

XtraComplete

Vehicle Service Contract Terms and Conditions

DEFINITIONS

- Administrator..... refers to Interstate National Dealer Services of Florida, Inc. ("INDSF") in Florida, Interstate Administrative Services, Inc. ("IAS") in Oklahoma and Interstate National Dealer Services, Inc. ("INDS") in any other jurisdiction within the Territory. INDSF, IAS and INDS are located at 6120 Powers Ferry Rd, Suite 200, Atlanta, Georgia 30339 and phone number 1-800-942-0400.
- Contract refers to this Service Contract. The Declaration Page and the Terms and Conditions comprise this Contract.
- Coverage..... refers to the component protection You have chosen, as shown on the Declaration Page.
- Declaration Page..... refers to the document which is attached hereto and forms part of this Contract.
- Deductible refers to the Deductible type and amount You will need to pay, as shown on the Declaration Page, for each covered Failure repair visit.
- Failure..... refers to the Failure of a defective part or faulty workmanship as supplied by the Manufacturer or Dealer, but does not include gradual reduction in operating performance due to wear or tear or damage resulting from Failure of non-covered parts.
- Territory..... refers to the United States of America (excluding U.S. territories and possessions)
- Vehicle refers to the Vehicle which is described on the Declaration Page, which cannot be used for rental, emergency or for-hire purposes.
- Waiting Period..... refers to the period of time AND mileage specified on the Declaration Page that proceeds the Coverage period of this Contract. The Waiting Period equals thirty (30) days from Contract purchase date AND 1,000 miles from odometer mileage at Contract purchase date. Coverage under this Contract begins upon expiration of the Waiting Period. The time and mileage of the Waiting Period will be added to the end of Your Contract period.
- We, Us, Our refers to the entity who is obligated to perform under this Contract (the "obligor"). The obligor of this Contract is Interstate National Dealer Services of Florida, Inc. ("INDSF") in Florida under license numbers 60088, 70042 and 80230, Interstate Administrative Services, Inc. ("IAS") in Oklahoma and Interstate National Dealer Services, Inc. ("INDS") in any other jurisdiction within the Territory. INDSF, IAS and INDS are located at 6120

Powers Ferry Rd NW, Suite 200, Atlanta, Georgia 30339 and
phone number 1-800-942-0400.

You, Your, Holder.... refers to the person named on the Declaration Page or the person to
whom this Contract was properly transferred.

TERMS AND CONDITIONS

These Terms and Conditions include information about Coverage, Benefits, Cancellations; What You Should do in the Event of a Failure, and Exclusions of Your Vehicle Service Contract. This document is an application for the Vehicle Service Contract and does not constitute a Contract until accepted by the Administrator.

1. CONTRACT PERIOD:

Your Contract requires a MANDATORY WAITING PERIOD before Coverage takes effect. The Waiting Period equals thirty (30) days from Contract purchase date AND 1,000 miles from odometer mileage at Contract purchase date. Thirty (30) days AND 1,000 miles will be added to the term of Your Contract.

Failure of a covered component occurring within the Waiting Period will not be covered.

2. **FAILURE OF COVERED PARTS:** We will pay on behalf of or reimburse You for the reasonable costs to repair or replace any of the parts included in Your Coverage which cause a Failure. Replacement parts may be new, remanufactured or replacement parts of like kind and quality. The Administrator must provide authorization on all claims before claims payment is made. Sales tax will be authorized for covered Failures only when required by the applicable state where the repair is taking place.
3. **TERRITORY:** This Contract is limited to Failures which occur and repairs that are made within the Territory or in Canada.
4. **LIMIT OF LIABILITY FOR XtraComplete COVERAGE:**
Our maximum limit of liability per covered Vehicle for all claims paid or payable during the term of this Contract shall not exceed a total dollar amount of Twelve Thousand (\$12,000.00). Once the maximum limit of liability has been reached, as defined above, this Contract, its transfer and cancellation rights terminate.
5. **OUR RIGHT TO RECOVERY:** If We pay anything under this Contract and You have a right to recover from another party, Your rights will become Our rights up to the amount We paid. You will do whatever is necessary to enable Us to enforce these rights.
6. **TRANSFER RIGHTS:** This Contract is for the benefit of the original Contract Holder and is transferable subject to a transfer fee and inspection providing:
 - a) Proof of transfer of the remaining manufacturer's warranty is provided, if applicable.
 - b) Contract is being transferred to a subsequent private purchaser of Your Vehicle.
(Transfer Rights are voided when Vehicle is traded, sold or put on consignment

to an individual or entity engaged in the wholesale or retail sale, leasing or rental of Vehicles.)

