



TOTAL PACKAGE PROTECTION CONTRACT

Contract Number:

DECLARATIONS PAGE

SELLING DEALER INFORMATION

Dealer Number:	Dealer Name:
Address:	Dealer Phone:
City, State, ZIP:	

VEHICLE INFORMATION

<input type="checkbox"/> New Vehicle	<input type="checkbox"/> Pre-Owned Vehicle	Contract Sale Date:	Contract Sale Price:
Year:	Make:	Model:	Class:
VIN:		Mileage:	

CONTRACT HOLDER INFORMATION

Last Name:	First Name:	M.I.:
Address:	Apt #:	Home Phone:
City, State, ZIP:		Alt Phone Number:
Email:		

LIENHOLDER INFORMATION

Lienholder Name:
Address:
Lienholder Phone:
City, State, ZIP:

TERM LENGTH (Select One)

Term Length	<input type="checkbox"/> 1 Year	<input type="checkbox"/> 2 Years	<input type="checkbox"/> 3 Years	<input type="checkbox"/> 4 Years	<input type="checkbox"/> 5 Years
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COVERAGE OPTIONS

Complete Protection: **Total Package Protection: Includes Tire, Wheel & Rim Protection, Dent & Ding Protection, Windshield Repair Protection and Roadside Assistance**

Options: **Key Protection**

The purchase of the Total Package Protection Contract is not a requirement for the purchase, lease, or financing of a Covered Vehicle. This Contract is not an insurance contract. This is not an automobile liability or physical damage insurance policy.

The following models are excluded and not covered under the MBPI Total Package Protection Contract: Bentley, Ferrari, Lamborghini, Lotus, Maybach, McLaren, Rolls Royce, Tesla and any vehicles not included in the Dealer Class Guide.

I (**Contract Holder**), whose signature appears below, acknowledge that the information contained above is, to the best of my knowledge, true. I have read the terms and conditions listed on the back of this **Contract** and I understand and agree to all of the provisions herein. The **Contract** is between the **Contract Holder** and Vehicle Protection, Inc./MBP Network, Inc. as Administrator identified below.

Contract Holder Signature and Date

Selling Dealer's Representative Signature and Date

Washington Residents Only: By initialing this box You acknowledge You have reviewed this **Contract** with the Selling Dealer and understand the sections of this **Contract** labeled: **TOTAL PACKAGE PROTECTION CONTRACT TERMS, CONDITIONS and CLAIMS PROCEDURES, OPTIONAL COVERAGES, TRANSFER PROCEDURES, TERMS of CONTRACT, GENERAL EXCLUSIONS, CANCELLATION PROCEDURES and SETTLEMENT.** The implied warranty of merchantability on the **Vehicle** is not waived if this **Contract** has been purchased within ninety (90) days of the sale date of the **Covered Vehicle** from the Selling Dealer.

THIS CONTRACT IS ISSUED AND ADMINISTERED BY:

VEHICLE PROTECTION, INC. ("We", "Us", "Our")

For Florida, Louisiana, Oklahoma, and Wyoming, the ADMINISTRATOR/PROVIDER is **MBP NETWORK, INC.** ("We", "Us", "Our")

For Roadside Assistance in all states and Key Protection in FL, UT, and WY, the PROVIDER is SafeRide Motor Club, Inc.

250 NE MULBERRY, LEE'S SUMMIT, MO 64086

FOR CLAIM SERVICE CALL (844-201-4389)

FOR ROADSIDE ASSISTANCE CALL (855-777-0757)

Declination of Total Package Protection

I do not choose to register my vehicle under the Total Package Protection Contract. By not purchasing the Total Package Protection, I fully understand that in the event my vehicle is involved in a road hazard incident I am not entitled to any of the protection provisions under the terms of this Contract.

Contract Holder Signature and Date

Selling Dealer's Representative Signature and Date

TOTAL PACKAGE PROTECTION LIMITED AGREEMENT TERMS, CONDITIONS, AND CLAIMS PROCEDURES

DEFINITIONS

Aftermarket Tire: Tires that do not meet the Original Equipment Manufacturer (OEM) approved specifications for the **Covered Vehicle**.

Aftermarket Wheel: Wheels that do not meet the Original Equipment Manufacturer (OEM) approved specifications for the **Covered Vehicle**.

Alloy Wheel: Wheels composed of an alloy of aluminum or magnesium, or a combination of both, with factory wheel brushed or painted surfaces.

Contract: This document, inclusive of the Declarations, all terms and conditions including the provisions for the state in which this **Contract** was purchased, as found in the section titled, "Special State Requirements and Disclosures".

Contract Holder: ("I", "You", "Your") The registered owner of the vehicle listed as the **Contract Holder** on the Declarations Page and who signed the Declarations Page acknowledging this **Contract** and its terms and conditions.

Cosmetic Damage: Minor scratches to **Alloy Wheels** that do not affect the structural integrity of the wheel and can be repaired through normal cosmetic repair procedures.

Covered Vehicle: The vehicle identified in the Vehicle Information section of the Declarations Page of this **Contract**.

Covered Tire/Wheel: Tires and wheels which are not **Aftermarket Tires** or **Aftermarket Wheels** as defined above.

Public Roadway: A paved or gravel roadway that is maintained by state or local authorities.

Replacement Tires/Wheels: Tires and/or Wheels installed on the **Covered Vehicle** after the time of purchase of this **Contract** that are not **Aftermarket Tires** or **Aftermarket Wheels** as defined above.

Road Hazard: A condition on a **Public Roadway** which should not be present; e.g. potholes, nails, glass, or other road debris. Road conditions found in construction zones or at construction sites are specifically excluded from this definition.

Road Hazard Damage: Visible damage that occurs when a **Covered Tire/Wheel** fails as a result of a **Road Hazard** during the course of driving on a **Public Roadway**, or damage to a **Covered Tire/Wheel** due to impact with a curb.

TIRE, WHEEL & RIM PROTECTION

SCHEDULE OF COVERAGE

CONTRACT COVERAGE: In the event that **You** experience **Road Hazard Damage** and the lowest tread depth of the damaged tire is more than 2/32 of an inch, **We** will pay the cost to repair, or if not repairable, replace the **Covered Tire** during the **Contract** term. In addition, **We** will pay the costs to repair, or if not repairable, to replace a **Covered Wheel**. Coverage is limited in accordance with the terms and conditions contained in this **Contract**. **Aftermarket Tires** or **Aftermarket Wheels** that do not meet the OEM approved specifications are specifically excluded from coverage. Installation of such **Aftermarket Tires** or **Aftermarket Wheels** may result in **Us** cancelling this **Contract**. In the event of cancellation due to this circumstance, **You** will receive a pro rata refund of the **Contract** Sale Price, less any previously paid claims. This coverage applies only to the **Covered Vehicle** identified on the Declarations Page unless **You** complete the transfer process with **Us**.

TIRE REPLACEMENT: If the **Covered Tire** cannot be safely repaired per Tire Industry Association (TIA) and/or Rubber Manufacturers Association (RMA) repair guidelines, **We** will pay the cost of the tire replacement subject to the terms, conditions, and limits in this **Contract**.

