

Portfolio

for New Vehicles
includes
Roadside Assistance

1 CHECK COVERAGE See Reverse Side Of Agreement For Coverage

Plan P (PT) Powertrain
 Plan A (PC) Stated
 Plan B (PM) Exclusionary
 Plan CA Companion Stated
 Plan CB Companion Exclusionary

2 CHECK DEDUCTIBLE AMOUNT

\$100 Standard
 \$200
 \$50
 \$25
 _____ (OTHER)

3 CHECK TERM & MILEAGE

This Agreement expires by time from the Vehicle in-service date, or when the odometer reads the mileage term selected, whichever occurs first.

Maximum Years from In-Service Date		Maximum Vehicle Odometer Reading at Expiration	
<input type="radio"/> 3 YEARS	<input type="radio"/> 6 YEARS	<input type="radio"/> 45,000 MILES	<input type="radio"/> 75,000 MILES
<input type="radio"/> 4 YEARS	<input type="radio"/> 7 YEARS	<input type="radio"/> 60,000 MILES	<input type="radio"/> 100,000 MILES
<input type="radio"/> 5 YEARS	<input type="radio"/> OTHER _____	<input type="radio"/> 70,000 MILES	<input type="radio"/> OTHER _____

4 CUSTOMER INFORMATION/COVERED VEHICLE

AGREEMENT HOLDER'S NAME (Last) (First) (Middle Initial)

ADDRESS TELEPHONE ()

CITY STATE ZIP

YEAR	MAKE	MODEL	HYBRID? <input type="radio"/> YES <input type="radio"/> NO	CLASS	VEHICLE IDENTIFICATION NUMBER
ISSUE MILEAGE (Odometer reading at Date of Sale)	VEHICLE PURCHASE PRICE \$	VEHICLE IN-SERVICE DATE	DATE OF SALE (refer to Expiration explanation below)		

LIENHOLDER

ADDRESS

CITY STATE ZIP

SELLING DEALER/LESSOR NAME

ADDRESS

CITY STATE ZIP

EXPIRATION: THIS AGREEMENT EXPIRES WHEN ONE OF THE FOLLOWING FIRST OCCURS.

1. Expiration Date: Agreement expires when selected Term (indicated and defined in Box 3 above), commencing from "In Service Date," expires at 11:59 P.M. local time on that date.

2. Expiration Mileage: Agreement expires when the odometer reads or exceeds the mileage limit checked in Box 3 (above).

5 CHECK ADDITIONAL COVERED ITEMS (COVERED ITEMS MUST BE CHECKED AT TIME OF SALE)

TURBO/SUPERCHARGER
 FOUR-WHEEL DRIVE/ALL-WHEEL DRIVE
 DIESEL
 FACTORY-INSTALLED NAVIGATIONAL SYSTEM

I hereby declare that the above information is correct and acknowledge receipt of State Guidelines by my signature below.	OFFICIAL USE	SERVICE AGREEMENT PRICE
		\$
CUSTOMER SIGNATURE	DATE	DEALER REPRESENTATIVE SIGNATURE
		DATE

Extended Service Agreement must be paid in full at date of sale.

The purchase of this extended service agreement is not required in order to purchase or obtain financing for a motor vehicle.

If no coverage is selected in Box 1, Plan P Powertrain Coverage will be in effect. A \$100.00 Deductible will apply unless otherwise indicated in Box 2. If no Term and Mileage has been Indicated in Section 3, Coverage will be in effect for 3 years/45,000 miles, whichever first occurs. Any modification, alteration or change to the preprinted terms and conditions of this Extended Service Agreement are invalid and of no force or effect. This Agreement is not regarded as an insurance policy in most states. (See State Guidelines within for exceptions.) This is an Extended Service Agreement between You and the Selling Dealer. The Selling Dealer's obligation to perform under this Agreement is insured by Virginia Surety Company, Inc. and the Selling Dealer is obligated to obtain such insurance. All obligations and liabilities for repairs covered by this Extended Service Agreement are those of the Selling Dealer and not First Extended Service Corporation, which administers the Agreement for the Selling Dealer. See reverse side for additional information regarding responsibilities for benefits.

WHAT IS COVERED: Upon payment of the deductible amount per visit selected on the front of this extended service agreement and before the expiration of this extended service agreement, the Selling Dealer will arrange for payment or make necessary mechanical repairs to the components listed below in the specific plan of coverage selected, without additional charge to You. Replacement of any part may be made with new parts, remanufactured parts, non-original manufacturer's parts, or with parts of like kind and quality at the time of breakdown. This Service Agreement covers failure to a covered component resulting from normal wear and tear.