To initiate the transfer process You must submit the following:

- a) Transfer application (Available from Administrator).
- b) Bill of sale showing sale date and mileage at time of sale.
- c) Fifty Dollar (\$50.00) transfer fee made payable to the Administrator within thirty (30) days of the transfer of Vehicle ownership.

7. MAINTENANCE REQUIREMENTS:

You must:

- a) Have the engine oil and filter changed by a commercial service facility within 5 months or 5,000 miles of the service contract start date by a commercial service facility. Properly documented and verifiable receipts for engine oil and filter changes will be required in the event of an engine claim. Hand written receipts will not be accepted. Receipts must be on licensed repair facility letterhead and include date and mileage at time of service.
- b) In addition to the oil and filter change requirements stated above, You must maintain Your Vehicle according to the manufacturer's recommendations as outlined in the owner's manual. NOTE: Your owner's manual has separate required maintenance schedules for "normal" and "more severe" operating conditions. You are required to follow the maintenance schedule that applies to Your conditions. Properly documented and verifiable receipts for all maintenance services will be required in the event of any related claim. Hand written receipts will not be accepted. Receipts must be on licensed repair facility letterhead and include date and mileage at time of services.
- c) Be sure only the proper grade of lubricants and coolants, as recommended by the manufacturer, are used in Your Vehicle.
- d) You are required to retain, and produce upon request, verifiable receipts for all maintenance services performed beginning from Your Contract start date and continuing through the entire term of Your Contract.

8. DEDUCTIBLE: In the event of a Failure covered by this Contract, You may be required to pay a Deductible. No Deductible payment is required with respect to Coverage listed in the Benefits section of this Contract. The Deductible type and amount You have to pay is shown on the Declaration Page for covered Failures on a per repair visit basis. Should a covered Failure require more than one visit to repair, only one Deductible will apply to that Failure.

9. ARBITRATION: Should a dispute or controversy or claim arise out of or relating to this Contract, or the alleged breach thereof, the matter may be settled by non-binding Arbitration. In this Arbitration clause, all references to "We, Us, Our" or "You" will be referred to individually as "party" and collectively as "parties." Either party may make a written request to any nationally recognized organization that performs consumer related Arbitration services. If both parties agree to Arbitrate, the parties would then agree to abide by the consumer related rules and protocol established by the chosen Arbitration organization.

10. EMERGENCY REPAIRS: If a covered Failure occurs with the Administrator's office is closed, emergency repairs can be performed. You may proceed without prior authorization from the Administrator; however, IF YOU AUTHORIZE EMERGENCY REPAIRS AND THE FAILURE IS NOT COVERED BY THIS CONTRACT, YOU WILL NOT BE REIMBURSED FOR THE REPAIR COSTS. YOU MUST NOTIFY THE ADMINISTRATOR WITHIN THREE (3) BUSINESS DAYS FROM THE DATE OF REPAIR COMPLETION IN ORDER TO OBTAIN REIMBURSEMENT FOR THE COVERED EMERGENCY REPAIRS LESS THE COST OF ANY APPLICABLE DEDUCTIBLE(S). PLEASE NOTE: REIMBURSEMENT SHALL BE MADE BASED ON A NATIONALLY RECOGNIZED LABOR GUIDE AND THE MANUFACTURERS STANDARD RETAIL PRICE (MSRP) ON PARTS. YOU ARE RESPONSIBLE FOR ANY EXCESS REPAIR AMOUNTS.

COVERAGE

Only the components listed below within the Coverage level stated on the Administrator copy of the Declaration Page, are covered by this Contract. If no Coverage level has been stated on the Administrator copy of the Declaration Page, *XtraComplete* Coverage will apply to this Contract.

