



SELECT HM+ Vehicle Service Contract

Product Summary

Overview

Our most comprehensive high-mileage VSC option, offering enhanced coverage for older or higher-mileage vehicles. Ideal for franchised and independent dealers needing expanded protection.

Eligibility

Used vehicles up to 20 years/200,000 miles.

Coverage

Level I – Core engine, turbo/supercharger, transmission, transfer case, differential, and hybrid/electric/fuel cell systems.

Level II – Adds steering, suspension, brakes, cooling, electrical, fuel, HVAC, and advanced hybrid/electric/fuel cell systems.

Level III – Adds advanced fuel, additional cooling, advanced suspension, ABS systems, additional electric, and additional hybrid/electric/fuel cell systems.

Level IV – Nearly all mechanical and electrical parts, plus key fobs and some emissions components.

Optional Coverage

Lifted/Lowered Vehicle – If the vehicle is street legal, this option must be selected for any coverage to apply. NOTE: All components used to lift or lower the vehicle are not covered in any instance.

Limited Subsequent Damage – If a non-covered mechanical or electrical component of the vehicle fails as a direct result of the failure of a covered component, then that mechanical or electrical component will be covered. Additionally, if a covered component fails as a direct result of the failure of a non-covered mechanical or electrical component of the vehicle, then that covered component will be covered.

Seals & Gaskets 125K-150K – For vehicles with 125K and 150K miles needing standalone seals and gasket coverage on eligible components.

Terms

6Mo/6K to 120Mo/125K. Terms are measured from the contract sale date and mileage listed on the odometer at the time of sale.

Additional Benefits

Transportation Expense Reimbursement

Reimbursement is based on the authorized labor time for covered repairs, or factory-warranty repairs, starting at \$75 for the first 0.1 to 8 hours of labor and increasing up to \$275 per occurrence. Benefits may be applied to rental cars, public transportation, taxis, or incorporated ridesharing services. Does not apply to share-the-expense carpools.

Roadside Assistance, up to \$150

Standalone Towing, up to \$150

Trip Interruption, up to \$150 per day not to exceed 4 days

Approved Lenders

Approved by all lenders currently requiring pre-approval. Approval will be obtained from any additional lenders who may adopt pre-approval requirements in the future.

State Availability

All states except FL

Cancelable*



Transferable



*The cost of claims will be deducted at time of cancellation; state-specific rules apply

Hot Topics

Broad vehicle eligibility, including gray market vehicles, hybrid, electric, fuel cell, and alternative fuel vehicles.

Vehicles used commercially are eligible for coverage without a surcharge. Any vehicle used for exhibition, racing, competitive driving, municipal services, professional emergency services, or police services is not eligible.

Timing Belts, Thermostats, Key Fobs, and several emissions and exhaust components are covered components, depending on the level of coverage chosen. Leaking seals and gaskets on covered components are also covered. Please review the VSC for complete details.

THIS PRODUCT SUMMARY IS NOT A SUBSTITUTE FOR CONTRACTS, RATES, OR VEHICLE ELIGIBILITY. THE CONTENT OF THIS SUMMARY IS SUBJECT TO STATE PROVISIONS AND IS SUBJECT TO CHANGE.



iA American Select HM+ Protection From Costly Vehicle Breakdowns

For Pre-Owned Fuel, Hybrid, All-Electric, PHEV, or Fuel-Cell Vehicles

Whether it's powered by gasoline, electricity, or a combination of both, today's vehicles are more advanced than ever before. Although these innovations help make driving safer and more convenient, they are also costly to repair when inevitable breakdowns occur. Before you drive your vehicle off the lot today, place a **iA American Select HM+** service contract in your glove box. You can drive with confidence knowing that help for you and your family is just one quick phone call away.

PROGRAM BENEFITS:

- **Extensive Coverage:**
Four coverage levels to choose from!
- **Increased Resale Value:**
If you sell your vehicle, the remaining coverage can be transferred to the new owner.
- **Nationwide Repair Facilities**
Our service contracts are welcomed by this selling dealer, and licensed repair facilities in the USA and Canada.



*Sudden Vehicle Breakdowns Happen All the Time. Do You Have Enough Money Set Aside to Pay Repair Costs? Most of Us Don't. Get **iA American Select HM+** Protection Today!*



AVERAGE REPAIR COSTS

Engine	\$ 9,001
Transmission	\$ 7,780
Turbocharger / Supercharger	\$ 3,266
Rear Differential	\$ 1,925
AC Compressor	\$ 1,578
Brake Master Cylinder	\$ 544



Repair costs were calculated using the average cost of repairs for 12 different vehicles based on the "ALLDATA Parts and Labor Guide." For some models, average inflation costs may have also been considered. The vehicles used were 2018-2022 year models of the following: Toyota Camry, Honda Accord, Chevrolet Malibu, Lexus ES 350, BMW 335i, Hyundai Sonata, Volkswagen Jetta, Ford Expedition, GMC Yukon, Nissan Pathfinder, Dodge Challenger, and Ford F-150. All vehicles and manufacturers are registered trademarks of their respective corporations. ALLDATA Parts and Labor Guide is a registered trademark of ALLDATA LLC.



CONTRACT NUMBER
ABBG [NOT FOR SALE]
(LAST 8 DIGITS OF THE VIN #)

SELECT HM+
VEHICLE SERVICE CONTRACT
Level I • Level II • Level III • Level IV

Transportation Expense Reimbursement • Towing • Trip Interruption • Emergency Roadside Assistance

PURCHASER INFORMATION

PURCHASER(S) NAME		AREA CODE AND TELEPHONE NUMBER
STREET ADDRESS	CITY, STATE, AND ZIP CODE	EMAIL ADDRESS

VEHICLE INFORMATION

VEHICLE IDENTIFICATION NUMBER		VEHICLE YEAR, MAKE, AND MODEL		
VEHICLE IN-SERVICE DATE	CONTRACT SALE DATE	VEHICLE ODOMETER READING AT TIME OF SALE	RATE CLASS	VEHICLE SELLING PRICE \$

