

Care Plan Summary

At SquareTrade, we make our Service Agreements easy to understand. The following summary should help you to quickly find what you need to know about your coverage. It is followed by the actual Service Agreement itself.

SquareTrade Service Agreement Summary

How long it lasts:

- If your item is new and has a US manufacturer's warranty of at least 90 days ("MSP"), this Service Agreement begins the day you purchased the item and lasts for the number of years of coverage you specify at purchase time.
- If your item is refurbished and has a US manufacturer's warranty of at least 90 days ("MSP"), this Service Agreement begins upon expiration of manufacturer warranty and lasts for the number of years of coverage you specify at purchase time.
- If your item is used, or doesn't have a US manufacturer's warranty of at least 90 days ("Other"), then the Service Agreement begins on the 61st day after item purchase and lasts for the number of years of coverage you specify at purchase time.

What is covered:

- Mechanical and electrical failures that occur during normal use of your item. Your item is covered for up to the full purchase price of your item (tax and shipping are excluded).
- Some examples of covered issues include computer hard drive failures, iPod batteries that stop charging, cell phone keypads that get stuck, and digital camera sensor failures.
- If Accidental Damage from Handling (ADH) Protection was purchased, the Service Agreement expands to include damage from liquid spills, item drops, or any other accidental damage. ADH coverage begins 30 days after purchase, and does not cover willful damage, negligent use, theft or loss. A \$50 deductible applies on ADH-related claims. ADH is not offered on all items.
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How the coverage works:

- **Reimbursements:** Often times, reimbursing you the full cost of the item is faster and more cost-effective. If your item's shippable, we will provide you with a pre-paid shipping label. We generally pay claims (minus the minimum postage fee for the label) within 3-5 business days of item receipt.
- **For items still covered by a manufacturer warranty at the time of claim:** First, we will help you file a claim with your manufacturer.
 - **If the manufacturer replaces or repairs your item**, your SquareTrade Care Plan will cover your manufacturer repaired or replaced item.
 - **If the manufacturer refuses to honor their warranty** because they consider your item grey market or not purchased from an authorized retailer, we will still cover you.
- **If we decide to repair**, here's how the coverage works:
 - **For Shippable Items:** We will give you a pre-paid shipping label (for laptops and TVs, we will mail you a shipping kit to ensure item safety). Once you've shipped your item to our service depot, we will repair it within 3-5 days and then ship it back to you at no cost to you. Laptops get express shipment both to and from our depot.
 - **For Desktop Computers, Televisions over 37 inches and Large Appliances:** We will help you schedule an appointment with a local repair facility for in-home service and we will pay the repair

facility directly.

What is not covered: Refer to the details of the contract for the full list, but there are 5 notable exclusions to your coverage.

- Product failures within the first 60 days: We don't cover items that are dead on arrival or that fail within the first 60 days.
- Accidental damage: Unless Accidental Damage from Handling Protection is purchased, we don't cover items that are accidentally damaged - such as water damage, dropped iPods, and cracked laptop screens.
- Accessories and Consumer replaceable parts: We don't cover accessories and parts that are meant to be replaced by the consumer, such as batteries and ink cartridges.
- Software: We don't cover software issues, including software for computers, cell phones and PDAs.
- Certain Types of Items. Items used in a commercial setting (e.g., an office printer) or fraudulently misrepresented are not covered.

How to get service: Simply log into SquareTrade.com, go to My Warranties and select the Claims tab. Select the correct item, the reason for the claim, and its specific issue from the drop-down menus. Also briefly describe the problem in the next box below. You'll also be asked a few questions that will help us isolate the likely problems. You will be contacted shortly after you submit your claim with instructions on how to proceed next.

You can also call us at 1-877-900-7283, weekdays from 6am-5pm PST. Typically, we process your claim the same day and repair or reimburse you within 3-5 business days of receiving your item.

- For items bought outside of eBay: you need to have a copy of the item's receipt (with the purchase date and price) on file with SquareTrade before a claim can be processed. You can email or fax a copy of your receipt at any time.
- For items bought on eBay: SquareTrade keeps a copy of the eBay auction information in our records, so you do not need to submit a receipt at any time.