XtraComplete

ENGINE:

- a) The following lubricated internal parts: pistons, pins & rings, connecting rods & bearings; crankshaft & main bearings; camshaft, followers & cam bearings; push rods, valves, springs, replaceable guides, seats & lifters; rocker arms, shafts & bushings; timing gear, chain, tensioners & retainers; eccentric shaft; and oil pump.
- b) Timing belt; serpentine belt; water pump; Impeller shaft, bearings, bushings & housing; intake & exhaust manifolds; engine mounts & cushions; engine torque strut; harmonic balancer; flywheel (flex plate) & flywheel ring gear; mechanical fuel pump; dipstick & tube; and all pulleys.
- c) All lubricated internal parts of the Vehicle manufacturer-installed turbocharger or supercharger. The housing is covered ONLY if damaged by the Failure of a lubricated internal part.
- d) Engine head(s); engine block; cylinder barrels; timing cover; valve cover(s); oil pan; dipstick & tube, ONLY if damaged by the Failure of a lubricated internal part.

(If Diesel Engine, Turbo, or Supercharger has not been stated on the Administrator copy of the Declaration Page, along with the corresponding surcharge being received by Administrator, NO Coverage will apply for these components/parts under this Contract.)

TRANSMISSION:

- a) All lubricated internal parts contained within the case(s).

- b) Computer modules & solenoids; filler tube & dipstick; vacuum modulator; and internal linkage.
- c) Transmission case, transfer case & torque converter case, ONLY if damaged by the Failure of a lubricated internal part.

TRANSFER CASE: Transfer case and all internally lubricated parts. (If 4WD/AWD has not been stated on the Administrator copy of the Declaration Page, along with the corresponding surcharge being received by Administrator, NO transfer case Coverage will apply under this Contract.)

DRIVE AXLE(S):

- a) All lubricated internal parts contained within the housing(s).
- b) Axle shafts; constant velocity joints; universal joints; drive shafts; locking hubs; locking rings; and supports, retainer & bearings.
- c) Differential housing, transaxle housing & final drive housing, ONLY if damaged by the Failure of a lubricated internal part.

AIR CONDITIONING AND HEATING: Accumulator; condenser; condenser fan; condenser fan & motor; compressor, clutch, & dryer, evaporator and expansion valve; blower motor.

BRAKES: Master cylinder; power assist booster; brake disc calipers; wheel cylinders; combination valve; self-adjusters. *Note: Does not include ABS systems.*

COOLING SYSTEM: Cooling fan; cooling fan motor; and fan clutch.

ELECTRICAL: Engine Control Module; alternator; starter motor, drive, and solenoid; all manually operated switches; horns; power door lock actuator; power trunk release; power antenna motor; power window motors & regulators; sunroof motor; front and rear wiper motor and relay, windshield washer pump.

FUEL SYSTEM: Fuel delivery pump; fuel sending unit, and fuel gauge; fuel injection pump; metal fuel lines; fuel pressure regulator.

STEERING: All internal parts in rack and pinion; Power steering pump; steering main and intermediate shafts; power cylinder assembly; power steering cooler; control valve; Pitman arm; tie rod ends; drag link/center link.

SUSPENSION: Upper and lower control arms & bushings; upper & lower ball joints; stabilizer shaft, links, & bushings; kingpins and bushings; shackle bushings and eye bushings; torsion bars; spindles and spindle supports; coil & leaf springs; wheel hub & bearings.

SEALS AND GASKETS: Seals and gaskets related to the covered parts listed above are covered, but only when required as a part of the authorized repair or replacement of those covered parts. Leaking and/or failed seals and gaskets by themselves are not covered parts.

OPTIONAL COVERAGE (*applies only if indicated on the Administrator copy of the Declaration Page*)

LUXURY ELECTRONICS PACKAGE: The following specifically named OEM installed parts are covered, limited to either 1(one) replacement or 1 (one) repair per component for the life of the Contract: DVD Player; integrated radio/GPS unit; Liquid Crystal Display (LCD) Screens; Radio/GPS/Navigation Components; Rearview

Back-up Camera and Sensors; Seat heaters; Convertible Top Motor, Wiring Harness, & Switch; Voice Activation Systems.