SELLING COMPANY AND FINANCE COMPANY INFORMATION

SELLING COMPANY NAME	SELLING COMPANY ADDRESS
SELLING COMPANY PHONE NUMBER	SELLING COMPANY SIGNATURE X
FINANCE COMPANY NAME	FINANCE COMPANY ADDRESS

CONTRACTUAL OBLIGOR

Dealers Alliance Corporation

COVERAGE	TERM	DEDUCTIBLE
<input type="checkbox"/> LEVEL I <input type="checkbox"/> LEVEL II <input type="checkbox"/> LEVEL III <input type="checkbox"/> LEVEL IV	_____ MONTHS _____ MILES	\$ _____ (per visit)
NOTES: FOR THIS SERVICE CONTRACT TO BE VALID, THE TERMS ABOVE MUST BE CLEAR, LEGIBLE, WITHOUT CORRECTION, AND AVAILABLE TO THE SELLING COMPANY ON THE CONTRACT SALE DATE. If no coverage is reflected above, LEVEL I coverage will apply. If no time and mileage information is provided under term, the term will be 12/12,000. If no deductible is selected, a \$100 deductible will apply.		

SURCHARGES AND OPTIONS

<input type="checkbox"/> 1-TON	<input type="checkbox"/> 12-CYLINDER	<input type="checkbox"/> CADILLAC NORTHSTAR	<input type="checkbox"/> TURBO/SUPERCHARGER (OEM ONLY)
<input type="checkbox"/> 4WD/AWD	<input type="checkbox"/> DIESEL	<input type="checkbox"/> SEALS & GASKETS 125K-150K OPTION	<input type="checkbox"/> LIFTED/LOWERED VEHICLE OPTION
<input type="checkbox"/> GRAY MARKET VEHICLE	<input type="checkbox"/> LIMITED SUBSEQUENT DAMAGE OPTION		

Applicable surcharges and desired options must be selected and paid on the Contract Sale Date for corresponding benefits to apply.

IMPORTANT INFORMATION

THIS **CONTRACT** IS NOT AN INSURANCE POLICY. IT IS A **SERVICE CONTRACT** BETWEEN **YOU** AND THE **OBLIGOR**. ANY CHANGE TO THE PREPRINTED TERMS AND CONDITIONS OF THIS **CONTRACT** IS INVALID AND OF NO FORCE OR EFFECT. IF ANY INFORMATION ON THIS **CONTRACT** IS IN ERROR, CONTACT THE **SELLING COMPANY** OR **OBLIGOR** IMMEDIATELY. **PURCHASE OF THIS CONTRACT IS OPTIONAL AND IS NOT REQUIRED IN ORDER TO PURCHASE A VEHICLE OR TO OBTAIN VEHICLE FINANCING. YOUR VEHICLE MAY HAVE A MANUFACTURER'S WARRANTY. THIS CONTRACT DOES NOT COVER CLAIMS THAT ARE COVERED BY THE MANUFACTURER'S WARRANTY OR RECALL.**

PURCHASER ACKNOWLEDGMENT

I HAVE READ THIS CONTRACT ; I UNDERSTAND AND AGREE TO ITS TERMS AND CONDITIONS. THE ABOVE INFORMATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF, AND I AGREE TO THE STIPULATIONS RELATED TO THE SPECIFIC COVERAGE, SURCHARGES, AND OPTIONS SELECTED. I ALSO UNDERSTAND THAT BOTH THE SELLING COMPANY AND THE OBLIGOR ASSUME NO OBLIGATION OR LIABILITY THAT DOES NOT APPEAR IN THIS CONTRACT .	
SIGNATURE _____	DATE _____
SERVICE CONTRACT PRICE \$	

INTERNAL USE ONLY

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This sample contract displays the program benefits and coverage available in most states.
THE LICENSED REPAIR FACILITY MUST CALL X-XXX-XXX-XXXX FOR INSTRUCTIONS PRIOR TO DIAGNOSIS OR TEARDOWN.
The enforceable version of this sample may vary by state.

INSURANCE INFORMATION

This **Contract** is not an insurance policy. It is a **Service Contract** between **You** and the **Obligor**. The **Obligor's** performance under this **Contract** is insured by Dealers Assurance Company, (Street Address), (City), (State), (Zip), X-XXX-XXX-XXXX. If a **Covered Repair** or approved service is not paid within sixty (60) days after proof of loss has been filed, **You** may file a claim with Dealers Assurance Company at the address listed above.

TERMS AND CONDITIONS

A. WHAT IS COVERED

For convenience, **Covered Components** are categorized by associated vehicle systems (or by vehicle type). Only those items listed after each sub-category are covered, subject to the terms and conditions of this **Service Contract** in accordance with the coverage and surcharges selected. If a **Covered Component Fails** during the **Agreement Period**, the **Obligor** will pay for the repair or replacement of the **Covered Component**, subject to the terms and conditions herein.

*** SOME COMPONENTS OR SYSTEMS MAY REQUIRE A SURCHARGE FOR COVERAGE TO APPLY. PLEASE REVIEW THE "SURCHARGES AND OPTIONS" SECTION ON THE FIRST PAGE OF THIS CONTRACT FOR ANY APPLICABLE SURCHARGES.**

1. LEVEL I

LEVEL I COVERAGE CONSISTS OF THE FOLLOWING COMPONENTS:

- * ENGINE COMPONENTS:** Dipstick and Tube, Distributor Shaft and Housing, Engine Block and Heads, Rotary Engine Chamber, Engine Mounts, Exhaust Manifold, Harmonic Balancer, Harmonic Balancer Bolt, Intake Manifold, Oil Pan, Oil Pump, Timing Chain or Timing Belt, Timing Chain Cover, Valve Covers, Water Pump, and all the internal **Lubricated Parts** of the Engine. **NOTE:** Engine components listed in this section are also covered in select **PHEV** with internal combustion engines used solely to charge the battery.
- * DIESEL ENGINE COMPONENTS:** Glow Plugs, Vacuum Pump, Water Separator, Shut-Off Valve, Oil Vapor Separator, and the Engine Components listed above applicable to diesel engines.
- * TURBOCHARGER/SUPERCHARGER (OEM ONLY) COMPONENTS:** Turbocharger/Supercharger Housing, and all internal **Lubricated Parts** of the Turbocharger/Supercharger.
- TRANSMISSION COMPONENTS** (Automatic & Manual): Flywheel or Flexplate, Torque Converter, Transmission Mounts, Transmission Cooler, Oil Pans, Transmission Case, and all internal **Lubricated Parts** of the Transmission.
- * TRANSFER CASE COMPONENTS:** Transfer Case Housing or Housing for the All-Wheel Drive Mechanism and all internal **Lubricated Parts** of either the Transfer Case or All-Wheel Drive Mechanism.
- * FRONT AND REAR DIFFERENTIAL COMPONENTS:** Axle Bearings, Axle Shafts, Constant Velocity Joints, Drive Shaft, 4-Wheel Drive Locking Hubs, 4-Wheel Drive Actuator, Oil Pan, Universal Joints, Center Support Bearing, Differential Case and Case Cover, and all internal **Lubricated Parts** of the Differential.
- HYBRID, PLUG-IN HYBRID ELECTRIC VEHICLE (PHEV), ALL-ELECTRIC VEHICLE, AND FUEL CELL VEHICLE COMPONENTS:** Drive Motor Assembly, Generator Motor Assembly, Traction Motor Assembly, and Power Split Device.
- SEALS & GASKETS:** The seals and gaskets on **Covered Components** are also covered if **Your Vehicle** has fewer than 125,000 miles on the vehicle odometer reading at time of sale. If a seal or gasket on a **Covered Component Fails** during the **Agreement Period**, the **Obligor** will pay for the repair or replacement of the seal or gasket, subject to the terms and conditions of this **Contract**.

2. LEVEL II

LEVEL II COVERAGE CONSISTS OF THE COMPONENTS AND STIPULATIONS LISTED IN LEVEL I, PLUS THE FOLLOWING:

- STEERING COMPONENTS:** Control Valve and Rack Assembly, Cooler, Couplings, Drag Link, Idler Arm, Manual and Power Steering Gear Assembly, Electric Steering Gear, Power Cylinder, Power Steering Pump (Hydraulic or Electric), Power Steering Hoses, Power Steering Reservoir, Pitman Arm, Steering Stabilizer, Steering Column Main and Intermediate Shafts, Tilt-Steering Mechanism, Steering Gear Housing, Steering Knuckle, Center Link, and Tie Rods/Ends.
- REAR WHEEL STEERING COMPONENTS:** Control Module, Stepper Motor, Phase Control Unit, Rear Steering Shaft and Couplings, Rear Steering Sensors, and the Steering Components listed above applicable to rear wheel steering.
- * FRONT AND REAR SUSPENSION COMPONENTS:** Control Arm Shafts and Bushings, Spindles and Spindle Supports, Stabilizer Bar, Stabilizer Shaft Linkage and Bushings, Upper and Lower Ball Joints, Upper and Lower Control Arms, and Wheel Bearings.
- BRAKE COMPONENTS:** Calipers; Backing Plates; Combination Valve; Compensating Valve; Master Cylinder; Parking Brake Assembly, Linkage, and Cables; Power Assist Booster and Valve; Power Brake Cylinders; Steel Hydraulic Lines and Fittings; Vacuum Assist Booster; Hydro Boost; and Wheel Cylinders. **NOTE: This level of coverage does not include the ABS system.**
- COOLING COMPONENTS:** Engine Cooling Fan; Fan Motors, Blades, and Clutch; and Radiator.
- ELECTRICAL COMPONENTS:** Alternator, Voltage Regulator, Starter Assembly, Starter Solenoid, Front and Rear Wiper Motors, Manually Operated Switches, Relay and Delay Switches, Wiring Harnesses, Analog Gauges, Ignition Switch and Lock Cylinder, Windshield Washer Pump, Backup Light Switch, Brake Light Switch, Neutral Safety Switch, Glovebox Light Switch, and Horn.
- FUEL SYSTEM COMPONENTS:** Fuel Pump or Fuel Injection Pump, Fuel Injectors, Fuel Tank Sending Unit, and Metal Fuel Delivery Lines.
- FACTORY AIR CONDITIONING AND HEATING COMPONENTS:** Clutch, Clutch Coil and Pulley, Compressor, Condenser, Evaporator, Orifice Tube, Expansion Valve, Accumulator, Receiver Drier, Pressure Switches, Compressor Drive Belt Idler Pulley Assembly, Blower Motor, Manual AC Control Head, and Heater Core.
- HYBRID, PLUG-IN HYBRID ELECTRIC VEHICLE (PHEV), ALL-ELECTRIC VEHICLE, AND FUEL CELL VEHICLE COMPONENTS:** Battery Isolator, and Onboard Battery Charging Module.
- SEALS & GASKETS:** The seals and gaskets on **Covered Components** are also covered if **Your Vehicle** has fewer than 125,000 miles on the vehicle odometer reading at time of sale. If a seal or gasket on a **Covered Component Fails** during the **Agreement Period**, the **Obligor** will pay for the repair or replacement of the seal or gasket, subject to the terms and conditions of this **Contract**.

3. LEVEL III

LEVEL III COVERAGE CONSISTS OF THE COMPONENTS AND STIPULATIONS LISTED IN LEVEL I AND LEVEL II, PLUS THE FOLLOWING:

- FUEL SYSTEM COMPONENTS:** Diesel Injection Pump, Fuel Distributor, Fuel Injector Metering Pump, Fuel Tank, Engine Control Module or Powertrain Control Module, Fuel System Control Unit, Computerized Timing Control Unit, Glow Plug Control Module, Ignition Module, Oxygen Sensor, Camshaft Sensor,

THE LICENSED REPAIR FACILITY MUST CALL X-XXX-XXX-XXXX FOR INSTRUCTIONS PRIOR TO DIAGNOSIS OR TEARDOWN.

Crankshaft Sensor, Knock Sensor, Manifold Pressure Sensor, Mass Airflow Sensor, Idle Air Control Valve, Manifold Air Temperature Sensor, Vehicle Speed Sensor, Coil(s) and Coil Pack, Pickup Coil, and Throttle Position Sensor.

COOLING COMPONENTS: Thermostat and Coolant Temperature Sensor.