Deductibles: There are no deductibles for standard contract issues. Claims made under Accidental Damage from Handling coverage will incur a \$50 deductible.

Refund Policy: We will provide you with a full refund if you cancel your Service Agreement 60 days from purchase of the Care Plan. If you choose to cancel your Service Agreement after this period, we will pro-rate your refund based on how much time has passed. You can also transfer your Service Agreement at any time at no cost.

Marketing Communications: We may periodically send you marketing offers via e-mail. If you do not wish to receive these offers, simply click the opt-out link provided at the bottom of any e-mail.

Service Agreement

SquareTrade Care Plan

Provided by SquareTrade Warranty Services
575 Market Street, 10th Floor
San Francisco, CA 94105

SERVICE AGREEMENT

Congratulations on purchasing this Service Agreement. Please read these terms and conditions carefully so that you fully understand your coverage under this Agreement.

DEFINITIONS:

“We”, “Us” and “Our” shall mean CE Care Plan Corp located at 575 Market Street, 10 Floor, San Francisco, California, 94105; 1-877 WARRANTY (1-877-927-7268), except in Arizona, California, Oklahoma, New Mexico, New

York, Washington, Wisconsin and Wyoming where “We”, “Us” and “Our” shall mean AMT Warranty Corp which can be located at 59 Maiden Lane, 6th Floor, New York, N.Y. 10038, which may be reached at 1-800-649-5307.

Manufacturer Supported Products (“MSP”) are defined as new, non-refurbished products that come with a minimum ninety (90) day US manufacturer’s warranty from the date of Product purchase.

Other Products (“OP”) are products that are used, refurbished, or have less than ninety (90) days of original US manufacturer’s warranty at the time of purchase, or those for which the original manufacturer’s warranty is not valid in the US.

Administrator shall mean SquareTrade, Inc. The aforementioned Administrators are located at 575 Market Street, 10 Floor, San Francisco, California 94105. The telephone number for these Administrators is 1-877 WARRANTY (1-877-927-7268). However, in Arizona, California, Oklahoma, New Mexico, New York, Oregon, Washington, Wyoming, and Wisconsin, the Administrator shall mean AMT Warranty Corp which can be located at 59 Maiden Lane, 6th Floor, New York, N.Y. 10038, which may be reached at 1-800-649-5307.

GUARANTEE:

Our Obligations under this Service Agreement are guaranteed under a reimbursement insurance policy issued by Wesco Insurance Company. Wesco Insurance Company is located at 59 Maiden Lane, 6th Floor, New York, NY 10038 and you may contact them toll-free at (866)-505-4048. If We fail to pay or provide service on a claim within sixty (60) days after proof of loss has been filed, You are entitled to make a claim directly against Wesco Insurance Company.

NOTE: THE ABOVE GUARANTEE DOES NOT APPLY TO SERVICE AGREEMENTS SOLD IN THE STATE OF FLORIDA.

PURCHASE PRICE:

The Purchase Price of this Service Agreement is printed on the purchase receipt (“Receipt”) provided to you at the time you purchased this Agreement.

COVERED PRODUCT:

The Covered Product is the product for which you purchased this Service Agreement and which is listed on your Receipt.

TERM:

- 1) The term of the Service Agreement for MSP products shall be listed on your Receipt commencing on the date of purchase of the eligible Product(s) and inclusive of the US manufacturer’s warranty. This Service Agreement does not replace the manufacturer’s warranty, but provides certain additional benefits during the term of the manufacturer’s warranty.
- 2) The term of the Service Agreement for OP products shall be as listed on your Receipt, commencing on the sixty-first (61) day after the date of purchase of the Product, or at the end of any existing warranty longer than sixty (60) days. We shall not be responsible for product failure within the first sixty (60) days after the date of purchase of the eligible Product(s). The No Lemon Coverage is not applicable to OP products.
- 3) If a Product is represented to be an MSP product and determined to be otherwise, we reserve the right to either change the term of the Service Agreement to that of OP products or cancel this Service Agreement and refund Your premium.

