

Consumer Care Direct

On-Road MOTORCYCLE/SCOOTER COVERAGE

COVERED PARTS: Coverage under this CONTRACT includes only the parts and components listed below:

1. **ENGINE:** Engine block/crankcase, cylinder barrels, cylinder heads and all internally lubricated parts; internal reed valves; valves, valve springs, valve covers, retainers, keepers, guides & seats; push rods; lifters & followers; rocker arms/pivots, rocker arm shafts & bushings; camshafts & bearings; crankshaft; main bearings; pistons, piston rings; wrist pins; connecting rods & rod bearings; timing gears; timing chain or belt; water pump; manifolds; oil pressure switch & sending unit; engine mount isolators; engine mounts. **Note:** The engine block/crankcase, cylinder barrels and cylinder heads are covered only if damaged by an internally lubricated part.
2. **TRANSMISSION:** Transmission case and all internally lubricated parts; bearings; arms; internal drive gears & chains; internal shafts; internal selector mechanism; thrust washers; springs & bushings; transmission mounts. **Note:** transmission case is covered only if damaged by an internally lubricated part. **Exclusions:** clutch assembly; clutch cable.
3. **PRIMARY DRIVE:** Primary drive case and all internally lubricated parts; gears; bearings; internal drive gears and chains; internal selector mechanism. **Note:** Primary drive case is covered only if damaged by the failure of an internally lubricated part. **Exclusions:** clutch & hub assembly.
4. **DRIVE AXLE (shaft driven only):** Transaxle housing and final drive housing; all internally lubricated parts of the differential housing; axle shafts; constant velocity joints; universal joints; drive shafts; supports; retainers and bearings.
5. **FRONT & REAR SUSPENSION:** Front fork tubes and front hub; all internally lubricated parts within the front fork tubes and front hub; swing arm; swing arm bushings; and front and rear wheel bearings.
6. **STEERING:** Steering stem; upper and lower steering stem bearings and bushings.
7. **BRAKES:** Master cylinder; calipers; break backing plate; hydraulic brake lines; metal fittings.
8. **ELECTRICAL:** Alternator; starter; starter drive; starter solenoid; voltage regulator; manually operated switches; wiring harness; ignition coil(s); rectifier; stator assembly; and magneto.
9. **INSTRUMENTS & GAUGES:** All factory instrumentation (mechanical and electronic) and electronic instrument sensors. Light bulbs are excluded.
10. **FUEL SYSTEM:** Fuel pump; fuel injectors; fuel pressure regulator; oil injection pump; oil injection drive gear; and fuel petcock.
11. **COOLING SYSTEM:** Radiator; cooling fan motor.
12. **SEALS & GASKETS:** Leaking seals & gaskets on any Covered Part listed above. Minor loss of fluid or seepage is considered normal and is not considered a MECHANICAL BREAKDOWN or FAILURE.

YOUR CONTRACT PROVIDES COVERAGE ONLY TO THE FOLLOWING SPECIFICALLY NAMED VEHICLE MANUFACTURER / FACTORY INSTALLED PARTS. ANY PART NOT LISTED BELOW IS NOT COVERED:

13. **Factory Installed Audio Entertainment System:** Receiver; CD player; navigation system; audio jacks; MP3 player; alarm system.
14. **Factory Installed Fairing Hardware:** Mounting hardware: brackets, switches, covers, latches and hinges.
15. **Factory Installed Saddlebag/Travel Trunks:** Bags, travel trunks, latches, hinges, mounting hardware.

Refer to Section E. of this CONTRACT (What Is Not Covered) for more information.

YOUR CONTRACT DEDUCTIBLE DOES NOT APPLY TO THE FOLLOWING THREE ADDITIONAL MECHANICAL BREAKDOWN CONTRACT BENEFITS.