WHEEL (RIM) REPAIR/REPLACEMENT: **Covered Wheels** are eligible for replacement, only if the damage from a **Road Hazard** prevents the tire from forming an air tight seal, or cannot be balanced. **We** will pay the cost to repair, or if not repairable to replace the **Covered Wheel** subject to the terms, conditions, and limits in this **Contract**

FLAT TIRE REPAIR: If the **Covered Tire** can be safely repaired, **We** will pay the cost of the tire repair subject to the terms, conditions, and limits in this **Contract**. It is not necessary to contact **Us** before having a flat tire repaired. The maximum amount payable for Flat Tire Repair is the lesser of the local advertised retail charge or thirty-five dollars (\$35) per occurrence (forty-five dollars (\$45) for run flat tire repair). **You** are responsible for any amounts exceeding this per occurrence limit.

MOUNTING AND BALANCING: This **Contract** covers the reasonable cost of mounting, balancing, valve stems and disposal for any **Covered Tire/Wheel** replaced under this **Contract**, excluding wheel mounting hardware and shop supplies. When a **Covered Tire/ Wheel** assembly is damaged by a **Road Hazard**, Mounting and Balancing will only be covered once per **Covered Tire/ Wheel** assembly. Reasonable cost for replacement tire Mounting and Balancing is the lesser of the local advertised retail charge or thirty dollars (\$30) per tire (forty dollars (\$40) for run flat tires).

RENTAL CAR REIMBURSEMENT: If **You** experience covered **Road Hazard Damage** to a **Covered Wheel** which results in **Your Covered Vehicle** becoming inoperable and requires **Your Covered Vehicle** to be left at a repair facility overnight, **You** may be eligible for Rental Car Reimbursement. In the event a **Covered Wheel** requires replacement, **You** may be eligible for up to three (3) days of Rental Car Reimbursement coverage. Payments are limited to the actual rental cost charged to **You** by the rental car agency not to exceed thirty-five dollars (\$35) per day excluding expenses for gasoline, insurance, mileage or maintenance charges. **You** are responsible for any amounts exceeding this limit. The rental car must be rented from a licensed rental agency. **You** must be either the primary signee or listed as an additional driver on the rental agreement. Rental Car Reimbursement shall not continue beyond the day on which the replacement of the **Covered Wheel** is completed. Rental Car Reimbursement is not provided for delays because of shop scheduling or for work not covered under this **Contract**. **You** are subject to the terms and conditions of the rental car company's agreement with **You**. **You** must obtain prior authorization from **Us** to receive Rental Car Reimbursement benefits. Please see CLAIM PROCEDURES below. If a claim for damage to the **Covered Vehicle** due to a **Road Hazard** is covered under **Your** primary automobile insurance, and a rental vehicle is approved, this coverage does not apply.

ALLOY WHEEL COSMETIC REPAIR: **We** will repair minor cosmetic damage only to **Alloy Wheels** with a factory wheel brushed or painted surface. If the **Cosmetic Damage** to the **Alloy Wheel** cannot be repaired through normal cosmetic repair procedures, the wheel will not be replaced. The sole authority for determination as to whether the **Cosmetic Damage** to the **Alloy Wheel** can be repaired belongs to **Us** and the technician. Due to aging and variance to the **Alloy Wheel** color and texture, it is not always possible to match colors or textures to the other **Alloy Wheels**. Therefore, an exact color or texture match is not guaranteed and **We** are not responsible for any costs, damages or liability in the event that the color or texture does not match. The total amount that **We** will pay throughout the term of this **Contract** for **Alloy Wheel** Cosmetic Repair is \$800 regardless of the number of occurrences. **You** are responsible for any amounts exceeding this limit. Chrome wheels/rims and alloy wheels/rims with chrome simulation are not covered by the Cosmetic Damage portion of this **Contract**.

LIMITS OF LIABILITY

If We determine that the Covered Tire/Wheels are not repairable, they may be replaced with tires or wheels of like kind and quality, which may include remanufactured wheels. We reserve the right to limit reimbursements to reasonable replacement costs. Replacement parts costs will not exceed the lesser of the Manufacturer's Suggested Retail Price (MSRP) or the advertised price of the servicing facility for the Covered Tire/Wheel being replaced. We reserve the right to provide replacement components, and/or move the Covered Vehicle to another servicing facility at Our expense, if an agreement on the replacement cost cannot be reached with the servicing facility.

YOUR RESPONSIBILITIES

1. Properly maintain the **Covered Tires/Wheels** according to the manufacturer's recommendations, including but not limited to proper rotation, balancing and inflation pressures.
2. Use all reasonable means to protect **Covered Tires/Wheels** from additional damage when a known problem exists.
3. **You** must replace the **Covered Tires** when the tread depth reaches 2/32" of an inch or less; or tire shows evidence of dry rot or improper wear. **Covered Tires** properly replaced in a manner compliant with the **Covered Vehicle** or the tire manufacturer's guidelines are covered for the remaining term of this **Contract**.
4. Follow the Claim Procedures outlined below.
5. Payment of all expenses incurred which are not covered under this **Contract**.

CLAIM PROCEDURES

To obtain benefits under this Contract, You must:

1. Contact **Us** at (844) 201-4389 for prior authorization and a claim number before work is commenced, except as outlined in the terms and conditions of this **Contract**.
2. Furnish such information as may be required, including but not limited to digital pictures of damage, the tire brand, tire type, tire size and wheel type on the **Covered Vehicle** at the time of the claim.
3. Retain for inspection all **Covered Tires/Wheels** that require repair or replacement until the claim has been settled.
4. Submit to **Us** the signed repair or replacement invoice and other documentation required by **Us**. Documentation may be faxed to (816) 347-8224 or mailed to **Us** at: **Vehicle Protection, Inc. / MBP Network, Inc., 250 NE Mulberry, Lee's Summit, MO 64086**.
5. Pay for the repair or replacement and obtain reimbursement if the servicing facility will not accept payment directly from **Us**.

Pre-authorization is granted based on the information provided. If any documentation submitted does not substantiate the information provided during the authorization call, **Your** claim may be denied. The amount authorized by **Us** is the maximum amount that will be paid for repairs or replacement covered under this **Contract**. Any additional amounts must receive prior authorization from **Us**. **All claim documentation must be received within ninety (90) days of repair/replacement to be eligible for payment.**

EMERGENCY CLAIM PROCEDURES

In the event of **Road Hazard Damage** requiring repairs outside **Our** normal business hours, **You** may elect to wait for authorization or proceed with a tire or wheel repair or replacement. In order to be eligible for reimbursement, 1) if replaced, the damaged **Covered Tire/Wheel** must be retained, 2) if the **Covered Tire/Wheel** is repairable, ensure that you have the repair facility provide you with the bare rim run-out measurements/readings and take clear pictures of the damage before the **Covered Tire/Wheel** is repaired, and 3) **You** must contact **Us** within two (2) business days. **You** will be responsible for repair/replacement costs if it is determined that the repair/replacement is not eligible for coverage under this **Contract**. **All claim documentation must be received within ninety (90) days of repair/replacement to be eligible for payment.**

EXCLUSIONS

THIS CONTRACT WILL NOT PAY OR REIMBURSE FOR:

1. **TIRE/WHEEL REPLACEMENTS OR WHEEL REPAIRS MADE WITHOUT OUR PRIOR AUTHORIZATION, EXCEPT AS STATED UNDER EMERGENCY CLAIM PROCEDURES.**
2. **REPAIRS MADE BY ANYONE OTHER THAN A SERVICING FACILITY LICENSED TO PERFORM REPAIRS IN THE AREA WHERE IT DOES BUSINESS AND HAS A FEDERAL EMPLOYER'S IDENTIFICATION NUMBER.**
3. **FAILURES TO COVERED TIRE/WHEELS OCCURRING WHEN ANY PART OF THE TIRE TREAD THAT COMES IN CONTACT WITH THE ROAD HAS A TREAD DEPTH OF 2/32 OF AN INCH OR LESS.**
4. **DAMAGE, REPLACEMENTS, OR REPAIRS TO TIRES AND/OR WHEELS WHICH ARE OVERSIZED, UNDERSIZED, OR OTHERWISE NOT RECOMMENDED BY THE MANUFACTURER.**
5. **TIRES OR WHEELS DAMAGED AS A RESULT OF DEFECTS, WEAR AND TEAR, DRY ROT, CRACKING OR PEELING, INCIDENTAL OR CONSEQUENTIAL DAMAGE, WHEEL ALIGNMENT, TIRE ROTATION, ATTACHING HARDWARE, WHEEL COVERS AND "SPACE SAVER" STYLE SPARE TIRES.**
6. **REPAIRS TO ANY TYPE OF WHEEL OR RIM MANUFACTURED WITH ANY MATERIAL OTHER THAN ALLOY WITH A FACTORY BRUSHED OR PAINTED SURFACE.**
7. **REPLACEMENT OF A COVERED WHEEL WHERE THE DAMAGE TO THE WHEEL IS TOO GREAT TO BE REPAIRED, BUT A TECHNICIAN DETERMINES THE WHEEL IS STILL SEALING WITH THE TIRE.**
8. **CRACKS IN WHEELS WHERE THERE IS NO EVIDENCE OF IMPACT FROM A ROAD HAZARD, OR INTERNAL TIRE STRUCTURE DAMAGES WHERE THERE IS NO EVIDENCE OF IMPACT FROM A ROAD HAZARD.**
9. **TIRE REPLACEMENT DUE SOLELY TO ROAD FORCE BALANCE MACHINE READINGS WHERE NO EVIDENCE OF IMPACT IS PRESENT.**
10. **DAMAGE INCURRED OUTSIDE THE FIFTY (50) UNITED STATES, THE DISTRICT OF COLUMBIA AND CANADA.**
11. **LOSS, DAMAGE OR EXPENSE CAUSED BY ACCIDENTS OR COLLISION THAT ALSO RESULTED IN SUSPENSION, BODY, OR FRAME DAMAGE; THEFT; SNOW CHAINS/CABLES; EXPLOSION; ACTS OF NATURE; WATER; MALICIOUS MISCHIEF; VANDALISM; CIVIL COMMOTION; RIOTS; OR WAR.**
12. **INVOICES PRESENTED FOR PAYMENT ON CONTRACTS FOR WHICH PAYMENT HAS NOT BEEN RECEIVED, OR FOR SERVICES NOT PERFORMED, NOT AUTHORIZED, OR NOT AS DESCRIBED AT THE TIME OF PRIOR AUTHORIZATION.**
13. **DAMAGE THAT IS CAUSED BY OR OCCURS AFTER A COVERED TIRE/WHEEL IS NO LONGER SERVICEABLE.**
14. **DAMAGE DUE TO MISUSE, ABUSE, NEGLIGENCE, IMPROPER APPLICATION, IMPROPER ROTATION, VALVE STEM CORROSION, VALVE STEM LEAKAGE OR FAILURE, TIRE SEALANTS, BRAKE LOCK UP, WHEEL SPINNING, OR TORQUE SNAGS.**
15. **LOSS, DAMAGE OR EXPENSE AS A RESULT OF USE NOT ON A PUBLIC ROADWAY.**
16. **DAMAGE CAUSED BY MECHANICAL FAILURES (E.G. FAILED SHOCKS, STRUTS, ALIGNMENT, BALANCING) OR INTERFERENCE WITH VEHICLE COMPONENTS (E.G. FENDERS, EXHAUST, SPRINGS).**
17. **COVERED TIRES/WHEELS THAT HAVE BEEN REPAIRED IN A MANNER OTHER THAN PER INDUSTRY APPROVED METHODS, WHICH INCLUDE TIA AND/OR RMA REPAIR GUIDELINES.**
18. **TIRES THAT HAVE BEEN RETREADED, RECAPPED, REGROOVED, REMOLDED, OR TUBED.**

19. DAMAGE TO USED TIRES THAT HAVE BEEN INSTALLED ON THE COVERED VEHICLE AFTER THE SALE OF THE CONTRACT OR TO WHEELS IF USED TIRES ARE MOUNTED ON THE COVERED WHEELS AFTER THE SALE OF THE CONTRACT.
20. DAMAGE TO TIRES AND/OR WHEELS INSTALLED ON VEHICLES USED FOR COMPETITIVE DRIVING OR RACING, POLICE OR EMERGENCY SERVICE, PRINCIPALLY OFF-ROAD USE, SNOW REMOVAL, CARRIAGE OF PASSENGERS FOR HIRE, COMMERCIAL TOWING, CONSTRUCTION, POSTAL SERVICE, FARM, RANCH, OR AGRICULTURE, MOTORCYCLES, OR TRAILERS.
21. TIRE PRESSURE MONITORING SYSTEM (TPMS) WARNING LIGHTS/INDICATORS, RECEIVERS/CONTROL UNITS, ANTENNAE, TRANSCEIVERS, DISPLAY UNITS, MONITORS, OR FAILURES TO TPMS COMPONENTS DUE TO IMPROPER REMOVAL OR INSTALLATION, BLOCKED PRESSURE PORTS, LOW BATTERY POWER, MECHANICAL OR ELECTRICAL FAILURES, OR DAMAGE TO TPMS SENSOR/TRANSMITTER ASSEMBLIES.
22. AFTERMARKET TIRES AND WHEELS THAT DO NOT MEET THE OEM APPROVED SPECIFICATIONS.
23. PRE-EXISTING, CONSEQUENTIAL, INCIDENTAL, SECONDARY DAMAGES, UNREASONABLE COSTS THAT YOU MAY SUFFER AS A RESULT OF THE NEED TO REPAIR OR REPLACE A COVERED TIRE/WHEEL, OR PERSONAL EXPENSES ARISING BECAUSE YOUR VEHICLE IS NOT AVAILABLE FOR YOUR USE, INCLUDING STORAGE OR FREIGHT CHARGES; OR COSTS THAT EXCEED THE PER OCCURRENCE LIMITS STATED IN THIS CONTRACT.
24. LIABILITY FOR DAMAGE TO PROPERTY, INJURY TO OR DEATH OF ANY PERSON ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF YOUR VEHICLE WHETHER OR NOT RELATED TO TIRE OR WHEEL DAMAGE.

DENT & DING PROTECTION

Paintless Dent Repair (PDR) is a process developed by automobile manufacturing production teams that uses specialized hand tools to gently push the dented metal back to its original form. This process removes door dings and minor dents without harming the **Covered Vehicle's** factory finish. This **Contract** covers the removal of dents and dings within an accessible area located on a body panel of the **Covered Vehicle** that is no larger than four (4) inches in diameter.

LIMITATIONS OF COVERAGE

This **Contract** is limited to vehicles with steel or aluminum body panels. The dent and dings must be accessible in order to be covered by this **Contract** and repaired by the PDR process.

