



The following is a general representation of your coverage. Please consult your contract for specific coverage details, your obligations, and exclusions.

Toll Free #: [toll free #]
DECLARATIONS PAGE

Claims Administrator:

Liberty STF, Inc (FL company code 11947)
1597 Cole Blvd, Suite 300 Lakewood, CO 80401

CONTRACT #: [CONTRACTNUM]

CONTRACT HOLDER (YOU & YOUR)
[CUSTOMERNAME]
[CUSTOMERFULLADDRESS]

VEHICLE INFORMATION
Year: [VEHICLEYEAR]
Make: [VEHICLEMAKE]
Model: [VEHICLEMODEL]
VIN: [VEHICLEVIN]
Odometer Reading: [VEHICLEOD]

SELLER
[SELLERNAME SELLER ADDRESS SELLER PHONE]

OBLIGOR (WE, US, OUR)
Liberty STF, Inc (FL company code 11947)
1597 Cole Blvd, Suite 300 Lakewood, CO 80401 [toll free#]

PLAN INFORMATION

BREAKDOWN COVERAGE Plan: [Plan Name] Deductible Amount: [\$____.]
Contract Effective Date: [CONTRACTEFFECTIVE] Initial Expiration Date: [MM/DD/YYYY] *Renews in Monthly increments
Waiting Period: **Your BREAKDOWN COVERAGE begins after either of the following days & mileage combinations have been met: 25 days AND 500 miles; OR 40 days AND 250 miles from the Contract Effective Date.**
Roadside Protection: **No Waiting Period.**
Monthly Contract Price: [\$____.] + Sales Tax: [\$____.] = Total Monthly Price: [\$____.]

Cancel Fee: [\$xx.00] (unless otherwise specified on Individual State Requirements Endorsement)

<u>Coverage Endorsements (Included)</u>	<u>Collateral Surcharges</u>	<u>Vehicle Use Surcharges</u>
➤ Roadside Protection	Branded Title _____	Commercial _____
➤ Trip Interruption	Lift Kit (up to 6") _____	Agricultural _____
➤ Breakdown Coverage	Diesel _____	Ride Share _____
➤ Rental/Alternative Transportation	Turbocharger _____	
	4 Wheel Drive _____	

Maximum Labor Rate:

Hourly labor rates for COVERED BREAKDOWNS will be authorized up to the REPAIR FACILITY'S posted labor rate.

Rental/Alternative Transportation: (See Rental/Alternative Transportation Coverage Endorsement)

Rental subject to vehicle similar to YOURS and limited to \$100.00 per day

Rideshare limited to \$60.00 per day

Maximum Days Limit A: 14 days (Transmission and Engine Replacement ONLY).

Maximum Days Limit B: 7 days.

Roadside Protection: (See Roadside Protection Endorsement)

Roadside Benefits Provided by: Roadside Protect, Inc. (866) 222-7869

Roadside Benefits Maximum: \$125.00 per occurrence with an aggregate limit of \$500.00 per contract term.

LIMIT OF LIABILITY

The aggregate limit of liability, for each one-month contract term of all claims and benefits, shall never exceed the NADA Average Retail Value, or other independently published guide if no NADA vehicle value is available, at the time immediately preceding the BREAKDOWN or [____] dollars (\$XX,000.00), whichever is greater.

WHAT TO DO WHEN YOU RECEIVE YOUR CONTRACT

- Read the entirety of this CONTRACT. **Check YOUR CONTRACT for COVERAGE. Not every part of YOUR VEHICLE is covered by this CONTRACT.**
- Verify that the mileage and other information about YOU and YOUR VEHICLE as provided on the DECLARATIONS PAGE is accurate.
- Immediately contact the SELLER listed on the DECLARATIONS PAGE if any information is incorrect.

VEHICLE MAINTENANCE REQUIREMENTS

- YOU must ensure that VEHICLE maintenance services are performed as recommended by YOUR VEHICLE manufacturer.
- Maintain all VEHICLE fluid levels as recommended by YOUR VEHICLE manufacturer.
- Maintain all records of YOUR VEHICLE maintenance as WE may require copies to determine COVERAGE under this CONTRACT.
- Maintenance records must include date of service, mileage, supplies, and the VEHICLE VIN number.
- If YOU perform YOUR own maintenance, YOU must create and maintain a log of dates, mileage, supplies, and a description of each service performed. Receipts for YOUR supplies are required.
- **If YOU cannot provide maintenance records, logs, and/or receipts, WE may deny COVERAGE for a BREAKDOWN.**

WHAT TO DO IN THE EVENT OF A BREAKDOWN

- **Take immediate action to prevent further damage to YOUR VEHICLE. This CONTRACT will not cover repairs for damage caused by continued operation after a BREAKDOWN has occurred.**
- Deliver YOUR VEHICLE to a REPAIR FACILITY. If YOUR VEHICLE cannot be driven without causing further damage, YOU may have YOUR VEHICLE towed by calling **1-866-222-7869** for towing services provided in the Roadside Protection Coverage Endorsement.
- Please see the Roadside Protection Coverage Endorsement for information about roadside services.

HOW TO FILE A CLAIM

1. **STARTING A CLAIM:** Present this CONTRACT to the REPAIR FACILITY and call US, toll free, at [ADMIN TOLL FREE NUMBER] to report YOUR VEHICLE BREAKDOWN, or YOU may file a claim online at www.aasclains.com. To preserve COVERAGE eligibility, **WE must authorize repairs before any service is performed. Any repairs that are not authorized by US are YOUR responsibility.**
2. **ESTIMATE:** Ask the REPAIR FACILITY to provide US with a written estimate of repairs. To expediate processing, the estimate must include:

CONTRACT HOLDER name; CONTRACT number; full VEHICLE identification number (VIN); BREAKDOWN date; mileage at time of BREAKDOWN; diagnosis of

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BREAKDOWN; an itemized list of repairs needed including parts cost, labor hours, labor rate, and sales tax rate.