1. **ROADSIDE CARE:** YOU will be protected by ROADSIDE ASSISTANCE for the full term of this CONTRACT. Roadside benefits include: Towing, Jump Starts, and Vehicle Fluid Delivery. YOU are responsible for the cost of any Vehicle Fluids. **ROADSIDE CARE BENEFITS MAY VARY BY STATE AND ARE ONLY PAID DIRECTLY TO OUR ROADSIDE ASSISTANCE PROVIDER. YOU ARE REQUIRED TO CALL 1-866-590-8420 OR 1-800-380-2165 TO OBTAIN ASSISTANCE. THE MAXIMUM BENEFIT AMOUNT PAYABLE IS \$50.00 PER OCCURRENCE WITH A MAXIMUM OF EIGHT (8) OCCURRENCES PAYABLE DURING THE TERM OF YOUR CONTRACT.**
2. **RENTAL REIMBURSEMENT:** If YOU need a rental due to the MECHANICAL BREAKDOWN or FAILURE of a covered component of YOUR CONTRACT, YOU will be reimbursed for expenses incurred to rent a vehicle, not to exceed a maximum of \$35.00 per day and a maximum of six (6) days per incident. YOUR rental benefit is based upon the number of labor hours required to repair covered parts on YOUR VEHICLE (see Section H.2). One (1) day of rental will be authorized for covered repairs of four (4.0) labor hours or more, up to eight (8.0) labor hours. Additional day(s) of rental will be authorized for covered repairs exceeding eight (8.0) labor hours as follows: 8.1 to 16.0 labor hours = 1 additional day, 16.1 to 24.0 labor hours = 2 additional days, etc. Should YOUR VEHICLE need to be inspected by an outside source, rental will be reimbursed for up to two (2) days, if it is determined that the MECHANICAL BREAKDOWN or FAILURE is a covered repair. **Rental benefits require prior authorization from the ADMINISTRATOR (call 1-866-590-8420). Rental will only be paid upon receipt of a valid dealer's or licensed rental agency's receipt.**
3. **TRIP INTERRUPTION REIMBURSEMENT:** If the MECHANICAL BREAKDOWN or FAILURE of a covered component of YOUR CONTRACT disables YOUR VEHICLE, and YOU are required to remain overnight more than 200 miles from YOUR residence while repairs are completed, WE will reimburse YOU up to \$225.00, not to exceed \$75.00 per day, for the first three consecutive days, for costs incurred by YOU for meals and lodging between the date of MECHANICAL BREAKDOWN or

FAILURE and the date repairs are completed. YOU must provide ADMINISTRATOR with valid lodging and meal receipts in order to be reimbursed. **Prior authorization is required.**

TERMS AND CONDITIONS

THIS CONTRACT IS SUBJECT TO THE FOLLOWING TERMS, CONDITIONS, LIMITATIONS, EXTENSIONS, EXCEPTIONS AND DEFINITIONS. NO PERSON HAS THE AUTHORITY TO CHANGE THIS CONTRACT OR TO WAIVE ANY OF ITS PROVISIONS. THIS CONTRACT IS FOR THE SOLE BENEFIT OF THE PURCHASER NAMED HEREIN AND APPLIES ONLY TO THE VEHICLE DESCRIBED IN THE DECLARATION PAGE OF THIS CONTRACT.

IMPORTANT NOTICE: ADMINISTRATOR's Authorization For **CONTRACT Claims And Additional Benefits Is Always Required Prior To Any Services Being Performed. The ADMINISTRATOR can be reached at 1-866-590-8420 or via Fax at 303-350-4785. See Section C for additional information and instructions.**