CLAIM PROCEDURES

Call Administrator at (844-201-4389) to schedule **Your** appointment ("Service Call"). Do not initiate a repair prior to contacting Administrator or it may void your claim benefit. Administrator will use its best efforts to schedule a Service Call as soon as possible and at a time that is convenient for **You**; however, the Service Call will be based on the technician's schedule. **You** are entitled to a written explanation for any dent or ding deemed un-repairable using the PDR process.

EXCLUSIONS

1. Large dents. Large dents more than 4 inches may be non-repairable using the PDR process.
2. Environmental damage. Any dent, ding or damage caused, in whole or in part, by environmental conditions or events including rust, corrosion, hail and damage from chemicals.
3. Chrome or unpainted portions of **Your** vehicle, plastic, or other non-metal exterior sections of the vehicle body or attached to the vehicle body.
4. Any damage to the undercarriage of the **Covered Vehicle**.
5. Dents or dings on roof panels equipped with a sunroof or moon roof.
6. Dents, dings or creases that may damage the body or paint finish if the PDR process is utilized.
7. Magnesium Panels, Bumpers, Grills, Floor Mats, Tires, Faux wood, wood or carbon fiber trim, dashboard, side or rear windows.
8. Repairs that are not capable of being completely repaired using methods specified for PDR and standard industry repair methods specific to the other types of damage for which repair service is provided under this **Contract**.
9. Dents, dings, or scratches that must be repaired using putty, sanding, bonding, primer, or paint.
10. Dents or dings where access is restricted due to bracing, double metal panels, aftermarket installations or other access limitations.
11. Commercial use of a vehicle, such as, but not limited to, emergency vehicles, police cars, ambulances and trucks rated over one ton.
12. Damage caused by abuse of the vehicle, vandalism, acts of war, riots, or acts of God are excluded.
13. Dents or dings that were on the vehicle at the time this **Contract** was purchased.
14. Damage to the **Covered Vehicle** that requires replacement of the entire windshield.

WINDSHIELD REPAIR PROTECTION

Covers the cost to repair minor chips and cracks in the front windshield caused by propelled rocks or other **Road Hazard** debris such as wood debris, metal parts, plastic or composite scraps or any other propelled object.

LIMITATIONS OF COVERAGE

Coverage: This **Contract** only covers repairs to the front windshield of the **Covered Vehicle**. There is no guarantee that the repair will be invisible. **We**, and the windshield repair technician, retain sole authority to determine whether damage can be repaired using the normal windshield repair process.

CLAIM PROCEDURES

Call Administrator at (844-201-4389) to initiate a covered repair. Failure to use a service provider in Administrator's network may void **Your** claim benefit.

EXCLUSIONS

Damage to areas of the **Covered Vehicle** other than the front windshield. Stress cracks or cracks over six (6) inches are not covered. Hail damage, vandalism, collision damage, cosmetic damage and pre-existing conditions are excluded.

ROADSIDE ASSISTANCE

EMERGENCY ROADSIDE ASSISTANCE

By purchasing this Membership, you become a Member of SafeRide Motor Club, Inc. As a member you are provided the following: Emergency Roadside Assistance is available on a Sign & Drive basis throughout the United States and Canada, 24-hours a day, 365 days a year. For prompt service, simply call the appropriate number listed below for any of these benefits: Towing, Jump Starts, Tire Changes (with your inflated spare), Vehicle Fluid Delivery (cost of fluids extra), Lockout Assistance (cost of key cutting/replacement extra). Sign & Drive provided benefits mean **You** incur no out-of-pocket expense, up to a maximum benefit of \$80 per incident. Service fees exceeding this maximum benefit are the responsibility of the Member. Only service requests provided through the phone numbers below will be honored. Services are not available in areas where state providers are exclusively utilized. For service in the U. S. and Canada call 855-777-0757 (toll free). Roadside Assistance due to accidents or vandalism is excluded from coverage.

CUSTOM DOMESTIC TRIP ROUTING SERVICE

SafeRide Motor Club will, upon request, furnish Members with information, maps, trip itineraries, and SafeRide Motor Club discounted hotel reservations and discounted automobile rental services. Ten (10) business days advance notice required for customized Trip Routing. Call 855-777-0757(toll free).

HOTEL DISCOUNTS

Members take advantage of savings when making reservations at the following hotels across the country:

Company	Toll-Free #	Discount ID #	Company	Toll-Free #	Discount ID #
AmeriHost	1-800-434-5800	100007012	Days Inn	1-800-329-7466	100007012
Knights Inn	1-800-843-5644	100007012	Howard Johnson	1-800-446-4656	100007012
Travelodge	1-800-578-7878	100007012	Ramada	1-800-272-6232	100007012
Microtel	1-800-771-7171	100007012	Super 8 Motels	1-800-800-8000	100007012
Baymont Inn	1877-229-6668	100007012	Wingate Inns	1-800-228-1000	100007012
Hawthorn	1-800-527-1133	100007012	Comfort Suites	1-800-4-CHOICE	00712101
Comfort Inn	1-800-4-CHOICE	00712101	Sleep Inn	1-800-4-CHOICE	00712101
Quality	1-800-4-CHOICE	00712101	Mainstay Suites	1-800-4-CHOICE	00712101
Clarion	1-800-4-CHOICE	00712101	Roadway	1-800-4-CHOICE	00712101
EconoLodge	1-800-4-CHOICE	00712101			

*Discount codes for hotel, rent-a-car, and entertainment are subject to change. Contact Customer Service for assistance.

RENT-A-CAR DISCOUNTS

Members are eligible to receive savings when renting vehicles from the following national rental car companies:

Company	Toll-Free #	Discount I.D.#	Company	Toll-Free #	Discount I.D. #
Avis	1-800-331-1212	G728200	Enterprise	1-800-593-0505	SB00001 Online PIN:ENT
Budget Rent-A-Car	1-800-527-0700	Z863800	Hertz Rent-A-Car	1-800-654-2200	1844856

TRIP INTERRUPTION

In the event that **Your Covered Vehicle** is disabled due to covered **Road Hazard Damage** more than one hundred (100) miles from **Your** permanent residence and prior to **Your** destination that results in a repair facility keeping the **Covered Vehicle** overnight, **We** will reimburse **You** for unplanned receipted lodging and restaurant expenses, up to a maximum of one hundred dollars (\$100) per day for up to three (3) days from the date that the repair order was written. **Our** total payment will not exceed three hundred dollars (\$300) per occurrence. **You** are responsible for any amounts exceeding this per occurrence limit. Please retain all receipts and call 844-201-4389 for instructions on how to submit documentation.

KEY PROTECTION (optional coverage)

TERMS AND CONDITIONS

In the event a **Covered Vehicle** key is lost, stolen, or destroyed, **You** are eligible for reimbursement from US for one (1) replacement key and remote up to, but not to exceed, \$800.00. During the term of this **Contract** there is a maximum of (1) one use per any given twelve (12) months. Prior authorization is required for key replacement.

EXCLUSIONS

1. Any replacement key made without OUR prior authorization.
2. Any cost or key replacement for which the manufacturer has announced its responsibility through any means, including public recalls or factory service bulletins.
3. Any replacement cost covered by a repairer's/supplier's guarantee or warranty.
4. Any key replacement for a vehicle not listed on the Declarations Page.
5. Any consequential damages or loss, whether direct or otherwise, resulting from the failure or loss of a **Covered Vehicle** key.
6. Any key replacement occurring outside the United States or Canada.
7. Any key replacement if it is determined that you did not receive at least two (2) copies of the key to the **Covered Vehicle** on the **Contract** purchase date.