WHAT IS COVERED MSP & OP:

This is not an insurance policy. This Agreement will cover a mechanical or electrical failure of the covered product(s) (“Product”) during normal usage for the Term of this Service Agreement if the Product is not covered under any other warranty, insurance policy, or service contract. We will issue a voucher or check for the original purchase price up to the Limit of Liability or Products may be repaired or replaced with a new, rebuilt or refurbished product of equal or similar features and functionality at our discretion. Replacement parts will be new, rebuilt or non-original manufacturer’s parts that perform to the factory specifications of the Product at our sole option.

This Service Agreement does not cover repair or replacement of the Product for any of the causes or provide coverage for any losses set forth in the section entitled **WHAT IS NOT COVERED** below.

WHAT IS COVERED JEWELRY & WATCHES:

JEWELRY: Parts and labor costs to repair the Jewelry where the problem is a result of a failure caused by defects

in workmanship and/or materials, including those resulting from normal wear and tear such as: cracks, chips, scratches, dents, kinks, breaks, and thinning. You will be reimbursed for Square Trade-authorized repairs to, or replacement of the Jewelry, at our discretion, when required due to a problem which is not covered under any other warranty, service plan or insurance.

WATCHES: Parts and labor costs to repair the Watch where the problem is the result of a failure caused by defects in workmanship and/or materials, including those resulting from normal wear and tear such as: watch band, case, clasp, crown, cracked crystal, inner movement and stem. For watch band failure, we may elect to replace either segments of the band, the complete band, or the watch, at our discretion. You will be reimbursed for Square Trade-authorized repairs to or replacement of the Watch, at our discretion, when required due to a problem which is not covered under any other warranty, service plan or insurance.

WHAT TO DO IF A COVERED PRODUCT REQUIRES SERVICE:

Go to www.squaretrade.com or call us toll-free at 1-877 WARRANTY (1-877-927-7268) and explain the problem. We will attempt to resolve the problem You are experiencing over the telephone. If We can not resolve the problem, You will be directed to an authorized service center. Service will be provided within a reasonable time of Your request, during normal business hours and in the US only. You may contact Us at the above listed number if you need additional assistance or have further questions regarding this Service Agreement.

PURCHASER RECORDS:

Although We maintain a record of Your Service Agreement purchase, You must have in Your possession a copy or Your original purchase receipt in order to present a claim.

PLACE OF SERVICE:

At our discretion, large items will receive On-Site Service and we will arrange to repair or replace the Product at Your location during normal business hours.

For shippable items You will be responsible for safe packaging and delivery or shipment, prepaid and insured, of the Product to Our authorized service facility for repair or replacement. If the authorized service facility determines the item is in working condition or is not covered by Your Service Agreement, You will be responsible for paying shipping charges for Your Product.

LIMIT OF LIABILITY:

The total amount that We will pay for repairs or replacement made in connection with all claims that You make pursuant to this Service Agreement shall not exceed the purchase price of the Product, less taxes. In the event that We make payments for repairs, which in the aggregate, are equal to the purchase price or replace the Product with a new, rebuilt or refurbished product of equal or similar features and functionality, We will have no further obligations under this Service Agreement.

WE SHALL NOT BE LIABLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES, INCLUDING BUT NOT LIMITED TO, PROPERTY DAMAGE, LOST TIME, OR LOST DATA RESULTING FROM THE FAILURE OF ANY PRODUCT OR EQUIPMENT OR FROM DELAYS IN SERVICE OR THE INABILITY TO RENDER SERVICE.

DEDUCTIBLE:

There is no deductible for this Service Agreement except for claims as a result of accidental damage from handling (ADH) coverage. The applicable deductible for ADH coverage claims is defined in the section entitled "Optional Accidental Damage from Handling" below, and will be listed on Your Receipt.

OPTIONAL ACCIDENTAL DAMAGE FROM HANDLING (ADH):

Only MSP products are eligible for ADH coverage. If You elect to include accidental damage from handling (ADH) as an integral part of Your coverage program, it augments Your Product warranty by providing additional protection to Your MSP product. ADH coverage begins on same day as item purchase if you purchase the coverage on the same day as your item. If you purchase ADH coverage after the day of your initial item purchase then coverage begins on the 31st day after the date of purchase. The term of the ADH coverage will be listed on Your Receipt. There is a \$50 deductible for claims made under the ADH provision.