PLAN P POWERTRAIN COMPONENT COVERAGE

ENGINE

All internal lubricated parts; timing chains, gears and cover, timing belt, tensioner, pulleys and cover; oil pump and gears; water pump; valve covers; oil pan; manifolds; flywheel; harmonic balancer; engine mounts; seals and gaskets; turbo, supercharger, and internal parts. Note: Cases, housings, engine block and cylinder heads are covered only if damaged by the failure of an internal lubricated part.

TRANSMISSION AUTOMATIC/TRANSFER CASE

All internal lubricated parts; torque converter; vacuum modulator; front pump;

transmission mounts; seals and gaskets.

TRANSMISSION MANUAL/TRANSFER CASE

All internal lubricated parts; transmission mounts; seals and gaskets.

FRONT-WHEEL DRIVE

All internal lubricated parts; axle shafts; constant velocity joints; front hub assembly and bearings; seals and gaskets.

REAR-WHEEL DRIVE

All lubricated parts; propeller shafts, supports and U-joints; axle shafts and bearings; seals and gaskets.

PLAN A STATED COMPONENT COVERAGE

ENGINE COOLING SYSTEM

Fan, fan clutch, fan motor.

FACTORY AIR CONDITIONING

Condenser, compressor, evaporator, dryer, temperature control programmer, seals and gaskets.

FRONT SUSPENSION

Struts; upper and lower control arms and shafts and bushings; upper and lower ball joints; stabilizer shaft; linkage and bushings; spindles and supports; wheel bearings.

STEERING

All internal lubricated parts; rack and pinion and all internal parts; power cylinder assembly, power steering pump, main and intermediate steering shafts and couplings; tie rods and tie rod ends; idler arm; pitman arm.

FUEL SYSTEM

Fuel pump, fuel injection pump, lines, nozzles and vacuum pump.

FACTORY-INSTALLED NAVIGATIONAL SYSTEM

Display, controls, and all electrical components

PLAN P COMPONENTS ABOVE PLUS THE FOLLOWING COMPONENTS:

BRAKES

Master cylinder; power brake booster, wheel cylinders; hydraulic lines and fittings; disc calipers.

ELECTRICAL

Alternator, voltage regulator, distributor, starter motor, starter drive and solenoid; electronic ignition module, wiring harnesses, manually operated switches, wiper motor, power window motor, sunroof motor.

ELECTRONIC HIGH TECH COMPONENTS

Level control compressor, sensors and limiter valve; pneumatic suspension pump, sensors and valves; fuel injection sensors and control module; ignition module; spark control detonation sensors and controller; drive information display and module; moisture control unit and sensors; anti-detonation sensors; manufacturer installed combination entry system; manufacturer installed anti-theft device; ABS (anti-locking system).

ELECTRICAL PLUS

All power motors and solenoids related to the electrical operations of antennas, door locks, power headlight motors, seat motors, mirrors, convertible tops, power trunk releases.

PLAN B EXCLUSIONARY COMPONENT COVERAGE

PLAN P AND PLAN A COVERAGE PLUS:

This coverage supplements the new Vehicle warranty provided by the manufacturer to the original owner of the covered Vehicle. After expiration of the Manufacturer's Warranty, the Selling Dealer will, upon payment of the deductible amount per visit selected on the front of this extended service

agreement, make any necessary mechanical repairs covered by the original Manufacturer's Warranty to Your Vehicle, except for the items listed under "WHAT IS NOT COVERED."

PLAN CA COMPANION STATED COMPONENT COVERAGE

Includes all components covered under Plan A Comprehensive Coverage **except** Powertrain components listed under Plan P Powertrain Coverage above and items listed under "What Is Not Covered" below.

PLAN CB COMPANION EXCLUSIONARY COVERAGE

Includes all components covered under Plan B Exclusionary Coverage **except** Powertrain components listed under Plan P Powertrain Coverage above and items listed under "What Is Not Covered" below.

ADDITIONAL BENEFITS

24 Hour Roadside Assistance In the event the covered Vehicle requires any of the following services: 1) gasoline up to two gallons; 2) flat tire service (with inflated spare); 3) battery jump start; 4) locked-out assistance; or 5) towing, the cost of these services not payable by Your insurance will be covered up to \$50.00 per occurrence. **You must call Roadside Assistance, at 1-800-270-8447, prior to receiving roadside services.**

Substitute Transportation Reimbursement: In the event of a mechanical breakdown of a covered component You may be eligible for substitute transportation reimbursement. Such expense shall be limited to actual per day cost up to \$35.00 per day, a 5 day maximum, not to exceed \$175.00 per occurrence. To qualify for the first day's reimbursement, the covered Vehicle must be retained by the repairing facility overnight and the covered repair must exceed a minimum of four (4) hours labor, as defined in the current year's manufacturer's or accredited flat rate repair manuals. An additional day will be reimbursed for each additional eight (8) hours labor. The substitute Vehicle must be rented from us, the repair facility, or from a licensed rental agency. Reimbursement of substitute transportation shall not continue beyond the day on which the repairs are completed and the customer is notified of completion. Rental receipts are required for reimbursement.