3. **PROVIDE MAINTENANCE RECORDS:** Provide VEHICLE maintenance records if requested by US. Maintenance records may be required in the event of a claim to determine coverage eligibility.
4. **CONFIRMATION OF COVERAGE:** WE will confirm the COVERAGE and the covered repair costs with the REPAIR FACILITY according to the terms of YOUR CONTRACT. WE will issue a claim number for reference during the claims process. If there is a dispute between US and the REPAIR FACILITY, WE reserve the right, after consulting with YOU, to move YOUR VEHICLE to a different REPAIR FACILITY.
5. **TEARDOWN:** In some cases, YOU may need to authorize YOUR REPAIR FACILITY to tear down YOUR VEHICLE to determine the cause of BREAKDOWN and cost of repair. YOU will be responsible for TEARDOWN charges if the BREAKDOWN is not covered under YOUR CONTRACT. WE reserve the right to require an inspection of YOUR VEHICLE to determine COVERAGE prior to authorizing covered repairs.
6. **REPLACEMENT PARTS:** WE may authorize the REPAIR FACILITY to repair or replace COVERED PARTS with new, **re-manufactured, or used parts of like kind and quality** based on the age and mileage of YOUR VEHICLE at the time of repair. WE may choose to have parts shipped to the REPAIR FACILITY. If YOU decide to use the REPAIR FACILITY parts, the authorized amount will be credited towards the cost of the repair; any additional amounts will be YOUR responsibility.
7. **LABOR COSTS:** Hourly labor rates for COVERED BREAKDOWNS will be authorized up to the REPAIR FACILITY'S posted labor rate. Authorized labor hours needed to perform repairs will be determined by US using a nationally recognized labor guide. **Any labor costs that exceed these authorized amounts will be YOUR responsibility.**
8. **DEDUCTIBLE:** YOU will pay the DEDUCTIBLE amount listed on the DECLARATIONS PAGE to the REPAIR FACILITY.
9. **UNAUTHORIZED REPAIRS:** **Any repairs not authorized by US, repairs not covered by this CONTRACT, and amounts above the limits of liability will be YOUR responsibility.**
10. **PAYMENT:** WE may pay the authorized costs to the REPAIR FACILITY directly and WE, with the REPAIR FACILITY'S approval, will decide the form of payment. Alternatively, if the REPAIR FACILITY is unable to accept payment directly from US, WE may reimburse YOU for authorized repairs and services paid directly by YOU.
11. **TAX:** Payment for taxes related to parts and/or labor shall be determined by the tax code(s) where the repairs are performed.
12. **EMERGENCY REPAIRS:** If YOU have an emergency BREAKDOWN that occurs outside of OUR business hours that prevents YOU from safely operating YOUR VEHICLE and YOU are unable to reach US to obtain prior authorization before repairs are fully completed, WE will provide reimbursement for covered components without prior authorization up to five hundred (\$500.00) dollars per occurrence. YOU may submit a reimbursement request within five (5) business days through www.aasclaims.com or by calling the number at the bottom of the page.

DEFINITIONS

The following terms have specific meaning when capitalized and used within this CONTRACT:

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1. **ADMINISTRATOR, WE, US, OUR:** the party that administers this CONTRACT. The ADMINISTRATOR'S contact information is provided on the DECLARATIONS PAGE of this CONTRACT. This is who YOU contact for all BREAKDOWNS, CONTRACT cancellation requests and any other questions regarding YOUR CONTRACT.
2. **BRANDED TITLE:** a VEHICLE title, registration or permit document marked with a permanent designation indicating an altered condition or unknown status of the VEHICLE. This includes, but is not limited to: damaged, dismantled, gray market, colored titles, salvaged, scraped, water damage, totaled and odometer rollback or odometer unknown titles.
3. **BREAKDOWN:** the inability of a COVERED PART to operate as it was designed to work in normal service. VEHICLE manufacturers have established tolerances for defining mechanical BREAKDOWNS and serviceability. When a COVERED PART exceeds these manufacturer's tolerances, a BREAKDOWN will be considered to have occurred.
4. **COMMERCIAL VEHICLE:** any VEHICLE that is used full or part-time for business purposes to generate financial income.
5. **CONTRACT:** this VEHICLE service CONTRACT that provides the COVERAGE that YOU have purchased from the SELLER, includes the DECLARATIONS PAGE, General Contract Information and Endorsements.
6. **CONTRACT HOLDER, YOU, YOUR:** the CONTRACT purchaser named as the CONTRACT HOLDER on the DECLARATIONS PAGE
7. **CONTRACT PERIOD:** The CONTRACT begins on the CONTRACT Effective Date as indicated on the DECLARATIONS PAGE and will continue until the expiration date as shown on the DECLARATIONS PAGE. Please refer to the Contract Period and Coverage Eligibility Period for details. This CONTRACT is not guaranteed to be renewable.
8. **COVERAGE:** the COVERAGE YOU have purchased as provided by the CONTRACT.
9. **COVERED BREAKDOWN:** a BREAKDOWN that results in an authorized payment by US to YOU or on YOUR behalf. **Please refer to the exclusions outlined in this CONTRACT for the conditions under which the BREAKDOWN of a COVERED PART is not considered a COVERED BREAKDOWN.**
10. **COVERED PART:** any part of the VEHICLE that is specified as covered in the Coverage Endorsements and authorized by US for repair or replacement.
11. **DECLARATIONS PAGE:** the page of this CONTRACT titled DECLARATIONS PAGE, that provides key information specific to YOUR CONTRACT.
12. **DEDUCTIBLE:** a portion of the COVERED BREAKDOWN YOU are required to pay per covered claim as listed on the DECLARATIONS PAGE of this CONTRACT.
13. **INITIAL TERM:** Means the first month after the original CONTRACT effective date.
14. **MANUFACTURER BASE WARRANTY:** the warranty provided by the VEHICLE manufacturer when the VEHICLE is new and provides exclusionary coverage for a limited time/mileage period. Each manufacturer's warranty and time period are different and does not include the additional Powertrain, Emission or Maintenance warranties that often extend beyond the original term.
15. **OBLIGOR or SERVICE CONTRACT PROVIDER:** the party listed on the DECLARATIONS PAGE as the OBLIGOR that is responsible for meeting the obligations provided to perform under this CONTRACT.
16. **RENEWAL TERM:** Means each succeeding month for which payment has been received after the INITIAL TERM. Each RENEWAL CONTRACT shall have a Series Number one digit higher than the Series Number of the previous One Month CONTRACT.

