

Assurant Business Protection Plan*

Protecting your new equipment from Amazon is a great choice!



What's important for me to know?

Review coverage information

The enclosed coverage document details the Assurant Business Protection Plan. Once enrolled, you will receive your personal coverage document by email; nothing additional will be shipped to you.

Plan details



Worry-Free Protection

For approved claims, if we can't fix it, we'll replace it or send you an electronic Amazon gift card up to the original purchase cost so you can repurchase the item or maybe even choose a different one.



Comprehensive Coverage

Ensures your business investment is covered in the event of:

- Accidental damage
- Power surge
- Out-of-warranty mechanical failure

Also includes up to \$100 for food spoilage on refrigerators and freezers.



Easy Claims Process

Just visit assurant360claims.com – we're here to help you 24 hours a day, 7 days a week!



Convenient Service

Depending on your product, repairs may be completed via:

- On-site service
- Mail-in service
- Carry-in service
- Advanced exchange

See section 16 of coverage document for details.



No Hidden Fees*

- Zero deductibles
- Includes parts and labor

A few tips to make your claims process quick and easy

- When filing a claim, keep your Assurant Protection Plan contract number handy – this can be found in the Assurant Business Protection Plan welcome email which you will receive within 24 hours of enrollment.
- You must provide details about the issue you're having with your product.
- Additional documentation, such as your Amazon receipt/order confirmation, may be required.

Please note:

- Coverage under the Assurant Business Protection Plan ends once repairs, replacement or Amazon gift card reimbursement reaches the purchase price of the original product, or the term period ends – whichever occurs first.
- Any replacement device will be of like kind and quality and may be new, refurbished or recertified.

Thank you for choosing Assurant to help you protect the things that matter most.

We look forward to supporting you and your business!

* See coverage document for complete details, including limitations and exclusions. This plan is provided by the Assurant companies identified in the enclosed coverage document. In TX, this plan is provided by Federal Warranty Service Corporation.

**EXTENDED SERVICE PLAN
Terms and Conditions**

The Service Plan includes the Terms and Conditions, Special State Disclosures and Proof of Purchase.

This Service Plan is not a contract of insurance. Unless otherwise regulated under state law, the contents of this Service Plan should be interpreted and understood within the meaning of a “service contract” in Public Law #93-637.

1. DEFINITIONS:

Administrator means the entity responsible for administering this Service Plan. Federal Warranty Service Corporation is the Administrator in all states except in Florida where the Administrator is United Service Protection Inc. and in Oklahoma where the Administrator is Assurant Service Protection, Inc. The address and phone number of each Administrator is P.O. Box 105689, Atlanta, GA 30348-5689, 1-866-761-7379. The service performed under this Service Plan is provided through the Administrator or a servicer approved by the Administrator.

Product means a new item, with manufacturer’s warranty coverage, used, refurbished, or open box item(s) shown on Your Proof of Purchase.

Proof of Purchase means Your order confirmation number or email confirmation number that specifies Your Service Plan term, Product and coverage.

Purchase Price means the price You paid for this Service Plan as listed on the Proof of Purchase.

Retailer means the store’s or seller’s website where You purchased the Product covered by this Service Plan as shown on Your Proof of Purchase.

Service Plan means this Service Plan, which You purchased to cover the Product described on the Proof of Purchase.

Service Plan Holder/You/Your means the owner of the Product covered under this Service Plan.

Service Plan Provider/We/Us/Our means the entity that is contractually obligated to You under the terms of this Service Plan. The Service Plan Provider is Federal Warranty Service Corporation in all states except in Florida where the Service Plan Provider is United Service Protection, Inc. and in Oklahoma where the Service Plan Provider is Assurant Service Protection, Inc. The address and phone number of each Service Plan Provide is P.O. Box 105689, Atlanta, GA 30348-5689, 1-866-761-7379.

2. COVERAGE TERM: Unless a specific coverage term is otherwise noted in this Service Plan for a particular benefit, this Service Plan begins on the date of purchase and ends on the date listed on Your Proof of Purchase.