WHAT TO DO IF REPAIRS ARE NEEDED

If Your Vehicle is within forty (40) miles of the Selling Dealer You must deliver Your Vehicle to the Selling Dealer at the address shown on the front of this extended service agreement. If Your Vehicle is more than forty (40) miles from the Selling Dealer, call 1-800-527-3426 (Claims Service Office) for instructions before You deliver Your Vehicle to a repairing facility. To assure coverage under the terms of this extended service agreement, authorization must be obtained prior to teardown or repair.

WHAT IS NOT COVERED

Any items not listed under the "What Is Covered" section of the specific plan You selected on the front of this Agreement. Incidental or consequential damages or loss caused by breakdown of components (or otherwise) including property damage, personal injury, inconvenience, loss of Vehicle use, damage to a covered part by a non-covered part and damage to a non-covered part by a covered part. Also not covered: Repairs covered by any manufacturer's warranty or manufacturer's emissions warranty on the covered Vehicle (whether or not transferred with the Vehicle), manufacturer's recall or factory bulletins, breakdowns of components caused by a defect the manufacturer has publicly announced it would correct, but which You failed to have corrected. Vehicle not certified for sale within the United States at the time of manufacture or if Vehicle has been salvaged or if its title has been branded or if Vehicle has been declared a total loss. Commercial use is excluded and will void coverage under this extended service agreement. Repairs required because of collision, abuse, overheating or operation without proper lubrication or coolant, road conditions, misuse, negligence, alterations, racing, accidents, fires, floods, riots, acts of God, vandalism, upset, theft, lack of reasonable and proper maintenance, abuse through towing or improper load capacity, abuse through continued operation of an impaired Vehicle, or any other losses normally covered by casualty insurance. Also not covered: are excessive oil consumption, loss of compression, and/or gradual reduction in operating performance due to failure of a covered part or parts. Repairs beyond those required to correct the covered failure. Repairs of components which have been modified or added to the Vehicle after purchase, any repairs on Vehicles whose mileage has been altered or whose odometer has been tampered with while owned by You. Repairs made outside the 50 United States, its territories and possessions and Canada unless You obtain a written waiver from the Selling Dealer. Any manufacturer's required maintenance. Damage caused by Your failure to take or cause to be taken reasonable precautions to prevent further damage when an apparent problem exists. Diagnostic fees for non-covered repairs and non-emergency repairs performed without the administrator's approval.

LIMITS OF LIABILITY: The total of all benefits paid or payable under this Agreement shall not exceed the purchase price of the Vehicle excluding taxes, title, and licenses cost of the Vehicle. The total benefits payable for any single repair or replacement shall not exceed the actual cash value of the Vehicle immediately prior to the Breakdown. This determination will be made using the most current National Automobile Dealers Association Used Car Guide for Your Vehicle.

WITH RESPECT TO ROADSIDE ASSISTANCE: You are not covered when any other Roadside Coverage is in effect, such as coverage from the manufacturer with the purchase of Your Vehicle or as part of Your personal insurance policy. Any Roadside Assistance as shown in this Agreement is covered up to \$50.00 provided it is referred as a result of calling the Roadside Assistance toll free number. Any other Roadside Assistance services obtained are excluded and not covered. Towing services associated with accidents or vandalism are excluded. Other expenses associated with travel arrangements, food, lodging, and miscellaneous expenses are excluded. All Roadside Assistance benefits are provided under separate agreement. Call Roadside Assistance at 1-800-270-8447.

MECHANICAL - Refrigerant, coolant, and fluids unless required for a covered repair. Service adjustments/cleaning, throttle body assembly (except injectors), contaminated fuel, fluids, and filters; air conditioning recharge, battery/hybrid battery packs/battery cables, bolts and fasteners, belts, hoses, brakes (front hubs, drums, shoes, lining, disc rotors and pads), exhaust system (including catalytic converter), filters, lights (bulbs, sealed beam and lenses), lubricants, manual clutch, pressure plate, throw-out bearings, clutch master or slave cylinders, manual clutch disc, strut inserts, shock absorbers, spark/glow plugs and wires, squeaks and rattles, tires, tune-ups, wheel balancing, wheel alignment, wheel studs, wiper blades, shop supplies and hazardous waste removal. Repairs, retrofit, or replacement of any components caused by or due to compliance with any law or legislation including the Clean Air Act.

EXTERIOR - Service adjustments (glass and body parts), bright metal, bumpers, body panels, door handles, hinges, glass, moldings, outside ornamentation, convertible or vinyl tops, paint, rust, sheet metal, sideview mirrors (glass and housing), air and water leaks, weatherstrip, wheel covers/ornaments and wind noise. Physical damage, alignment or bumper and body parts.

