

MY AUTO | TIRE AND WHEEL PROTECTION

CONTRACT NUMBER

SAMPLE

CUSTOMER INFORMATION

CUSTOMER'S NAME

CUSTOMER'S STREET ADDRESS			CITY		
STATE	ZIP CODE	CUSTOMER'S PHONE		CUSTOMER'S EMAIL ADDRESS	
LIENHOLDER (NEEDED ONLY WHEN VSC IS INCLUDED WITH VEHICLE FINANCING)				VEHICLE PURCHASE DATE	CONTRACT PURCHASE DATE
ODOMETER READING AT CONTRACT PURCHASE DATE		CONTRACT PURCHASE PRICE	VEHICLE IDENTIFICATION NUMBER		TIRE SIZE
YEAR	MAKE	MODEL			
		CONTRACT TERM (Months) See Provisions "1. CONTRACT PERIOD"	NO DEDUCTIBLE REQUIRED to obtain an authorized benefit under this Contract.		DEALER BUSINESS ASSOCIATE CODE (BAC)
SELLING DEALER			ADDRESS		
CITY		STATE	ZIP CODE	PHONE NUMBER	FAX NUMBER

YOUR CONTRACT EXPIRES ON _____

WHAT IS COVERED	SEE COVERAGE SECTION OF THE CONTRACT FOR COVERAGE DETAILS.
ADDITIONAL BENEFITS	ROADSIDE ASSISTANCE

You (the **Contract** Holder), acknowledge that: The information contained above is, to the best of **Your** knowledge, true; **You** understand that authorization from the **Administrator** must be received before any repairs are performed under the **Contract**; **Coverage** is not provided for a commercial vehicle.

Purchase of this coverage is not required to obtain financing or to register a motor vehicle.

This is not an automobile liability insurance contract.

We do not disclose information about Our customers to anyone, except as permitted by law.

We may share customer data with GM and GM affiliates.

THE **CONTRACT** CONTAINS AN ARBITRATION PROVISION

CUSTOMER'S SIGNATURE

DATE

AUTHORIZED REPRESENTATIVE'S SIGNATURE

Expiration is measured in time from the Contract Purchase Date. When determining expiration, the Months selected for the Product(s) Purchased are added to the Contract Purchase Date.

The definition of "**We, Us and Our**" used frequently throughout the **Contract** is defined as AMT Warranty Corp., P.O. Box 927, Bedford, TX 76095, (877) 265-2017. If this **Contract** was purchased in any states where required by law, "**We, Us and Our**" is defined as the Dealer or Lessor from whom **You** purchased or leased the **Vehicle** described on the **Registration Page**. Please refer to the Vehicle Service **Contract** for additional Definitions.

Our obligations and the performance to **You** under this **Contract** is guaranteed and insured by a policy issued by Wesco Insurance Company (a California approved Insurance Company), 59 Maiden Lane, 6th Floor, New York, NY 10038. If a covered claim is not paid within sixty (60) days [except Arizona thirty (30) days] after proof of loss has been filed, **You** may file a claim directly with the Insurance Company at the above address or by calling (866) 505-4048.

California residents, **You** may file a claim directly with the Insurance Company if any promise made in the **Contract** has been denied or has not been honored within sixty (60) days after **Your** request. If **You** are not satisfied with the Insurance Company's response, **You** may contact the California Department of Insurance at (800) 927-4357. California License #0H18143.

Washington insurance policy number for the service contract reimbursement policy issued by Wesco Insurance Company is WIC-AMT-SCRI-040111. **You** may file a claim directly with the Insurance Carrier at any time.

Florida residents, the **Contract** Obligor/Provider and **Administrator** is WESCO INSURANCE COMPANY, 59 Maiden Lane, 6th Floor, New York, NY 10038, (866) 327-5818, LICENSE #01913.

TIRE & WHEEL

DEFINITIONS

The following definitions apply to words frequently used in this **Contract** and appear in **Bold Faced Type**:

You, Your – Means the **Contract** Holder shown on the **Registration Page** or the person to whom this **Contract** was properly transferred.

We, Us, Our – Means the provider for this **Contract** as stated on the **Registration Page** attached to this **Contract**.

Administrator – Means the administrative entity of this **Contract**.

Commercial Use – Means vehicles used for farming or ranching, route work (excluding snow removal), job-site activities, service or repair work or delivery of goods.

Contract – Means this Tire and Wheel Service **Contract** which **You** have purchased from **Us** to protect **Your Vehicle's Tires/Wheels**.

Damage – Means when the covered Tire or Wheel, will no longer hold sufficient air or the tire will not seal to the wheel due to contact with **Road Hazard**.

OEM Warranty – Means the original equipment manufacturer's warranty attached to **Your Tires/Wheels**, which covers expenses incurred for necessary repairs to fix any defects in material or workmanship.

Public Roadway – Means a paved or gravel roadway that is maintained by local or state authorities.

Registration Page – Means the numbered document which must be attached to and forms part of this **Contract**. It lists information regarding **You, Your Vehicle**, and other vital information.

Repair – Means the necessary labor and parts services **We** will provide for an authorized repair facility to restore **Your Vehicle's Tires/Wheels** when **Damaged** from contact with **Road Hazard**. Included within this definition are the following services: mounting, balancing, valve stems, taxes and proper disposal of any non-repairable **Tire/Wheel**.

Road Hazard – Means **Damage** that results from **Your Tires/Wheels'** contact with a pothole, debris (i.e. nails, glass, rocks, tree limbs), curb or any other object or condition not normally found on a **Public Roadway**. EXCEPTION: damage that results from **Your Tires/Wheels'** contact with objects or conditions within a designated construction zone or construction site (i.e. uneven lanes due to repaving, metal plates temporarily covering a hole in the road) is not covered under the terms and conditions of this **Contract**, and should be reported to **Your Vehicle's** automobile physical damage insurance company.

Tires/Wheels – Means the tires on **Your Vehicle** and original wheels on **Your Vehicle** upon delivery to **You** by **Your** Selling Chevrolet, Buick, GMC, Cadillac dealer, which meet **Your Vehicle's** manufacturer's size and specification and are to be covered under this **Contract**. Only replacement tires meeting **Your Vehicle's** manufacturer size and specifications will be covered for the remainder of the **Contract**.

Vehicle – Means the automobile in which the covered **Tires/Wheels** are attached, and which is described on the **Registration Page**.

Register, Registered – Means a claim has been recorded only when the **Administrator** has been contacted and has issued a claim reference number.

COVERAGE

We agree to **Repair Your Tire/Wheel** in the event of **Damage** incurred as a result of a **Road Hazard**. **Repair** includes any necessary mounting, balancing, valve stems, taxes and proper disposal of any non-repairable **Tire/Wheel**. In lieu of **Repair**, **We** reserve the right, at **Our** sole discretion, to replace **Your Damaged Tire/Wheel** with a product of equal or similar features and functionality, not necessarily the same brand. **NOTE: You** are responsible for all charges associated with any necessary diagnostic, disassembly, service or repair services which are not specifically stated as covered by this **Contract**. **You** are also responsible for maintaining **Your Vehicle** and all **Tires/Wheels** in accordance with the manufacturer's specifications (see "PROVISIONS OF THIS **TIRE & WHEEL VEHICLE SERVICE CONTRACT**", Section 1). This **Contract** does not cover repair or replacement of the **Tires/Wheels** for any of the causes, or provide coverage for any losses, set forth in the Section entitled "EXCLUSIONS & LIMITATIONS" herein.

OPTIONAL COVERAGE

If the Tire & Wheel **Contract Registration Page** shows **You** have paid and selected the optional Cosmetic Coverage:

We will pay for approved costs associated with the minor wheel repair of composite scrapes and scratches on alloy wheels on **Your** covered **Vehicle** that are damaged due to contact with a **Road Hazard**. Alloy wheel(s) that are not repairable are not eligible for replacement.

Additionally, **We** reserve the right, at **Our** sole discretion, to pay for approved costs associated with the minor wheel repair of composite scrapes and scratches on chrome, chrome clad or steel wheel(s) on **Your** covered **Vehicle** that are damaged due to contact with a **Road Hazard**. In lieu of **Repair**, **We** reserve the right, at **Our** sole discretion, to replace **Your Damaged** chrome, chrome clad or steel wheel(s) with a product of equal or similar features and functionality, not necessarily the same brand. In no event will the liability for replacement of chrome, chrome clad or steel wheels under this optional coverage exceed \$2,500 during the term of this **Contract**.