CLAIMS PROCEDURE

1. Call 1-844-201-4389 (toll free) for prior authorization (by dealer or customer) to initiate the claims process and obtain a Claim Form. If **You** are within 50 miles of original selling dealership, please return to the dealer to initiate key/remote replacement process.
2. Customer or original dealer must pay for key/remote replacement at a servicing dealership or qualified key replacement facility and then submit for reimbursement.
3. You must EMAIL, FAX or MAIL the completed Claim Form, paid invoice with pre-printed facility information, and copy of **Your** Registration page within 30 days of incident to: Claimsteam@vehicleadminservices.com, (FAX) 972-455-3992, (MAIL) 4287 Beltline Road #198, Addison, TX 75001.

EMERGENCY REPLACEMENT If a key must be replaced when our claims office is closed and prior authorization for the replacement cannot be obtained, YOU should proceed with the claim procedure listed above and contact **Us** for reimbursement consideration instructions on the next business day.

TRANSFER PROCEDURE

The **Contract Holder** may transfer the Contract at the time of the **Covered Vehicle's** resale to an individual, subject to a **\$50** transfer fee made payable to **Vehicle Protection, Inc. / MBP Network, Inc., 250 NE Mulberry, Lee's Summit, MO 64086**, within thirty (30) days of the **Covered Vehicle's** resale date. Copies of the front of the **Contract**, the new registered title and bill of sale are required by Administrator to process the transfer request. This **Contract** is not transferable to another vehicle.

TERMS OF CONTRACT

The term of the **Contract** begins on the sale date of the **Contract** and expires at the end of the term selected on the front of the **Contract**. Deductible: There is no deductible associated with this **Contract**. Payment Terms: **Contract** Purchase Price is due and payable at the time of sale of the **Contract**. Payment may also be incorporated into the **Contract Holder's** Finance Agreement/Retail Installment Contract. Salvage: Upon the replacement of a covered part, Administrator shall have all rights of ownership to the damaged covered part (salvaged parts).

GENERAL EXCLUSIONS

Damage occurring outside the United States or Canada. Damage resulting from the **Covered Vehicle's** involvement in an accident or collision. Consequential damages. Pre-existing damage, conditions or wear. Damage caused by Acts of God, floods or fires. Damage caused by acts associated with terrorism. Damages caused by or occurring on roads not regularly maintained. Damage to commercial vehicles. Any damage covered by (1) **Contract Holder's** primary insurance provider, (2) a manufacturer's or tire distributor's warranty or recall, or (3) the entity or organization responsible for maintaining the roadway. Administrator will not accept paid bills for reimbursement on unauthorized claims, authorized claims without a claim number or claims not filed within thirty (30) days of the date the damage occurs. The following models are excluded and not covered under the **Contract**: Bentley, Ferrari, Lamborghini, Lotus, Maybach, McLaren, Rolls Royce, Tesla and any models not included in the Dealer Class Guide.

CANCELLATION PROCEDURES

You may cancel this **Contract** by submitting a written request to the Selling Dealer containing a copy of **Your Contract**. If **You** request a cancellation during the first sixty (60) days from the **Contract** Sale Date shown above, **We** will refund **You** 100% of the **Contract** Sale Price, less any claims paid on **Your Contract**. After the first sixty (60) days from the **Contract** Sale Date shown above, **We** will refund **You** a pro-rated amount of the **Contract** Sale Price, based on the months remaining, less a fifty dollar (\$50) cancellation fee and claims paid on **Your Contract**.

We may cancel this **Contract** during the first sixty (60) days of the **Contract** Sale Date for any reason. After sixty (60) days, **We** may cancel this **Contract** due to **Your** material misrepresentation or fraud at time of sale, **Your** failure to pay the **Contract** Sale Price as agreed, or if the tires and/or wheels on the **Covered Vehicle** are ineligible according to the terms of the CONTRACT COVERAGE section of this **Contract**. If **We** cancel this **Contract**, **We** or the Selling Dealer will refund **You** 100% of the **Contract** Sale Price, less any claims paid by **Us**.

If **Your Contract** is financed, the Lienholder has the right to receive any portion of the cancellation refund amounts. If **Your Covered Vehicle** is repossessed, stolen or declared a total loss, **You** authorize the Lienholder on the Declarations Page to cancel this **Contract**.

SETTLEMENT

Obligations of the Provider under the **Contract** are guaranteed under a reimbursement insurance policy issued by **Wesco Insurance Company, at 866-505-4048 or 59 Maiden Lane, 43rd Floor, New York, NY 10038**. If the **Contract** benefit or refund is not provided by Administrator within sixty (60) days after all claim requirements have been met, the **Contract Holder** may apply for reimbursement directly to **Wesco Insurance Company** via the address or phone number listed above.

This Contract does not cover pre-existing damage, conditions or wear.

THE ADMINISTRATOR WILL INVESTIGATE AND PROSECUTE ANY SUSPECTED FRAUDULENT CLAIMS TO THE FULLEST EXTENT OF THE LAW. THE ADMINISTRATOR WILL CANCEL ANY CONTRACT THAT WAS SECURED BY THE CONTRACT HOLDER VIA FRAUDULENT OR MISREPRESENTATIVE STATEMENTS OR ACTIONS. IF ANY PROVISION CONTAINED IN THIS CONTRACT IS FOR ANY REASON HELD BY A COURT OF COMPETENT JURISDICTION TO BE INVALID OR UNENFORCEABLE, SUCH INVALIDITY OR UNENFORCEABILITY WILL NOT AFFECT ANY OTHER PROVISIONS OF THIS CONTRACT.

FOR CLAIMS OR QUESTIONS ABOUT YOUR CONTRACT, PLEASE CALL ADMINISTRATOR AT 844-201-4389.

SPECIAL STATE REQUIREMENTS AND DISCLOSURES

This **CONTRACT** is amended to comply with the following requirements and disclosures for the selling dealer's state:

Alabama: A twenty-five dollar (\$25) cancellation fee is applicable. The CANCELLATION section is amended to add the following: If **You** are the original **Contract Holder** and **You** cancel this **Contract** within sixty (60) days of the original **Contract** Sale Date, a ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days of return of this **Contract** to **Us**. The lienholder/lessor, if any, will be named on a cancellation refund check as their interest may appear.

Alaska: CANCELLATION section is amended as follows: **We** will retain a cancellation fee of 7.5% of the unearned pro rata **Contract** Sale Price, not to exceed twenty-five dollars (\$25); to be based on the days in force, as related to **Your Contract's** term.

Arizona: Nothing in this section prevents, limits, or waives the rights of the **Contract Holder** to file a complaint against **Us, Vehicle Protection, Inc.**, or seek remedy available thereto, with the Arizona Department of Insurance. CANCELLATION section is amended as follows: A twenty-five dollar (\$25) cancellation fee is applicable. **We** may not cancel or void this **Contract** or any provisions of this **Contract** due to (1) **Our** acts or omissions in failing to provide correct information or to perform services or repairs in a timely, competent, and workmanlike manner, (2) prior use or unlawful acts relating to the **Covered Tire/Wheels**, (4) **Our** misrepresentation, and (5) ineligibility of the tire or wheels for coverage under the program.