INTERIOR - Buttons, carpet, dash pad, door and window handles, knobs, rearview mirror (glass and housing), trim, and upholstery. All non-factory installed items and equipment, such as, but not limited to radios, tape players, compact disc players, graphic equalizers, speakers, cellular telephones, theft deterrent systems, radar detectors, navigation systems and heads up display system.

MAINTENANCE RESPONSIBILITIES: If You fail to perform the manufacturer's recommended maintenance such as oil changes and other periodic services and Your failure results in a breakdown, this will result in loss of Your protection under this extended service agreement. Maintenance records from the Vehicle sale date supported by receipts indicating dates, mileage and services performed must be kept by the purchaser or subsequent owner of this extended service agreement and made available to the Selling Dealer or repair facility upon request. upon request.

RESPONSIBILITY FOR BENEFITS: THE OBLIGATION TO PERFORM UNDER THIS AGREEMENT IS INSURED BY VIRGINIA SURETY COMPANY, INC. AND THE SELLING DEALER IS OBLIGATED TO OBTAIN SUCH INSURANCE. IF A VALID CLAIM REMAINS UNPAID FOR MORE THAN SIXTY (60) DAYS AFTER YOU HAVE FILED A PROOF OF LOSS COVERED BY THIS EXTENDED SERVICE AGREEMENT, THEN YOU MAY MAKE A DIRECT CLAIM AGAINST VIRGINIA SURETY COMPANY, INC., 1000 MILWAUKEE AVE. GLENVIEW, IL 60025, (800) 527-3448.

*****CUSTOMER NOTICE: SEE BACK PAGES FOR DETAILS OF YOUR STATE'S SPECIAL NOTICES AND PROTECTIONS REGARDING YOUR CLAIMS AND OTHER RIGHTS PROVIDED UNDER THIS EXTENDED SERVICE AGREEMENT.**

CLAIMS SERVICED BY FIRST EXTENDED SERVICE CORPORATION, P.O.BOX 130745 DALLAS, TX 75313

1-800-527-3426

EMERGENCY REPAIRS: If emergency repairs covered by this extended service agreement are required outside normal business hours (i.e., on a weekend or holiday) You should deliver Your Vehicle to a licensed repair facility and have the necessary repairs performed on Your Vehicle at a reasonable and customary charge for the repairs. On the next business day, or as soon as reasonably possible, You must report the repairs by calling the toll free claims number listed on the front. To obtain a reimbursement for such emergency repairs, please call the Claims Service Office number on the front. Emergency repairs are defined to be repairs which, if not performed to Your Vehicle, would impair the future operation of Your Vehicle.

CANCELLATION: In the event the covered Vehicle is repossessed, declared a total loss, or You elect to give notice of cancellation, this extended service agreement shall terminate. You may cancel this Agreement by submitting a written request to the Selling Dealer containing the following information: the extended service agreement number; Vehicle identification number; current mileage; and make and model of Your Vehicle. If You cancel this Agreement within sixty (60) days of its date of sale and no claims have been made, a full refund will be paid. If You cancel this Agreement after sixty (60) days of its date of sale or after a claim has been made, a pro rata refund less a twenty-five dollar (\$25.00) cancellation fee for the unexpired portion of this Agreement will be paid. The amount of the refund will be calculated as follows: The purchase price of this Agreement shall be multiplied by the greater of a) the fraction obtained by dividing the total mileage elapsed since the date of sale by the difference between the maximum miles covered and the Vehicle mileage at the date of sale or b) the fraction obtained by dividing the number of months this Agreement has been in effect since the date of sale by the difference between the maximum number of months covered under this Agreement and the number of months the Vehicle was in service prior to the date of sale of this Agreement. The difference between the number so obtained and the price of this Agreement, less the cancellation fee, is the amount of the refund. A like refund will be paid for termination of this Agreement because Your Vehicle is declared a total loss or repossessed. In the event of repossession, the lienholder will be the sole payee.

In the event that this extended service agreement is properly transferred to an individual person purchasing Your Vehicle, this agreement may not be canceled by the new owner of the covered Vehicle under any circumstance.

CANCELLATION FEE: The Cancellation Fee is \$25.00.

Important: See State Guidelines regarding Your rights, privileges, and conditions governing cancellation of this extended service agreement in Your state.

TRANSFER OF VEHICLE OWNERSHIP: In the event You sell the covered Vehicle, this extended service agreement shall terminate. You may apply for a transfer to the new owner. Submit immediately (within fifteen [15] days of the change in ownership) to the Selling Dealer in writing, along with the transfer fee of \$50.00, the following: The extended service agreement number, Vehicle identification number, mileage, make and model of the Vehicle, date of sale of the Vehicle, and the name and address of both Yourself and the new owner of the covered Vehicle. This extended service agreement may not be assigned separately from the covered Vehicle, nor can it be assigned to a new or used Vehicle dealership or anyone other than an individual person purchasing Your Vehicle. Copies of maintenance records must be obtained from the original owner by the new owner of the Vehicle to assure transfer of the manufacturer's warranty. In the event this extended service agreement is properly transferred to an individual person purchasing Your Vehicle in accordance with the terms and conditions above, this Agreement may not be transferred by the new owner of the covered Vehicle to any subsequent owner under any circumstance.