ROADSIDE ASSISTANCE

No Deductible applies to the following:

Emergency Road Service (855) 237-3824.

Producer Code: 10951, Plan: R, Member ID: this is Your Contract Number located on the top right corner of the Registration Page.

24-hour emergency road service is provided through Nation Motor Club, Inc., administrative offices at 800 Yamato Road, Suite 100, Boca Raton, FL 33431.

- For Arizona, Arkansas, Hawaii, Louisiana, Massachusetts, Nevada, Tennessee, Texas and Washington members, services are provided by Nation Motor Club, Inc. dba Nation Safe Drivers.
- For California members, services are provided by Nation Motor Club, Inc., California Motor Club Permit Number 5157-3.

Emergency Road Service is available when Your Vehicle is disabled as long as this Contract is in effect. Note: One paid benefit per 72-hours.

EMERGENCY ROAD SERVICE consists of:

- 1) Mechanical First Aid: Any service requiring a minor adjustment (exclusive of parts) to enable Your disabled Vehicle to proceed under its own power.
- 2) Tire Service: Changing of a flat tire with an inflated spare.
- 3) Battery Service: Attempting to start a Vehicle with a booster battery.
- 4) Delivery Service: Delivery of emergency supplies of gasoline, oil or water and other accessories and supplies as may be required and available. Materials being delivered will be paid for by the customer.
- 5) Towing Service: When Your Vehicle is disabled, it will be hooked up and towed up to twenty-five (25) miles to a destination of Your choice by an authorized towing service.

- 6) Locksmith Service: If keys are locked inside Your Vehicle, a locksmith will be dispatched to assist You in gaining entry to Your locked Vehicle.

EMERGENCY ROAD SERVICE WILL BE ADMINISTERED BY NATION MOTOR CLUB, INC. DBA NATION SAFE DRIVERS, 800 YAMATO ROAD, SUITE 100, BOCA RATON, FLORIDA 33431.

HOW TO FILE A CLAIM:

A. IF YOUR TIRE/WHEEL IS DAMAGED, TAKE THE FOLLOWING STEPS:

1. Return the **Vehicle** to the Selling Chevrolet, Buick, GMC, Cadillac Dealer or nearest Chevrolet, Buick, GMC, Cadillac dealership to ensure proper service and that genuine OEM parts are used for repairs. **You** may contact the **Administrator** for assistance in locating an authorized Chevrolet, Buick, GMC, Cadillac dealership. If **Your** Selling Chevrolet, Buick, GMC, Cadillac Dealer or authorized Chevrolet, Buick, GMC, Cadillac dealership are not accessible, **You** may take the **Vehicle** to any licensed repair facility. However, authorization from the **Administrator**, verified by issuance of a reference number, must be received before any repairs are performed under this **Contract**.
 - a. Have **Your Contract** number and date the **Damage** occurred ready for the **Administrator**.
 - b. Have the service representative contact the **Administrator** at (877) 265-2017.
2. Upon **Our** request, **You** must allow the **Administrator** to inspect the **Vehicle** and/or the **Vehicle's Tires/Wheels** to gather necessary information regarding any claim. Under certain conditions when **Tire/Wheel Damage** occurs **You** may be required to have the **Vehicle** and/or the **Vehicle's Tires/Wheels** returned to the Selling or nearest authorized Chevrolet, Buick, GMC, Cadillac Dealer.
3. Submitting A Claim:
Once the claim has been authorized, the **Administrator** will arrange for reimbursement payment to the service provider for the authorized repair or replacement of the covered **Tires/Wheels** **You** are responsible for payment of any items not covered by this **Contract**. The service provider will be required to submit the following to the **Administrator** within sixty (60) days:
 - a. A legible, itemized repair order signed by **You**.
 - b. All sublet bills, when applicable.
 - When the covered **Tires/Wheels** are replaced, the damaged **Tires/Wheels** must be retained;
 - When the covered **Tires/Wheels** are repaired, the bare rim run-out measurements/readings must be provided along with clear pictures of the damage before the damaged **Tires/Wheels** are repaired.
 - All claim documentation must be received within ninety (90) days (as soon as reasonably possible in Utah) of repair/replacement to be eligible for payment.

B. EMERGENCY REPAIRS

We understand that unexpected **Damages** may occur that need immediate attention at a time when **We** cannot be reached. Should this occur and **You** are unable to reach **Us** to obtain prior authorization before repair/replacement is completed, **You** may need to have emergency repairs performed. The **Administrator's** office must be contacted within five (5) business days from the date of repair/replacement (365 days in Wisconsin) (as soon as reasonably possible in Utah), to determine if such repair/replacement will be covered by this **Contract**. If covered, the **Contract** Holder will be reimbursed for the repair/replacement subject to the Terms and Conditions contained herein.

C. IF YOUR VEHICLE BREAKS DOWN ON THE ROAD:

Follow the same steps in Section A above. If necessary, the repair facility will be paid by the **Administrator's** national charge card system (MasterCard or VISA) on the **Contract** Holder's behalf. In some cases, the **Contract** Holder may need to pay the repair bill in full. If so, **Contract** Holder will be reimbursed for the **Registered** amount of the repair/replacement. If there are any questions regarding claim procedures or coverage, please call the **Administrator** at the number below and ask for a Customer Support Representative.

ADMINISTRATOR
AMT Warranty Corp.
P. O. Box 927
Bedford, TX 76095
(877) 265-2017

EXCLUSIONS & LIMITATIONS:

THIS **CONTRACT** PROVIDES NO COVERAGE OR BENEFITS FOR:

- A. **LOSSES RESULTING FROM ANY OF THE FOLLOWING: NORMAL WEAR; DRY ROT; MECHANICAL FAILURES; COLLISION; FIRE, THEFT, VANDALISM, RIOT, ACTS OF TERRORISM, OR EXPLOSION; LIGHTNING, EARTHQUAKE, FREEZING, RUST OR CORROSION, WINDSTORM, HAIL, WATER OR FLOOD, ACTS OF GOD, SALT, ENVIRONMENTAL HAZARDS OR CHEMICALS; MISUSE, ABUSE OR NEGLIGENCE; OVERLOADING, IMPROPER INSTALLATION, MOUNTING OR BALANCING; ABNORMAL WEAR CAUSED BY MISALIGNMENT OR SUSPENSION PROBLEMS; DRIVING ON A NON-PUBLIC ROADWAY, CONSTRUCTION ZONE, OR CONSTRUCTION SITE; MODIFICATIONS TO THE VEHICLE WHICH DO NOT COMPLY WITH MANUFACTURER'S SPECIFICATIONS; OR SLOW LEAKS DUE TO DEFECTIVE VALVE STEMS.**
- B. **COSMETIC DAMAGE (I.E. SCUFFS, SCRATCHES, DISCOLORATION) (UNLESS THE COSMETIC COVERAGE OPTIONAL COVERAGE HAS BEEN PURCHASED AND AS DESCRIBED IN THE OPTIONAL COVERAGE SECTION); RETREADED, REGROOVED OR RECAPPED TIRES; RACING TIRES; TIRES OR WHEELS WHICH FAIL TO MEET MANUFACTURER'S SPECIFICATIONS; TIRES (AND ATTACHED WHEELS) WITH 3/32" OF AN INCH TREAD DEPTH OR LESS; OR WHEEL LOCKS (INCLUDING ANY INCONVENIENCE CAUSED BY WHEEL LOCKS).**
- C. **LOSSES COVERED UNDER ANY OEM WARRANTY, MANUFACTURER RECALL, OR AUTOMOBILE INSURANCE POLICY.**
- D. **TIRES/WHEELS WHICH HAVE BEEN INSTALLED ON A DIFFERENT VEHICLE THAN AS SPECIFIED ON THE REGISTRATION PAGE, OR TIRES AND/OR WHEELS ON A TRAILERED OR IN-TOW VEHICLE THAT IS ATTACHED TO THE VEHICLE SPECIFIED ON THE REGISTRATION PAGE.**
- E. **CHARGES RELATED TO SHOP SUPPLIES, SHIPPING AND SURCHARGES, MOUNTING OR REMOVAL OF SNOW TIRES OR CHAINS, ROUTINE MAINTENANCE (I.E. TIRE ROTATION/ BALANCING, ALIGNMENTS, ADJUSTMENTS), AND RECOMMENDED REPAIRS OR REPLACEMENTS WHICH ARE NON-ESSENTIAL TO THE BASIC, FUNCTIONAL RESTORATION OF THE COVERED TIRES/ WHEELS (I.E. MATCHING SETS OF TIRES WHEN ONLY ONE TIRE/ WHEEL HAS SUSTAINED DAMAGE).**
- F. **SUBSEQUENT OR CONSEQUENTIAL LOSSES THAT MAY RESULT FROM ROAD HAZARD; INCLUDING BUT NOT LIMITED TO: LOSS OF USE, TIME, PROFIT, INCONVENIENCE, OR HARM TO THE VEHICLE.**
- G. **LIABILITY FOR PROPERTY DAMAGE, OR FOR INJURY TO OR DEATH OF ANY PERSON ARISING OUT OF THE OPERATION, MAINTENANCE, OR USE OF THE VEHICLE; REGARDLESS OF WHETHER RELATED TO ROAD HAZARD DAMAGE WHICH MAY BE OTHERWISE COVERED UNDER THIS CONTRACT.**
- H. **LOSSES OCCURRING WHILE THE VEHICLE IS OUTSIDE OF THE TERRITORY DEFINED IN THIS CONTRACT.**
- I. **ANY VEHICLE THAT IS UTILIZED AT ANY TIME FOR ANY COMMERCIAL USE.**