* **FRONT AND REAR SUSPENSION COMPONENTS:** Struts; Strut Mounts, Bearings, and Bushings; Strut Bar; Leaf and Coil Springs; Leaf and Coil Spring Bushings; Shackle Bushings and Eye Bushings; Torsion Bars and Torsion Bar Bushings; Radius Arms; Panhard Bar; and Traction Bar.

RIDE DAMPING & LEVELING SUSPENSION COMPONENTS: Actuators, Solenoids, Automatic Leveling Unit Compressor, Control Module, Damping Actuator, Height/Level Sensor, and Limiter Valve.

ANTI-LOCK BRAKE SYSTEM (ABS) COMPONENTS: Accumulator, ABS Pressure Modulator, Anti-Lock Computer Module, Electro-Hydraulic Proportioning Control Valves, Electronic Control Unit or Electronic Control Processor, High Pressure Hydraulic Pump, Hydraulic Control Unit, Hydraulic Pump or Hydraulic Motor Assembly, ABS Dump Valve, Proportioning Valves, and Wheel Speed Sensors/Exciters.

ELECTRICAL COMPONENTS: Convertible Top Motor, Cruise Control Module and Transducer, Cruise Control Servo, Electronic Combination Entry System, Electronic Instrument Cluster and Circuit Board, Temperature Control Head/Programmer, Factory-Installed Sunroof Motor, Headlight Motor, Headlight Sensor, Power Antenna (must excluded), Power Door Lock Actuators, Power Seat Motors, Power Window Motors, Power Window Regulators, Remote Keyless Entry Module, Speedometer Head, Power Mirror Motor, Electronic Information Displays, Radio, Built-In Television, and Built-in DVD Player.

HYBRID, PLUG-IN HYBRID ELECTRIC VEHICLE (PHEV), ALL-ELECTRIC VEHICLE, and FUEL CELL VEHICLE COMPONENTS: Battery Temperature Sensor, Blower Motor, Converter Assembly, Hydraulic or Electric Regenerative Braking System, Inverter Assembly, Inverter Water Pump, Motor Controller Unit (MCU), Power Electronics Module (PEM), and Display Monitor.

SEALS & GASKETS: The seals and gaskets on **Covered Components** are also **covered** if **Your Vehicle** has fewer than 125,000 miles on the vehicle odometer reading at time of sale. If a seal or gasket on a **Covered Component Fails** during the **Agreement Period**, the **Obligor** will pay for the repair or replacement of the seal or gasket, subject to the terms and conditions of this **Contract**.

4. LEVEL IV COVERAGE

If **You** selected Level IV Coverage and selected and paid all applicable surcharges and options for **Your Vehicle**, ALL the mechanical and electrical parts of **Your Vehicle** are **Covered Components**, EXCEPT those items listed under "WHAT IS NOT COVERED." Additionally, **Covered Components** under Level IV Coverage include the following:

EXHAUST AND EMISSIONS COMPONENTS: Air Injection Check Valve, Air Injection Control Valve, Air Injection Pump, Air Injection Relay, Barometric Pressure Sensor, Canister Purge Solenoid, Deceleration Valve, DPFE Sensor, EGR Controller, EGR Diverter Valve, EGR/EFE Thermal Vacuum Switch, EGR/EFE Valve, EGR Lines, EGR Position Sensor, EGR Relay, EGR Solenoid, EGR Valve, Engine Oil Fill Cap, EVAP Leak Detection Pump and Valve, EVAP Purge Canister, EVAP Vent Valve, Fuel Fill Cap, Fuel Fill Neck Restrictor, Fuel Tank Pressure Sensor, Fuel Tank Vent Valve, Fuel Temperature Sensor, PCV Sensor, and Purge Valve.

KEY FOB: Key Fobs are **Covered Components** under Level IV Coverage.

B. ADDITIONAL BENEFITS

NOTE: ADDITIONAL BENEFITS ARE NOT SUBJECT TO ANY DEDUCTIBLE.

1. TRANSPORTATION EXPENSE REIMBURSEMENT

If **Your Vehicle** sustains a **Mechanical Breakdown** resulting in a **Covered Repair** or a factory warranty repair, then **You** may qualify for transportation expense benefits, not to exceed \$275 per occurrence (or \$350, in the event the **Obligor** causes a delay by shipping a part, as explained below). **Your** transportation expense benefits are contingent upon the labor time required to replace/repair **Covered Components** authorized by the **Obligor**. The **Obligor** will use factory labor guides or industry recognized flat-rate manuals to determine the required repair time. The labor time necessary for transportation expense benefits is as follows: 0.1 to 8 hours = \$75, 8.1 to 16 hours = \$115, 16.1 to 24 hours = \$155, 24.1 to 32 hours = \$195, 32.1 to 40 hours = \$235, and 40.1 to 48 hours = \$275. The foregoing benefit must be applied to rental vehicles, taxi services, public transportation, or incorporated ridesharing services, and may not be applied to any other mode of transportation. Transportation Expense Reimbursement may not be applied to share-the-expense carpools. All rental vehicles must be rented from the **Selling Company** or a licensed car rental facility. **You must provide legible and verifiable receipts that include the name of the transportation provider in order to receive transportation expense reimbursement.** Verifiable electronic receipts will also be accepted. Handwritten receipts will not be accepted under any circumstance.

NOTE: Calculations of repair time specifically exclude any delays beyond the control of the **Selling Company**, **Licensed Repair Facility**, or the **Obligor**. However, if downtime occurs as a direct result of the **Obligor's** decision to ship a part, \$75 will be added to the reimbursement amount.

2. EMERGENCY ROADSIDE ASSISTANCE

The services listed below are available to **You**, with a maximum of \$150 per service per occurrence. **For this benefit to apply, You must use the roadside assistance telephone number listed below.** If you seek roadside assistance through a different provider, then **You** will be required to pay for that assistance and will not be reimbursed unless otherwise stated herein. **NOTE:** If **Your Vehicle** is a **Hybrid, PHEV, All-Electric Vehicle, Fuel Cell Vehicle**, or other alternative fuel vehicle (non-gasoline or non-diesel vehicle, such as hydrogen or natural gas), the roadside technician may not be able to perform all of these services for **Your Vehicle**.