Important: See State Guidelines regarding Your rights, privileges, and conditions governing transfer of this extended service agreement in Your state.

STATE GUIDELINES

ALABAMA

If You cancel this Extended Service Agreement You will be provided a pro rata refund less an administrative fee of \$25.00. In the event that the Selling Dealer initiates a cancellation, the \$25 administrative fee will not be applied. A 10% penalty per month will be added to any refund that is not paid or credited within 45 days of Your return of the Extended Service Agreement to the provider.

ALASKA

This Extended Service Agreement does provide coverage if Your Vehicle is used for snow removal, provided Your Vehicle is properly equipped. This Extended Service Agreement 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 Extended Service Agreement), and attorney fees.

ARIZONA

The Dealer will perform, or arrange to have performed, any repair services promised within a reasonable time and in a competent and workmanlike manner.

CANCELLATION FEE: \$25.00.

The RESPONSIBILITY FOR BENEFITS provision is deleted in its' entirety and replaced with the following: All benefits provided under this agreement are solely the obligation of the Selling Dealer. However, the Selling Dealer's obligations are insured by FFG Insurance Company. If the Selling Dealer fails to pay a valid claim within thirty (30) days after You have filed a proof of loss covered by this extended service agreement, then You may make a direct claim against FFG Insurance Company, 1345 River Bend Drive, Dallas, Texas 75247 at (800) 527-3448.

CALIFORNIA

Performance to You under this Extended Serviced Agreement is guaranteed by a California approved insurance company. You may file a claim with this insurance company if any promise made in the Extended Service Agreement has been denied or has not been honored within 60 days of the date proof of loss was filed. The name and address of the insurance company is FFG Insurance Company, 1345 River Bend Drive, Dallas, Texas 75247. If You are not satisfied with the insurance company's response, You may contact the California Department of Insurance at 1-800-927-4357. First Extended Service Corporation, P.O. Box 130745, Dallas, TX 75313-0745, California administrator license number 0E32800. CANCELLATION FEE: \$25.00 or 10% of the Extended Service Agreement charge, whichever is less. In the event of cancellation, the lien holder, if any, will be named on a cancellation refund check as their interest may appear.

CONNECTICUT

Connecticut Public Act, 87-393, Laws 1987, requires an automobile dealer to provide a warranty covering certain classes of used motor vehicles as follows:

Used vehicles with a sale price of \$3,000 but less than \$5,000 – Provides Coverage for 30 days or 1,500 miles, whichever occurs first.

Used vehicles with a sale price of \$5,000 or more – Provides Coverage for 60 days or 3,000 miles, whichever occurs first.

The Vehicle You have purchased may be covered by this law. If so, the following is added to this Extended Service Agreement: In addition to the dealer warranty required by this law, You have elected to purchase this Extended Service Agreement, which may provide You with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this Extended Service Agreement. The required dealer warranty is provided free of charge. Furthermore, the definition, coverage and exclusions stated in the Extended Service Agreement apply only to this Extended Service Agreement and are not the terms of the required dealer warranty.

GEORGIA

The Administrator will not cancel this Extended Service Agreement for any reason. You may cancel this Extended Service Agreement for any reason at anytime by surrendering it or by submitting written notice to the Selling Dealer. If You cancel, an administrative fee of \$50 or 10% of the pro rata refund amount, whichever is less, will be deducted from the refund amount. Claims paid will not be deducted from a refund. Unless You have purchased an Extended Service Agreement that requires a surcharge for commercial use (and You have paid this surcharge), commercial use is excluded and will result in denial of coverage. In Georgia, repairs of components which have been modified by You or added to the Vehicle after purchase, or any repairs on Vehicles whose mileage has been altered or whose odometer has been tampered with while owned by You are not covered. In the event the covered Vehicle is repossessed or declared a total loss there will be no coverage provided under this Extended Service Agreement.

HAWAII

Breakdown means the failure of a Covered Part under normal service due to defects in material and workmanship. A Covered Part has failed when it can no longer perform the function for which it was solely designed because of its condition and not because of the action or inaction of any non-covered parts. Hawaii Revised Statutes requires an automobile dealer to provide a warranty covering certain classes of used motor vehicles as follows:

Used vehicles with less than 25,000 miles at date of sale – Provides Coverage for 90 days or 5,000 miles, whichever occurs first.

Used vehicles with 25,000 miles or more but less than 50,000 miles at the date of sale – Provides Coverage for 60 days or 3,000 miles, whichever occurs first.