- J. REPAIRS OR REPLACEMENTS NOT REGISTERED BY THE ADMINISTRATOR.
- K. ANY RESULTANT DAMAGE CAUSED BY YOUR FAILURE TO PROTECT THE TIRES/WHEELS FROM FURTHER DAMAGE WHEN AN OBVIOUS PROBLEM EXISTS.
- L. ANY VEHICLE WEIGHING OVER 1 TON GVWR, "EXOTIC VEHICLE", OR VEHICLE WITH AN MSRP GREATER THAN ONE HUNDRED TWENTY FIVE THOUSAND DOLLARS (\$125,000) AN "EXOTIC VEHICLE" INCLUDES ASTON MARTIN, BENTLEY, DODGE VIPER, FERRARI, LAMBORGHINI, LOTUS, MASERATI, MAYBACH, PLYMOUTH PROWLER, AND ROLLS ROYCE.

- b. To transfer, the following must be submitted to the provider within thirty (30) days of the change of ownership to a subsequent individual purchaser:
 - A completed transfer form; with
 - Name and Address of new owner and date of sale to new owner; and
 - \$35.00 Transfer Fee made payable to the provider.

7. FINANCIAL AGREEMENTS

If this **Contract** was financed (purchased on a payment plan) by a funding party, the funding party shall be entitled to any refund(s) resulting from cancellation of this **Contract** for any reason including repossession of **Your Vehicle**, or total loss of **Your Vehicle** due to collision. Failure to make monthly payments in a timely manner may result in cancellation of this **Contract** and no refund will be due and no claims will be approved.

PROVISIONS OF THIS VEHICLE SERVICE CONTRACT:

This Contract is between Us and You, and is subject to all the terms and conditions contained herein.

1. MAINTENANCE REQUIREMENTS

You must ensure proper tire inflation at all times as specified in the Vehicle's and Tires/Wheels' manufacturer's owner's manuals. If any of Your Tires' tread depth reaches 3/32", You are required to replace the Tire(s); any Tires replaced under these circumstances and in accordance with the Tire's manufacturer's guidelines are covered for the remaining term of this Contract. You must also have Your Vehicle and Tires/Wheels checked and serviced (including tire rotation, balancing and alignments) in accordance with the Tires/Wheels' or Vehicle manufacturers' recommendations that are outlined in the owner's manuals. NOTE: Your owner's manuals list different servicing recommendations based on Your individual driving habits and climate conditions. You are required to follow the maintenance schedule that applies to Your conditions. Failure to follow the manufacturer's recommendations that apply to Your specific conditions will result in claims denial. If an owner's manual has not been provided to You, You can contact Your Vehicle's or Tires/Wheels' manufacturer for maintenance requirements. IMPORTANT: Be sure that You keep all invoices/receipts associated with complying with these maintenance requirements, as You may be requested to provide such to the Administrator in the event of a claim.

2. CONTRACT PERIOD

Expiration is measured in time from the **Contract** purchase date and continues for the period of time shown on the **Registration Page**.

3. COVERAGE

The coverage afforded You for **Your Vehicle** is fully described in this **Contract**. Please see section: Coverage of this **Contract**. If the Tire & Wheel box is not marked in the Products Purchased section of **Your Registration Page**, contact **Your Selling Dealer**.

4. DEDUCTIBLE

There is no **Deductible** required to obtain an authorized benefit under this **Contract**.

5. TERRITORY

This **Contract** applies only to a **Vehicle** that is physically located within: (1) the United States of America (U.S.A.), its territories or possessions; (2) Canada; or (3) being transported between any of the previously stated at the time in which it sustains **Damage** due to **Road Hazard**.

6. TRANSFERS

a. **Your Contract** may be transferred to someone to whom **You** sell or otherwise transfer **Your Vehicle** while this **Contract** is still in force. This **Contract** cannot be transferred if the title transfer of **Your Vehicle** passes through an entity other than the subsequent buyer, or **Your Vehicle** is sold or traded to a dealership, leasing agency or entity/individual in the business of selling vehicles. This **Contract** can only be transferred once and the transfer must be initiated by the original purchaser of this **Contract**.

CANCELLATION OF YOUR CONTRACT:

1. **You** may cancel this **Contract** at any time; including when a total loss of **Your Vehicle** due to collision occurs, or when **You** sell **Your Vehicle** without transfer of this **Contract**. To cancel, **You** must submit a written request to the Issuing Dealer or the provider. If **You** cancel this **Contract**, it will not be reinstated. This **Contract** can only be cancelled by the original purchaser of this **Contract**.
2. **We** may cancel this **Contract** for non-payment of the **Contract** charge, or for misrepresentation in the submission of a claim. **We** may also cancel this **Contract** if **Your Vehicle** is found to be utilized as **Commercial Use**.
3. If **Your Vehicle** and this **Contract** have been financed, the lienholder shown on the **Registration Page** may cancel this **Contract** for non-payment (except in the states of Utah, Washington and Wyoming), or if **Your Vehicle** is declared a total loss due to collision or it is repossessed.
4. If this **Contract** is cancelled within the first sixty (60) days and no claims have been filed, **We** will refund the entire **Contract** charge paid. If this **Contract** is cancelled after the first sixty (60) days or a claim has been filed, **We** will refund an amount of the **Contract** charge according to the pro-rata method based on the days in force and the date Coverage began, less claims paid, less a fifty dollar \$50.00 administrative fee. Upon cancellation, the lienholder, if any, will be named on a cancellation refund check as their interest may appear.

GUARANTY:

This is not an insurance policy, it is a service contract. **Our** obligations and the performance to **You** under this **Contract** are guaranteed and insured by a policy issued by Wesco Insurance Company (a California approved insurance company), 59 Maiden Lane, 6th Floor, New York, NY 10038, If a covered claim is not paid within sixty (60) days [except Arizona thirty (30) days] after proof of loss has been filed, **You** may file a claim directly with the Insurance Company at the above address or by calling (866) 505-4048.

ARBITRATION:

As used in this provision, "You" and "Your" means the person or persons named in this **Contract**, and all of his/her heirs, survivors, assigns and representatives. And, "We" and "Us" shall mean the Obligor identified on the **Registration Page** and shall be deemed to include all of its agents, affiliates, predecessors in interest, successors and assigns, and any retailer or distributor of its products, and all of the dealers, licensees and employees of any of the foregoing entities.

Please read this arbitration provision ("provision") carefully. It affects Your rights.