FOR NEW PRODUCTS ONLY: IF YOUR SERVICE PLAN HAS A TERM OF ONE YEAR FROM THE DATE OF PURCHASE AND OVERLAPS WITH THE TERM OF THE ONE YEAR MANUFACTURER’S WARRANTY, LOSSES COVERED BY THE MANUFACTURER DURING THE MANUFACTURER’S WARRANTY PERIOD ARE COVERED UNDER THIS SERVICE PLAN. THIS SERVICE PLAN ALSO PROVIDES ADDITIONAL BENEFITS.

FOR NEW PRODUCTS ONLY: IF YOUR SERVICE PLAN HAS A TERM OF MORE THAN ONE YEAR FROM THE DATE OF PURCHASE AND OVERLAPS WITH THE TERM OF THE MANUFACTURER’S WARRANTY, LOOK FIRST TO THE MANUFACTURER’S WARRANTY FOR COVERAGE. THIS SERVICE PLAN EXCLUDES COVERAGE FOR ANY LOSS COVERED BY THE MANUFACTURER’S WARRANTY, BUT MAY NEVERTHELESS PROVIDE BENEFITS IN ADDITION TO THOSE PROVIDED BY THE MANUFACTURER’S WARRANTY.

3. WHAT IS COVERED: Your actual coverage is listed on Your Proof of Purchase. Service includes functional parts and labor necessary to restore Your Product to normal operating condition. For all coverages, Your Service Plan must have been purchased within thirty (30) days from the date You purchased Your Product and, if Your Product is new, must still be within the manufacturer’s warranty period.

4. REPLACEMENT OPTION: If Your Product cannot be repaired or parts are no longer available, We will either replace Your Product with a new or refurbished product or We will provide You with a gift card, credit or an amount equal to the Replacement cost of Your Product, in the Administrator’s sole discretion, not to exceed the LIMIT OF LIABILITY. Replacement or reimbursement will fulfill this Service Plan and will cancel and discharge all further obligations under this Service Plan. You may be required to return Your defective Product along with all accessories and batteries as a

condition for receiving a replacement product or reimbursement. Unless You qualify for the Advanced Exchange Service Option described below, return of Your Product will be at Your own expense. If directed to mail in Your Product, You are responsible for packing the Product in the original or comparable packaging to prevent further damage during shipping. Replacement will be with a product of comparable type, quality and functionality and will be shipped to You, postage pre-paid by the Administrator.

5. **PARTS NON-AVAILABILITY:** If replacement parts necessary for repair become unavailable during the Service Plan term, We will either replace Your Product with a new or refurbished product or provide You with a gift card or provide an amount equal to the Replacement cost of Your product pursuant to the **REPLACEMENT OPTION** above. Such replacement or reimbursement will fulfill this Service Plan and will cancel and discharge all further obligations under this Service Plan. **Neither We nor the retailer will be liable for any damages as a result of the unavailability of replacement parts.**
6. **NO-LEMON POLICY:** If Your Service Plan has a term of one (1) year from the date of purchase and, if Your Product is new, overlaps with the term of the one (1) year manufacturer's warranty and Your Product fails three (3) times due to the same part(s) failure during the Service Plan term, and a fourth repair for the same problem occurs, as determined by Us, We will either replace Your Product with a new or refurbished product or provide You with a gift card or provide an amount equal to the Replacement cost of Your product pursuant to the **REPLACEMENT OPTION** above. Such replacement or reimbursement will fulfill this Service Plan and will cancel and discharge all further obligations under this Service Plan.

If Your Service Plan has a term of more than one year from the date of purchase and Your Product fails three (3) times due to the same part(s) failure during the Service Plan term and after expiration of the manufacturer's warranty period, and a fourth repair for the same problem occurs, as determined by Us, within any twelve (12) month period, We will either replace Your Product with a new or refurbished product or provide You with a gift card or provide an amount equal to the Replacement cost of Your product pursuant to the **REPLACEMENT OPTION** above. Such replacement or reimbursement will fulfill this Service Plan and will cancel and discharge all further obligations under this Service Plan.