EMISSIONS PACKAGE: Air Fuel Ratio Sensor/Oxygen Sensor; Air injection check/control valve, pump, & relay; Air Pump; Barometric Pressure Sensor; Canister Purge Solenoid; Deceleration Valve; DPFE sensor; EGR check valve; EGR controller; EGR diverter valve; EGR lines; EGR position sensor; EGR relay; EGR solenoid; EGR valve; EGR/ EFE Thermal Vacuum Switch; EGR/EFE Valve; Engine Oil Fill Cap; EVAP Leak detection Pump and Valve; EVAP Purge Canister; EVAP vent valve; Fuel Fill Cap; Fuel Fill Neck Restrictor; Fuel Tank Pressure Sensor; Fuel Tank Vent Valve; Fuel Temperature Sensor; Idle Air Control Valve; Intake Air Resonator; Intake Air Temperature Sensor; MAP Sensor; Mass Air Flow Sensor; PCV Sensor; Purge Valve

BENEFITS

CAR RENTAL REIMBURSEMENT

Should the Contract Holder's Vehicle become inoperable and have to remain overnight for repair at the Dealership or Authorized Repair Facility, Administrator agrees, in the event of a Failure of a covered component, to reimburse the Contract Holder for rental car transportation (except where prohibited by law). Such expense shall be limited to thirty five dollars (\$35.00) per calendar day and not to exceed one hundred seventy five dollars (\$175.00) per occurrence.

In computing the amount due under this rental Coverage, only actual factory manual repair time on the Vehicle is covered. *Example*

1 to 8 hours = 1 day; 8.1 to 16 hours = 2 days; 16.1 to 24 hours = 3 days; 24.1 to 32 hours = 4 days, 32.1 to 40 hours = 5 days.

Car rental benefit will not be extended to include downtime waiting for parts or other delays beyond control of Dealer or Authorized Repair Facility.

TRAVEL EXPENSES

We will, in the event a Failure covered by this Contract occurs more than one hundred (100) miles from Your home, reimburse You up to fifty dollars (\$50) per day for up to three (3) consecutive days for receipted motel/restaurant expenses (except where prohibited by law). The date of Failure will be considered the first day of the three (3) day maximum period.

EMERGENCY ROADSIDE ASSISTANCE:

For Emergency Roadside Assistance up to \$100 per occurrence,
Call toll-free 1-800-492-6762 – Producer Code: 28244 – Plan: “AB”.

Towing / Road Service / Lockout: 1-800-492-6762 – Producer Code: 28244 – Plan: “AB”
In the event Your Vehicle is disabled, We will dispatch a service vehicle to Your location to assist You. In the event Your Vehicle is unable to continue under its own power Your Vehicle may be towed to a location of Your choosing. We will pay the first \$100 of any roadside assistance requested. Additional costs exceeding the first \$100 are Your responsibility and payment will be expected at the time service is rendered. When calling for towing or road service You must call toll-free 1-800-492-6762. You will be required

to give the representative assisting You the following information: Producer Code – 28244, Your Vehicle Service Contract Number (located on the front right hand corner of this application) and Your Plan Letter which is AB.

Coverage: You are entitled to one (1) service per 72-hours. **We will pay the first \$100 for any of the following requested services: towing; battery jumpstart; flat tire change; essential fluid delivery (You are responsible for the actual cost of the delivered fluids i.e. gas, oil, water, etc.); locksmith (cost of replacement keys is not included).**

Reimbursement: In the event Your Vehicle is disabled and You contracted for any of the above covered services on Your own, You will be able to submit Your original receipted road service expenses for reimbursement consideration. Reimbursement will only be considered when properly licensed and insured providers provide a covered service; private citizen services are not reimbursable. Your reimbursement for towing is \$100. Reimbursement for any other roadside service including locksmith services is \$100. You must send Your original receipted roadside bills along with a completed claim form to Administrator. Claim forms may be obtained from Administrator.