DEFINITIONS

- **ADMINISTRATOR:** Means the company appointed by US to administer this CONTRACT. This company is United Car Care, Inc., P.O. Box 3988, Greenwood Village, CO 80155-3988. Telephone 1-866-590-8420, Fax 303-350-4785. See Section C for additional information.
- **COMMERCIAL VEHICLE:** Any VEHICLE that is used for livery (to generate financial income, full or part-time), including, but not limited to: delivery, messenger, route sales or services, inspections/examinations, maintenance or repair, gardening, carrying hand tools to the job site, farming or ranching, taxi, shuttle, police or other emergency vehicle, security service or any other law enforcement agency, mail delivery, towing, rental, loaners, or any fleet vehicles. See Section D regarding additional definitions, underwriting availability and exclusions.
- **CONTRACT:** Means the Vehicle Service Contract YOU have selected and paid for on the ADMINISTRATOR copy of YOUR CONTRACT. It is a CONTRACT between YOU and US.
- **CONTRACTOR or SERVICE PROVIDER:** Means the entity that is responsible to perform per the Terms and Conditions of this CONTRACT (the OBLIGOR). See WE, US, OUR definition.
- **DEDUCTIBLE:** Means the amount YOU must pay for covered repairs per visit, as marked on the ADMINISTRATOR copy of YOUR CONTRACT. The Standard CONTRACT DEDUCTIBLE is \$100 per repair visit. If YOU purchased an optional DEDUCTIBLE and it is marked on the ADMINISTRATOR copy of YOUR CONTRACT, YOUR CONTRACT DEDUCTIBLE per repair visit will be the optional amount chosen.
- **ISSUING COMPANY:** Means the authorized Company, Dealer or Entity that sold YOU YOUR CONTRACT.

- **MECHANICAL BREAKDOWN or FAILURE:** Means the MECHANICAL BREAKDOWN or FAILURE of any original or like replacement part covered by YOUR CONTRACT to work as it was designed to work in normal service, **providing it has received required maintenance as defined under Section B of this CONTRACT (“YOUR RESPONSIBILITIES”)** and does not include worn parts that are within manufacturer tolerances.
- **PARTICIPATING LENDER:** Means any financial institution providing financing for the purchase of the VEHICLE or this CONTRACT.
- **VEHICLE:** Means the VEHICLE described in YOUR CONTRACT.
- **WE, US, OUR:** Means the CONTRACTOR, OBLIGOR, or SERVICE PROVIDER named on the Declaration Page of YOUR CONTRACT.
- **YOU, YOUR:** Means the CONTRACT PURCHASER as named on the Declaration Page of YOUR CONTRACT.

A. OUR RESPONSIBILITIES

1. WE agree to repair, replace or reimburse YOU for the reasonable cost to repair or replace any of the parts covered by YOUR CONTRACT, if required, due to a MECHANICAL BREAKDOWN or FAILURE. At OUR election, repair or replacements will be made with parts of a like kind and quality including but not limited to new, remanufactured, exchanged, or serviceable used components. WE have the right to inspect YOUR VEHICLE and its parts at the repairing facility whenever YOU submit / request authorization for a claim.
2. The obligations of the CONTRACTOR, OBLIGOR, or SERVICE PROVIDER under this Vehicle Service Contract (“CONTRACT”) are guaranteed by a Vehicle Service Contract Liability Insurance Policy (Policy # OH113) issued by DEALERS ASSURANCE COMPANY (“DAC”), 240 N. FIFTH STREET, SUITE 350, COLUMBUS, OH 43215 (1-800-282-8913). In the event the CONTRACTOR does not pay a covered claim within 60 days after proof of loss has been filed or the CONTRACTOR ceases to do business or goes bankrupt, YOU may apply directly to DAC at the address above for the mechanical protection afforded by YOUR CONTRACT.

B. YOUR RESPONSIBILITIES

1. This CONTRACT requires VEHICLE maintenance to be performed as follows:
 - a. All VEHICLE maintenance services are to be performed as recommended by YOUR VEHICLE manufacturer. If YOU are unsure of all required VEHICLE maintenance, contact YOUR local dealer of the make of YOUR VEHICLE or the ADMINISTRATOR;
 - b. If requested, proof of required service including verifiable receipts showing date, mileage, and VEHICLE identification number of the VEHICLE at the time of service must be presented in order to have repairs begin on YOUR VEHICLE.
2. Upon customary and reasonable notice of the occurrence of a MECHANICAL BREAKDOWN or FAILURE, YOU shall protect the VEHICLE from further damage whether or not such MECHANICAL BREAKDOWN or FAILURE is covered by YOUR