If You purchased ADH coverage on a Product that turns out not to be an MSP product, ADH coverage will be declined and You will receive a refund for this coverage.

ADH does not provide protection against normal wear and tear, theft, loss, negligence, viruses, reckless, abusive, willful or intentional conduct associated with handling and use of the product, cosmetic damage and/or other damage that does not affect unit functionality, or damage caused during shipment between You and Our service providers. If protective items such as covers, carrying cases or pouches, etc., were provided or made available for use with Your product, it is expected that You will continually use these product accessories for protection against damage to the product. Abuse is defined as Your intentional non-utilization of protective items during product use, or Your treatment of the product(s) that You have purchased for Your use in a harmful, injurious or offensive manner that may result in its damage. Any resultant damage from this type of treatment is NOT covered by this ADH program.

WHAT IS NOT COVERED: A. ANY PRODUCT FRAUDULENTLY DESCRIBED OR MISREPRESENTED BY THE ITEM SELLER;

B. MAINTENANCE, REPAIR OR REPLACEMENT NECESSITATED BY LOSS OR DAMAGE RESULTING FROM ANY CAUSE OTHER THAN NORMAL USE AND OPERATION OF THE PRODUCT IN ACCORDANCE WITH THE MANUFACTURER'S SPECIFICATIONS AND OWNER'S MANUAL, INCLUDING BUT NOT LIMITED TO, THEFT OR LOSS, EXPOSURE TO WEATHER CONDITIONS, FAILURE TO PROPERLY CLEAN, MAINTAIN OR LUBRICATE, OPERATOR NEGLIGENCE, MISUSE, ABUSE, IMPROPER ELECTRICAL/POWER SUPPLY, UNAUTHORIZED REPAIRS, IMPROPER EQUIPMENT MODIFICATIONS, ATTACHMENTS OR INSTALLATION OR ASSEMBLY, VANDALISM, ANIMAL OR INSECT INFESTATION, RUST, DUST, CORROSION, DEFECTIVE BATTERIES, BATTERY LEAKAGE, OR ACTS OF NATURE OR ANY OTHER PERIL ORIGINATING FROM OUTSIDE THE PRODUCT;

C. COSMETIC DAMAGE TO CASE OR CABINETRY OR OTHER NON-OPERATING PARTS OR COMPONENTS WHICH DOES NOT AFFECT THE FUNCTIONALITY OF THE COVERED PRODUCT;

D. TELEVISION OR PERSONAL COMPUTER MONITOR SCREEN IMPERFECTIONS, INCLUDING "BURN-IN" OR BURNED CRT PHOSPHOR;

E. PROJECTOR OR REAR PROJECTION TV BULBS UNLESS THAT SPECIFIC COVERAGE HAS BEEN PURCHASED WITH YOUR SERVICE AGREEMENT;

F. DAMAGED OR DEFECTIVE LCD SCREENS WHEN THE FAILURE IS CAUSED BY ABUSE OR IS OTHERWISE EXCLUDED HEREIN;

G. ALL EQUIPMENT INTENDED FOR HEAVY COMMERCIAL OR INDUSTRIAL USE SUCH AS PROFESSIONAL PRINTERS RETAILING FOR OVER \$2,000; RIDING MOWERS OR BACK HOE TYPE PRODUCTS; ;

H. ACCIDENTAL OR INTENTIONAL DAMAGE, CRACKED OR DAMAGED MONITOR, LAPTOP OR DISPLAY SCREENS, LIQUID DAMAGE, LOST BUTTONS OR KNOBS ETC., UNLESS OPTIONAL ACCIDENTAL DAMAGE FROM HANDLING (ADH) COVERAGE WAS PURCHASED WITH YOUR SERVICE AGREEMENT;