WHAT YOU SHOULD DO IN THE EVENT OF A FAILURE

1. Prevent Further Damage - You should use all reasonable means and precautions to protect Your Vehicle from further damage. This Contract will not cover damage caused by not securing a timely repair of the failed component. THIS CONTRACT DOES NOT COVER REPAIRS TO SEIZED OR DAMAGED ENGINES DUE TO CONTINUED OPERATION REGARDLESS OF CAUSE OR WITHOUT SUFFICIENT LUBRICANTS OR COOLANT. YOU ARE RESPONSIBLE FOR MAKING CERTAIN THAT THE OIL AND TEMPERATURE WARNING LIGHTS/GAUGES ARE FUNCTIONING PROPERLY. YOU MUST PULL OFF THE ROAD IMMEDIATELY AND DISCONTINUE VEHICLE OPERATION WHEN EITHER OF THESE LIGHTS/GAUGES INDICATES INADEQUATE PROTECTION OR PERFORMANCE OR WHEN OVERHEATING OCCURS.
2. Take Your Vehicle to a licensed repair facility - If Your Vehicle breaks down, take Your Vehicle to the licensed repair facility of Your choice.
3. Instruct the repair facility that they must obtain an authorization number from the Administrator prior to proceeding with repairs. The amount authorized is the maximum that will be paid. Any additional amounts need prior approval.
4. In some cases, You may be required to authorize the repair facility to inspect or tear down Your Vehicle to determine the cause and cost of the repair. You will be responsible for these charges if the Failure is not covered by this Contract. We reserve the right to require an inspection of Your Vehicle prior to any repair being performed. We reserve the right to move Your covered Vehicle to another repair facility.
5. After the Administrator has been contacted, review with the repair facility the components that will be covered by this Contract.
6. We will reimburse the repair facility for the cost of authorized repairs performed on Your Vehicle, less any applicable Deductible. There may be circumstances when the reimbursement will be made to You. All repair orders and necessary documentation must be submitted to the Administrator within thirty (30) days by You or the repair facility to qualify for payment. If You have any questions regarding Coverage or procedures, please contact the Administrator at the following numbers:

Phone: 1-800-526-0929

REPAIR FACILITY GUIDELINES FOR CLAIMS HANDLING

Follow these steps when handling a claim:

1. Advise the Contract Holder that evaluation of a Failure does not mean that the repair is covered under this Contract. All covered repairs must receive prior authorization from the Administrator.
2. Have the Contract Holder authorize the inspection/tear down of the Vehicle to determine the cause of the Failure and the cost to repair. Save all components, including fluids and filters, should the Administrator require an outside inspection. Notify the Contract Holder that the cost of tear down will not be paid if it is determined that the Failure is not covered under this Contract.
3. Determine the cause of Failure, correction required and cost of the repair(s).
4. Contact the Administrator's Claims Department at 1-800-526-0929 to get authorization to proceed with the claim. Be prepared with the following information when placing the call:
 - a) Customer's Name and Contract Number.
 - b) Cause of Failure and recommended correction.
 - c) Cost of repair(s).
5. A Claims Advisor will verify Coverage and do one of the following:
 - a) Approve Claim - If approved, the repair facility will be given an authorization number to be recorded on the repair order. The authorized amount is the maximum that will be paid. Additional amounts must receive prior approval.
 - b) Require Additional Evaluation, Inspection or Tear Down – The Administrator may require an inspection prior to the repair being completed. If a tear down is required to determine the cause of Failure, the Contract Holder must authorize same. Notify the Contract Holder that if the repair is not covered, then the Contract Holder will be responsible for cost of the tear down. The repair facility should save all components requiring inspection, including fluids and filters. The Claims Advisor will arrange for the inspection. If the inspection is not made within forty-eight (48) hours, contact the Claims Advisor.
 - c) Deny the claim and provide the reason for the denial.
6. Review the Administrator's findings with the Contract Holder as well as what will be covered by the Contract and what portion of the repair(s), if any, will not be covered.
7. Obtain the Contract Holder's authorization to complete repair(s). All repair orders must have the Contract Holder's signature to qualify for payment.
8. Submit the repair order(s) that must include the Contract number, authorization number and authorized amount to the Administrator within thirty (30) days to the following address, e-mail or fax:

Interstate National Dealer Services, Inc.