Most customer concerns can be quickly and satisfactorily resolved by calling AMT Warranty Corp. at (877) 265-2017. **In the unlikely event that Your matter is not resolved or if We have been unable to resolve a dispute We have with You after attempting to do so informally, You and We each agree to resolve those disputes through binding arbitration or small claims court instead**

of in courts of general jurisdiction. Arbitration is more informal than a lawsuit in court, it uses a neutral arbitrator instead of a judge or jury, it allows for more limited discovery than in court, and is subject to very limited review by courts. Arbitrators can award the same damages and relief as a court. **Any arbitration under this Contract will take place on an individual basis; class arbitrations and class actions are not permitted. For any non-frivolous claim that does not exceed \$75,000, We will pay all costs of arbitration.** Moreover, in arbitration You are entitled to recover attorneys' fees to at least the same extent as You would in court. In addition, under certain circumstances (explained below), We will pay You more than the amount of the arbitrator's award and will pay Your attorney (if any) twice his/her reasonable attorneys' fees if the arbitrator awards You an amount that is greater than what We have offered You to settle the dispute.

ARBITRATION AGREEMENT

- (1) We and You agree to arbitrate **all disputes and claims** that arise with respect to the other. This agreement to arbitrate is intended to be broadly interpreted. It includes, but is not limited to:
 - claims arising out of or relating to any aspect of the relationship, whether based in contract, tort, statute, fraud, misrepresentation or any other legal theory;
 - claims that arose before this or any prior contract (including, but not limited to, claims relating to marketing);
 - claims that are currently the subject of purported class action litigation in which You are not a member of a certified class; and
 - claims that may arise after the termination of this **Contract**.Notwithstanding the foregoing, either party may bring an individual action in small claims court. This arbitration agreement does not preclude You from bringing issues to the attention of federal, state, or local agencies. Such agencies can, if the law allows, seek relief against Us on Your behalf. **You agree that, by entering into this Contract, You and We are each waiving the right to a trial by jury or to participate in a class action.** This **Contract** evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this provision. This provision shall survive termination of the **Contract**.
- (2) A party who intends to seek arbitration must first send to the other, by certified mail, a written notice of dispute ("Notice"). The Notice to Us should be addressed to: Legal Dept., AMT Warranty Corp., 2200 Highway 121, Bedford, TX 76021 ("Notice Address"). The Notice must (a) describe the nature and basis of the claim or dispute; and (b) set forth the specific relief sought ("Demand"). If We and You do not reach an agreement to resolve the claim within 30 days after Notice is received, You or We may commence an arbitration proceeding. During the arbitration, the amount of any settlement offer made by Us or You shall not be disclosed to the arbitrator until after the arbitrator determines the amount, if any, to which You or We is entitled. You may contact us to obtain a form to initiate arbitration.
- (3) After We receive notice at the Notice Address that You have commenced arbitration, We will promptly reimburse You for Your payment of the filing fee, unless Your claim is for greater than \$75,000. The arbitration will be governed by the Commercial Arbitration Rules and the Supplementary Procedures for Consumer Related Disputes (collectively, "AAA Rules") of the American Arbitration Association ("AAA"), as modified by this **Contract**, and will be administered by the AAA. The AAA Rules are available online at www.adr.org, by calling the AAA at 1-800-778-7879, or by writing to the Notice Address. The arbitrator is bound by the terms of this **Contract**. All issues are for the arbitrator to decide, except that issues relating to the scope and enforceability of the provision are for the court to decide. Unless We and You agree otherwise, any arbitration hearings will take place in the county of Your billing address. If Your claim is for \$10,000 or less, We agree that You may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing as established by the AAA Rules. If Your claim exceeds \$10,000, the right to a hearing will be determined by

the AAA Rules. Regardless of the manner in which the arbitration is conducted, the arbitrator shall issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based. Except as otherwise provided herein, We will pay all AAA filing, administration, and arbitrator fees for any arbitration initiated in accordance with the notice requirements above. If, however, the arbitrator finds that either the substance of Your claim or the relief sought in the Demand is frivolous or brought for an improper purpose (under the standards set forth in Federal Rule of Civil Procedure 11(b), payment of all such fees will be governed by the AAA Rules. In such case, You agree to reimburse Us for all monies previously disbursed by Us that are otherwise Your obligation under the AAA Rules. In addition, if You initiate an arbitration in which you seek more than \$75,000 in damages, payment of these fees will be governed by the AAA rules.

- (4) If, after finding in Your favor in any respect on the merits of Your claim, the arbitrator issues You an award that is greater than the value of the last written settlement offer made by Us before an arbitrator was selected, We will:
 - pay You the amount of the award or \$10,000 ("the alternative payment"), whichever is greater; and
 - pay Your attorney, if any, twice the amount of attorneys' fees, and reimburse any expenses (including expert witness fees and costs) that Your attorney reasonably accrues for investigating, preparing, and pursuing Your claim in arbitration ("the attorney premium").If We did not make a written offer to settle the dispute before an arbitrator was selected, You and Your attorney will be entitled to receive the alternative payment and the attorney premium, respectively, if the arbitrator awards You any relief on the merits. The arbitrator may make rulings and resolve disputes as to the payment and reimbursement of fees, expenses, and the alternative payment and the attorney premium at any time during the proceeding and upon request from either party made within 14 days of the arbitrator's ruling on the merits.
- (5) The right to attorneys' fees and expenses discussed in paragraph (4) supplements any right to attorneys' fees and expenses You may have under applicable law. Thus, if You would be entitled to a larger amount under the applicable law, this provision does not preclude the arbitrator from awarding You that amount. However, You may not recover duplicative awards of attorneys' fees or costs. Although under some laws We may have a right to an award of attorneys' fees and expenses if it prevails in an arbitration, We agree that We will not seek such an award.
- (6) The arbitrator may award declaratory or injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. **YOU AND WE AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR/OUR INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING.** Further, unless both You and We agree otherwise, the arbitrator may not consolidate more than one person's claims, and may not otherwise preside over any form of a representative or class proceeding. If this provision is found to be unenforceable, then the entirety of this provision shall be null and void.
- (7) Notwithstanding any provision in this **Contract** to the contrary, We agree that if We make any future change to this provision (other than a change to the Notice Address) during Your **Contract**, You may reject any such change by sending us written notice within 30 days of the change to the Arbitration Notice Address provided above. By rejecting any such change, You are agreeing that You will arbitrate any dispute between us in accordance with the language of this provision.

STATE ADDENDUMS

ALABAMA

No administrative fee will be charged if **We** cancel **Your Contract**. In the event **We** cancel this **Contract**, written notice will be sent to **Your** last known address at least five (5) days prior to cancellation with the effective date of the cancellation and the reason for the cancellation. Prior notice is not required if the reason for cancellation is non-payment of the provider fee or material misrepresentation by the Service **Contract** Holder to the provider relating to the covered property or its use. If **You** cancel this **Contract** within sixty (60) days of the **Contract** purchase date, a ten percent (10%) penalty per month shall be added to a refund not paid or credited within forty-five (45) days after return of the **Contract** to the **Administrator**.

An administrative fee not to exceed twenty-five dollars (\$25.00) will be charged for cancellations occurring after sixty (60) days or a claim has been filed.

ALASKA

This **Contract** does provide **Coverage** if **Your Vehicle** is used for snow removal, provided **Your Vehicle** is properly equipped for such use and is not used commercially.

This **Contract** does not provide **Coverage** for damages for bad faith, punitive or exemplary damages, personal injury including bodily injury, property damage (except as specifically stated in the **Contract**), and attorney's fees.

ARIZONA

You may also cancel this **Contract** by returning it to the **Administrator**, AMT Warranty Corp., as listed on the **Registration Page**.

We may only cancel this **Contract** for non-payment of the **Contract** charge, or for **Your** misrepresentation in the submission of a claim. **We** may also cancel this **Contract** if **Your Vehicle** is found to be used as a Commercial Vehicle.

In no event will claims paid be deducted from any refund.

Only those modifications made to **Your Vehicle** after the **Contract** start date are excluded as noted in EXCLUSION A.

The Arbitration Provision does not prohibit an Arizona resident from following the process to resolve complaints as outlined by the Arizona Department of Insurance. To learn more about this process, **You** may contact the Arizona Department of Insurance at 2910 N. 44th St., 2nd Floor, Phoenix, AZ 85018-7256, ATTN: Consumer Affairs.

CALIFORNIA

THE CONTRACT OBLIGOR AND ADMINISTRATOR IS AMT WARRANTY CORP.

Road Hazard – Means **Damage** that results from **Your Tires/Wheels'** contact with a pothole, debris (i.e. nails, glass, rocks, tree limbs), or any other object or condition not normally found on a **Public Roadway**. **EXCEPTION: Damage** that results from **Your Tires/Wheels'** contact with objects or conditions within a designated construction zone or construction site (i.e. uneven lanes due to repaving, metal plates temporarily covering a hole in the road) is not covered under the terms and conditions of this **Contract**, and should be reported to **Your Vehicle's** automobile physical damage insurance company. **Damage** as a result from contact with a curb is not covered.