7. **LIMIT OF LIABILITY:** The total amount that We will pay for repairs, replacement or reimbursement under this Service Plan will not exceed the price You paid for Your Product. If We make payments for repairs, replacement or reimbursement, which in the aggregate, are equal to the price You paid for Your Product, We will have no further obligations under this Service Plan. **IN NO EVENT WILL WE BE LIABLE UNDER THIS SERVICE PLAN FOR SPECIAL, INDIRECT, INCIDENTAL, OR CONSEQUENTIAL DAMAGES WHETHER IN CONTRACT, TORT, OR NEGLIGENCE.**
8. **OPTIONAL ACCIDENTAL DAMAGE COVERAGE:** If You purchased accidental damage coverage as stated on Your Proof of Purchase, this Service Plan will cover Your Product for accidental damage as a result of handling, drops and externally spilled liquid.
9. **COMPUTER PRODUCTS:** We will provide technical assistance and troubleshooting for the operation of Your Product. Call the Administrator's toll-free number listed under the **IF YOU NEED SERVICE** provision for technical assistance. Software technical support will be limited to the proper operation of the approved operating systems and pre-installed application software programs. Software support will at no time mean tutorial assistance. This Service Plan does not cover customer-installed software.
10. **JEWELRY PRODUCTS:** We will repair or replace Your Product due to loss of precious or semi-precious stones if such loss is due to defective mounting in the setting (does not include the primary center stone). Covered repairs include soldering, re-tipping of prongs, repairing prongs and mountings, rhodium plating, resetting stones, cultured pearl restringing, kinks or knots, dents, chips, breaks, cracks, thinning ring bands, gouges, and scratches. A single, one-time ring sizing is available sixty (60) days after Your Service Plan term begins.
11. **MOBILE PRODUCTS:** This Service Plan provides coverage for: parts and labor costs to repair or replace Your Product where the problem is the result of operational failure caused by normal wear and tear; one (1) battery repair or replacement, if the original rechargeable battery is defective as determined by Us and at Our sole discretion (We may require You to return Your original defective battery to Us to receive a replacement battery); damaged or defective buttons or connectivity ports located on Your Product; defective pixels when there are at least three (3) defective pixels throughout the entire display area; dust, internal overheating, internal humidity driven by weather; defects in material or workmanship; and power surge (see **POWER SURGE PROTECTION** for details).
12. **WATCHES:** We will repair or replace Your Product due to broken cases, bracelets, bands or clasps, bezels, broken or dented crowns, stems, and broken movements.