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17. **REPAIR FACILITY:** any licensed automotive REPAIR FACILITY chosen by YOU and is authorized by US that is capable of performing repair services to a COVERED PART.
18. **SELLER:** the company from whom YOU purchased this CONTRACT. SELLER information is provided on the DECLARATIONS PAGE.
19. **TEARDOWN:** the disassembly of a failed part required to determine the cause of failure. This includes RDI (Remove Disassemble and Inspect).
20. **VEHICLE:** the VEHICLE described on the DECLARATIONS PAGE.
21. **WAITING PERIOD:** the amount of time AND miles the VEHICLE must be driven after the CONTRACT effective date before BREAKDOWN COVERAGE begins, as specified on the DECLARATIONS PAGE.

GENERAL EXCLUSIONS

The following items and conditions are not covered by this CONTRACT:

1. Repair or replacement of any part(s) that is not covered in the applicable Coverage Endorsement at time of BREAKDOWN.
2. Repairs performed without prior authorization from the ADMINISTRATOR, except for emergency repairs as provided in the “How To File a Claim” section, item 12.
3. Pre-existing conditions: BREAKDOWNS that occurred prior to the CONTRACT purchase date or during the WAITING PERIOD.
4. BREAKDOWNS reported after the cancellation effective date or expiration date of the CONTRACT.
5. Maintenance items:
 - a. Replacement of maintenance parts or services regardless of when they occur during the CONTRACT, including but not limited to:
 - i. Brake Pads, Shoes, Rotors and Drums;
 - ii. Shocks and Struts;
 - iii. Rubber Hoses;
 - iv. Serpentine Belts;
 - v. Wiper Blades;
 - vi. Headlamp Bulbs;
 - vii. Oil Changes;
 - viii. Air Filter;
 - ix. Timing Belts;
 - x. Tune-Ups;
 - xi. Lithium-ion or Hybrid Batteries.
 - b. Lubricants, coolants, and fluids unless replacement is required in connection with a COVERED BREAKDOWN.
6. Any repair if verifiable receipts, as outlined in Vehicle Maintenance Requirements, are not provided if requested by US.
7. BREAKDOWNS caused by a lack of maintenance required by the VEHICLE manufacturer.
8. BREAKDOWNS due to gradual loss of performance and resulting from normal operation and use (due to VEHICLE mileage and/or age) unless worn beyond

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- manufacture tolerance, including, but not limited to: valve guides, valves, piston rings, transmission clutch pack discs and bands.
9. Any adjustments, repositioning, refitting, realigning, programming and/or cleaning, unless required as a result of a COVERED BREAKDOWN.
 10. Repairs resulting from improper or incomplete prior repairs or diagnosis.
 11. Failures to the Air Bags, Seat Belts, or Supplemental Restraint Systems.
 12. If the odometer is inaccurate, has ever been inoperable, or has been altered such that the true mileage of the VEHICLE cannot be determined.
 13. The cost of the DEDUCTIBLE YOU are required to pay per covered claim as listed on the DECLARATIONS PAGE of this CONTRACT.
 14. The cost of diagnosis, TEARDOWN, disassembly or assembly of a VEHICLE BREAKDOWN not covered by this CONTRACT.
 15. If the VEHICLE has been used during or prior to the purchase of this CONTRACT for any of the following: any commercial uses, delivery services, taxi or rideshare services, police or other governmental purposes, agricultural use, any type of rental to a third party and towing in excess of the VEHICLE'S payload capacity. This exclusion may be modified if any of the following Use Surcharges have been added: commercial, Agricultural or Ride Share.
 16. If the VEHICLE has been used for racing, racetrack driving, or off-road driving, during or prior to the purchase of this CONTRACT, whether known to YOU or not.
 17. BREAKDOWNS resulting from engine sludge, carbon, pre-ignition, detonation, varnish, corrosion, foreign objects, dirt, dust, liquid, cracked rubber and/or neoprene parts, dry-rot, road chemicals, lack of proper fluids or use of additives or fuel grades not recommended by the manufacturer.
 18. BREAKDOWNS caused by external causes and acts of nature including, but not limited to: collision, road hazards, vandalism, theft, fire, earthquake, tornado, flood, hurricane, lightning, rust, freezing, explosion, smoke, riot, act of war, act of terrorism, any type of animal or insect.
 19. If YOUR VEHICLE is modified in any way that increases the likelihood of a BREAKDOWN whether the VEHICLE was purchased with such modification or not, including but not limited to:
 - a. Additions: headers, altered ignition switch, altered engine management systems, free flow exhaust, aftermarket sunroofs, snowplows.
 - b. Certain variances are allowed but limited specifically:
 - i. Lift Kits: VEHICLE where a lift kit has been installed to raise the VEHICLE more than 6 inches, unless surcharge was paid at time of sale and listed on the DECLARATIONS PAGE.
 - ii. Tire Size: VEHICLE with tires that exceed ten percent (10%) overall diameter variance.
 20. Seepage resulting from normal expansion and/or contraction of seals and gaskets due to age/ miles.
 21. Negligence:
 - a. Continuing to operate YOUR VEHICLE and not protecting YOUR VEHICLE from further damage after a BREAKDOWN may result is no COVERAGE.
 - b. BREAKDOWNS caused by misuse, abuse, negligence, incorrect computer programming, contamination of coolant, fuel, fluids or lubricants.
 22. Betterment:

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- a. Any cost related to updating, bettering, or retrofitting components or systems of YOUR VEHICLE for any reason including but not limited to product changes, lack of product availability or government regulations.
 - b. Any part that has not broken or failed, even if a repair facility has recommended repair or replacement.
23. Extra shop charges including but not limited to: shop supplies, storage fees, freight charges, and labor hours that cannot be verified using a nationally recognized labor guide.
24. If the VEHICLE listed on the DECLARATIONS PAGE is not included in the ADMINISTRATOR'S Rate and Class Guide, including but not limited to: motorhomes, motorcycles, recreational vehicles and exotic vehicles. If a CONTRACT has been mistakenly sold to YOU on a VEHICLE not eligible for COVERAGE, a full refund of the amount paid shall be made to YOU.
25. Manufacturer responsibility:
 - a. BREAKDOWNS as a result of a defect, product improvement or change that the VEHICLE manufacturer has announced as its responsibility by a public recall, technical service bulletin and/or special policy for the purpose of correcting such defect or product shortcoming.
 - b. If a BREAKDOWN is covered by a manufacturer's warranty, repairer's guarantee, or any other service contract, or insurance policy of any type, such coverage(s) shall be primary and COVERAGE under this CONTRACT shall be secondary.
 - c. BREAKDOWN of any component or repair stated as covered by the manufacturer's full original warranty for the term and mileage of such coverage to the original owner, whether collectable or not, or such coverage that was transferable to the subsequent owner(s) if the transfer was not completed by the subsequent owner(s).
 - d. If the manufacturer's new VEHICLE warranty has been determined null and void by the manufacturer, regardless of the reason.
26. COVERED PART(S) that are damaged by a non-covered part.
27. Parts not listed for COVERAGE that are damaged by a COVERED PART.
28. BREAKDOWNS related to coverage or equipment and/ or use for which a surcharge is applicable. Applicable equipment surcharges include BRANDED TITLE, Lift Kits, Diesel, Turbocharger and 4 Wheel Drive. VEHICLES are ineligible until endorsement is paid and shown on YOUR DECLARATIONS PAGE.
29. Repairs if YOUR VEHICLE:
 - a. Is a non-US or Canadian model as identified by the VIN;
 - b. Has a BRANDED TITLE, unless surcharge was authorized by ADMINISTRATOR;
 - c. Has not been legally registered in accordance with State or other laws within two (2) months, as applicable.
30. Loss of time or inconvenience.
31. Costs associated with damage to property, injury and/or death of any person regardless of how caused even if caused by YOUR VEHICLE, either before or after any repairs to YOUR VEHICLE have been made.
32. See Coverage Endorsement for details on COVERED PARTS.

TRANSFER OF YOUR CONTRACT

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
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1. **With OUR approval, the CONTRACT HOLDER may transfer this CONTRACT to a new VEHICLE owner. Approval of transfers is at OUR discretion and may be declined for any reason.**
2. **To transfer the CONTRACT, the CONTRACT HOLDER or new VEHICLE owner must contact US and submit the following information and documentation at time of transfer request:**
 - a. **Proof of the ownership change such as a bill of sale, VEHICLE registration or title;**
 - b. **An administrative processing fee of forty dollars (\$40.00).**
 - c. **A completed transfer application available from US; this form is available at aas.support.com/transferapplication or may be requested from US;**
 - d. **The odometer reading at time of ownership transfer;**
 - e. **Copies of receipts demonstrating that the last scheduled maintenance requirements have been performed as described in the VEHICLE MAINTENANCE REQUIREMENTS section.**
3. **This CONTRACT may not be transferred to another VEHICLE. It may only be transferred to a private owner of the same VEHICLE.**
4. **The transfer must be requested within thirty (30) days and completed within forty-five (45) days after the date of transfer of VEHICLE ownership.**
5. **YOU may not transfer this CONTRACT to a vehicle dealer or to the customer of a vehicle dealer.**
6. **All remaining underlying warranties must be transferred to the new owner.**

GENERAL PROVISIONS

See the Individual State Variance Requirements Endorsement, if applicable, for state specific modifications to YOUR CONTRACT. Terms in a State Endorsement supersede any conflicting terms of this CONTRACT.

YOU are not required to purchase this CONTRACT in order to purchase or obtain financing of the VEHICLE.

This CONTRACT is not an insurance policy or warranty.

This CONTRACT applies only to a BREAKDOWN occurring within the continental United States, Alaska, Hawaii, Virgin Islands and Canada.

No person has the authority to change this CONTRACT or to waive any of its provisions. This CONTRACT is for the sole benefit of the CONTRACT HOLDER named on the DECLARATIONS PAGE or any authorized user approved by the CONTRACT HOLDER and applies only to the VEHICLE described on the DECLARATIONS PAGE.