We cannot deny a claim solely based on untrue information having been provided during the course of filing a claim.

After sixty (60) days, **We** may only cancel this **Contract** for non-payment, fraud, or material misrepresentation. If **We** cancel this **Contract** the cancellation refund will be paid within thirty (30) days of the cancellation and a notice of cancellation will be mailed to **You** listing the reason for cancellation. The **Contract** ceases to be valid no less than five (5) days after the postmark date of such notice. If **We** cancel this **Contract** within sixty (60) days, the entire **Contract** price will be refunded, less any claims paid or approved for payment prior to the cancellation date. If **We** cancel this **Contract** after sixty (60) days, **We** will refund an amount of the **Contract** price according to the pro-rata method reflecting the days in force based on the term selected and the date **Coverage** begins. If **We** cancel this **Contract**, no administrative fee will be charged. In the event of cancellation, any claim filed and/or approved prior to the cancellation date will be honored and/or reviewed for **Coverage** under the terms of the **Contract**. If **You** cancel this **Contract** within sixty (60) days and no claims have been filed, the entire **Contract** charge will be refunded. If **You** cancel this **Contract** within sixty (60) days and have paid or approved claims, **We** will refund an amount of the **Contract** price according to the pro-rata method reflecting the days in force based on the term selected and the date **Coverage** begins. If **You** cancel this **Contract** after sixty (60) days and have paid or approved claims, **We** will refund an amount of the **Contract** price according to the pro-rata method reflecting the days in force based

on the term selected and the date **Coverage** begins, an administrative fee not to exceed the lesser of twenty-five dollars (\$25.00) or ten percent (10%) of the **Contract** price charged will be charged. If **You** cancel this **Contract** after sixty (60) days, **We** will refund an amount of the **Contract** price according to the pro-rata method reflecting the days in force based on the date **Coverage** begins, an administrative fee not to exceed the lesser of twenty-five dollars (\$25.00) or ten percent (10%) of the **Contract** price charged will be charged.

Under the Arbitration Provision, the following is added: This Provision shall inure to the benefit of and be binding on **You** and **Us** following exhaustion of **Your** right to file claims with the Insurance Company and/or the California Department of Insurance ("DOI") as specified on the **Registration Page**. However, if **You** choose to forego **Your** right to file **Your** claims with the Insurance Company and the DOI, **You** waive those rights and this Provision will be enforced and binding. The arbitrators shall not have the power to commit errors of law or legal reasoning, and the award may be vacated or corrected on appeal to a court of competent jurisdiction for any such error. Reference to the Federal Arbitration Act in the Arbitration Provision of this **Contract** shall be replaced with the following citation: CAA (CCP § 1280 et seq). The reference to the class action waiver is hereby stricken from the ALL CAPS portion of the Arbitration Provision in this **Contract**. The choice of law for all California residents is California. The fee provision in the Arbitration Provision of this **Contract** shall be amended to include California Code of Civil Procedure, Title 9, Chapter 1 § 1284.3.

COLORADO

The policy number for Wesco Insurance Company is WIC-AMT-SCRI-040111.

CONNECTICUT

Resolution of Disputes - In accord with CT Bulletin PC-45, a written complaint may be mailed to: State of Connecticut, Insurance Department, P O Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase or lease price of the product, the cost of repair of the product and a copy of the warranty **Contract**.

If **Your Vehicle** is being repaired for a covered repair or replacement, and the warranty plan expires during the repair or replacement, the warranty plan is extended until the repair or replacement is completed. **You** may cancel this **Contract** if **You** return the covered **Vehicle** or the covered **Vehicle** is sold, lost, stolen, or destroyed.

FLORIDA

The rate charged to **You** for this **Contract** is not subject to regulation by the Florida Office of Insurance Regulation.

The definition of Commercial Use is deleted and replaced with the following:

Commercial Use - Means **Vehicles** used for Farming or Ranching, Route Work (excludes Snow Removal), Job-Site Activities, Service or Repair Work and Delivery of Goods. Usage must not exceed manufacturer's ratings and/or limitations and Vehicle cannot exceed 10,000 lbs. GVW.

This Contract may be cancelled by You within sixty (60) days of purchase upon written request. We will refund one hundred percent (100%) of the gross written premium less claims paid and less an administrative fee of five percent (5%). If You cancel the Contract after sixty (60) days, We will refund ninety percent (90%) of the unearned pro rata premium. If We cancel the Contract, We will return one hundred percent (100%) of the unearned pro rata premium. After the Contract has been in effect for more than sixty (60) days, We may only cancel for material misrepresentation, odometer tampering, failure to maintain the motor vehicle as prescribed by the manufacturer or non-payment of premium, in which case You will be notified of cancellation by certified mail, or if Your Vehicle is found to be used as a Commercial Vehicle and the applicable surcharge has not been marked on the Registration Page and payment has not been received for this surcharge.

Arbitration is non-binding in the State of Florida. Arbitration proceedings shall be conducted in the county in which the consumer resides.

GEORGIA

Only those modifications made to **Your Vehicle** while owned by **You** are excluded as noted in EXCLUSION A.

The lienholder shown on the **Registration Page** and the funding party referenced in Section 7. under Provisions of this Vehicle Service **Contract** may only cancel this **Contract** for non-payment if they hold a power of attorney.

We may only cancel this **Contract** for non-payment of the **Contract** charge, for material misrepresentation, or for fraud and no administration fee will be charged. The cancellation shall be in writing and shall not be less than thirty (30) days from the date of mailing or delivery in person of such notice of cancellation. If this **Contract** is cancelled after the first sixty (60) days or a claim has been filed,

We will refund an amount of the **Contract** charge according to the pro-rata method reflecting the days in force based on the term of the plan selected and the date **Coverage** begins. An administration fee not to exceed the lesser of ten percent (10%) of the pro-rata refund amount or fifty dollars (\$50.00) will be applied if this **Contract** is cancelled by **You**. In no event will claims paid be deducted from any refund. If **You** have cancelled this **Contract** and have not received the refund from **Us** within sixty (60) days of such cancellation, **You** may contact the Insurance Company identified on the **Registration Page**. The Arbitration Provision section of this **Contract** is stricken in its entirety.

HAWAII

If **You** cancel this **Contract** within sixty (60) days of the **Contract** purchase date, a ten percent (10%) penalty per month shall be added to a refund not paid or credited within forty-five (45) days after return of the **Contract** to the **Administrator**.

IDAHO

Notice - **Coverage** afforded under this **Contract** is not guaranteed by the Idaho Insurance Guarantee Association.

ILLINOIS

THE DEFINITION OF "WE, US, AND OUR" USED FREQUENTLY THROUGHOUT THE VEHICLE SERVICE CONTRACT IS DEFINED AS AMT WARRANTY CORP.

This Vehicle Service **Contract** provides no **Coverage** or Benefits for failures resulting from normal wear and tear.

The Vehicle Service **Contract** provider may retain a cancellation fee not to exceed the lesser of ten percent (10%) of the Vehicle Service **Contract** price or fifty dollars (\$50.00).

INDIANA

This service contract is not insurance and is not subject to Indiana insurance law. **Your** proof of payment to the issuing dealer for this **Contract** shall be considered proof of payment to the Insurance Company which guarantees **Our** obligations to **You**.

If **We** fail to perform or make payment due under the service contract within sixty (60) days after **You** request the performance or payment, **You** may request the performance or payment directly from the insurer that issued the provider's service contract reimbursement policy, including any applicable requirement under the service contract that the provider refund any part of the cost of the service contract upon cancellation of the service contract.

EXCLUSIONS & LIMITATIONS SECTION - Item L. is deleted and replaced with the following:

L. For any Pre-existing condition known to You or for any Break-down occurring before Coverage takes effect or prior to the Contract Purchase Date.

Arbitration is not mandatory and is non-binding in the State of Indiana. Arbitration proceedings shall be conducted in the county in which the consumer resides.

IOWA

If **You** have any questions regarding this **Contract**, **You** may contact the **Administrator** by mail or by phone. Refer to the **Registration Page** for the **Administrator's** address and toll free telephone number. Iowa residents only may also contact the Iowa Insurance Commissioner at the following address: Iowa Insurance Department, 330 Maple Street, Des Moines, Iowa 50319-0065, (877) 955-1212.