- 13. POWER SURGE PROTECTION:** This Service Plan provides protection for Your Product if the operational failure is caused by a power surge and a properly installed and functioning Underwriter's Laboratory approved surge protector is in use. You may be required to send Your surge protector to the Administrator for examination.
- 14. FOOD SPOILAGE COVERAGE FOR REFRIGERATOR AND FREEZER PRODUCTS ONLY:** Food loss as a result of a functional parts failure is covered to a maximum of one hundred dollars (\$100.00) over the term of the Service Plan. Food loss that results from a loss or interruption of power is not covered. An itemized list of spoiled food will be required.
- 15. IF YOU NEED SERVICE:** To locate or arrange for service go to www.assurantsolutions.com/svcplans or call the Administrator at 1-866-761-7379. The Administrator is available twenty-four (24) hours a day, seven (7) days a week, three hundred and sixty-five (365) days per year. The Administrator will select an authorized repair center which will contact You to arrange for Your service. You should contact the Administrator directly if the completion of Your repair is not satisfactory.
- 16. TYPES OF SERVICE AND SERVICE LOCATION:** This Service Plan is available on new, used, refurbished, or open box Products and only to residents of the United States, including Alaska and Hawaii.
- In-Home/On-Site Service Option** - If the Administrator determines that Your Product requires in-home/on-site service, repairs will normally be performed at Your residence. To receive in-home/on-site service, an adult (of legal age) must be present at the location where on-site service will be performed and the Product must be easily accessible to the technician ("easily" meaning not having to remove or replace any structure, trim, mount, door, flooring, adjoining appliance, permanently affixed plumbing or piping, or external control system and removal of the Product for servicing must not require more than one person for safe removal, or the use of special equipment or tools such as, but not limited to, ladders, lift trucks, or scaffolding). Periodically, Your Product may need to be removed from the home and repaired elsewhere but if required, pick-up and return expenses will be covered by this Service Plan; provided, however, that Product de-installation and re-installation costs are not covered by this Service Plan. If You live beyond a thirty-five (35) mile radius of an authorized service center, You may be required to ship the Product to the designated servicer; however, shipping charges will be covered by this Service Plan. In-home/on-site service is not available for, but not limited to, the following items: jewelry products, watches, fax machines, external CD-ROM/DVD drives, external disk drives, and external tape backup systems or other similar products.
- Depot Service Option** - We will either provide a mailing label or box with a mailing label to You to return Your defective Product for repair. Repaired Products will be mailed back to You. The depot service option is the only service option for all-in-one desktops, laptops, tablets, digital cameras, cell phones, and jewelry.
- Carry In Service Option** - If the Service Plan Administrator determines that Your Product requires carry-in service, repairs will be performed at an authorized repair center. You will be responsible for the delivery of Your Product to the repair center for performance of the repairs and for pickup of the Product following completion of the service work. If shipping is required, charges will be covered by this Service Plan. The carry-in service option is the only option for smaller televisions and some audio/video equipment.
- Advanced Exchange Service Option** - If We determine Your Product is eligible for the Advanced Exchange Service Option, at Our sole discretion, We will provide You with a new or refurbished Product, of like kind and quality upon determining a covered failure on Your original Product. Upon dispatch of service, We may collect an unrecovered equipment fee of up to five hundred and fifty dollars (\$550) and ask You to send Us your originally covered Product. A box will be shipped to You with a pre-paid postage label to deliver Your original Product back to Us. Upon receipt of Your originally covered Product, We will refund the unrecovered equipment fee to You in full. If You do not return Your originally covered Product within ten (10) days after receipt of Your replacement product, the unrecovered equipment fee will not be refunded to You.
- 17. AVAILABILITY OF SERVICE:** Service will normally be available and rendered during the regular working hours and work week of product repair centers in Your area.
- 18. FIVE DAY SERVICE GUARANTEE FOR SPECIFIED PRODUCTS:** We will repair or replace Your Product five (5) business days from the date We receive Your Product or We will refund the Purchase Price of Your Service Plan. Products eligible for this service guarantee are; mobile phones, digital cameras, laptops, tablets, all in one desktops, personal care Products, MP3 players, and gaming Products.
- 19. DELAYS:** For all other Products covered under this Service Plan and not listed under the **FIVE DAY SERVICE GUARANTEE**, We will exercise reasonable efforts in providing service under this Service Plan but will not be liable for any damages arising out of delays and will not be obligated under any guarantee to automatically replace Your Product or refund the Purchase Price of Your Service Plan. Neither We nor the Administrator will be liable for consequential damages associated with delays. If Your repair requires more than thirty (30) days to complete, the expiration date of Your Service Plan will be extended by the repair time in excess of thirty (30) days.