Connecticut: Unresolved complaints may be addressed to the State of Connecticut, Insurance Department P.O. Box 816, Hartford, CT 06142-0816, Attention: Consumer Affairs.

If the warranty period is less than one year, the coverage is automatically extended if the product is being repaired when the warranty expires.

Florida: CANCELLATION section is deleted in its entirety and replaced with the following: **You** may cancel this **Contract** by submitting a written request to the Selling Dealer containing a copy of **Your Contract**. During the first sixty (60) days from the **Contract** Sale Date, **We** or the Selling Dealer will refund **You** 100% of the **Contract** Sale Price, less any claims paid on **Your Contract**. After the first sixty (60) days from the **Contract** Sale Date, **We** or the Selling Dealer will refund **You** a pro-rated amount of the **Contract** Sale Price, based on the lesser of the months or miles remaining, less a fifty dollar (\$50) cancellation fee or five (5) percent of the gross premium paid by **You**, whichever is less.

We may cancel this **Contract** during the first sixty (60) days of the **Contract** Sale Date for any reason. After sixty (60) days, **We** may cancel this **Contract** for material misrepresentation or fraud at time of sale, non payment of **Contract** Sale Price or if **You** have failed to maintain the **Covered Tires/Wheels** as prescribed by the manufacturer. If **We** cancel this **Contract**, **We** or the Selling Dealer will refund **You** 100% of the **Contract** Sale Price, less any claims paid on **Your Contract**. If **We** cancel this **Contract** for non-payment of the **Contract** Sale Price by **You**, **We** shall provide **You** notice of cancellation by certified mail. If **Your Contract** is financed, the Lienholder has the right to receive any portion of the cancellation refund amounts. If **Your Covered Vehicle** is repossessed, stolen or declared a total loss, **You** authorize the Lienholder on the **Declarations Page** to cancel this **Contract**. The lienholder/lessor, if any, will be named on a cancellation refund check as their interest may appear.

For the KEY PROTECTION section: all benefits are offered through a membership and provided by the obligor, SafeRide Motor Club, Inc. 4287 Beltline Road #198, Addison, TX 75001. The term **Contract** should be replaced by Membership.

A forty dollar (\$40) transfer fee is applicable. **The Contract Sale Price charged for this Contract is not subject to regulation by the FL Office of Insurance Regulation.**

Georgia: CANCELLATION section is deleted in its entirety and replaced with the following: **We** may not cancel this **Contract** except for material misrepresentation or fraud at time of sale or non-payment of **Contract** Sale Price. If **We** cancel this **Contract**, **We** or the Selling Dealer will refund **You** 100% of the **Contract** Sale Price. Written notice of cancellation will be mailed to **You** at least ten (10) days prior to the cancellation of this **Contract** for non-payment of the **Contract** Sale Price. At least thirty (30) days written notice of cancellation will be mailed to **You** for all other reasons. Cancellation will comply with Section 33-24-44 of the Georgia Code. Cancellation fee is not applicable.

You may cancel this **Contract** at any time. If **You** cancel this **Contract** within the first sixty (60) days and no claims have been filed, **We** will refund the entire **Contract** Sale Price. If this **Contract** is cancelled after the first sixty (60) days or a claim has been filed, **We** will refund the amount of the **Contract** ATTPPC1214

Sale Price according to the pro-rata of the **Contract** Sale Price based on the months remaining. An administrative fee of 10% of the pro-rata refund amount will be applied if the **Contract** is cancelled by **You**.

Hawaii: CANCELLATION section is amended as follows: If **We** cancel the **Contract**, notice of such cancellation will be delivered to **You** by registered mail five (5) days prior to cancellation. The notice of cancellation will state the reason for cancellation and will include any reimbursement required. The cancellation will be effective as of the date of termination as stated in the notice of cancellation. If cancellation is due to non-payment of the **Contract** Sale Price, material misrepresentation, or a substantial breach of duties under the **Contract**, such notice will not be required. A ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days of return of this **Contract** to **Us**.

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

Illinois: CANCELLATION section is amended as follows: If **You** elect cancellation, **We** may retain a cancellation fee not to exceed the lesser of ten percent (10%) of the **Contract** Sale Price or fifty dollars (\$50).

Indiana: **Your** proof of payment to the Selling Dealer for this **Contract** shall be considered proof of payment to Wesco Insurance Company, which guarantees **Our** obligations to **You**, providing such insurance was in effect at the time **You** purchased this **Contract**.

Iowa: Iowa residents only may also contact the Iowa Insurance Commissioner at the following address: Iowa Insurance Department, 6th Floor, Lucas State Office Building, Des Moines, Iowa 50319. CANCELLATION section is amended to add the following: If **You** are the original **Contract Holder** and **You** cancel this **Contract** within sixty (60) days of the original **Contract** Sale Date, a ten percent (10%) penalty per month shall be added to a refund that is not made within thirty (30) days of return of this **Contract** to **Us**. If **We** cancel the **Contract**, written notice of such cancellation will be mailed to **You** within fifteen (15) days of the date of cancellation.

Kentucky: Transfer fee is not applicable. Cancellation fee is not applicable.

Louisiana: CANCELLATION section is amended to include the following: After sixty (60) days, **We** cannot cancel this **Contract** except:

1. If there has been a material misrepresentation or fraud at the time of sale on the **Contract**;
2. If the **Contract Holder** failed to maintain the tires or wheels as prescribed by the manufacturer; or
3. For non-payment of the **Contract** Sale Price by the **Contract Holder**, in which case **We** will provide the **Contract Holder** notice of cancellation by certified mail.

The refund will be based upon a pro-rata basis. In calculating a refund, no deduction shall be allowed for any claim that has been paid under the **Contract**. If the **Contract Holder** has requested cancellation within the first thirty (30) days, full refund, minus any cancellation fee, shall be issued. The "less any claims paid" language does not apply in the State of Louisiana. The Lienholder will be named on the refund check when financing has been provided for the **Contract** Sale Price. In the event of repossession or total loss, Lienholder may request cancellation of this **Contract** and will be the sole named payee. This **Contract** is cancellable and refundable upon the request of the **Contract Holder**.

Maryland: CANCELLATION section is amended as follows: If **You** are the original **Contract Holder** and **You** cancel this **Contract** within sixty (60) days of the **Contract** Sale Date, and if no **Claims** have been paid, a full refund will be issued. The cancellation fee does not apply in Maryland. A ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days of return of this **Contract** to **Us**.

After sixty (60) days, **We** cannot cancel this **Contract** except:

1. when there exists:
 - a. a material misrepresentation or fraud at the time of sale of the **Contract**;
 - b. a matter or issue related to the risk that constitutes a threat to public safety; or
 - c. a change in the condition of the risk that results in an increase in the hazard insured against; or
2. for non-payment of premium;

If **Your Contract** is financed, the insurer shall return any gross unearned premiums that are due under the insurance contract, computed pro rata, and excluding any expense constant, administrative fee, or any nonrefundable charge filed with and approved by the Commissioner. The transfer fee does not apply in Maryland.

Minnesota: CANCELLATION section is amended to add the following: A ten percent (10%) penalty per month must be added to a refund that is not paid or credited within forty-five (45) days after return of the **Contract** to **Us**. If **We** cancel the **Contract**, written notice of such cancellation will be mailed to **You** within fifteen (15) days of the date of cancellation and will state the effective date and the reason for cancellation; five (5) days written notice will be mailed to **You** for non-payment of premium, material misrepresentation or substantial breach of duties by **You**.