If **You** cancel this **Contract**, **We** must mail written notice of cancellation to **You** within fifteen (15) days of cancellation.

If **You** cancel this **Contract** within sixty (60) days of the **Contract** purchase date, a ten percent (10%) penalty will be added each month to any refund not paid to the **Contract** Holder within thirty (30) days of the return of the service **Contract** to the Service Company.

KANSAS

SCHEDULE OF COVERAGES- Lost Key/Lockout is not available.

LOUISIANA

THE CONTRACT OBLIGOR AND ADMINISTRATOR IS AMT WARRANTY CORP.

CANCELLATION OF YOUR CONTRACT SECTION – Item d. is deleted and replaced with the following:

d. If **You** cancel this **Contract** within the first thirty (30) days, the full price **You** paid for the Service **Contract** will be refunded, less a fifty dollar (\$50) administrative fee. If **You** cancel this **Contract** after the first thirty (30) days, **We** will refund to **You** an amount according to the pro-rata method reflecting the days in force based on the term selected and the date **Coverage** begins, less a fifty dollar (\$50) administrative fee. In the event of cancellation, the lienholder, if any, will be named on a cancellation refund check as their interest may appear.

MAINE

An administrative fee not to exceed twenty-five dollars (\$25.00) or ten percent (10%) of the **Contract** charge, whichever is less, will be charged for cancellations occurring after sixty (60) days or if a claim has been filed.

If **We** cancel this **Contract**, **We** shall mail a written notice to **You** at **Your** last known address at least fifteen (15) days prior to cancellation. The notice will state the effective date of the cancellation and the reason for the cancellation.

If **You** cancel this **Contract** within sixty (60) days of the **Contract** purchase date, a ten percent (10%) penalty per month will be added to a refund that is not paid or credited within forty-five (45) days after return of the service **Contract** to the provider.

MARYLAND

If **You** cancel this **Contract** within sixty (60) days of the **Contract** purchase date, a ten percent (10%) penalty per month will be added to a refund that is not paid or credited within forty-five (45) days after return of the **Contract** to the **Administrator**. If **Your Vehicle** is being repaired for a Repair covered by this **Contract**, and the **Contract** expires during the repair, the **Contract** term is extended until the repair is completed.

MASSACHUSETTS

NOTICE TO CUSTOMER: PURCHASE OF THIS CONTRACT 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. THE SELLER OF THIS COVERAGE IS REQUIRED TO INFORM YOU OF ANY WARRANTIES AVAILABLE TO YOU WITHOUT THIS CONTRACT.

MINNESOTA

If **We** cancel this **Contract** for nonpayment of the provider fee, a material misrepresentation by **You** to the provider, or a substantial breach of duties by **You** relating to the covered product or its use, **We** shall mail a written notice to **You** at **Your** last known address at least five (5) days before cancellation. If **We** cancel this **Contract** for any other reason, **We** shall mail a written notice to **You** at **Your** last known address at least fifteen (15) days before cancellation. The notice must state the effective date of the cancellation and the reason for the cancellation.

If **You** cancel this **Contract** within sixty (60) days of the **Contract** purchase date, a ten percent (10%) penalty per month will be added to a refund that is not paid or credited within forty-five (45) days after return of the **Contract** to the **Administrator**.

If **You** have cancelled this **Contract** and have not received the refund from **Us** or the **Administrator** within sixty (60) days of such cancellation, **You** may contact the Insurance Company identified on the **Registration Page**.

The Arbitration Provision section of this **Contract** is stricken in its entirety.

MISSISSIPPI

Our obligations and the performance to **You** under the Service **Contract** are guaranteed and insured by a policy issued by **Wesco** Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038.

If **We** cancel this **Contract** for non-payment, **We** shall mail a written notice to **You** at **Your** last known address at least ten (10) days before cancellation. If **We** cancel this **Contract** for any other reason, **We** shall mail a written notice to **You** at **Your** last known address at least thirty (30) days before cancellation. The notice must state the effective date of the cancellation and the reason for the cancellation.

The Arbitration Provision section of this **Contract** is stricken in its entirety.

MISSOURI

If this **Contract** is cancelled within the first sixty (60) days and no claims have been filed, **We** will refund **You** the entire purchase price of the **Contract**. If this **Contract** is canceled within the first sixty (60) days and a claim has been filed, **We** will refund **You** the entire purchase price of the **Contract** less claims paid. This "free-look" period only applies to the original **Contract** purchaser. If this **Contract** is canceled after the first sixty (60) days, **We** will refund to **You** an amount based on the pro-rata method, less a fifty dollar (\$50.00) administrative fee. If this **Contract** is canceled, **We** shall mail written notice of cancellation to **You** within forty-five (45) days of cancellation. If **You** cancel this **Contract** within sixty (60) days of the **Contract** purchase date and no claims have been filed, a ten percent (10%) penalty per month shall be added to a refund that is not paid within forty-five (45) days of return of the **Contract** to the **Provider**.

MONTANA

If **We** cancel this **Contract**, **We** shall mail a written notice to **You** at **Your** last known address at least five (5) days before cancellation. The notice shall state the effective date of the cancellation and the reason for the cancellation. Written notice is not required if canceled due to nonpayment by **You** of the provider fee; a material misrepresentation by **You** to the provider; or substantial breach of duties **You** relating to the covered product or its use.

NEBRASKA

We may only cancel this Service **Contract** for fraud, material misrepresentation, nonpayment by **You**, or a substantial breach of duties by **You** relating to the covered property or its use. If **We** cancel this **Contract**, **We** will give **You** sixty (60) days notification, except for non-payment, which will be ten (10) days notification.

If a settlement for a claim dispute cannot be reached, the parties may elect arbitration by mutual agreement at the time of the dispute after the claimant has exhausted all internal appeals and can be binding by consent of the **Contract** holder. Arbitration will take place under the laws of the State of Nebraska and will be held in the **Contract** holder's county of residence or any other county in this state agreed to by both parties.

NEVADA

THE CONTRACT OBLIGOR AND ADMINISTRATOR IS AMT WARRANTY CORP.

We may cancel this **Contract** within seventy (70) days from the date of purchase for any reason. After seventy (70) days, **We** may only cancel this Service **Contract** for (a) Nonpayment by **You**; (b) **Your** conviction of a crime which results in an increase in the service required under this **Contract**; (c) Fraud or material misrepresentation by **You** in obtaining this **Contract**, or in presenting a claim for service thereunder; (d) Discovery of: (1) An act or omission by **You** or (2) A violation by **You** of any condition of this **Contract**, which occurred after the effective date of the **Contract** and which substantially and materially increases the service required under the **Contract**; or (e) A material change in the nature or extent of the required service or repair which occurs after the effective date of this **Contract** and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that this **Contract** was issued or sold. If **We** cancel **Your Contract**, **You** will be entitled to a refund on the unearned **Contract** fee according to the pro-rata method reflecting the days in force based on the date **Coverage** begins, no administrative fee will be deducted. In the event **We** or the lienholder cancel this **Contract**, written notice will be sent to **Your** last known address at least fifteen (15) days prior to cancellation with the effective date of the cancellation.

You may cancel this **Contract** at anytime. If **You** have made no claim and **Your** request for cancellation is within sixty days (60) days, the full price **You** paid for the Service **Contract** will be refunded and no administrative fee will be deducted. If **You** have made a claim under the **Contract**, or if **Your** request is beyond the first sixty days (60) days, **We** will refund to **You** an amount based on the pro-rata method, less a fifty dollar (\$50.00) administrative fee. If **Your Contract** was financed, the outstanding balance will be deducted from any refund. If **You** cancel this **Contract** within sixty (60) days of the **Contract** purchase date and the refund is not processed within forty-five (45) days, a penalty of ten percent (10%) of the **Contract** price will be added to the refund for every thirty (30) days the refund is not paid.

This Service **Contract** is not renewable.

This **Contract** provides no coverage for damage to **Your Vehicle's** Tire/Wheel which occurred or existed prior to the **Contract** Purchase Date.

Obtain approval PRIOR to having work performed that may be covered by this Service **Contract**. Any claim for repairs that have not received prior approval will not be covered.