Used vehicles with 50,000 miles or more but less than 75,000 miles at the date of sale – Provides Coverage for 30 days or 1,000 miles, whichever occurs first.

The Vehicle You purchased may be covered by this law. If so, the following is added to this Extended Service Agreement. In addition to the dealer warranty required by this law, You have elected to purchase this Extended Service Agreement, which may provide You with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this Extended Service Agreement. The required dealer warranty is provided free of charge. Furthermore, the definition, coverage and exclusions stated in this Extended Service Agreement apply only to this Extended Service Agreement and are not the terms of the required dealer warranty. A ten percent penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after the return of the service contract to the provider.

IDAHO

Coverage afforded under this Extended Service Agreement is not guaranteed by the Idaho Insurance Guarantee Administration.

ILLINOIS

You may cancel this Extended Service Agreement. The cancellation fee will be the lesser of 10% of the Extended Service Agreement price or \$25.00. You may cancel the Extended Service Agreement for the unexpired term of the Extended Service Agreement, based on the number of elapsed months of the Extended Service Agreement, less the value of any services received and the cancellation fee. This Extended Service Agreement covers failure to a covered component resulting from normal wear and tear.

INDIANA

Your proof of payment to the Selling Dealer for this Extended Service Agreement shall be considered proof of payment to the Insurance Company which guarantees the obligations of the Selling Dealer, providing such insurance was in effect at the time You purchased this Extended Service Agreement.

IOWA

In the event You have any questions regarding Your Extended Service Agreement, You may contact the Iowa Insurance Commissioner at the following: Iowa Insurance Department, 330 East Maple, Des Moines, Iowa, 50319. If You cancel this Extended Service Agreement You will receive, within 15 days, a written confirmation of termination. There will be a 10% penalty per month if a refund is not paid or credited within 30 days after the return of the Extended Service Agreement to the service company.

KANSAS

40-2,118. FRAUDULENT INSURANCE ACT DEFINED (a) For purposes of this act a "fraudulent insurance act" means an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto, or conceals, for the purpose of misleading, information concerning any fact material thereto.

LOUISIANA

CANCELLATION FEE: \$25.00 or 10% of the Extended Service Agreement charge, whichever is less. In the event of cancellation, the lien holder, if any, will be named on a cancellation refund check as their interests may appear.

MASSACHUSETTS

NOTICE TO CUSTOMER: PURCHASE OF THIS EXTENDED SERVICE AGREEMENT IS NOT REQUIRED IN ORDER TO REGISTER OR FINANCE YOUR 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 EXTENDED SERVICE AGREEMENT. Chapter 90, Section 7N 1/4 of Massachusetts General Laws requires an automobile dealer to provide a warranty covering certain classes of motor vehicles as follows:

Used vehicles with less than 40,000 miles at the date of sale – Provides Coverage for 90 days or 3,750 miles, whichever occurs first.

Used vehicles with 40,000 miles or more but less than 80,000 miles at the date of sale – Provides Coverage for 60 days or 2,500 miles, whichever occurs first.

Used vehicles with 80,000 miles or more but less than 125,000 miles at the date of sale – Provides Coverage for 30 days or 1,250 miles, whichever occurs first.

The Vehicle You have purchased may be covered by this law. If so, the following is added to this Extended Service Agreement: In addition to the dealer warranty required by this law, You have elected to purchase this Extended Service Agreement, which may provide You with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this Extended Service Agreement. The required dealer warranty is provided free of charge. Furthermore, the definition, coverage and exclusions stated in the Extended Service Agreement apply only to this Extended Service Agreement and are not the terms of the required dealer warranty.

MICHIGAN

If the performance of this Extended Service Agreement is interrupted because of a strike or work stoppage at Our place of business, the effective period of the Extended Service Agreement shall be extended for the period of the strike or work stoppage.

MINNESOTA

The coverages listed below are provided to You by the dealer at no charge as required by Minnesota Statute 325F.662. The term of the required warranty is based on the mileage at the date of sale as follows:

Used Vehicles with less than 36,000 miles at the date of sale – Provides Coverage for 60 days or 2,500 miles, whichever occurs first.