Notwithstanding anything to the contrary contained in this CONTRACT, in the event YOU do not accept or cash any refunds or payments related to this CONTRACT within ninety (90) days of OUR payment, that dollar amount will be applied to extend YOUR COVERAGE one (1) month at a time with COVERAGE extending in full month increments even if such dollar amount applied toward an extended month only provides for a portion of the stated monthly payment.

The rate charged for this service agreement is not subject to regulation by the Florida Office of Insurance Regulation. Florida license number [14044(AASI)/11947(LIB)].

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SUBROGATION: YOU agree that WE, after making a claim payment on YOUR behalf, have all rights of subrogation against others who may be responsible for the COVERED BREAKDOWN resulting in such payment. YOU will preserve such rights with appropriate actions or inactions. YOU will do nothing to prejudice such rights, and **YOU will execute and deliver to US information and documents required to secure or maintain such rights.** All amounts, not to exceed the total amount paid by US, that are recovered by YOU, for which WE made a payment under this CONTRACT on YOUR behalf to others or YOU or were previously reimbursed by US, is OUR property and must be forwarded to US.

CLAIM REVIEW ESCALATION

YOUR experience matters to us. If YOU believe YOUR claim was wrongfully denied or not properly resolved, YOU may have YOUR claim further reviewed by completing the online form at <https://americanautosshield.com/dispute-resolution> within ninety (90) days of the ADMINISTRATOR'S claim decision. WE will review YOUR concerns and attempt to contact YOU as soon as possible but no later than three (3) business days to discuss YOUR claim.

ALTERNATIVE DISPUTE RESOLUTION

Please read this section carefully. It limits certain rights YOU have including YOUR right to obtain relief or damages through court action.

Any legal dispute between YOU and ADMINISTRATOR relating to this CONTRACT may be resolved by arbitration. To begin arbitration, either YOU or WE must make a written demand for arbitration within sixty (60) days of ADMINISTRATOR'S final decision. The arbitration will take place before a single arbitrator. It will be administered in keeping with the Conditionally Binding Arbitration Rules ("Rules") of the Better Business Bureau ("BBB") in effect when the claim is filed. YOU agree that any arbitration proceeding or litigation will only consider YOUR claims. Claims by, or on behalf of, other individuals will not be arbitrated or litigated in any proceeding that is considering YOUR claims. In the event of litigation involving this CONTRACT, venue shall be in the courts of Jefferson County, Colorado. YOU and the ADMINISTRATOR understand and agree that these are the only dispute resolution options available to either YOU or US regarding any disputes under this CONTRACT. YOU and the ADMINISTRATOR further agree that any lawsuits brought in any venue other than the courts of Jefferson County, Colorado shall be promptly dismissed by the associated court for improper venue.

YOU and the ADMINISTRATOR also specifically agree to waive the right to trial by jury in any lawsuit brought under this provision, unless prohibited by law.

Please refer to the "Individual State Variance Requirement" Endorsement of this CONTRACT for any added requirements in YOUR state.

YOU agree that YOU shall not participate in any class arbitration proceedings or class action lawsuits regarding this CONTRACT against US, the SELLER, or the insurer, unless specifically permitted to do so under applicable law. WE do not agree to participate in any class arbitration proceedings or class action lawsuits, unless required to do so under applicable law or specific court order.

YOU may employ an attorney to represent YOU in any arbitration or lawsuit brought under this CONTRACT but are not required to do so. WE will not pay YOUR attorney's fees, court filing fees, service fees, or any other litigation-related expenses.

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Any arbitration must be brought within ninety (90) days or within the time period specified by the pertinent statute of limitations for the jurisdiction under which a lawsuit could be brought under this CONTRACT or the arbitration shall be barred, unless prohibited by law.

SAMPLE

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ROADSIDE PROTECTION COVERAGE

Endorsement

THIS ENDORSEMENT ATTACHES TO YOUR CONTRACT

The following ADDITIONAL BENEFITS for **YOUR covered VEHICLE** are provided with YOUR CONTRACT, except where prohibited by law.

All the benefits described below are subject to the maximum limits listed on YOUR DECLARATIONS PAGE. Any costs that exceed those authorized amounts will be YOUR responsibility.

ROADSIDE ASSISTANCE: YOUR CONTRACT provides YOU with an emergency road service program when needed, 24 hours a day, 365 days a year. Emergency roadside services are provided by Roadside Protect, Inc. of Signature's Nationwide Auto Club, Inc. If YOUR VEHICLE becomes disabled, call **866-222-7869** and a service vehicle will be dispatched to YOU. The CONTRACT DEDUCTIBLE does not apply to roadside assistance. YOUR roadside assistance benefits include the following up to the max benefits stated on the DECLARATIONS PAGE:

- a. TOWING SERVICE: If YOUR VEHICLE cannot be started or driven without causing further damage, YOU are covered for towing expenses.
- b. EMERGENCY TIRE SERVICE: If YOUR VEHICLE has a flat or damaged tire, YOU are covered for service to change an inflated spare tire provided by YOU.
- c. LOCKOUT SERVICE: If YOU misplace, break, or accidentally lock YOUR keys in YOUR VEHICLE, dispatch will provide a locksmith or emergency VEHICLE service to assist YOU. **The cost of new keys is not covered.**
- d. BATTERY SERVICE: If the battery for YOUR VEHICLE fails, battery jump start services will be provided.
- e. FUEL DELIVERY SERVICE: In case it is necessary for the operation of YOUR VEHICLE, a service vehicle will deliver oil, fuel, or water to YOU. **YOU are responsible for the cost of the oil and fuel.** In the event that local state regulations prohibit the delivery of flammable materials (e.g., gas), YOU may have YOUR VEHICLE towed to the nearest gas station, as provided under the "Towing Service" above.
- f. WINCHING: YOU are covered for winching services provided YOUR VEHICLE is within one hundred (100) feet of a public road **(excludes off-road driving).**

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BREAKDOWN COVERAGE

POWERTRAIN

Endorsement

THIS ENDORSEMENT ATTACHES TO YOUR CONTRACT

The following endorsement applies during the coverage period of the CONTRACT except as limited by the Coverage Period Endorsement. All other terms, conditions and exclusions of YOUR CONTRACT apply.