- 20. PARTS:** We may use new or refurbished parts and components to perform service under this Service Plan.
- 21. YOUR SERVICE PLAN DOES NOT COVER THE FOLLOWING ITEMS AND SERVICES:** Cabinets and associated non-operating components of Your Product, such as protective glass, frames, filters, antenna, non rechargeable batteries whether or not they are replaceable by the consumer, toner and developer cartridges, drum cartridges, stylus, needles, trays, shelves, light bulbs, 3D glasses, lamps, clothing, consumer replaceable projector bulbs, tapes, ribbons, hoses, knobs, bags, pre-installed, customized or proprietary software, software applications installed after Your original computer Product purchase or installation of any of the foregoing items; Any recall program whether the manufacturer is in business or not or products on which required maintenance was not performed. Service, maintenance, repair, or replacement necessitated by any loss or damage resulting from any cause other than normal usage in accordance with manufacturer specifications such as, but not limited to, loss or damage due to misuse, abuse, liquid immersion, unauthorized repairs by others, improper installation, rust, corrosion, insect infestation, fire, water, windstorm, hail, earthquake, theft, negligence, riot, or any other peril; Any and all pre-existing conditions that occur prior to the effective date of this Service Plan and known by You; Cosmetic damage such as but not limited to nicks, scratches, gouges, stains, or marks as determined by Us; Preventative maintenance; Loss or corruption of data, damage due to computer viruses, and/or the restoration of software and operating systems to Your Product; Radio frequency interference due to improper installation or close proximity to other electronic equipment; Claims arising from any breach of implied or express warranty of merchantability or fitness of the Product from the manufacturer; Initial installation or hookup of Your Product; Removal and reinstallation of Your Product, except as determined by the Administrator; Accidental or intentional damage, cracked or damaged monitor, laptop or display screens, unless covered by OPTIONAL ACCIDENTAL DAMAGE COVERAGE; "Grey market products" not authorized for sale in the United States by the product's manufacturer.
- FOR JEWELRY AND WATCH PRODUCTS:** Inherent design defect(s) in the Product including, but not limited to, flaws in gemstones, introduction of foreign objects into the Product, tampering with prongs, bezels or other elements designed to secure stones, unauthorized Product modifications or alterations, any Product which contains mechanical or electronic components normally designed to be replaced by the purchaser during the life of the Product. Alternative metals, such as, but not limited to Gold Plated, Titanium, Stainless Steel, Brass, Copper, Palladium, Tungsten and Cobalt are not eligible for coverage under this Service Plan.
- FOR PLASMA DISPLAY/TELEVISION PRODUCTS:** Pixel defects such as lit or unlit pixels will be subject to the manufacturer's guidelines for allowable pixel defects as verified by Our authorized repair center in order to qualify as a covered failure. This Service Plan does not provide for any expansion of the channel or frequency range capabilities of Your Product, nor does it provide for cable television adjustments, hookups, or audio-video system installation.
- 22. WHAT YOU MUST DO:** You are responsible for backing up all electronic data, computer software and personal files prior to the start of any repairs. Non-technical cleaning to provide a normal operating environment as described in the manufacturer's instruction manual for the Product is Your responsibility. You have a duty to protect against any further damage and are required to comply with the manufacturer's instruction manual for the Product.
- 23. RENEWALS:** At Our option, Your Service Plan may be renewed; however, We are not obligated to offer You another Service Plan upon termination of this Service Plan or to accept a Service Plan order, in the event You tender one.
- 24. TRANSFER:** You may transfer this Service Plan to another person by going to www.assurantsolutions.com/svcplans, Your account on the Retailer's website or by calling the Administrator at 1-866-761-7379. You will be required to provide Your Retailer's order confirmation number for this Service Plan (located in Your account on the Retailer's website or included on Your Proof of Purchase) with the name, address and phone number of the person to whom the Service Plan will be transferred. Your transfer takes effect within one (1) business day of receipt by the Administrator of Your notice or request.
- 25. CANCELLATION:** You may cancel this Service Plan at any time for any reason by going to www.assurantsolutions.com/svcplans or Your account on the Retailer's website, or by calling the Administrator at 1-866-761-7379. If You cancel by phone, You must provide Us with Your Retailer's order confirmation number (located in Your account on the Retailer's website or included on Your Proof of Purchase). If You cancel this Service Plan within the first thirty (30) days after receipt of this Service Plan, You will receive a full refund, less any claims paid. If You cancel after the first thirty (30) days from receipt of this Service Plan, You will receive a pro rata refund based on the time remaining on Your Service Plan, less an administrative fee, not to exceed ten percent (10%) of the Purchase Price of the Service Plan or twenty-five dollars (\$25.00), whichever is less, and less any claims paid. The effective date of cancellation is the date We receive the request for cancellation. If We cancel this Service Plan, You will be provided with a written notice at least thirty (30) days prior to cancellation at Your last known address, with the effective date for