- **TOWING ASSISTANCE:** If **Your Vehicle** is disabled and in need of a tow, Roadside Services will dispatch a towing provider to **Your** location.
- **BATTERY JUMP-START:** If **Your Vehicle** will not start because the battery is dead, Roadside Services will dispatch a service provider to apply a jump-start in an attempt to start **Your Vehicle**.
- **FLAT TIRE ASSISTANCE:** If **Your Vehicle** has a flat tire, Roadside Services will dispatch a service provider to remove the flat tire and replace it with **Your** properly inflated spare tire.
- **LOCKOUT ASSISTANCE:** If **Your** keys are accidentally locked inside **Your Vehicle**, Roadside Services will dispatch a service provider to assist **You** in gaining entry to the **Vehicle**. **You** will be required to show proper identification.
- **FUEL, OIL, FLUID and WATER DELIVERY:** If **Your Vehicle** is in immediate need, Roadside Services will dispatch a service provider to supply an emergency supply of fuel, oil, fluid, and water. **You** are responsible for the cost of fuel, oil, and water when it is delivered. **However, certain fuel types such as hydrogen and natural gas will not be provided through this service.**

ROADSIDE SERVICE MAY NOT BE DUPLICATED WITHIN 72 HOURS OF THE INITIAL REQUEST.

FOR EMERGENCY ROADSIDE ASSISTANCE, CALL TOLL-FREE X-XXX-XXX-XXXX.

Please have the following information readily available when dialing the roadside service number above:

1. **Your** contract number and expiration date
2. The current location of **Your Vehicle**
3. Type of service requested

This sample contract displays the program benefits and coverage available in most states.
THE LICENSED REPAIR FACILITY MUST CALL X-XXX-XXX-XXXX FOR INSTRUCTIONS PRIOR TO DIAGNOSIS OR TEARDOWN.
The enforceable version of this sample may vary by state.

3. TOWING

If Your Vehicle sustains a **Mechanical Breakdown** resulting in a **Covered Repair**, then We will reimburse You for reasonable towing charges that You incur to have Your Vehicle towed to an authorized **Licensed Repair Facility**, not to exceed \$150 per repair visit. This benefit does not apply if towing assistance is acquired through the Roadside Assistance provisions listed above.

4. TRIP INTERRUPTION

If You are more than 100 miles from Your home and Your Vehicle is in need of **Emergency Repairs**, then You may qualify for Trip Interruption benefits, which include lodging and meal reimbursement for up to \$150 per day, with a 4-day maximum, not to exceed \$600 per occurrence. This benefit applies when a **Licensed Repair Facility** must keep Your Vehicle overnight for a **Covered Repair**, but does not extend beyond the day the repairs are completed. For lodging and meal reimbursement, please save all receipts and contact the Obligor for instructions (X-XXX-XXX-XXXX). Receipts must be legible and verifiable. Handwritten receipts will not be accepted.

C. OPTIONS

1. LIMITED SUBSEQUENT DAMAGE

The Limited Subsequent Damage option is available in connection with any level of coverage. If You selected and paid the Limited Subsequent Damage option, then if a non-covered mechanical or electrical component of the Vehicle Fails as a direct result of the Failure of a **Covered Component**, then that mechanical or electrical component will be covered in accordance with the terms and conditions of this Contract. Additionally, if a **Covered Component Fails** as a direct result of the Failure of a non-covered mechanical or electrical component of the Vehicle, then that **Covered Component** will be covered in accordance with the terms and conditions of this Contract.

2. LIFTED/LOWERED VEHICLE

The Lifted/Lowered Vehicle option is available in connection with the any level of coverage. If You selected and paid the Lifted/Lowered Vehicle option and Your Vehicle is street legal in the state where You reside, **Covered Component Failures** in Vehicles lifted or lowered will be covered, subject to the terms and conditions herein. NOTE: All parts used to lift or lower the Vehicle are not covered in any instance.

3. SEALS & GASKETS 125K-150K

If Your Vehicle has between 125,000 and 150,000 miles on the odometer on the Contract sale date, then the Seals & Gaskets 125K-150K option is available in connection with coverage Levels I through III. If You selected and paid the Seals & Gaskets 125K-150K option, and if a seal or gasket on a **Covered Components Fails** during the Agreement Period, the Obligor will pay for the repair or replacement of the seal or gasket, subject to the terms and conditions of this Contract.

D. MAINTENANCE AND RECORDS

You are required to provide maintenance to Covered Components at a Licensed Repair Facility in accordance with the Covered Component manufacturer's recommendations. Failure to follow the manufacturer's service guidelines may result in denial of coverage.

Proper documentation and verifiable receipts for all relevant maintenance and repairs may be required in the event of a claim. Receipts must reflect proper Vehicle documentation (i.e. year, make, and model), the complete Vehicle Identification Number, the current mileage of the Vehicle at the time of repair, and the date the service was performed. Handwritten receipts will not be accepted. If a Failure is consistent with lack of proper maintenance, yet You are able to produce relevant maintenance records demonstrating proper maintenance in accordance with manufacturer requirements, the claim will not be automatically denied. At no time will lack of maintenance records be the sole reason for claim denial.

E. LIMITS OF LIABILITY

Repairs covered by this Service Contract, per repair visit, are limited to the Actual Cash Value of the Vehicle immediately prior to the Breakdown. The total of all benefits that will be paid under this Service Contract will not exceed the price paid for the Vehicle by the original purchaser of this Service Contract (excluding tax, title, and license fees). There may be other monetary limits for specific systems or components, as noted in the appropriate section. Our liability for incidental and consequential damages including, but not limited to personal injury, physical damage, property damage, loss of Vehicle use, loss of time, inconvenience and commercial loss resulting from the operation, repair, maintenance or use of this Vehicle is expressly excluded. Once the aggregate limit of liability for the life of this Contract has been reached, this Contract and all benefits, including transfer and cancellation rights, terminate.

F. WHAT IS NOT COVERED

In accordance with the terms and conditions of this Contract, any part not specifically listed under "WHAT IS COVERED" is not covered. There may also be specific exceptions related to any surcharge or option You selected, as described in the corresponding sections. In addition, this Service Contract does not cover the following items.