This CONTRACT covers the components/parts listed below:

1. **ENGINE MECHANICAL (Gas or Diesel):**

a. **COVERAGE INCLUDES:**

All internally lubricated and moving components within the engine. Seals and Gaskets directly related to the engine and Head Gasket. Oil Cooler and Lines; Valve Cover(s); Intake Manifold; Intake Tuning Valve/Flap/Butterfly; Exhaust Manifold; Manifold Plate; Oil Pan; Oil Pump Housing; Oil Filter Housing; Belt Tensioner(s); Timing Chain/Belt Cover; Valley Pan; Dipstick and Tube; Harmonic Balancer; Pulleys; Engine Mount(s); Timing Belt; Timing Chain Guides/Tensioners; Timing Cover; Cylinder Deactivation Solenoid; Camshaft Timing Solenoid; PCV Valve; Heater; Intake Tuning Solenoid/Actuator/Motor; Oil Pump Solenoid. **Fluids, Nuts, Bolts and Fasteners ONLY as required as part of a COVERED BREAKDOWN.**

b. **COVERAGE DOES NOT INCLUDE:**

Oil Filter; External, NON-LUBRICATED, NON-MOVING Components, Housings, Brackets or Manifolds; Belts; Rubber Hoses; Coolant, Oil, Fuel, Vacuum, EVAP, PCV or other Lines and hoses; Freeze Plugs; Throttle Body; Thermostat; Exhaust System; Intake Ductwork, Hoses or Housings; Air Filter and Housing. The Engine Block, Cylinder Heads, and Oil Pan are not covered unless damaged by a moving COVERED PART of the Engine. Any component not defined or listed in ENGINE MECHANICAL (Gas or Diesel) Section a, COVERAGE.

2. **TRANSMISSION/TRANSAXLE (Automatic or Standard):**

a. **COVERAGE INCLUDES:**

All internally lubricated and moving parts within the Transmission Housing to include all Gears, Collars, Hubs, Drums, Shells, Bearings, Bushings, Synchronizers, Detents, Shafts, Pistons, Lubricated Clutches, Bands, Valves, Shift Shafts, Shift Forks, and Solenoids. Electronic Shift Control Unit; Input/Output Speed Sensors; Transmission Fluid Temperature Sensors; Manual Lever Position Sensor; Actuators; Pressure Switch(s); Torque Converter; Transmission Cooler and Lines; Dipstick Tube; Oil Pan; Flex Plate; Flywheel; Transmission Harness; Yoke/Flange; Seals and Gaskets; Transmission Mount(s). **Fluids, Nuts, Bolts and Fasteners ONLY as required as part of a COVERED BREAKDOWN.**

b. **COVERAGE DOES NOT INCLUDE:**

Transmission Filter; Flywheel Due to Clutch Surface Wear. The Transmission Case, Case Adapter Housing and Torque Converter Housing are not covered unless damaged by a moving internal COVERED PART of the Transmission. Dry Clutch components: Friction Disc, Pressure Plate, Throw-out/Pilot Bearing/Bushing,

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Master/Slave Cylinder/Line/Reservoir, Actuator/Motor. Shifter; Shift Cable(s); Shift Linkages; Clutch Pedal or Linkage; External Switches. Any component not defined or listed in TRANSMISSION/TRANSAXLE (Automatic or Standard) Section a, COVERAGE.

3. **TURBOCHARGER/SUPERCHARGER:**

a. **COVERAGE INCLUDES:**

All internally lubricated parts of the vehicle manufacturer installed Turbocharger or Supercharger. VNT/Wastegate Actuator, Motor or Solenoid; Wastegate; Air-to-Air or Water-to-Air Charge Cooler; Seals and Gaskets. Supercharger Drive Shaft Isolator/Dampener. **Fluids, Nuts, Bolts and Fasteners ONLY as required as part of a COVERED BREAKDOWN.**

b. **COVERAGE DOES NOT INCLUDE:**

Clamps; Hoses; Ductwork; Manifolds; Pipes. The Turbocharger or Supercharger Housing is covered ONLY if damaged by the failure of an internal, lubricated part or failure of the Wastegate portion of the Housing. Any damage associated to debris, contaminates or foreign object entry into the air induction system. Any component not defined or listed in TURBOCHARGER/SUPERCHARGER Section a, COVERAGE.

4. **COOLING SYSTEM:**

a. **COVERAGE INCLUDES:**

Water Pump; Water Pump Gasket; Water Pump Housing/Gasket. Coolant when required for a repair of a COVERED PART.

b. **COVERAGE DOES NOT INCLUDE:**

Coolant Hoses/Pipes/Manifolds/Valves; Thermostat; Thermostat Housing; Belt Tensioner; Electric Water Pump(s); Boost Pump(s); Blower Motor; Heater Core; Heater Control Valve; Cooling Fan; Cooling Fan Motor; Fan Clutch; Radiator; Shutters; Shutter Actuator; Fan and Shutter Module; Ducts; Shrouds; Shields; Coolant Tank(s)/Reservoir(s); Seals; Gaskets. Any component not defined or listed in COOLING SYSTEM Section a, COVERAGE.