PROVISIONS OF THIS VEHICLE SERVICE **CONTRACT** SECTION – Item 7. is deleted and replaced with the following:

7. FINANCIAL AGREEMENTS

If this **Contract** was financed (purchased on a payment plan) by a funding party, the funding party shall be entitled to any refund(s) resulting from cancellation of this **Contract** for any reason including repossession of **Your Vehicle**, or total loss of **Your Vehicle**. Failure by **You** to make monthly payments in a timely manner may result in cancellation of this **Contract**. In the event of cancellation, any claim filed and/or approved prior to the cancellation date will be honored and/or reviewed for **Coverage** under the terms of the **Contract**.

ARBITRATION PROVISION – Pursuant to Nevada law, the arbitration provision is not mandatory.

NEW HAMPSHIRE

In the event **You** do not receive satisfaction under this **Contract**, **You** may contact the New Hampshire Insurance Department at 21 South Fruit St., Suite 14, Concord, NH 03301-7317.

Cancellation and Transfer Fees do not apply.

The Arbitration Provision section of this **Contract** is stricken in its entirety.

NEW JERSEY

If **You** request cancellation of this **Contract** within sixty (60) days of the purchase date of the **Contract** and the refund is not paid or

credited within forty-five (45) days after **Your** cancellation request to **Us**, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. If **We** cancel this **Contract**, **We** shall mail a written notice to **You** at **Your** last known address at least five (5) days before cancellation. The notice shall state the effective date of the cancellation and the reason for the cancellation. Written notice is not required if canceled due to nonpayment by **You** of the provider fee; a material misrepresentation by **You** to the provider; or substantial breach of duties **You** relating to the covered product or its use.

NEW MEXICO

You may cancel this **Contract** within sixty (60) days of the time of sale. If **You** have made no claim, the service **Contract** is void and the full purchase price will be refunded to **You**. A ten percent (10%) penalty per month will be added to a refund that is not made within sixty (60) days of **Your** return of the service **Contract**. These provisions apply only to the original purchaser of the service **Contract**. In the event **We** cancel this service **Contract**, **We** will mail a written notice to **You** at **Your** last known address at least fifteen (15) days prior to cancellation with the effective date for the cancellation and the reason for the cancellation. The provider of this service **Contract** may cancel this **Contract** within seventy (70) days from the date of purchase for any reason. After seventy (70) days, the provider may only cancel this service **Contract** for fraud, material misrepresentation, non-payment by **You** or a substantial breach of duties by **You** relating to the covered property or its use.

NEW YORK

If **You** cancel this **Contract** within sixty (60) days of the **Contract** purchase date, a ten percent (10%) penalty per month shall be added to a refund that is not made within thirty (30) days of return of the **Contract** to the provider.

If **We** cancel this **Contract**, **We** shall mail a written notice to **You** at the last known address held by **Us** at least fifteen (15) days prior to cancellation, providing **You** with notice of cancellation date and the reason for cancellation. However, prior notice is not required if the reason for cancellation is non-payment of the provider fee, a material misrepresentation by the Service **Contract** Holder to the provider, or a substantial breach of duties by the Service **Contract** Holder relating to the covered product or its use.

NORTH CAROLINA

An administration fee not to exceed the lesser of ten percent (10%) of the pro-rata refund amount or fifty dollars (\$50.00) will be applied if this **Contract** is cancelled by **You**. **We** may cancel this **Contract** only for non-payment of the purchase price of the **Contract** or a direct violation of the **Contract** by **You**.

OKLAHOMA

THE CONTRACT OBLIGOR AND ADMINISTRATOR IS AMT WARRANTY CORP.

This is not an insurance Contract.

Coverage afforded under this **Contract** is not guaranteed by the Oklahoma Insurance Guaranty Association.

PROVISIONS OF THIS VEHICLE SERVICE **CONTRACT** SECTION – Item 7. is deleted and replaced with the following:

7. FINANCIAL AGREEMENTS

If this **Contract** was financed (purchased on a payment plan) by a funding party, the funding party shall be entitled to any refund(s) resulting from cancellation of this **Contract** for any reason including repossession of **Your Vehicle**, or total loss of **Your Vehicle**. Failure to make monthly payments in a timely manner may result in cancellation of this **Contract** and no claims will be approved.

CANCELLATION OF **YOUR CONTRACT** SECTION – Item d. is deleted and replaced with the following:

If this **Contract** is canceled within the first sixty (60) days by the warranty holder and no claims have been filed, **We** will refund the entire **Contract** charge paid. If this **Contract** is canceled by the warranty holder after the first sixty (60) days or a claim has been filed within the first sixty (60) days, return of premium shall be based upon ninety percent (90%) of the unearned pro-rata premium, less the actual cost of any service provided under the service warranty **Contract**. In the event the **Contract** is cancelled by the association, return of premium shall be based upon one hundred percent (100%) of the unearned pro-rata premium less the actual cost of any service provided under the service warranty **Contract**.

24 Hour Roadside Assistance services are provided by Nation Motor Club, Inc., 800 Yamato Road, Suite 100, Boca Raton, Florida 33431, (855) 237-3824.

While arbitration is mandatory, the outcome of any arbitration shall be non-binding on the parties, and either party shall, following arbitration,

have the right to reject the arbitration award and bring suit in a district court of Oklahoma.

OREGON

This **Contract** is between the Obligor/Provider, AMT Warranty Corp., P.O. Box 927, Bedford, TX 76095, (877) 265-2017.

If **You** have any questions regarding this **Contract**, or a complaint against the Obligor, **You** may contact the Oregon Department of Consumer & Business Services, Insurance Division, Consumer Advocacy Unit at 350 Winter Street NE, Room 300, Salem, Oregon 97301, (888) 877-4894.

Coverage is amended to include: **We** agree to **Repair Your Tires/Wheels** in the event of **Damage** incurred as a result of an operational or structural failure due to a defect in materials or workmanship.

The Arbitration Section and Arbitration Agreement are deleted in their entirety and replaced as follows:

If a settlement for a claim dispute cannot be reached, the parties may elect arbitration by mutual agreement at the time of the dispute after the claimant has exhausted all internal appeals and can be binding by consent of the **Contract** holder. Arbitration will take place under the laws of the State of Oregon and will be held in the **Contract** holder's county of residence or any other county in this state agreed to by both parties. Oregon arbitration law will prevail unless it conflicts with the Federal Arbitration Act.

Notwithstanding the foregoing, either party may bring an individual action in small claims court or trial by jury. This arbitration agreement does not preclude **You** from bringing issues to the attention of federal, state, or local agencies. Such agencies can, if the law allows, seek relief against **Us** on **Your** behalf. **You agree that, by entering into this Contract, You and We are each waiving the right to participate in a class action.**

SOUTH CAROLINA

If **You** have any questions regarding this **Contract**, or a complaint against the Obligor, **You** may contact the South Carolina Department of Insurance at Capitol Center, 1201 Main Street, Suite 1000, Columbia, South Carolina 29201, (803) 737-6160.

If **We** cancel this **Contract** **We** shall mail a written notice to **You** at the last known address held by **Us** at least fifteen (15) days prior to cancellation, providing **You** with notice of cancellation date and the reason for cancellation. However, prior notice is not required if the reason for cancellation is nonpayment of the provider fee, a material misrepresentation by the Service **Contract** Holder to the provider, or a substantial breach of duties by the Service **Contract** Holder relating to the covered product or its use.

If **You** cancel this **Contract** within sixty (60) days of the **Contract** purchase date, a ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of the Service **Contract** to the provider.

TEXAS

AMT Warranty Corp. Service Contract Administrator License No. 189. If **You** have any questions regarding the regulation of the Service **Contract** provider or a complaint against the Obligor, **You** may contact the Texas Department of Licensing & Regulation, 920 Colorado, P.O. Box 12157, Austin, Texas 78711, (800) 803-9202.

If this **Contract** is cancelled within the first sixty (60) days, **We** will refund the entire **Contract** charge, less claims paid. If this **Contract** is cancelled after the first sixty (60) days, **We** will refund an amount of the **Contract** charge according to the pro-rata method reflecting the days based on the term selected and the date **Coverage** begins, less a fifty dollar (\$50.00) administrative fee and less claims paid. In the event of cancellation, the lienholder, if any, will be named on a cancellation refund check as their interest may appear.