CONTRACT. Any operation of the VEHICLE that results in further damage related to the original MECHANICAL BREAKDOWN OR FAILURE, shall be considered negligence on YOUR part and failure to protect the VEHICLE, which damage shall not be covered under YOUR CONTRACT. YOU are responsible for making sure that all VEHICLE fluids are full and that the oil warning light/gauge and the temperature warning light/gauge are functioning before driving the VEHICLE. YOU are required to safely pull YOUR VEHICLE off of the road and shut off the engine immediately when either of the lights/gauges indicate a problem.

3. YOU must give authorization to an ASE Certified repair facility for tear down and inspection to diagnose a problem and it is YOUR responsibility to pay for this service in the event such charges are not subject to coverage or reimbursement under this CONTRACT. YOU are responsible for compliance with all the TERMS AND CONDITIONS stated in YOUR CONTRACT. YOU must also report all claims to the ADMINISTRATOR at time of occurrence, whether covered by YOUR CONTRACT (reimbursable) or not.

C. IN CASE OF MECHANICAL BREAKDOWN OR FAILURE

1. Always protect YOUR VEHICLE from sustaining any additional damage. YOUR VEHICLE should be brought to a repair facility that has ASE Certified Technicians to diagnose and repair YOUR VEHICLE. If YOU are not sure of where to take YOUR VEHICLE for covered repairs, contact ADMINISTRATOR for instructions at 1-866-590-8420 • Fax: 303-350-4785. All services will be paid at a rate established by the ADMINISTRATOR as defined in Section H of this CONTRACT. Authorized claim amounts will be paid either to the repair facility via OUR company credit card when repairs are completed, or paid to YOU via check for reimbursement. Mail all authorized reimbursable claims to: Service Contract Administrator • P.O. Box 3988 • Greenwood Village, CO • 80155-3988. Prior authorization from the ADMINISTRATOR is always required prior to any services being performed under YOUR CONTRACT, except for emergency repairs. See Section C. 3 for details. Under certain conditions, YOU may be required to have the VEHICLE sent to a repair facility selected by the ADMINISTRATOR.
2. **Submitting a Claim:** After the ADMINISTRATOR has authorized a claim, YOU are responsible for payment of the DEDUCTIBLE and any items not covered by YOUR CONTRACT. Within thirty (30) days of the authorized claim, submit a legible, itemized and signed original repair order including all sublet and rental bills when applicable to the ADMINISTRATOR for claim reimbursement. (Keep a copy for YOUR records.)
3. **Emergency Repairs can be performed without prior authorization from the ADMINISTRATOR provided the loss and repair meet each of the following four criteria:**
 - a) The MECHANICAL BREAKDOWN or FAILURE must prevent YOU from safely operating YOUR VEHICLE.
 - b) The need for repair is immediate and the ADMINISTRATOR'S office is closed.

c) The **MECHANICAL BREAKDOWN** or **FAILURE** must be of a covered part of **YOUR CONTRACT**.

d) The **total cost of the repair / replacement must not exceed \$250.00**.

In the event YOU need to have an Emergency Repair performed, follow these instructions: YOU must have the repair facility call the ADMINISTRATOR the next business day to report the Emergency Repair; Provide the ADMINISTRATOR with proof of maintenance upon request and cooperate in the investigation of any loss; **Retain all parts which YOU authorize a repair facility to replace**, and, if the ADMINISTRATOR requests, bring YOUR VEHICLE and the parts YOU had replaced to a repair facility of the ADMINISTRATOR'S choice for inspection; Provide the ADMINISTRATOR with proof of loss (original receipts - no photocopies) within thirty (30) days of the authorized repair.

D. COMMERCIAL VEHICLES

1. Any VEHICLE that is used for livery (to generate financial income, full or part-time) is ineligible for CONTRACT coverage. See DEFINITIONS and Section E.1.g.