5. **TRANSFER UNIT (4x4):**

a. **COVERAGE INCLUDES:**

All internally lubricated parts within the Transfer Unit to include Gears, Hubs, Shafts, Bearings, Bushings, Collars, Forks, Pump, Wet Clutch, Synchronizer or Output Flange/Yoke; 4-Wheel Drive Switch, Control Module and Actuator. Transfer Unit Seals and Gaskets. Transfer Unit Mount(s). **Fluids, Nuts, Bolts and Fasteners ONLY as required as part of a COVERED BREAKDOWN.**

b. **COVERAGE DOES NOT INCLUDE:**

Sensors; Modules; Harnesses; Shifter; Shift Cable; External Linkage(s). The Transfer Unit Housing is covered ONLY if damage is caused by a FAILURE of any internally lubricated part within the Transfer Unit. Any component not defined or listed in TRANSFER UNIT (4x4) Section a, COVERAGE.

6. **DRIVE AXLE:**

a. **COVERAGE INCLUDES:**

All internally lubricated parts contained within the Drive Axle Housings to include Ring/Pinion Gears, Differential Carrier, Axle Shafts, Bearings, Bushings, and Mechanical Locking Mechanisms. Axle/Differential Housing; Seals/Gaskets. Drive Shaft; Universal

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Joints; Drive Shaft Center Support Bearing; Half Shafts; CV Joints; CV Boots; Driveshaft/Pinion Yokes/Flanges; Locking Differential Switch, Actuator and Motor; Locking Hubs; Differential Control Module. **Fluids, Nuts, Bolts and Fasteners ONLY as required as part of a COVERED BREAKDOWN.**

b. COVERAGE DOES NOT INCLUDE:

The Differential/Drive Axle/Final Drive Housings are covered ONLY if damage is caused by a FAILURE of any internally lubricated part within the Differential/Drive Axle/Final Drive Housings. Any component not defined or listed in DRIVE AXLE Section a, COVERAGE.

SAMPLE

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RENTAL/ALTERNATIVE TRANSPORTATION COVERAGE

Endorsement

THIS ENDORSEMENT ATTACHES TO YOUR CONTRACT

In certain situations, WE will pay for or reimburse YOU for some expenses YOU may incur for transportation because YOUR VEHICLE was unavailable because of a COVERED BREAKDOWN.

If YOUR VEHICLE must remain at a REPAIR FACILITY for a COVERED BREAKDOWN repair with four (4) or more hours of authorized labor costs, WE agree to pay for or reimburse YOU for either:

1. rental car expenses from a licensed vehicle rental company, or
2. rideshare expenses from an authorized rideshare company as provided below.

Benefits provided by this endorsement are limited by the maximums per day provided on the DECLARATIONS PAGE. Any costs that exceed these authorized amounts will be YOUR responsibility. "Maximum Days Limit A" is for COVERED BREAKDOWNS resulting in the replacement or rebuilding of an Engine or Transmission. "Maximum Days Limit B" is for all other COVERED BREAKDOWNS.

This COVERAGE is only applicable for days during which YOUR VEHICLE is at the REPAIR FACILITY. No COVERAGE shall be provided for days during which YOUR VEHICLE is at the REPAIR FACILITY because of REPAIR FACILITY scheduling conflicts or delays, or for YOUR inability to retrieve YOUR VEHICLE.

For any single day for which COVERAGE provided by this Endorsement is approved, YOU may either rent a vehicle from a licensed rental agency or request reimbursement for rideshare expenses. COVERAGE will not apply to both a rental vehicle and rideshare expense incurred on the same day.

Rental car expense coverage is for the cost associated with renting a vehicle similar to YOUR VEHICLE and is further limited by the maximum per day as provided on the DECLARATIONS PAGE.

Rideshare expenses are limited by the maximum per day as provided on the DECLARATIONS PAGE.

Repairs not authorized by US are not eligible for the COVERAGE provided by this endorsement.

To receive a reimbursement, YOU must provide US with copies of receipts and the rental agreement, if applicable, and/or rideshare receipts demonstrating that the rideshare trip was in the general vicinity of the REPAIR FACILITY, the date of the trip(s), and the cost of the rideshare trip. Reasonable tips are eligible for reimbursement subject to other limitations.

AUTHORIZED RIDESHARE COMPANIES: Uber, Lyft.

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TRIP INTERRUPTION COVERAGE

Endorsement

THIS ENDORSEMENT ATTACHES TO YOUR CONTRACT

If YOUR VECHILCE must remain at a REPAIR FACILITY overnight for COVERED BREAKDOWN repairs and is more than one hundred (100) miles from YOUR home, WE will reimburse up to one hundred twenty-five dollars (\$125.00) per day for a maximum of four (4) days of YOUR lodging and restaurant expenses. To receive the reimbursement, YOU must provide US with copies of the receipts. The maximum benefits provided by this endorsement are five hundred dollars (\$500.00) per COVERED BREAKDOWN.

SAMPLE

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CONTRACT PERIOD AND COVERAGE ELIGIBILITY PERIOD

Endorsement

THIS ENDORSEMENT ATTACHES TO YOUR CONTRACT

The COVERAGE PERIODS for YOUR CONTRACT are:

Roadside Protection Coverage: Begins on the CONTRACT Effective Date and continues until the expiration date of the CONTRACT.

BREAKDOWN Coverage, Trip Interruption Coverage and Rental/Alternative Transportation

Claims incurred during the WAITING PERIOD or prior to the CONTRACT Effective Date are not covered under this CONTRACT.

COVERAGE: Begins after the following conditions have been met and continues until the CONTRACT expiration date. Subsequent renewals will not be required to meet the following conditions.