If **We** cancel this **Contract**, **We** shall mail a written notice to **You** at the last known address held by **Us** before the fifth day preceding the effective date of cancellation. The notice will state the effective date and the reason for the cancellation. However, prior notice is not required if the reason for cancellation is nonpayment of the provider fee, fraud or a material misrepresentation by the Service **Contract** Holder to the provider or the provider's administrator, or a substantial breach of duties by the Service **Contract** Holder relating to the covered product or its use. If **We** cancel this **Contract**, no cancellation fee shall apply. **You** may apply for reimbursement directly to the insurer if a refund or credit is not paid before the 46th day after the date on which the Service **Contract** is canceled.

If a Service **Contract** is cancelled and the provider does not pay the refund or credit the Service **Contract** Holder's account before the 46th day after the date of the return of the Service **Contract** to the provider, the provider is liable to the **Contract** Holder for a penalty in an amount not to exceed ten percent (10%) of the amount outstanding per month.

UTAH

THE CONTRACT OBLIGOR AND ADMINISTRATOR IS AMT WARRANTY CORP.

This Service **Contract** or warranty is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department.

Note: **Coverage** afforded under this **Contract** is not guaranteed by the Property and Casualty Guarantee Association.

This **Contract** provides no coverage for damage to **Your Vehicle's** Tire/Wheel which occurred or existed prior to the **Contract** Purchase Date.

We may cancel this **Contract** for the following reasons by sending to **You** notice of cancellation and the reason for cancellation, via first class mail, to Your last known address:

1. **We** may cancel this **Contract** for non-payment of the **Contract** charge. Such cancellation will be effective ten (10) days after mailing of notice.
2. **We** may cancel this **Contract** for misrepresentation of a claim. Such cancellation will be effective thirty (30) days after mailing of notice.

The Arbitration Provision section of this **Contract** is stricken in its entirety.

VERMONT

The Arbitration Provision section of this **Contract** is stricken in its entirety.

WASHINGTON

The definition of "**We, Us and Our**" means the obligor/service **Contract** provider of this **Contract** as stated on the **Registration Page** attached to this **Contract**.

CANCELLATION OF YOUR CONTRACT SECTION - Items 1., 2. and 4. are deleted and replaced with the following:

1. **You** may cancel this **Contract** by returning it to the **Administrator** or the Insurer. A ten percent (10%) penalty will be added to any refund that is not paid within thirty (30) days of return of the **Contract** to the **Administrator**.
2. After the first sixty (60) days, **We** may only cancel this **Contract** for misrepresentation in obtaining this **Contract** or in the submission of a claim of for nonpayment of the **Contract** charge by **You**.
4. If **You** cancel this **Contract** within the first sixty (60) days and no claims have been filed, **We** will refund the entire **Contract** charge paid. If **You** cancel this **Contract** after the first sixty (60) days or a claim has been filed, **We** will refund an amount of the **Contract** charge according to the pro-rata method reflecting the greater of the days in force or the miles driven based on the term/miles selected and the date **Coverage** begins, less a twenty-five dollar (\$25.00) administrative fee. In the event of cancellation, the lienholder, if any, will be named on a cancellation refund check as their interest may appear.

This Service **Contract** allows for binding arbitration proceedings to be held at a location in closest proximity to the Service **Contract** Holder's permanent residence. The commissioner is the Service **Contract** provider's attorney to receive service of legal process in any action, suit, or proceedings in any court.

The State of Washington is the jurisdiction for any civil action in connection with this **Contract**.

You may file a claim directly with the Insurance Company at any time. Information Disclosure: As the undersigned, I agree that I have read and understand the following Contract provisions and implied warranty disclosure:

1. PROVISIONS OF THIS VEHICLE SERVICE **CONTRACT**, Section 1. MAINTENANCE REQUIREMENTS and HOW TO FILE A CLAIM, which outlines **Your** responsibilities regarding maintenance requirements and filing a claim.
2. **SCHEDULE OF COVERAGES**, which outlines the **Coverage** provided under the **Contract**.
3. PROVISIONS OF THIS VEHICLE SERVICE **CONTRACT**, Section 2. **CONTRACT PERIOD**, which outlines the time limitations.
4. The implied warranty of merchantability on the motor vehicle is not waived if this **Contract** has been purchased within ninety days of the purchase date of the motor vehicle from a provider who also sold the motor vehicle covered by this **Contract**.
5. EXCLUSIONS & LIMITATIONS, which outlines conditions where the **Contract** does not provide **Coverage**.
6. CANCELLATION OF YOUR **CONTRACT**, which outlines the **Contract** cancellation conditions.

Signature _____

Date _____

WISCONSIN

THE CONTRACT OBLIGOR AMT WARRANTY CORP. THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.

Any claim for repairs that have not been registered prior to having repairs made may jeopardize **Coverage** under this **Contract**, except

as provided under Emergency Repairs.

CANCELLATION OF YOUR **CONTRACT** SECTION – Items 2. and 4. is deleted and replaced with the following:

2. **We** may only cancel this **Contract** for material misrepresentation by **You**, nonpayment by **You** or a substantial breach of duties by **You** relating to the covered **Vehicle** or its use. If **We** cancel this **Contract**, **We** shall mail a written notice to **You** at **Your** last known address at least five (5) days prior to cancellation. The notice shall state the effective date of the cancellation and the reason for the cancellation.

4. If this **Contract** is cancelled within the first sixty (60) days and no claims have been filed, **We** will refund the entire **Contract** charge paid. If this **Contract** is cancelled after the first sixty (60) days or a claim has been filed, **We** will refund an amount of the **Contract** charge according to the pro-rata method reflecting the days in force based on the term selected and the date **Coverage** begins, less claims paid and less an administrative fee not to exceed ten percent (10%) of the **Contract** charge paid. If **You** request cancellation due to a total loss of **Your Vehicle's Tire/Wheel** which is not covered by a replacement under the terms of **Your Contract**, the **Administrator** shall return one hundred percent (100%) of the unearned pro-rata **Contract** purchase price paid, less claims paid. In the event of cancellation, the lienholder, if any, will be named on a cancellation refund check as their interest may appear.

If **You** request cancellation of this **Contract** within the first sixty (60) and the refund is not paid or credited within forty-five (45) days after return of the **Contract** to **Us**, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the **Contract**.

The **GUARANTY** section is amended to include:

If a covered claim is not paid within sixty (60) days after proof of loss has been filed, or if the Provider becomes insolvent or otherwise financially impaired, **You** may file a claim directly with the Insurance Company at 59 Maiden Lane, 6th Floor, New York, NY 10038 or by calling (866) 505-4048 for reimbursement, payment or provision of this **Contract**.

24 Hour Roadside Assistance services are provided by Nation Motor Club, Inc. If a settlement for a claim dispute cannot be reached, the parties may elect arbitration by mutual agreement at the time of the dispute after the claimant has exhausted all internal appeals and can be binding by consent of the **Contract** holder. Arbitration will take place under the laws of the State of Wisconsin and will be held in the **Contract** holder's county of residence or any other county in this state agreed to by both parties. This **Contract** provides no coverage for damage to **Your Vehicle's Tire/Wheel** which occurred or existed prior to the **Contract** Purchase Date.

WYOMING

Our obligations under this Vehicle Service **Contract** are insured by a policy issued by the Insurance Company as noted on the **Registration Page**. If a covered claim is not paid within sixty (60) days after proof of loss has been filed, **You** may file a claim directly with the Insurance Company.

The provider of the Service **Contract** shall mail a written notice to the Service **Contract** Holder at the last known address of the Service **Contract** Holder in the records of the provider at least ten (10) days prior to cancellation by the provider. Prior notice is not required if the reason for cancellation is non-payment of the provider fee, a material misrepresentation by the Service **Contract** Holder to the provider or a substantial breach of duties by the Service **Contract** Holder relating to the covered product or its use. The notice shall state the effective date of the cancellation and the reason for cancellation. If **You** cancel this **Contract** within sixty (60) days of the **Contract** purchase date, a ten-percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of the **Contract** to the provider. In the event the lienholder is named on a cancellation, both the **Contract** Holder and the lienholder will be shown jointly on the cancellation refund check.

24 Hour Roadside Assistance services are provided by Nation Motor Club, Inc.

This **Contract** provides no coverage for damage to **Your Vehicle's Tire/Wheel** which occurred or existed prior to the **Contract** Purchase Date.

The Arbitration Provision section of this **Contract** is stricken in its entirety.