Used Vehicles with 36,000 miles or more but less than 75,000 miles at the date of sale – Provides Coverage for 30 days or 1,000 miles, whichever occurs first. Engine: Lubricated Parts; Intake Manifolds; Engine Block; Cylinder Heads; Rotary Engine Housings; Ring Gear; Water Pump; Externally Mounted Mechanical Fuel Pump; Radiator; Alternator; Generator; and Starter. Transmission: Case; Internal Parts; Torque Converter; or, the Manual Transmission Case and Internal Parts. Drive Axle: Axle Housings and Internal Parts; Axle Shafts; Drive and Output Shafts; and Universal Joints; but excluding the Secondary Drive Axle on Vehicles other than passenger vans, mounted on a truck chassis. Brakes: Master Cylinder; Vacuum Assist Booster; Wheel Cylinders; Hydraulic Lines and Fittings; and Disc Brake Calipers. Steering: Gear Housing and all Internal Parts; Power Steering Pump; Valve Body; Piston; and Rack. Note: The following parts are covered only on Vehicles with less than 36,000 miles: Steering Rack; Radiator; Alternator; Generator; and Starter. The above coverages are excluded from this Extended Service Agreement during the applicable warranty period, unless the dealer becomes unable to meet its obligations. Your rights and obligations are fully explained in the dealer issued used Vehicle limited warranty document. The following provision is added to "Cancellation": 1) Used Service Contracts—Maintenance Requirements—Contract Holder may request an owner's manual for a fee not to exceed \$10 for proper maintenance schedules recommended by the Vehicle manufacturer if Vehicle owner does not have an owner's manual. 2) Pre-existing Conditions restrictions do not apply. 3) Odometers that have been tampered with while the Vehicle is owned by the Contract holder are cause for Contract voidance. 4) Failure to repair a broken odometer while the Contract holder owns the Vehicle are cause for Contract voidance. 5) Salvaged, rebuilt or branded title Vehicles are not excluded from coverage. 6) The Extended Service Agreement may be canceled for fraud but only in the submission of a claim. If You have canceled this Extended Service Agreement and have not received the refund from the Selling Dealer within sixty (60) days of such cancellation, You may contact Virginia Surety Company, Inc., 1000 Milwaukee Ave. Glenview, IL 60025. Incidental damages or loss caused by damage to a covered part by a non-covered part is covered in Minnesota. The third sentence of the "WHAT IS NOT COVERED" section is deleted in its' entirety and replaced with the following: Repairs covered by any manufacturer's warranty or emissions warranty on the covered Vehicle, manufacturer's recall or factory bulletins, breakdowns of components caused by a defect the manufacturer has publicly announced it would correct, but which You failed to have corrected. We will not pay for costs covered by any warranty of the manufacturer, state required dealer warranty or a repairer's guarantee. The fourth sentence of the "WHAT IS NOT COVERED" section is deleted in its' entirety and replaced with the following: Any Vehicle that has been salvaged, or its title has been branded, or has been declared a total loss.

MISSISSIPPI

24 Hour Roadside Assistance services (if provided under Your Extended Service Agreement) are supplied by Brickell Financial Services Motor Club, Inc. dba Road America Motor Club.

MISSOURI

The Cancellation provision is amended to delete the Cancellation Fee. The Transfer of Vehicle Ownership provision is amended to delete the Transfer Fee.

(State Guidelines continued on next page)

STATE GUIDELINES

NEVADA

Pre-existing conditions are not covered. The provider may not cancel for any reason. Claims paid will not be deducted from any refund. This Extended Service Agreement is non-renewable.

NEW HAMPSHIRE

To transfer this Extended Service Agreement, the following must be submitted to the Selling Dealer within 30 days of the change of ownership to a subsequent individual purchase: Original Extended Service Agreement, name and address of new owner, date of sale to new owner and current mileage. We will not charge any transfer fees. In the event of cancellation, the lien holder, if any, will be named on a cancellation check as their interests may appear. In the event You do not receive satisfaction under this Extended Service Agreement, You may contact the New Hampshire Insurance Department at 21 South Fruit Street, Suite 14, Concord NH 03301 or 800-852-3416.

NEW MEXICO

The Selling Dealer will not cancel this Extended Service Agreement for any reason. If You cancel this Extended Service Agreement in the first sixty (60) days and no claim has been paid, a ten percent penalty per month shall be added to a refund that is not paid or credited within thirty (30) days after the return of the Extended Service Agreement to the Selling Dealer.

NEW YORK

Section 198b of New York General Business Law requires an automobile dealer to provide a warranty covering certain classes of used motor vehicles as follows:

Used vehicles with 36,000 miles or less at the date of sale – Provides Coverage for 90 days or 4,000 miles, whichever occurs first.

Used vehicles with more than 36,000 miles but less than 80,000 miles at the date of sale – Provides Coverage for 60 days or 3,000 miles, whichever occurs first.

Used vehicles with 80,000 miles or more but not more than 100,000 miles at the date of sale – Provides Coverage for 30 days or 1,000 miles, whichever occurs first.

The Vehicle You have purchased may be covered by this law. If so, the following is added to this Extended Service Agreement: In addition to the dealer warranty required by this law, You have elected to purchase this Extended Service Agreement, which may provide You with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this Extended Service Agreement. The required dealer warranty is provided free of charge. Furthermore, the definition, coverage and exclusions stated in the Extended Service Agreement apply only to this Contract and are not the terms of the required dealer warranty.

