request for Reimbursement?

- Submit your written request for reimbursement along with the required documents listed below by email or postal mail within sixty (60) days of the original date of the accident. Requests submitted after 60 days are not eligible for reimbursement.
- · Requests may be sent by:
 - o Email to claims@roadsideprotect.com
 - o Postal Mail to Roadside Protect, Inc., PO Box 681459, Schaumburg, IL 60168

What Documents Are Required to Submit with my Request?

- Your written request for reimbursement which must include the following so that we can contact you if necessary for additional or missing information:
 - o [Client Name Customer/Membership] Number
 - Your First and Last Name
 - The best way to reach you (telephone, email address, or postal address)
 - Your complete mailing address
- Authorization number
- The paid repair invoice showing:
 - o The name, address, and telephone number of the repairing facility;
 - o The year, make, model, and mileage of the disabled vehicle;
 - The date and time the vehicle was left for repairs and the date and time the vehicle was ready and back in service;
 - The name of the driver/customer that requested and paid for the repairs to the disabled vehicle;
 - A description of the accident and the parts and labor required to repair the vehicle;
- Receipts for eligible Expenses incurred during the immediate 72 hour period following the vehicle disablement; and
- Any other documents as requested to verify the claim

How will I be reimbursed?

If the documentation submitted is verified and approved, you will receive your reimbursement check promptly by mail.

What Are the Exclusions? The Program will not pay on reimburse for:

- Any costs or expenses you incur related to a non-accident related repairs or any damage
- Any costs or expenses you incur resulting from anything other than your vehicle's accident due to workmanship on the failure of parts
- Requests for reimbursement of non-eligible Expenses
- Any costs or expenses you incur related to fraud, abuse, intentional acts, war or hostilities of any kind or arising from illegal activity
- Any costs or expenses you incur involving alterations made to the Eligible Vehicle or using the Eligible Vehicle in a manner which is not recommended by the manufacturer.
- Any costs or expenses you incur involving damage caused by any outside element including but not limited to theft, vandalism, riot, explosion, lightning, earthquake, freezing, rust or corrosion, windstorm, hail, water or flood.
- Reimbursement requests within 20 days of enrolling in the program

Program is administered by Roadside Protect, Inc. and Roadside Protect Motor Club in California.

Please call us at (800) 857-4307 or email at claims@roadsideprotect.com for customer service questions.