E. WHAT IS NOT COVERED

1. **MECHANICAL BREAKDOWN OR FAILURE:**

- a) **When repairs are performed without prior authorization from ADMINISTRATOR, except for emergency repairs. See Section C. 3 for details;**
- b) **Caused by negligence, misuse, abuse, or YOUR failure to replace leaking seals and/or gaskets in a timely manner;**
- c) **Caused by a lack of maintenance or maintenance items (such as, but not limited to: constant velocity joint boot, timing belt, brake pads or shoes, filters, oil / coolant changes, etc.);**
- d) **Caused by acts of nature, or by any external cause such as, but not limited to: collision, fire, theft, freezing, vandalism, riot or explosion, terrorism, lightning, earthquake, windstorm, hail, volcanic eruption, water or flood, breakage of glass, falling objects, nuclear contamination, smoke or any other cause except provided herein;**
- e) **Of any otherwise covered part or system that does not meet manufacturer's specifications, including modifications and/or alterations to the VEHICLE, also including MECHANICAL BREAKDOWN or FAILURE of any otherwise covered part or system that is directly or indirectly related to such part or system that does not meet manufacturer's specification or has been otherwise modified or altered; by way of EXAMPLE and not of limitation: headers, altered ignition system, altered engine management systems, free flow exhaust system, aftermarket alarm systems, oversized / undersized tires / wheels or lift / drop kits, regardless if VEHICLE was purchased with such;**
- f) **If YOUR VEHICLE is used for racing on or off road, competition or speed contest, or towing unless equipped with a factory approved towing kit, and the weight of the trailer does not exceed VEHICLE manufacturer's towing specification;**

- g) If YOUR VEHICLE is used for commercial purposes as listed under DEFINITIONS or Section D.1. YOUR CONTRACT, "COMMERCIAL VEHICLES";
- h) Of any part(s), component(s), or repair(s) stated as covered by the manufacturer's full, original owner/first retail purchaser warranty for the term and mileage of such coverage to the original owner/first retail purchaser, whether collectible or not;
- i) Related to a surcharge item when the applicable surcharge on the Declaration Page of the ADMINISTRATOR'S copy has not been listed and paid for;
- j) Covered by warranty, repairer's guarantee, other service contract with an effective date earlier than the CONTRACT SALE / PURCHASE DATE of this CONTRACT, or insurance policy of any type;
- k) Where it is determined that for the greater of 1 month or 1,000 miles the odometer has been inaccurate, inoperative or altered so that the VEHICLE'S true mileage cannot be verified;
- l) That is a direct result of a defect when the manufacturer has announced a public recall for the purpose of correcting such a defect;
- m) Due to overheating or continued operation and failure to protect the VEHICLE from further damage once a MECHANICAL BREAKDOWN or FAILURE has occurred;
- n) Of a covered part damaged by a non-covered part, or of a non-covered part damaged by a covered part;
- o) Caused by lack of required maintenance, misuse, negligence, incorrect computer programming, contamination of coolant, fuel, fluids or lubricants; resulting from engine sludge, carbon, pre-ignition, detonation, varnish, rust, corrosion, cracked rubber / neoprene parts, dry-rot, road chemicals, abuse, alteration, or lack of proper and necessary amounts of coolant, fuel, fluids or lubricants;
- p) That occurs prior to YOUR CONTRACT SALE / PURCHASE DATE, after YOUR CONTRACT expiration or for reimbursement claims authorized by ADMINISTRATOR and submitted by YOU for payment more than 30 days after CONTRACT expiration;
- q) Damage to property, injury and/or death of any person regardless if the damage or injury was caused by YOUR VEHICLE or its parts;
- r) Repair or replacement of any normally covered component(s) or part(s) to correct conditions that may reasonably be assumed to have existed prior to YOUR CONTRACT SALE / PURCHASE DATE;
- s) Due to gradual loss of performance resulting from normal operation and use (due to VEHICLE mileage / age) such as, but not limited to valve guides, valves, piston rings, transmission clutch pack discs and bands, etc., or if worn parts are within manufacturer tolerances. (Covered part MECHANICAL BREAKDOWN or FAILURE resulting from normal wear and tear is NOT covered);
- t) For normal expansion/contraction seepage of seals and gaskets due to age/mileage. (Covered seals and gaskets for which fluids are dripping or running out of a sealing surface may be covered);