GENERAL EXCLUSIONS

- Any vehicle with a branded title (e.g. salvage, junk, rebuilt, total loss, flood, or fire). This exclusion doesn't apply to a vehicle manufactured for sale outside the United States if "Non-USA" or "Gray Market" is the only brand on the title and if the Gray Market Vehicle surcharge was available, selected, and paid at the time this Contract was sold.
- Any vehicle that has been repurchased by or had its price renegotiated with the manufacturer.
- Any Vehicle that has had the manufacturer's warranty revoked, voided, or cancelled; or any Vehicle that never came with a manufacturer's warranty. This exclusion doesn't apply to Your Vehicle if all of the following conditions apply: (a) Your Vehicle is a Gray Market Vehicle, (b) the manufacturer's warranty was revoked, voided, or cancelled because Your Vehicle is a Gray Market Vehicle, and (c) the Gray Market Vehicle surcharge was available, selected, and paid at the time this Contract was sold.
- Any vehicle with an odometer that has been tampered with, altered, disconnected, or not maintained. You may be required to provide an odometer statement at the time of sale of this Service Contract. Misrepresentation of the odometer reading either before or during the term of this Contract may render this Contract voidable.
- Any vehicle registered outside of the United States.
- Any vehicle needing repairs or replacements outside of the United States or Canada.
- Any vehicle used for exhibition, racing, competitive driving, municipal services, professional emergency services, police services, or towing loads weighing in excess of Vehicle manufacturer's specifications.
- Any repair that has not received prior authorization from the Obligor. This exclusion does not apply to Emergency Repairs.
- The repair or replacement of any component that was not operating properly in accordance with manufacturer's specifications at the time this Service Contract was sold (i.e. pre-existing conditions).
- The repair, modification, or replacement of any component that has not Failed, as defined by this Contract.
- The repair, retrofit, or replacement of any component required for compliance by any local, state, or federal law or legislation.

This sample contract displays the program benefits and coverage available in most states.
THE LICENSED REPAIR FACILITY MUST CALL X-XXX-XXX-XXXX FOR INSTRUCTIONS PRIOR TO DIAGNOSIS OR TEARDOWN.
The enforceable version of this sample may vary by state.

12. The repair or replacement of the following: batteries; battery cables; drive belts; catalytic converters; tires, wheels/rims; shock absorbers; connectors, fasteners, nuts, bolts (unless otherwise stated herein), clips, screws; fuses and bulbs; safety restraint systems (including air bags); brake linings, rotors, and drums; sealed beams and LED or HID headlamp assemblies; wiper blades, hoses, molded rubber, and rubber-like items; clutch disc and linings (including dual clutch configurations in automated manual transmissions), clutch pressure plate, clutch throw-out bearings, pilot bearings; bent shift forks; and cellular phones.
13. Any seal or gasket Failure if Your Vehicle has greater than 175,000 miles on the odometer at the time of the claim.
14. The repair or replacement of any Covered Component that has been damaged by an improper repair.
15. The repair or replacement of any Covered Component that has been damaged by a non-covered mechanical or electrical component of the vehicle, unless the Limited Subsequent Damage option was selected and paid on the Contract Sale Date.
16. The repair or replacement of any non-covered component. This exclusion doesn't apply to a non-covered electrical or mechanical component on the Vehicle if (a) that non-covered component Fails as a direct result of the Failure of a Covered Component, and (b) Limited Subsequent Damage option was selected and paid on the Contract Sale Date.
17. The repair or replacement of engine valves, valve guides, valve seals, and/or piston rings, if the purpose of such repair(s) is simply to raise the compression of the engine, increase performance, or to reach acceptable oil consumption.
18. Damage due to the alteration, modification, or use of Your Vehicle in a manner not recommended by the manufacturer, including the use of "non-stock" or modified parts. Failures caused by modified suspensions are not excluded if the Lifted/Lowered Vehicle Option was available, selected, and paid at the time this Contract was sold, but all parts used to lift or lower the Vehicle are not covered in any instance.
19. Cosmetic damage or cosmetic related repairs (e.g. scratches, nicks, dents, or tears).
20. Breakdown or damage caused by neglecting to follow proper charging procedures or use of incompatible charging devices for Your Vehicle.
21. Any Mechanical Breakdown covered by an insurance entity, the manufacturer (e.g. warranty, recall, or otherwise), or a Licensed Repair Facility (e.g. repair warranty or repairer's guarantee). Additionally, if an insurance entity, the manufacturer, or Licensed Repair Facility notifies You that they will monetarily participate in a repair that has been authorized and paid by Us, then We will exercise Our right to recover the respective amount. However, in the event that the manufacturer covers a repair that would otherwise be covered under this Contract, We will pay any applicable manufacturer repair deductible.
22. Any Mechanical Breakdown or Failure caused by lack of proper manufacturer-required maintenance; overheating, regardless of the cause of overheating; incorrect, contaminated, or inadequate amounts of coolant, lubricants, or fluids; accidental loss or damage, impact, collision or upset, falling missiles or objects, rust, corrosion, fire, theft, larceny, explosion, lightning, earthquake, wind storm, hail, water, flood, freezing, malicious mischief, vandalism, riot, or civil commotion; or DRIVER NEGLIGENCE OR MISUSE, INCLUDING THE OPERATION OF AN IMPAIRED VEHICLE.
23. Body components or repairs related to the body of the Vehicle (e.g. bumpers, lenses, glass, paint, convertible or vinyl tops, sheet metal, outside ornamentation, frame or structural body parts, air or water leaks, wind noise, weather strips, squeaks or rattles, trim, upholstery, carpet, or mats).
24. Electronic components that were not originally installed by the manufacturer (i.e. non-OEM components) including the following: audio/video equipment and accessories, navigational systems, security systems, and electronic transmitting/receiving devices.
25. The following, unless required in conjunction with a Covered Repair: upgrades, adjustments, alignments, oil, fluids, greases, lubricants, or refrigerant.
26. Snowplows, snowplow equipment, and snowplow accessories.
27. All exhaust and emissions components, unless otherwise indicated as covered under the coverage level You selected.
28. Any expenses associated with tow bill mark-ups, shop supplies, materials charges (i.e. miscellaneous items not directly associated with a covered repair), hazardous waste charges, diagnosis time (where a Covered Breakdown has not occurred), freight charges, or storage charges.
29. Maintenance for services and parts required by the manufacturer's maintenance schedule for Your Vehicle. NOTE: During the term of this Contract, it may become necessary to replace spark plugs and wires, distributor caps and rotors, and filters; adjust belts, ignition, transmission bands, or clutch system; clean fuel and cooling systems, or remove sludge or carbon deposits; replace the battery of the key fob or remote; and maintain or replace items not specifically covered under this Contract. These aforementioned services and replacements are Your responsibility. Costs for these services and parts are not covered by this Contract.
30. The timing belt is a maintenance item and must be replaced at scheduled maintenance intervals in accordance with the Vehicle manufacturer's recommendations. If (a) a timing belt breaks, (b) the timing belt was due for replacement at a scheduled maintenance interval after the purchase of the Contract, and (c) You did not replace the timing belt at the scheduled maintenance interval, then notwithstanding anything to the contrary in this Contract, We will not cover the timing belt or any damage resulting from a broken timing belt.
31. Failures caused by carbon build-up.
32. Any losses resulting from delays, labor strikes, loss of time, inconvenience, or other causes beyond the control of the Obligor or Licensed Repair Facility.
33. Key fobs, unless You select Level IV coverage.
34. The Fuel Cell of a Fuel Cell Vehicle is not covered in any instance.