the cancellation and the reason for cancellation. If We cancel, You will be refunded the unearned pro rata Purchase Price of this Service Plan, less any claims paid. If this Service Plan was inadvertently sold to You on a product which was not intended to be covered by this Service Plan, We will cancel this Service Plan and return the full Purchase Price of the Service Plan to You. Any refund to Your credit card will be made by the Retailer.

26. DEDUCTIBLE: A deductible may apply and will be stated on Your Proof of Purchase.

27. REPEAT SERVICE: If Your Product requires service more than once within a sixty (60) day period, it must be completed by the original repair center.

28. ARBITRATION:

Read the following arbitration provision carefully. It limits certain of Your rights, including Your right to obtain relief or damages through court action.

ARBITRATION: Read the following arbitration provision carefully. It limits certain rights, including Your right to obtain relief or damages through court action. To begin Arbitration, either you or we must make a written demand to the other party for arbitration. The Arbitration will take place before a single arbitrator. It will be administered in keeping with the Expedited Procedures of the Consumer Arbitration Rules ("Rules") of the American Arbitration Association ("AAA") in effect when the claim is filed. You may get a copy of these AAA's Rules by contacting AAA at 1633 Broadway, 10th Floor, New York, NY 10019 or visiting www.adr.org. We will advance to you all or part of the fees of the AAA and of the arbitrator. Unless you and we agree otherwise, the arbitration will take place in the county and state where you live. The Federal Arbitration Act, 9 U.S.C. § 1, et seq., will govern and no state, local or other arbitration law will apply. YOU AGREE AND UNDERSTAND THAT this arbitration provision means that you give up your right to go to court on any claim covered by this provision. You also agree that any arbitration proceeding will only consider your claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering your claims. Please refer to the state specific requirements section of this Service Plan for any added requirements in your state. In the event this Arbitration provision is not approved by the appropriate state regulatory agency, and/or is stricken, severed, or otherwise deemed unenforceable by a court of competent jurisdiction, you and we specifically agree to waive and forever give up the right to a trial by jury. Instead, in the event any litigation arises between you and us, any such lawsuit will be tried before a judge, and a jury will not be impaneled or struck.

29. The following state specific requirements are added to and become part of Your Service Plan and supersede any other provision to the contrary:

GA, NY, OR, and UT only: This Service Plan is amended by adding the following: **INSURANCE:** The obligations under this Service Plan are insured by a policy of insurance issued by American Bankers Insurance Company of Florida. If We fail to pay or provide service on a claim within sixty (60) days after proof of loss has been filed with Us, the written claim can be submitted to American Bankers Insurance Company of Florida at the following address: 11222 Quail Roost Drive, Miami, FL 33157, or call the toll-free number at 1-800-852-2244.

GA, OR, UT, only: The **ARBITRATION** provision is deleted in its entirety. It is not applicable to You.

Connecticut only: You may cancel this Service Plan if You return the covered Product or if the covered Product is sold, lost, stolen, or destroyed. If We are unable to resolve any disputes with You regarding this Service Plan, You may file a written complaint with the State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase price of the item subject to the Plan, the cost of repair of the covered Product, and a copy of the Plan. The following is added to the **IF YOU NEED SERVICE** provision: If the covered Product is in a repair facility at the time of contract expiration, the expiration date will automatically be extended until the repair is complete. The following provision is added: **Insurance:** The obligations of the Agreement are insured by a policy of insurance issued by American Bankers Insurance Company of Florida. If We fail to pay or provide service on a claim within 60 days after proof of loss has been filed with Us, the written claim can be submitted to American Bankers Insurance Company of Florida at the following address: 11222 Quail Roost Drive, Miami, FL 33157, or call the toll-free number at 1-800-852-2244. Please call American Bankers Insurance Company of Florida at 1-800-852-2244 to file a claim.