- u) Where the normal and customary manufacturer's new vehicle warranty has been determined null and void by the manufacturer;
 - v) For repair or replacement of any normally covered component(s) or part(s) to correct conditions during the WAITING PERIOD defined as:
 - a. the first thirty (30) days and one thousand (1,000) miles or
 - b. the first ninety (90) days and two hundred (200) miles after YOUR CONTRACT SALE / PURCHASE DATE, whichever occurs first.
2. Loss of time, inconvenience, bodily injury and property damage, or other incidental or consequential damage that results from VEHICLE theft, MECHANICAL BREAKDOWN or FAILURE, or any other reason.
 3. Storage and freight charges.
 4. The cost of diagnosis, teardown, disassembly or assembly if CONTRACT coverage cannot be applied.
 5. Any adjustments, including but not limited to any adjustment repairs necessary to correct trim fit, squeaks, rattles, idle, spoke adjustment or tightening, wheel truing, or performance changes to adapt to altitude.
 6. Repairs if YOUR VEHICLE is a non-U.S. specification model, or has a title indication of salvage, junk, or other designation indicating that the VEHICLE had been stolen, wrecked, destroyed, water damaged, or otherwise to the extent that it was considered to be uneconomical to repair, or a Lemon Law buyback VEHICLE.
 7. Parts:
 - a) Normal maintenance items, parts, and procedures such as, but not limited to engine tune-ups, computer programming, wheel or suspension alignment, fastening hardware (nuts, bolts, springs, brackets, etc.), injector cleaning, shop supplies, disposal fees and other miscellaneous shop charges;
 - b) Unless required as part of a covered repair: adjustments, fastening hardware, nuts, bolts, lubricants, nuts, bolts, coolants and fluids;
 - c) Any part which has not broken, but which a repair facility recommends or requires.
 8. Other Parts Not Covered:
 - a) Telephones; radar detectors; CB radios.
 - b) Items are not covered if installed by anyone other than the VEHICLE manufacturer / factory including: LCD screens; Voice Activation System; GPS components and any other part combined with GPS component(s); and any other Audio / Video component not installed by the manufacturer / factory.
 - c) Bright metal; sheet metal; bumpers; ornamentation moldings; chrome; upholstery; paint; welds; fiberglass; exhaust system; catalytic converter and all emission components; spark plugs and wires; brake pads and shoes; wheel balancing; hoses; crimped metal connector / hose combinations; belts; thermostat; brake rotors and drums; shock absorbers; suspension air bags / bladders; batteries and cables; lenses; light bulbs, LED lighting, and sealed beams; glass; wheels; wheel covers; exterior trim items; fuel regulators; carburetor; throttle body assembly;

manual clutch assembly disc; windshields; drive belts, chains and sprockets.

9. The repair or replacement of valves and/or piston rings for the purpose of raising the engine's compression or correcting oil consumption when a MECHANICAL BREAKDOWN or FAILURE has not occurred.
10. Any costs if verifiable receipts as required in Section B. of YOUR CONTRACT, "YOUR RESPONSIBILITIES" are not furnished upon OUR request.
11. Any components, parts or costs involved with updating or retrofitting covered components or systems of YOUR VEHICLE, any benefits for which the manufacturer has announced its responsibility through any means including public recalls or Factory Service Bulletins, or due to product changes, lack of product availability, or government regulations.