If You cancel this Extended Service Agreement You will be provided a pro rata refund less reasonable handling costs, any claims that may have been paid, and an administrative fee of up to \$25.00. You may return this Extended Service Agreement by mailing it to the Selling Dealer at the address shown on the front of this Extended Service Agreement. A 10% penalty per month will be added to a refund that is not made within 30 days of return of the Extended Service Agreement to the Selling Dealer.

NORTH CAROLINA

CANCELLATION FEE: \$25.00 or 10% of the pro rata refund amount, whichever is less. In the event of cancellation the lien holder, if any, will be named on the cancellation refund check as their interest may appear. This Extended Service Agreement will not be canceled by Us unless there is a direct violation by You as stated in the Extended Service Agreement. 24 Hour Roadside Assistance services (if provided under Your Extended Service Agreement) are the obligations of Brickell Financial Services Motor Club, Inc. (dba Road America Motor Club).

OKLAHOMA

This Extended Service Agreement is not issued by the manufacturer or wholesale company marketing the product. This Extended Service Agreement will not be honored by such manufacturer or wholesale company. CANCELLATION FEE: 10% of the pro rata refund amount, or \$50, whichever is less. In the event the Extended Service Agreement is canceled by the association, the unearned pro rata refund shall be based upon 100% of the Contract charge. In the event of cancellation, the lien holder, if any, will be named on a cancellation refund check as their interest may appear.

RHODE ISLAND

Section 31-5.4 of Rhode Island General Business Law requires an automobile dealer to provide a warranty covering certain classes of used motor vehicles as follows:

Used vehicles with less than 36,000 miles at the date of sale – Provides Coverage for 90 days or 4,000 miles, whichever occurs first.

Used vehicles with 36,000 miles or more but less than 100,000 miles at the date of sale – Provide Coverage for 30 days or 1,000 miles, whichever occurs first.

The Vehicle You have purchased may be covered by this law. If so, the following is added to this Extended Service Agreement: In addition to the dealer warranty required by this law, You have elected to purchase this Extended Service Agreement, which may provide You with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this Extended Service Agreement. The required dealer warranty is provided free of charge. Furthermore, the definition, coverage and exclusions stated in the Extended Service Agreement apply only to this Extended Service Agreement and are not the terms of the required dealer warranty.

SOUTH CAROLINA

In the event of cancellation, the lien holder, if any, will be named on a cancellation refund check as their interest may appear. A 10% penalty per month will be added to a refund that is not made within 45 days of return of the Extended Service Agreement to Us. If the Selling Dealer does not resolve such matters within 60 days of proof of loss, You may contact the South Carolina Department of Insurance, P.O. Box 100105 Columbia, SC 29202-3105 or (800) 768-3467.

TEXAS

Your benefits under this Extended Service Agreement are insured by FFG Insurance Company. If a valid claim is not paid within sixty (60) days after You have filed a proof of loss covered by this Extended Service Agreement or if a cancellation refund is not paid within forty-six (46) days after the Extended Service Agreement has been returned to the Selling Dealer, then You may file a claim with or request a cancellation refund from FFG Insurance Company, P.O. Box 130745, Dallas, Texas 75313-0735, Attn: Legal Department; (800) 527-3448. Unresolved complaints or questions concerning the regulation of vehicle service contracts (Extended Service Agreements) may be directed to the Texas Department of Licensing and Regulation at P.O. Box 12157, Austin, Texas 78711, 1-800-803-9202. CANCELLATION: A 10% penalty per month will be added to a refund that is not made within forty-five (45) days of return of the Extended Service Agreement to the Selling Dealer.

UTAH

YOU HAVE THE OPTION OF FINANCING THIS EXTENDED SERVICE AGREEMENT OR PAYING FOR IT IN FULL AT THE TIME OF PURCHASE. Coverage provided under this Extended Service Agreement is not guaranteed by the Utah Property and Casualty Guaranty Association. This Extended Service Agreement cannot be canceled by the Selling Dealer for any reason.

VIRGINIA

Notice to Dealer – Dealers are not permitted to sell Extended Service Agreement on leased vehicles pursuant to the provisions of administrative letters 1982-10 and 1982-16.

WISCONSIN

In the State of Wisconsin, the authorized Warranty Plan Administrator is First Extended Service Corporation of Florida. The terms of this Extended Service Agreement shall be interpreted to be consistent with the intent of applicable Laws and Regulations of the State of Wisconsin Office of the Commissioner of Insurance, and specific reference is made to Section Insurance Code 15.01, Wisconsin Administrative Code. First Extended Service Corporation of Florida as an authorized plan administrator, assumed the obligation of the provider under S. Ins. 15.012(5)(b), Wisc. Admin. Code. THIS EXTENDED SERVICE AGREEMENT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. 24 Hour Roadside Assistance services (if provided under Your Extended Service Agreement) are supplied by Brickell Financial Services Motor Club, Inc. (dba Road America Motor Club).

WYOMING

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.