I. ANY AND ALL PRE-EXISTING CONDITIONS THAT OCCUR PRIOR TO THE EFFECTIVE DATE OF THIS CONTRACT, INCLUDING INHERENT PRODUCT FLAWS SUCH AS FLAWS IN GEMSTONES;

J. CASES WHEREIN THE MANUFACTURER ACKNOWLEDGES THE EXISTENCE OF A VALID US MANUFACTURER'S WARRANTY AND DENIES A CLAIM AGAINST THE MANUFACTURER WARRANTY;

K. ACCESSORIES SUCH AS POWER ADAPTORS, AND/OR CONSUMER REPLACEABLE OR CONSUMABLE ITEMS SUCH AS BUT NOT LIMITED TO BATTERIES, BULBS, TONER, RIBBONS, INK CARTRIDGES, DRUMS, BELTS, PRINTER HEADS, BELTS, BLADES, STRINGS, TRIM ETC.;

L. PRODUCT(S) WITH REMOVED OR ALTERED SERIAL NUMBERS;

M. DAMAGE OR EQUIPMENT FAILURE WHICH IS COVERED BY MANUFACTURER'S WARRANTY, MANUFACTURER'S RECALL, OR FACTORY BULLETINS (REGARDLESS OF WHETHER OR NOT THE MANUFACTURER IS DOING BUSINESS AS AN ONGOING ENTERPRISE);

N. DAMAGE TO COMPUTER HARDWARE, SOFTWARE AND DATA CAUSED BY, INCLUDING, BUT NOT LIMITED TO, VIRUSES, APPLICATION PROGRAMS, NETWORK PROGRAMS, UPGRADES, FORMATTING OF ANY KIND, DATABASES, FILES, DRIVERS, SOURCE CODE, OBJECT CODE OR PROPRIETARY DATA, OR ANY SUPPORT, CONFIGURATION, INSTALLATION OR REINSTALLATION OF ANY SOFTWARE OR DATA;

O. CHARGES RELATED TO TRANSPORTATION DAMAGE, CUSTOMER EDUCATION, CLEANING, PREVENTIVE MAINTENANCE, "NO PROBLEM FOUND" DIAGNOSIS, NON FAILURE PROBLEMS, INCLUDING BUT NOT LIMITED TO, ITEMS NOT COVERED SUCH AS NOISES, SQUEAKS, ETC; INTERMITTENT ISSUES ARE NOT CONSIDERED PRODUCT FAILURES.

P. JEWELRY OR WATCHES THAT ARE USED OR REFURBISHED AT THE TIME OF PURCHASE.

TRANSFER OF SERVICE AGREEMENT:

This Service Agreement may be transferred to any person in the United States. However, the ability to return or cancel this Agreement for a full refund of the purchase price is nontransferable. Log in to www.squaretrade.com, or contact Us toll-free at **1-877 WARRANTY (1-877-927-7268) 24 hours a day, seven days a week.**

NO LEMON POLICY:

If Your Covered Product is an MSP product and has three service repairs completed for the same problem, which repairs are covered by this Service Agreement, and a fourth such repair for the same problem occurs, as determined by

Us, within any twelve (12) month period, the Covered Product will be replaced with a comparable product. The cost of the replacement will not exceed the original Product's purchase price and may be less due to technological advances. The original Product and purchase receipts must be returned to Us along with authorized service receipts from the three prior repair incidents to qualify. Preventive maintenance, checks, cleanings, Product diagnosis, customer education, accessory repairs/replacements, computer software related problems and repairs done outside of the continental USA are not considered repairs for the purposes of the No Lemon Policy. **Upon replacement of a Product, We will have no further obligation to repair or replace the replacement Product and You will not be entitled to make any claims under this Agreement for its repair or replacement.**

POWER SURGE PROTECTION:

This Service Agreement protects against the operational failure of a covered Product resulting from a power surge while properly connected to an Underwriter Laboratories-approved surge protector. You may be asked to provide Your surge protector for examination.