F. CONTRACT PERIOD

The CONTRACT begins upon the CONTRACT Sale Purchase Date and Sale Odometer as indicated on the DECLARATION PAGE and will continue until the Expiration Date or Expiration Odometer (whichever comes first) as shown on the CONTRACT DECLARATION PAGE. The WAITING PERIOD defined as the first thirty (30) days and one thousand (1,000) miles or the first ninety (90) days and two hundred (200) miles, after the CONTRACT Sale Purchase Date, whichever occurs first (see Section E.1.v).

G. TERRITORY

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

H. LIMITATIONS OF LIABILITY

1. **Labor Rate** - The maximum hourly rate to be paid on any covered repair will be the average repair facility labor rate for the zip code area as determined by the ADMINISTRATOR.
2. **Labor Time** - The maximum number of labor hours that will be paid on any authorized repair will be the number of labor hours defined for the specific repair in a nationally recognized flat rate guide or the applicable factory labor guide.
3. **Parts Prices** - The maximum amount that will be paid for parts on all authorized repairs will be limited to manufacturer's suggested retail price.
4. The aggregate limit of liability of all claims and benefits payable under this CONTRACT shall never exceed \$15,000. YOU will be responsible for the cost of all repairs that exceed the aggregate limit of liability under this CONTRACT.
5. WE will not be liable to YOU for consequential damages or injuries, nor for any costs or expenses that provide betterment, upgrade, or enhancement to YOU or YOUR VEHICLE.
6. This limit of liability applies regardless of the cause and regardless of the legal theory asserted. There are no warranties that extend beyond the description on the face hereof. The warranties of merchantability and fitness for a

particular purpose are expressly excluded and disclaimed. The ADMINISTRATOR does not assume, and specifically disclaims, any liability to YOU for benefits provided herein. The liability of the ADMINISTRATOR is only to the CONTRACTOR in accord with their separate agreement.

I. SUBROGATION

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

J. ARBITRATION

In the event of any dispute concerning the interpretation of YOUR CONTRACT by US and/or the ADMINISTRATOR, YOU agree that it shall be resolved by arbitration by the Denver Better Business Bureau ("BBB") in accordance with the Arbitration Rules of the BBB. If YOU want a disputed matter to be resolved by BBB, YOU must notify the ADMINISTRATOR in writing within sixty (60) days of ADMINISTRATOR's final decision. Once the decision of the arbitrators is rendered, it is not binding on any party, and does not waive the rights of any party to then pursue the dispute in a court of law.

K. TRANSFER OF YOUR CONTRACT COVERAGE (Transfer rights are only to the original CONTRACT PURCHASER.)

1. Original CONTRACT Purchaser must contact ADMINISTRATOR and submit ALL of the following information / documentation at time of transfer request:
 - a) Administrative processing fee of \$75.00, a completed transfer form initiated by the original CONTRACT purchaser, and a copy of this CONTRACT;
 - b) **Written evidence (verifiable receipts) confirming all maintenance requirements of this CONTRACT have been met;**
 - c) A copy of proper documentation evidencing change of ownership and mileage at date of sale, including a notarized bill of sale (including an odometer statement) signed by both parties;
 - d) Photocopies of documents sent to the manufacturer verifying transfer of the factory warranty, if applicable.
2. **Conditions:**
 - a) **This CONTRACT cannot be transferred to another vehicle.** It can only be transferred to a different private owner of the same VEHICLE;
 - b) The VEHICLE is subject to inspection (at OUR discretion and at YOUR expense) and transfer must take place within fifteen (15) days of change of VEHICLE ownership;

- c) **YOU may not transfer this CONTRACT to a vehicle dealer or to the customer of a vehicle dealer, nor may this CONTRACT be transferred to a commercial use application user if the commercial use surcharge was not paid at time of original CONTRACT purchase;**
- d) All remaining underlying warranties must be transferred to the new owner;
- e) The new CONTRACT holder will be bound by the TERMS AND CONDITIONS of this CONTRACT during YOUR ownership;
- f) **If the original owner / first retail purchaser full warranty does not transfer to subsequent owners, this CONTRACT coverage will not apply to any MECHANICAL BREAKDOWN or FAILURE that would have been covered to the original owner / first retail purchaser under the manufacturer's original owner / first retail purchaser full warranty. See Section E.1.h.**