Missouri: The CANCELLATION section is amended to add the following: If **We** cancel the **Contract**, notice of such cancellation will be delivered to **You** by registered mail fifteen (15) days prior to cancellation. The applicable free-look time period on this **Contract** shall only apply to the original **Contract Holder**. A ten percent (10%) penalty per month shall be added to a refund that is not made within thirty (30) days of return of this **Contract** to **Us**.

Nevada: Our obligations under this **Contract** are insured by Wesco Insurance Company in the state of Nevada.

CANCELLATION section is deleted in its entirety and replaced by the following: This **Contract** is cancelable by **You** at any time. **You** may cancel this **Contract** within sixty (60) days of the original contract sale date for a full refund of the purchase price paid. If **You** cancel after sixty (60) days of the original **Contract** sale date, **You** will receive a pro-rata refund of the purchase price paid, less a \$25 cancellation fee. Should the cancellation fee exceed the refund amount, no refund is due to **You**. **You** may cancel by notifying the Dealer in writing and providing a copy of this **Contract**. Any refund will be calculated based on the date the Dealer receives the cancellation request. **We** shall refund to the **Contract Holder** the purchase price of the **Contract** within 45 days after the contract has been returned to **Us**. A ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days of return of this **Contract** to **Us**.

We may cancel this **Contract** during the first sixty (60) days of the original **Contract** sale date for any reason. After sixty (60) days, **We** may cancel this **Contract** for material misrepresentation or fraud by **You** at time of sale or non-payment of the purchase price by **You**. If **We** cancel this contract, no cancellation will become effective until at least fifteen (15) days after the notice of cancellation is mailed to the contract holder. If **We** cancel this **Contract**, **We** or the **Seller** will refund **You** 100% of the purchase price paid. If **We** have notice of a lienholder/lessor and a Discharge of Lien is not provided, any refund will be issued to the lienholder/lessor. The lienholder/lessor, if any, will be named on a cancellation refund check as their interest may appear. If a lienholder will receive any portion of the cancellation refund or if the lienholder cancels this contract due to **Your** vehicle being repossessed, stolen or declared a total loss, no cancellation will become effective until at least fifteen (15) days after the notice of cancellation is mailed to the **Contract Holder**. If cancelled, the **Contract** may not be reinstated.

TIRE, WHEEL & RIM PROTECTION COVERAGE is amended with the following: In the event that **You** experience **Road Hazard Damage** and the lowest tread depth of the damaged tire is more than 2/32 of an inch, **We** will pay the cost to repair, or if not repairable, replace the damaged **Covered Tire** during the **Contract** term. In addition, **We** will pay the costs to repair, or if not repairable, to replace a damaged **Covered Wheel**. Coverage is limited to the Program and Coverage Limits for the Class indicated on the Declarations Page, in accordance with the terms and conditions contained in this **Contract**. **Aftermarket Tires and Wheels are specifically excluded from coverage. Installation of Aftermarket Tires or Wheels may result in Us cancelling this Contract, but only if such installation occurred after the effective date of this Contract and substantially and materially increases the service required under this Contract. In the event of cancellation due to this circumstance, You will receive a pro rata refund of the Contract Sale Price. This coverage applies only to the Covered Vehicle identified on the Declarations Page unless You complete the transfer process with Us.**

This **Contract** is non-renewable.

New Hampshire: If **You** have any questions regarding this **Contract**, **You** may contact **Us** by mail or by phone. Refer to the Declarations Page for **Our** address and toll-free number. In the event **You** do not receive satisfaction under this **Contract**, **You** may contact the New Hampshire Insurance Department at the following address: 21 Fruit Street, Suite 14, Concord, New Hampshire 03301.

New Mexico: CANCELLATION section is revised to add the following:

No **Contract** that has been in effect for at least seventy (70) days will be cancelled by **Us** before the expiration of the agreed term or one (1) year after the **Contract** Sale Date, whichever occurs first, except on any of the following grounds:

1. Failure by the **Contract Holder** to pay an amount when due;
2. Conviction of the **Contract Holder** of a crime that results in an increase in the service required under the **Contract**;
3. Discovery of fraud or material misrepresentation by the **Contract Holder** in obtaining the **Contract** or in presenting a claim for service there under; or
4. Discovery of either of the following if it occurred after the **Contract** Sale Date and substantially and materially increased the service required under the **Contract**: a. An act or omission by the **Contract Holder**; or b. A violation by the **Contract Holder** of any condition of the **Contract**.

The right to void this **Contract** is not transferable and applies only to the original **Contract Holder**. If **We** cancel the **Contract**, notice of such cancellation will be delivered to **You** by registered mail fifteen (15) days prior to cancellation. The notice of cancellation will state the reason for cancellation and will include any reimbursement required. The cancellation will be effective as of the date of termination as stated in the notice of cancellation. A ten percent (10%) penalty per month shall be added to a refund that is not made within thirty (30) days of return of this **Contract** to **Us**. The cancellation fee does not apply in New Mexico.

North Carolina: CANCELLATION section is amended as follows: A twenty-five dollar (\$25) cancellation fee or ten percent (10%) of the pro-rata refund amount, whichever is less, is applicable. **We** may only cancel this **Contract** for non-payment of premium or for a direct violation of the **Contract** by **You**.

Ohio: This **Contract** is not an insurance policy and is not subject to the insurance laws of this state. In the event **You** cancel the **Contract** as stated in the CANCELLATION section and no refund is received, **You** may contact Wesco Insurance Company directly for **Your** refund.

Oklahoma: Oklahoma service warranty statutes do not apply to commercial use references in service warranty contracts.

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

For towing service, contact SafeRide Motor Club at 855-777-0757 or 4287 Beltline Road #198, Addison, TX 75001.

The CANCELLATION section is deleted in its entirety and replaced with the following: **You** may cancel this **Contract** by submitting a written request to the Selling Dealer containing a copy of **Your Contract**. If **You** cancel during the first sixty (60) days from the **Contract Sale Date**, and no **Claim** has been authorized or paid, **We** or the Selling Dealer will refund **You** 100% of the **Contract Sale Price**. After the first sixty (60) days from the **Contract Sale Date**, or if a claim was made within the first sixty (60) days, **We** or the Selling Dealer will provide a refund of 100% of the unearned pro-rata premium less ten percent (10%) of unearned pro-rata premium or fifty dollars (\$50), whichever is less. **We** may cancel this **Contract** during the first sixty (60) days of the **Contract Sale Date** for any reason. After sixty (60) days, **We** may cancel this **Contract** for material misrepresentation or fraud at time of sale or non-payment of **Contract Sale Price**. If **We** cancel this **Contract**, **We** or the Selling Dealer will refund **You** 100% of the unearned pro rata premium. If **Your Contract** is financed, the Lienholder has the right to receive any portion of the cancellation refund amounts. If **Your Covered Vehicle** is repossessed, stolen or declared a total loss, **You** authorize the Lienholder on the Declarations Page to cancel this **Contract**.

South Carolina: If **You** have any questions regarding this **Contract**, or a complaint against the **Administrator**, **You** may contact the South Carolina Department of Insurance at P.O. Box 100105 Columbia, SC 29202, info@doi.sc.gov, (803) 737-6160.

The CANCELLATION section is amended to add the following: A ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days of return of this **Contract to Us**.