WORLDWIDE SERVICE :

Worldwide Service protects Your Covered Product outside the manufacturer's warranty when you travel overseas. If your product needs repair overseas, you may file a claim online to obtain a claim authorization number. You will need to carry the Covered Product into an authorized service center, have the service center provide an estimate for the repair and provide the estimate to the Administrator so the total repair can be approved. You will submit payment to the service center and then submit to the Administrator a copy of the detailed service repair invoice that identifies the Covered Product, the repair authorization number, and include a thorough description of the repair made. This documentation should be faxed or emailed into the Administrator and the Administrator will reimburse you within 5 days of receipt of all necessary paperwork, provided a covered repair was performed. If you would like to file by phone, call 408-969-1115. Our hours are 6am – 5pm Pacific Standard Time. Note: Worldwide service does not include shipping or on-site service.

CANCELLATION:

You may cancel this Service Agreement for any reason at any time. To cancel it, log in to www.squaretrade.com or contact Us toll-free at **1-877 WARRANTY (1-877-927-7268) 24 hours a day, seven days week**. If You cancel this Service Agreement within the first thirty (30) days after receipt of this Service Agreement You will receive a full refund, less any claims paid, where allowed by law. If You cancel after the first thirty (30) days from receipt of this Service Agreement, You will receive a pro rata refund based on the time remaining on Your Service Agreement, less an administrative fee, not to exceed ten percent (10%) of the price of the Service Agreement or ten dollars (\$10.00), whichever is less, and less any claims paid, where allowed by law. In Alabama, Arkansas, Hawaii, Minnesota, Nevada, New York, South Carolina, Texas, and Washington: If You cancel Your Agreement within thirty (30) days of receipt of the returned Agreement and do not receive a refund within thirty (30) days, a ten percent (10%) penalty per month shall be applied to the refund. In Maryland, Texas, and Wyoming: If You cancel Your Agreement within thirty (30) days of receipt of the returned Agreement and do not receive a refund within forty-five (45) days, a ten percent (10%) penalty per month shall be applied to the refund.

We may cancel this Service Agreement at Our option on the basis of nonpayment, fraud, misrepresentation, unauthorized repair, or unauthorized replacement. We reserve the right to inspect the Product from time to time. If We cancel Your Service Agreement, You will receive a pro rata refund less any claims paid, where allowed by law. If this Service Agreement was inadvertently sold to You on a product which was not intended to be covered by this Service Agreement, We will cancel this Service Agreement and return the full purchase price of the Service Agreement to You. If We cancel this Agreement, written notice including effective date and reason for cancellation will be mailed to You at least 15 days prior to termination. No notice will be provided if cancellation is for nonpayment, material misrepresentation, or a substantial breach of duties by You.

ENTIRE CONTRACT:

Unless amended by the State Specific Provisions, this Service Agreement sets forth the entire contract between the parties and no representation, promise or condition not contained herein shall modify these terms.

State Variations:

The following state variations shall apply if inconsistent with any other terms and conditions.

Arizona: We will not cancel or void this Agreement due to ineligibility, preexisting conditions, prior use or unlawful acts relating to the product or misrepresentation by Us or our subcontractors. Neither We, Our assignees, nor Our subcontractors will cancel or void coverage under this Agreement due to Our failure to provide correct information or Our failure to perform the services or repairs provided in a timely, competent, and workmanlike manner. No claim incurred or paid will be deducted from the amount to be returned in the event of cancellation.

Arkansas: A claim against Us may include a claim for any unearned provider fee.

Connecticut: This Agreement is automatically extended while the product is being repaired. Resolution of Disputes: If You purchased this Agreement in Connecticut, You may pursue arbitration to settle disputes between You and the provider of this Agreement. You may mail Your complaint to: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must describe the dispute, identify the price of the product and cost of repair, and include a copy of this Agreement. You have the right to cancel this Agreement if You return the product or if the product is sold, lost, stolen, or destroyed. If We cancel this Agreement, written notice including effective date and reason for cancellation will be mailed to You electronically or by U.S. Mail at least 30 days prior to termination.

Florida: In the event that You cancel this Agreement, return of the premium shall be based upon ninety percent (90%) of the unearned pro-rata premium less any claims that have been paid or less the cost of repairs made on behalf of You. In the event We cancel this Agreement, return of the premium shall be based upon one hundred percent (100%) of the unearned pro-rata premium.