WHAT EMERGENCY ROADSIDE ASSISTANCE DOES NOT COVER:

35. The cost of parts, replacement keys, fuel, fluids, and lubricants.
36. The cost to install products, materials, or for additional labor relating to towing.
37. Any roadside service covered under the manufacturer's warranty or roadside assistance program.
38. Non-emergency tire removal or mounting.
39. The removal of snow tires or snow chains.
40. Tire repairs.
41. Non-emergency towing or any other non-emergency services, including towing from a repair shop.
42. Vehicles or trailers in tow by the Vehicle.
43. Repairs performed at a service station, repair shop, or garage.
44. Service on a Vehicle that is not in a safe condition to be towed.
45. Towing by a towing provider other than an authorized service provider.
46. Vehicle storage charges or a second tow.
47. Towing or service on roads not regularly maintained such as sand beaches, open fields, forests, and areas designated as not passable due to construction or weather.
48. Towing at the discretion of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking or other violations of the law.
49. Vehicles submerged in water.
50. Services or towing due an accident or damage incurred by acts of nature such as floods, hurricanes, tornadoes, earthquakes, and hail.
51. Any damages to property or to the Vehicle, including personal items left in the Vehicle, resulting from the performance of services.

G. WHAT TO DO IF YOUR VEHICLE SUSTAINS A MECHANICAL BREAKDOWN

1. Take immediate action to prevent further damage to Your Vehicle. Any damage resulting from continued operation of an impaired Vehicle will constitute failure to protect Your Vehicle and will not be covered under this Service Contract.
2. If You are within a 50-mile radius of the Selling Company, all repairs or replacements under this Service Contract must be performed by the Selling Company's Licensed Repair Facility. If You are outside a 50-mile radius of the Selling Company, or the Selling Company does not have a Licensed Repair Facility, then You may deliver Your Vehicle to the Licensed Repair Facility of Your choice. Ensure that any facility You choose is willing to perform repairs in accordance with the terms and conditions of this Service Contract. If necessary, We reserve the right to relocate Your Vehicle at Our expense to a Licensed Repair Facility of Our choice.

This sample contract displays the program benefits and coverage available in most states.
THE LICENSED REPAIR FACILITY MUST CALL X-XXX-XXX-XXXX FOR INSTRUCTIONS PRIOR TO DIAGNOSIS OR TEARDOWN.
 The enforceable version of this sample may vary by state.

3. Present this Contract to the Selling Company or Licensed Repair Facility. The Obligor may also require You to provide the Licensed Repair Facility with proof of all relevant maintenance as expressed under "MAINTENANCE AND RECORDS".
4. PLEASE ENSURE THE LICENSED REPAIR FACILITY CONTACTS THE CLAIMS DEPARTMENT AT X-XXX-XXX-XXXX FOR INSTRUCTIONS PRIOR TO DIAGNOSIS OR TEARDOWN. You are responsible for authorizing and paying for any diagnostic time or teardown fees needed to determine if Your Vehicle has a Covered Breakdown. If the Obligor determines that there is a Covered Breakdown, then We will pay the reasonable cost of the diagnostic time and teardown fees as part of the Covered Repair.
5. If Emergency Repairs are required, deliver Your Vehicle to a Licensed Repair Facility and have the necessary repairs performed at a reasonable and customary charge. On the next business day, report the repairs to the Obligor at X-XXX-XXX-XXXX. The Obligor will determine the reimbursement eligibility in accordance with the terms and conditions of this Service Contract.
6. In all instances, if Your repair is a Covered Repair, then You are required to pay the Selling Company or Licensed Repair Facility the deductible amount reflected on the first page of this Contract. In addition, You are also required to pay for anything not authorized by the Obligor. If You selected a disappearing deductible, denoted by the "DD" after the deductible amount shown on the first page of this Contract, Covered Repairs performed by the Selling Company will have no deductible. However, if You selected a disappearing deductible and Your Vehicle is not repaired by the Selling Company, the selected deductible will apply.

H. WHAT THE OBLIGOR WILL DO WHEN A CLAIM IS REPORTED

The Obligor will determine the extent of coverage, subject to the terms and conditions of this Contract. To that end, the Obligor will verify the Mechanical Breakdown with the Licensed Repair Facility, verify coverage, determine the Cost of the repair, and authorize the claim for any Covered Repairs (The claim is not approved unless authorization numbers are given to the Licensed Repair Facility).

NOTE: (1) At Our option, a Covered Part may be replaced with new parts, remanufactured parts, or with used parts of like kind and quality.