- ◆ 6120 Powers Ferry Rd. NW, Suite 200, Atlanta, GA 30339 800-942-0400
- ◆ Claims Fax: 678-894-3535 ◆ www.indes.com ◆ e-mail: claims@indes.com

CANCELLATION OF VEHICLE SERVICE CONTRACT

1. You may cancel this Contract at any time including when the Vehicle is sold, lost, stolen or destroyed by notifying the seller specified on the Declaration Page. A cancellation form indicating the odometer reading at the date of request will be required.
2. We may cancel this Contract for non-payment of the Contract charge, or for Your intentional misrepresentation in obtaining this Contract or in submitting a claim. If We cancel this Contract, You will receive a pro-rata refund of the unearned Contract charge paid reflecting the greater of the days in force or the mileage elapsed based on the term of the Contract, less a service charge of one hundred dollars (\$100) or the service charge outlined in the state specific language in addition to the total amount of all authorized claims.
3. If Your Vehicle and this Contract has been financed, the lien holder may cancel this Contract for non-payment, or if Your Vehicle has been declared a total loss or has been repossessed. The rights under this Contract are transferred to the lien holder and the lien holder is also entitled to any resulting refund. In the event Your Contract is cancelled for non-payment, You forfeit any and all refund rights.
4. If You cancel this Contract within the first thirty (30) days and no claim has been filed, the entire Contract charge paid will be refunded. If You cancel this Contract after thirty (30) days of purchase or if a claim has been filed, an amount of the unearned Contract charge will be refunded according to the pro-rata method reflecting the greater of the days in force or the mileage driven based on the term of the Contract.
5. For all cancellations which occur after thirty (30) days, the lesser of a one hundred dollar (\$100) service charge or the service charge outlined in the state specific language in addition to the total amount of all authorized claims will be deducted from the refund. Elapsed time and mileage shall be measured from the Contract purchase date and the Contract purchase mileage.
6. In the event of cancellation, the lienholder of this Contract, if any, will be named on the cancellation refund check.

EXCLUSIONS

This Vehicle Service Contract Provides NO Coverage or Benefits for the following:

- a. FAILURE OF A COVERED COMPONENT OCCURRING WITHIN THE WAITING PERIOD.
- b. OIL CONSUMPTION, WORN OUT PARTS, AND DIMINISHED PERFORMANCE INCLUDING THAT RESULTING FROM A GRADUAL REDUCTION IN OPERATING PERFORMANCE DUE TO NORMAL WEAR AND TEAR SUCH AS TO GUIDES, VALVES, RINGS, AND TRANSMISSION CLUTCH PACK, DISCS AND BANDS IS NOT COVERED.
- c. DIESEL ENGINES MANUFACTURED PRIOR TO 1990, ROTARY ENGINES, 4100 GM ENGINES OR ENGINES USED IN COMMERCIAL VEHICLES ARE EXCLUDED.
- d) THE FOLLOWING PARTS: CARBURETOR; BATTERY; BATTERY/BATTERY PACK ON HYBRID/ELECTRIC VEHICLES; SHOCK ABSORBERS; MANUAL TRANSMISSION CLUTCH ASSEMBLY; FRICTION CLUTCH DISC AND

PRESSURE PLATE; THROWOUT BEARING; MANUAL AND HYDRAULIC LINKAGES; DISTRIBUTOR CAP AND ROTOR; SAFETY RESTRAINT SYSTEMS (INCLUDING AIR BAGS); GLASS; LENSES; SEALED BEAMS; LIGHT BULBS; ALL LED LIGHTS BRAKE HARDWARE; ALL EXHAUST AND EMISSION COMPONENTS EXCEPT THOSE SPECIFICALLY LISTED UNDER THE COVERAGE SECTION OF THIS CONTRACT; WEATHER STRIPS; ALL TRIM, MOLDINGS, HANDLES, KNOBS OR DIALS; BRIGHT METAL; CHROME; UPHOLSTERY AND CARPET; PAINT; OUTSIDE ORNAMENTATION; BUMPERS; BODY SHEET METAL AND PANELS; TIRES AND WHEELS/RIMS; GPS NAVIGATION SYSTEMS; PHONE SYSTEMS; TV/VIDEO/ENTERTAINMENT SYSTEMS AND INTERNET ACCESS SYSTEMS.