Georgia: Claims paid and administrative fees shall not be deducted from any refund owed as a result of cancellation. We may not cancel this Agreement except for fraud, material misrepresentation or non-payment by You. Notice of such cancellation will be in writing and given at least thirty (30) days prior to cancellation. Cancellation will comply with Section 33-24-44 of the Georgia Code. Failure to refund in accordance with the aforementioned Section will make Us liable for penalty equal to 25% of refund and interest of 18% per annum until refund is paid, not to exceed 50% of refund. Coverage for OP products commences on the thirty-first (31) day after the date of purchase of the Product, or at the end of any existing warranty longer than sixty (60) days. Exclusion I is hereby replaced by the following exclusion: Any and all pre-existing conditions known to you that occur prior to the effective date of this contract, including inherent product flaws such as flaws in gemstones.

Illinois: If You cancel this Agreement the cancellation fee will be either 10% of the Agreement price or fifty (\$50.00) dollars, whichever is less.

Maine: With respect to Maine contract holders, the Obligor under this Service Agreement is the Dealer.

Michigan: With respect to Michigan contract holders, the Obligor under this Service Agreement is the Dealer. If the performance of this Agreement is interrupted because of a strike or work stoppage at the Company's place of business, the effective period of the Agreement shall be extended for the period of the strike or work stoppage.

Minnesota: Only 5 days written notice of cancellation will be provided if the reason for cancellation is nonpayment, material misrepresentation, or a substantial breach of duties.

New Jersey: With respect to New Jersey contract holders, the Obligor under this Service Agreement is the Dealer.

Nevada: If this Agreement has been in effect for 70 days, it may not be cancelled except for nonpayment, Your conviction of a crime that results in an increase in the service required, fraud or material misrepresentation, an act or omission that substantially increases the service required under this Agreement, or a material change in the nature or extent of required service beyond that contemplated at the time the Agreement was entered into. No cancellation may become effective until at least 15 days after notice is mailed to You. This Agreement may only be returned by the original purchaser. This Agreement is not renewable.

New Hampshire: In the event that you do not receive satisfaction under this Agreement, you may contact the New Hampshire insurance department at 1-800-852-3416 or in writing at 21 South Fruit Street, Suite 14 Concord, NH 03301.

North Carolina: The purchase of this Agreement is not required either to purchase or to obtain financing for the Covered Product. We may not cancel this Agreement except for non-payment by You or for violation of any of the terms and conditions of this contract which state that such violation could result in cancellation.

Oklahoma: This Agreement is not issued by the manufacturer or wholesale Company. This Agreement will not be honored by such manufacturer or wholesale Company.

Pennsylvania: With respect to Pennsylvania contract holders, the Obligor under this Service Agreement is the Dealer.

South Carolina: Should you have a disputed claim, you may contact the South Carolina Department of Insurance. Capital Center, 1201 Main Street, Ste.1000, Columbia, SC 29201 or (800) 768-3467.

Tennessee: This Agreement is automatically extended while the product is being repaired plus two business days.

Utah: This Agreement is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. Coverage afforded under this Agreement is not guaranteed by the Property and Casualty Guaranty Association. We may cancel this Service Agreement at Our option on the basis of non-payment of the purchase price, material misrepresentation, substantial change in the risk assumed unless We reasonably should have foreseen such change, or substantial breach of contractual duties, conditions, or warranties. Notice of cancellation for nonpayment of the purchase price of this Agreement will be in writing given at least ten (10) days prior to cancellation. Notice of cancellation for any other reason will be in writing and given at least thirty (30) days prior to cancellation.

Washington: If We cancel this Agreement We will mail You written notice of the cancellation including reason for and effective date at least twenty one (21) days prior to the effective date of such cancellation.

Wisconsin: THIS AGREEMENT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. No claim will be denied solely because You failed to obtain preauthorization. Paid claims will not be considered in calculating any return premium owed. Claims will be paid within 30 days of receipt of all required material and information.

AMT -SquareTrade T&C **11.1.09**