1. Provided:
 - a. the date of the BREAKDOWN is after the WAITING PERIOD time as listed on YOUR DECLARATIONS PAGE, AND
 - b. the BREAKDOWN odometer is after the WAITING PERIOD miles as listed on YOUR DECLARATIONS PAGE.
2. If at the time of sale there is a MANUFACTURER BASE WARRANTY or third-party Vehicle Service Contract in effect, the WAITING PERIOD, above, shall be waived.

MONTH TO MONTH PROVISIONS: This CONTRACT is optionally renewable on a monthly basis by US or YOU. Unless WE have given YOU written notice of OUR intent not to renew, YOU may renew by paying the Total Monthly Price as shown on the DECLARATIONS PAGE. The WAITING PERIOD shall not apply for renewal terms provided payment is received within thirty (30) days of expiration. The series number of YOUR CONTRACT changes every month to reflect the renewal effective date. If YOU wish to receive a DECLARATIONS PAGE for subsequent months, please contact YOUR SELLER.

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VEHICLE USE SURCHARGE

Endorsement

THIS ENDORSEMENT ATTACHES TO YOUR CONTRACT

For COVERAGE to be afforded, a surcharge must be paid at time of sale and marked on the DECLARATIONS PAGE.

Commercial Use: A private vehicle that is used full or part-time for business purposes to generate financial income which includes but is not limited to vehicles used for commercial or government purposes, pick-up and delivery service, company pool use, or business travel, service or repair calls, route work, job site activities, and construction. **Commercial Coverage does not include livery, snowplow, emergency, taxi or police usage.**

Agricultural Use: A private highway motor vehicle registered under State law used for farming purposes including transporting of a farm commodity to or from a farm or the use directly in agricultural production.

Ride Share Use: a private vehicle used to provide rides through a transportation network carrier. Approved TNCs include Uber and Lyft. **Ride Share Use does not include carshare and taxi use.**

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LIMIT OF LIABILITY

Endorsement

THIS ENDORSEMENT ATTACHES TO YOUR CONTRACT

The total limit of liability for the CONTRACT TERM for all claims and benefits shall be governed by the amounts and other terms provided on the DECLARATIONS PAGE.

If the limit of liability is based in part on the value of YOUR VEHICLE and the VEHICLE valuation guide specified in the DECLARATIONS PAGE is not available or has no valuation for YOUR VEHICLE, the VEHICLE valuation will be determined by another independently published guide selected by US.

GENERAL PROVISIONS

1. OUR liability shall be limited to the reasonable costs for repairs or replacement of any COVERED PART. The reasonable amount of labor time needed for the repair or replacement of any COVERED PART shall be determined by US based on the nationally recognized guide currently used by US.
2. YOU will be responsible for the cost of all repairs that exceed the total limit of liability under this CONTRACT. WE are not required to authorize or pay for any repair amounts if all needed or covered repairs are not performed on YOUR VEHICLE.

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CANCELLATION

Endorsement

THIS ENDORSEMENT ATTACHES TO YOUR CONTRACT

1. YOU may cancel this CONTRACT by either contacting the ADMINISTRATOR, in writing, at 1597 Cole Boulevard, Suite 200, Lakewood, CO 80401-3418 and submitting a request to cancel or by failing to make your RENEWAL TERM payment within forty-five (45) days of the CONTRACT payment due date.
 - a. Each monthly CONTRACT will be cancelled on an individual CONTRACT basis based upon the effective date of the cancelled CONTRACT.
 - b. If YOU cancel this CONTRACT within sixty (60) days of the (monthly) CONTRACT purchase date, and if no claims have been made, YOU will receive a full refund of the total CONTRACT purchase price, less a five percent (5%) administrative fee. YOU may cancel this CONTRACT at any other time and receive a refund of ninety percent (90%) of the unearned pro rata premium based upon the total CONTRACT purchase price calculated upon the greater of the days in force or the miles driven compared to the total CONTRACT term, less claims paid (not applicable for monthly term contracts.)
2. The ADMINISTRATOR may immediately cancel this CONTRACT if:
 - a. there has been a material misrepresentation or fraud at the time of sale of the CONTRACT;
 - b. YOU have failed to maintain the motor vehicle as prescribed by the manufacturer. Please see section Vehicle Maintenance Requirements of this CONTRACT;
 - c. the odometer has been tampered with or disabled, and YOU have failed to repair the odometer and notified US of any discrepancy in miles driven compared to the odometer reading; or
 - d. there is a non-payment of premium, in which case WE shall provide YOU with notice of cancellation by certified mail. If YOUR CONTRACT is cancelled for non-payment, YOU will receive either:
 - i. a 100% pro-rata refund as provided in paragraph 1.b.; or
 - ii. a continuation of YOUR COVERAGE until a future cancel effective date or odometer reading. Such future date shall be calculated as follows: the number of days the CONTRACT was in force times the amount YOU have paid, less claims paid and less the cancellation fee, if applicable, divided by the purchase price of YOUR CONTRACT;
3. If the ADMINISTRATOR cancels this CONTRACT, the refund will be one-hundred percent (100%) of the paid unearned pro rata premium based upon the total CONTRACT purchase price calculated using the greater of the days in force compared to the total CONTRACT term, less any claims paid on the CONTRACT.
4. Notwithstanding anything to the contrary contained in this CONTRACT, in the event YOU do not accept or cash any refunds or payments related to this CONTRACT within ninety (90) days of OUR payment, that dollar amount will be applied to extend YOUR COVERAGE one (1) month

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at a time with COVERAGE extending in full month increments even if such dollar amount applied toward an extended month only provides for a portion of the stated monthly payment.

SAMPLE

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