- e) MAINTENANCE SERVICES AND PARTS DESCRIBED IN YOUR VEHICLE'S OWNER'S MANUAL AS SUPPLIED BY THE MANUFACTURER AND OTHER NORMAL MAINTENANCE SERVICES AND PARTS INCLUDING, BUT NOT LIMITED TO: ALIGNMENTS; WHEEL BALANCING; TUNEUPS; SPARK PLUGS AND SPARK PLUG WIRES; GLOW PLUGS; HOSES; DRIVE BELTS; BRAKE PADS, LININGS, SHOES, DRUMS AND ROTORS; WIPER BLADES.
- f) SHOP SUPPLY CHARGES; EPA DISPOSAL FEES; SPECIAL ORDER PARTS SHIPPING COST; PARTS LOCATOR RESEARCH FEE; STORAGE FEES; FILTERS, LUBRICANTS, COOLANTS, FLUIDS AND REFRIGERANTS EXCEPT WHEN REPLACEMENT IS REQUIRED DUE TO A COVERED FAILURE.
- g) ANY COMPONENT NOT COVERED BY THE VEHICLE MANUFACTURER FOR THE FULL TERM OF THE VEHICLE WARRANTY IS EXCLUDED.
- h) ANY DAMAGE RESULTING FROM OVERHEATING.
- i) ANY FAILURE RESULTING FROM COLLISION; INTERNAL OR EXTERNAL FIRE; THEFT; VANDALISM; RIOT; EXPLOSION; LIGHTNING; EARTHQUAKE; FREEZING; RUST OR CORROSION; WINDSTORM; HAIL; WATER OR FLOOD; ACTS OF GOD; ACTS OF WAR; ACTS OF TERRORISM; SALT; ENVIRONMENTAL DAMAGE; CONTAMINATION OR LOSS OF FLUIDS, FUELS, COOLANTS OR LUBRICANTS; ABUSE; NEGLIGENCE; LACK OF NORMAL MAINTENANCE REQUIRED BY THE MANUFACTURER'S MAINTENANCE SCHEDULE FOR YOUR VEHICLE; IMPROPER SERVICING AFTER THE EFFECTIVE DATE OF THIS CONTRACT; SLUDGE BUILD-UP OR FAILURE TO MAINTAIN PROPER LEVELS OF LUBRICANTS AND/OR COOLANTS; NOT PROTECTING THE VEHICLE FROM FURTHER DAMAGE WHEN A FAILURE HAS OCCURRED.
- j) ANY REPAIR OR REPLACEMENT OF A COVERED PART IF NO FAILURE HAS OCCURRED REGARDLESS OF REPAIR FACILITY RECOMMENDATIONS; OR IF THE WEAR ON THAT PART HAS NOT EXCEEDED THE FIELD TOLERANCES PERMITTED BY THE MANUFACTURER; ANY REPAIR NOT SPECIFICALLY AUTHORIZED BY US.
- k) IF ANY ALTERATIONS HAVE BEEN MADE TO YOUR VEHICLE OR YOU ARE USING, OR HAVE USED, YOUR VEHICLE IN A MANNER NOT RECOMMENDED BY THE MANUFACTURER. THIS WILL INCLUDE, BUT NOT BE LIMITED TO: THE FAILURE OF ANY CUSTOM OR ADD-ON/AFTERMARKET PART REGARDLESS IF SUPPLIED BY A FRANCHISED DEALER OR NOT; ANY FRAME OR SUSPENSION MODIFICATIONS; LIFT

KITS; OVERSIZED/UNDERSIZED TIRES OR WHEELS; TRAILER HITCHES; UNAUTHORIZED MODIFICATIONS TO ANY SYSTEM.