L. CANCELLATION

- A. If YOU are the original CONTRACT PURCHASER or this CONTRACT was transferred to YOU and YOU made payments for this CONTRACT to a PARTICIPATING LENDER, YOU may cancel this CONTRACT by contacting the ISSUING COMPANY in writing and by submitting the following documents:
 - 1. **The original CONTRACT and a Federal Odometer Statement or notarized affidavit verifying mileage at the time of request.**
 - 2. If lien has been paid, supply discharge of lien from lienholder.
 - 3. If repossessed, supply a copy of the repossession documents.
 - 4. If totaled, supply a copy of the insurance company verification of loss along with an odometer statement at the time of loss.
 - 5. The Free Look Period is twenty (20) business days from the mailing date of this CONTRACT to YOU. In the event of cancellation of this CONTRACT within the Free Look Period, YOU are entitled to a full refund. After the Free Look Period, the cancellation refund will be calculated on a pro rata basis and YOU will receive the lesser of the unused portion of the days or mileage that the CONTRACT has been in effect, compared to the term stated on the CONTRACT, less claims paid, less the administrative processing fee of \$50.00.
 - 6. In the event the cost of this CONTRACT is financed or part of a retail sales contract, any lender shall be additionally named on any refund check (unless the cancellation is accompanied by a discharge of lien). In the case of a repossession or total loss, then the lender shall have the right to cancel and shall be the sole payee of any refund check.
- B. YOU may contact the ADMINISTRATOR (see DEFINITIONS) directly if the ISSUING COMPANY has not processed YOUR cancellation in a timely manner.
- C. **WE may cancel this CONTRACT for non-payment of the CONTRACT purchase price, for misrepresentation in obtaining this CONTRACT or in the submission of a claim, or if YOUR VEHICLE is found to be modified in a manner not recommended by the VEHICLE manufacturer. In the event YOUR CONTRACT is cancelled for non-payment, no refund will be due. Cancellation for misrepresentation or VEHICLE modification shall be based on 100% of the unearned prorata CONTRACT purchase price.**

- D. **Returned Check Charge:** A returned check charge of \$30.00 will be assessed each time you pay for this CONTRACT with a check or pre-authorized check that is returned unpaid. The PARTICIPATING LENDER or funding party will post the returned check charge to YOUR balance due on the CONTRACT as well as unpaid late fees.
- E. **Refund Policy for Pre-Authorized Check Payments:** If payment has been made by pre-authorized check(s), YOU must submit all original canceled pre-authorized check(s) to the PARTICIPATING LENDER or funding party. For purposes of refund, photocopies of pre-authorized check(s) ARE NOT accepted. With receipt of YOUR refund, YOUR original pre-authorized check(s) will be returned to YOU.
- F. **Reinstatement:** If YOUR CONTRACT is canceled due to non-payment, WE reserve the option to reinstate the CONTRACT. As a condition of reinstatement, any reinstatement request must be made within thirty (30) days of cancellation and the full amount of the CONTRACT price must be paid in full at the time of reinstatement. WE will not be responsible for authorization or payment for any MECHANICAL BREAKDOWN or FAILURE to YOUR VEHICLE after the cancel date or during the first thirty (30) days and 1,000 miles from the effective date of the Reinstatement Notice.

M. CONTRACT COVERAGE RENEWAL FEATURE

YOUR CONTRACT may be renewed at OUR option, for continuous 12-month terms at the then prevailing renewal rate, providing the expiration mileage of the renewed CONTRACT will not exceed 50,000 miles, and the VEHICLE is not more than 10 model years old. All service records must be made available to ADMINISTRATOR at their request. Contact ADMINISTRATOR at least 45 days and 1,500 miles prior to the expiration of YOUR CONTRACT for additional details.