Texas: If **You** have any questions regarding the regulation of this **Contract** or a complaint against the **Administrator**, **You** may contact the Texas Department of Licensing and Regulation at 920 Colorado, Austin, Texas 78701 or P.O. Box 12157, Austin, Texas 78711, (800) 803-9202. CANCELLATION section is amended to add the following: A ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days after return of the **Contract to Us**. If a covered claim is not paid within forty-five (45) days after proof of loss has been filed with the **Administrator** by **You**, **You** may file a claim directly with Wesco Insurance Company at (866) 505-4048; 59 Maiden Lane, 43rd Floor, New York, NY 10038. If **We** cancel this **Contract** for any reason other than non-payment of the **Contract Sale Price** or material misrepresentation by **You to Us**, **We** shall mail a written notice of cancellation to **You** at the last known address before the fifth day preceding the effective date of cancellation. The notice will state the effective date of cancellation and the reason for cancellation.

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

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

CLAIM PROCEDURES and EMERGENCY CLAIM PROCEDURES sections are amended to add the following: If **You** fail to give any notice or file any proof of loss required by this **Contract** within the time specified in this **Contract**, it does not invalidate a **Claim** made by **You** if **You** show that it was not reasonably possible to give the notice or file the proof of loss within the prescribed time and that notice was given or proof of loss was filed as soon as reasonably possible.

CANCELLATION section is amended to add the following: If **We** cancel this **Contract**, **We** will provide written notice of cancellation, including the actual reason for the cancellation, to the last known mailing address at least:

1. Ten (10) days before the effective date of cancellation if cancelled for non-payment of the **Contract Sale Price**;
2. Forty five (45) days before the effective date of cancellation if cancelled for any other reason.

Payment Terms: This **Contract** can be purchased by using Cash/Credit Card or Financed as part of **Your Covered Vehicle** loan.

For the KEY PROTECTION section: all benefits are offered through a membership and provided by the obligor, SafeRide Motor Club, Inc. 4287 Beltline Road, #198, Addison, TX 75001. The term Contract should be replaced by Membership.

Washington: All references to **Administrator** throughout this **Contract** are replaced with **Service Provider**.

Our obligations under this Contract are guaranteed by a reimbursement insurance policy issued by Wesco Insurance Company, Policy Number:

CANCELLATION section is deleted in its entirety and replaced with the following: **You** may cancel this **Contract** by submitting a written request to the Selling Dealer stating the date upon which the cancellation is effective, and containing a copy of **Your Contract** and the current mileage on **Your Vehicle**. During the first sixty (60) days from the **Contract Sale Date**, **We** or the Selling Dealer will refund **You** 100% of the **Contract Sale Price**, less any **Claims** paid on **Your Contract**. After the first sixty (60) days from the **Contract Sale Date**, **We** or the Selling Dealer will refund **You** a pro-rated amount of the **Contract Sale Price**, based on the lesser of the months or miles remaining, less a fifty dollar (\$50) cancellation fee. If **You** are the original **Contract Holder** and **You** cancel this **Contract** within sixty (60) days of the original **Contract Sale Date**, a ten percent (10%) penalty per month shall be added to a refund that is not made within thirty (30) days of return of this **Contract to Us**.

We may cancel this **Contract** during the first sixty (60) days of the **Contract Sale Date** for any reason. After sixty (60) days, **We** may cancel this **Contract** for non payment of **Contract Sale Price** by the Selling Dealer to **Us**, or for material misrepresentation or fraud at time of sale. If **We** cancel this **Contract**, **We** or the Selling Dealer will refund **You** 100% of the **Contract Sale Price**.

If **We** have notice of a lender and a Discharge of Lien is not provided, any refund will be issued to the lender. If **Your Vehicle** is repossessed, stolen or declared a total loss, **You** authorize the lender on the **Declarations Page** to cancel this **Contract**. If cancelled, the **Contract** will not be reinstated.

West Virginia: The cancellation fee does not apply in West Virginia.

Wisconsin: THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.

CLAIM PROCEDURES 1. is revised to add the following: Failure to receive preauthorization will not cause **Your** claim to be denied, but **You** should contact the **Administrator** as soon as reasonably possible.

CLAIM PROCEDURES 4. is deleted in its entirety and replaced with the following: To obtain payment for a claim, **You** must submit a legible copy of the repair invoice to **Us**. Repair invoices must include the following: authorization number, authorized amount, **Your** name, address, phone number and signature; repair facility name, address, and phone number; Vehicle Identification Number (VIN) and repair date; the **Contract Holder's** description of the **Claim** and the repair facility's description of the diagnosis and repair; part numbers, part descriptions and prices; labor hours, labor descriptions, labor rate; and the total amount requested for payment. All documents pertaining to a claim must be submitted to **Us** as soon as reasonably possible and with one (1) year from the date of the claim to be eligible for payment. Failure to provide receipts within this time period may result in the denial of reimbursement. When submitting **Your** Claim for payment, send only photocopies of **Your** receipts. Keep the originals for **Your** records. Documentation may be faxed to (816) 347-8224 or mailed to us at **Vehicle Protection, Inc., 250 NE Mulberry, Lee's Summit, MO 64086**.

CANCELLATION is deleted in its entirety and replaced with the following:

You may cancel this **Contract** by submitting a written request to the Selling Dealer containing a copy of **Your Contract**. During the first sixty (60) days from the **Contract Sale Date**, **We** or the Selling Dealer will refund **You** 100% of the **Contract Sale Price**. After the first sixty (60) days from the **Contract Sale Date**, **We** or the Selling Dealer will refund **You** a pro-rated amount of the **Contract Sale Price**, based on the months remaining, less a cancellation fee not to exceed ten (10%) of the **Contract Sale Price** or fifty dollar (\$50) cancellation fee. If **You** are the original **Contract Holder** and **You** cancel this **Contract** within sixty (60) days of the original **Contract Sale Date** a ten percent (10%) penalty per month shall be added to a refund that is not made within forty five (45) days of return of this **Contract to Us**.

We may cancel this **Contract** for material misrepresentation at time of sale; non-payment of **Contract Sale Price**; or substantial breach of duties relating to the covered product or its use. If **We** cancel this **Contract**, **We** will provide written notice of cancellation, including the effective date of the cancellation and the actual reason for the cancellation, to the last known mailing address at least five (5) days prior to the effective date of cancellation if cancelled for non-payment of the **Contract Sale Price**; a material misrepresentation; or a substantial breach of duties relating to the covered product or its use.

If **We** cancel this **Contract**, **We** or the Selling Dealer will refund **You** 100% of the **Contract Sale Price**.

Wyoming: The CANCELLATION section is amended to add the following: If **You** are the original **Contract Holder** and **You** cancel this **Contract** within sixty (60) days of the original **Contract Sale Date** a ten percent (10%) penalty per month shall be added to a refund that is not made within forty five (45) days of return of this **Contract to Us**.

If **We** cancel this **Contract**, **We** will provide written notice of cancellation, including the effective date of the cancellation and the actual reason for the cancellation, to the last known mailing address at least ten (10) days before the effective date of cancellation if cancelled for any reason other than non-payment of the **Contract Sale Price**, a material misrepresentation by **You** or a substantial breach of duties by **You** relating to the covered product or its use.

For the KEY PROTECTION section: all benefits are offered through a membership and provided by the obligor, SafeRide Motor Club, Inc. 4287 Beltline Road, #198, Addison, TX 75001. The term Contract should be replaced by Membership.