- l) IF YOUR ODOMETER HAS CEASED TO WORK AND REPAIRS HAVE NOT BEEN IMMEDIATELY MADE; THE ODOMETER HAS BEEN ALTERED IN ANY WAY SUBSEQUENT TO PURCHASE; OR IF VEHICLE'S TRUE MILEAGE CANNOT BE DETERMINED.
- m) ANY LIABILITY FOR PROPERTY DAMAGE, OR FOR INJURY TO OR DEATH OF ANY PERSONS ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF YOUR VEHICLE, WHETHER OR NOT RELATED TO THE PARTS COVERED. LOSS OF TIME, PROFIT, INCONVENIENCE, OR ANY OTHER LOSS THAT RESULTS FROM A FAILURE (EXCEPT AS PROVIDED UNDER THE BENEFITS OR COVERAGES HEREIN.)
- n) REPAIRS TO SEIZED OR DAMAGED ENGINES DUE TO CONTINUED OPERATION REGARDLESS OF CAUSE OR WITHOUT SUFFICIENT LUBRICANTS OR COOLANT. YOU ARE RESPONSIBLE FOR MAKING CERTAIN THAT THE OIL AND TEMPERATURE WARNING LIGHTS/GAUGES ARE FUNCTIONING PROPERLY. YOU MUST PULL OFF THE ROAD IMMEDIATELY AND DISCONTINUE VEHICLE OPERATION WHEN EITHER OF THESE LIGHTS/GAUGES INDICATES INADEQUATE PROTECTION OR PERFORMANCE OR WHEN OVERHEATING OCCURS.
- o) VEHICLES WITH A FLOOD OR SALVAGED TITLE; WHEN RESPONSIBILITY FOR A REPAIR IS COVERED BY AN INSURANCE POLICY; WARRANTY FROM THE MANUFACTURER INCLUDING EXTENDED DRIVE TRAIN, MAJOR COMPONENT OR FULL COVERAGE WARRANTIES; A REPAIRER'S GUARANTEE/WARRANTY; OR FAILURES FOR WHICH THE MANUFACTURER HAS ANNOUNCED ITS RESPONSIBILITY THROUGH ANY MEANS, INCLUDING RECALL CAMPAIGNS AND FACTORY SERVICE BULLETINS.
- p) IF YOUR VEHICLE IS USED FOR TOWING A TRAILER OR OTHER OBJECT OR VEHICLE WITHOUT BEING EQUIPPED WITH A FACTORY INSTALLED OR AUTHORIZED TOW PACKAGE; OR IS USED FOR COMMERCIAL PURPOSES, INCLUDING, BUT NOT LIMITED TO, RENTAL, TAXI, LIMOUSINE, LIVERY OR SHUTTLE, TOWING OR ROAD REPAIR, CONSTRUCTION, FARMING OR AGRICULTURAL PURPOSES, JOB SITE ACTIVITIES, HAULING, POLICE OR EMERGENCY SERVICES, PRINCIPAL OFF ROAD USE, RACING, COMPETITIVE DRIVING, SNOW REMOVAL, ROUTE-WORK, SERVICE OR REPAIR UNLESS COMMERCIAL USE OPTION HAS BEEN PURCHASED AND ACCEPTED BY US.
- q) ANY FAILURE OCCURRING PRIOR TO THE CONTRACT PURCHASE DATE, PRE-EXISTING CONDITIONS, OR IF INFORMATION PROVIDED BY YOU OR A REPAIR FACILITY CANNOT BE VERIFIED AS ACCURATE OR IS FOUND TO BE DECEPTIVELY INACCURATE.
- r) ANY FAILURE OCCURRING OUTSIDE OF THE UNITED STATES OF AMERICA OR CANADA.
- s) DAMAGE CAUSED BY PRE-IGNITION DETONATION, PINGING, IMPROPER/CONTAMINATED FUEL OR IMPROPER ENGINE ADJUSTMENTS.
- t) ANY REPAIR COMPLETED WITHOUT THE ADMINISTRATOR'S PRIOR AUTHORIZATION.

NOTICE: YOU ARE REMINDED THAT THIS CONTRACT IS NOT AN INSURANCE POLICY; HOWEVER, AN INSURANCE POLICY IS IN EFFECT WITH DEALERS ASSURANCE COMPANY. IF WE FAIL TO PAY AN AUTHORIZED CLAIM WITHIN SIXTY (60) DAYS AFTER PROOF OF LOSS HAS BEEN FILED, YOU ARE ENTITLED TO MAKE A DIRECT CLAIM AGAINST THE INSURER, DEALERS ASSURANCE COMPANY, 3518 RIVERSIDE DRIVE, PO BOX 21185, COLUMBUS, OHIO 43221; PHONE NUMBER: 1-800-282-8913.

Interstate National Dealer Services, Inc.
6120 Powers Ferry Rd., Suite 200, Atlanta, GA 30339
800-942-0400 www.indes.com