Georgia only: If a dispute arises between the English and Spanish, due to issues of interpretation, the English version will prevail in all cases. The **CANCELLATION** provision is deleted and replaced with the following: You may cancel this Service Plan at any time for any reason by going to www.assurantsolutions.com/svcplans or Your account on the Retailer's website, or by calling the Administrator at 1-866-761-7379. If You cancel by phone, You must provide Us with Your Retailer's order confirmation number (located in Your account on the Retailer's website or included on Your Proof of Purchase). If You cancel this Service Plan within the first thirty (30) days after receipt of this Service Plan, You

will receive a full refund. If You cancel after the first thirty (30) days from receipt of this Service Plan, You will receive a pro rata refund based on the time remaining on Your Service Plan, less an administrative fee, not to exceed ten percent (10%) of the pro rata refund amount or twenty-five dollars (\$25.00), whichever is less. The effective date of cancellation is the date We receive the request for cancellation. If We cancel this Service Plan, You will be provided with a written notice at least thirty (30) days prior to cancellation at Your last known address, with the effective date for the cancellation and the reason for cancellation. If We cancel, You will be refunded the unearned pro rata Purchase Price of this Service Plan. If this Service Plan was inadvertently sold to You on a product which was not intended to be covered by this Service Plan, We will cancel this Service Plan and return the full Purchase Price of the Service Plan to You. Any refund to Your credit card will be made by the Retailer. If We cancel and fail to refund the unearned pro rata purchase price by the cancellation effective date, We shall pay You a penalty equal to 25% of the unearned pro rata purchase price and interest equal to 18% per annum until such time that proper return is made, which penalty and interest must be paid at the time the return is made; provided however, the maximum amount of such penalty and interest shall not exceed 50% of the amount of the refund due. The penalty does not apply to nonpayment by You. Failure to provide such refund shall not invalidate the notice of cancellation. These provisions apply only to the original purchaser of this Agreement. We may only cancel this Agreement for fraud, material misrepresentation, or nonpayment by you.

New York only: FREE LOOK: You may return this Service Plan within twenty (20) days of the date this Service Plan was provided to You, or within ten (10) days if the Service Plan was delivered to You at the time of sale. If You made no claim, the Service Plan is void and the full Purchase Price will be refunded to You. The Administrator will pay a penalty of ten (10%) percent of the amount outstanding per month on a refund that is not made within thirty (30) days. These provisions apply only to the original purchaser of the Service Plan.

Utah only: The following is added: **REGULATION:** Coverage afforded under this Service Plan is not guaranteed by the Property and Casualty Guaranty Association. This Service Plan is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. The Purchase Price of this Service Plan is a single payment and is listed on Your Proof of Purchase. The **CANCELLATION** provision is amended by adding the following: We can cancel this Service Plan during the first sixty (60) days for any reason, by mailing a notice of cancellation at least thirty (30) days prior to the effective date of cancellation (ten (10) days for non-payment of the Plan price. After sixty (60) days, we may cancel by mailing a cancellation notice at least thirty (30) days prior to the effective date of cancellation (10 days for non-payment of the Plan price) for cancellations due to any of the following reasons: material misrepresentation; substantial change in the risk assumed, unless we should reasonably have foreseen the change or contemplated the risk when entering into the Plan; or substantial breach of contractual duties, conditions, or warranties. This Service Plan may be cancelled upon ten (10) days written notice if the reason for cancellation is nonpayment by You. **EMERGENCY REPAIRS:** If an emergency occurs which requires a repair to be made at a time when the Administrator's office is closed and prior authorization for the repair cannot be obtained, you should follow the claims procedures and contact the Administrator for claims instructions during normal business hours immediately following the emergency repairs. Notice and proof of loss must be provided as soon as reasonably possible. Failure to obtain prior authorization or submit repair orders and other documentation will not automatically invalidate your claim if you can demonstrate that it was not reasonably possible to obtain prior authorization or file the documents within such time period.