(2) We reserve the right to inspect Your Vehicle to verify a Failure(s). In addition, if a dispute arises between the Licensed Repair Facility and Us, We reserve the right to relocate Your Vehicle to a Licensed Repair Facility of Our choice at Our expense. In the event the Obligor determines that a repair in question is not a Covered Repair, then You are responsible for any cost incurred.

I. ARBITRATION

READ THE FOLLOWING ARBITRATION PROVISION CAREFULLY. IT LIMITS CERTAIN OF YOUR RIGHTS, INCLUDING YOUR RIGHT TO OBTAIN RELIEF OR DAMAGES THROUGH COURT ACTION. BY AGREEING TO THIS ARBITRATION PROVISION, THE PARTIES UNDERSTAND THAT, TO THE EXTENT PERMITTED BY APPLICABLE LAW, THEY ARE WAIVING ANY RIGHT TO TRIAL BY JURY WITH RESPECT TO ANY CLAIM, COUNTERCLAIM OR ACTION ARISING FROM THE TERMS OF THIS CONTRACT.

Any controversy or claim arising out of or relating to this Contract, or the breach thereof, shall be settled through binding arbitration. Arbitration may be commenced by either party, and shall be administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules, as in effect on such date. Judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

Hearings will take place pursuant to the standard procedures of the Commercial Arbitration Rules that contemplate in person hearings. The arbitrators will have no authority to award punitive or other damages not measured by the prevailing party's actual damages, except as may be required by statute. The arbitrator(s) shall not award consequential damages in any arbitration initiated under this section. The arbitrator(s) shall award to the prevailing party, if any, as determined by the arbitrators, all of their costs and fees. "Costs and fees" mean all reasonable pre-award expenses of the arbitration, including the arbitrators' fees, administrative fees, travel expenses, out-of-pocket expenses such as copying and telephone, court costs, witness fees, and attorneys' fees. Except as may be required by law, neither a party nor an arbitrator may disclose the existence, content, or results of any arbitration hereunder without the prior written consent of both parties.

J. STATE TAXES

Sales tax on Covered Repairs will be paid in accordance with the regulations of the Taxing Authority in the state where Your Vehicle has been repaired.

K. DEFINITIONS

- **ACTUAL CASH VALUE:** the actual cash value of the Vehicle according to the most recent edition of the regional NADA guide.
- **AGREEMENT PERIOD:** The period during which this Contract is in effect. The Agreement Period begins on the Contract Sale Date and ends when the term of the Agreement Period has expired or if this Contract is cancelled in writing in accordance with the terms and conditions herein. The term of the Agreement Period expires by the time measured from the Contract Sale Date and the mileage measured from the Vehicle Odometer Reading at the Time of Sale. **NOTE:** This Contract measures the term for the Agreement Period by months and mileage. If Your Vehicle is a Gray Market Vehicle, and if the odometer measures distance only in kilometers, then, in the event of a claim, the Obligor will convert the Vehicle odometer reading to miles to determine if this Contract is active.
- **ALL-ELECTRIC VEHICLE(S), (AEV):** A vehicle that is propelled by an electric motor and contains no internal combustion engine.
- **CONTRACT, SERVICE CONTRACT:** This document in its entirety, which outlines the coverage, benefits, and limitations afforded to You.
- **COST:** The customary and reasonable charges for parts and labor necessary to repair or replace Covered Components. These charges are subject to the Obligor's approval and will not exceed either the manufacturer's suggested retail (list) price for parts or the labor hour allowances derived from industry recognized flat-rate manuals. The maximum dollar amount per labor hour will not exceed the posted customer pay rate of the repairing facility.
- **COVERED BREAKDOWN:** A Breakdown that is covered by this Contract.
- **COVERED PART(S) and COVERED COMPONENT(S):** Any part of the Vehicle listed herein as a Covered Part/Covered Component and not excluded from coverage by this Contract.
- **COVERED REPAIR:** A repair to a Covered Part/Covered Component approved by the Obligor.
- **EMERGENCY REPAIRS:** Repairs made outside of Obligor's business hours, which, if not performed, would render Your Vehicle inoperable or unsafe to drive.
- **FINANCE COMPANY:** Any financial institution providing financing for the purchase of this Service Contract.
- **FUEL CELL:** A device that converts the chemical energy from a fuel (generally hydrogen) into electricity, which powers a Fuel Cell Vehicle's electric motor.
- **FUEL CELL VEHICLE:** A vehicle that uses a Fuel Cell instead of, or in combination with, a battery to power its electric motor.
- **GRAY MARKET VEHICLE:** A Gray Market Vehicle is a vehicle manufactured for sale outside of the United States but is imported into the United States through a channel other than an automotive manufacturer's authorized distributor.
- **HYBRID(S), HYBRID VEHICLE(S), HYBRID ELECTRIC VEHICLE(S), (HEV):** A vehicle that is equipped with, and is propelled alternately by, both an internal combustion engine and an electric motor.
- **LICENSED REPAIR FACILITY:** Any automotive repair facility that has been licensed to perform automotive repairs by the state in which it operates and employs a technician qualified to make repairs on Your Vehicle.
- **LUBRICATED PART:** A part that requires lubrication to function correctly.
- **MECHANICAL BREAKDOWN, BREAKDOWN, FAILED, FAILS, or FAILURE:** The inability of any Covered Component(s) that has received proper maintenance, as prescribed by Your Vehicle's manufacturer, to function in the manner for which it was designed. This inability must be the result of defective material, faulty workmanship, or Wear and Tear. In addition, a Failed part must be outside the allowable tolerances prescribed by the manufacturer to be deemed a Failure.

This sample contract displays the program benefits and coverage available in most states.
THE LICENSED REPAIR FACILITY MUST CALL X-XXX-XXX-XXXX FOR INSTRUCTIONS PRIOR TO DIAGNOSIS OR TEARDOWN.
 The enforceable version of this sample may vary by state.

- **OBLIGOR, CONTRACTUAL OBLIGOR, OUR, US, and WE:** The administrator and the party obligated to perform under the terms and conditions of this **Contract**: Dealers Alliance Corporation, (Street Address), (City), (State), (Zip), X-XXX-XXX-XXXX.
- **PLUG-IN HYBRID ELECTRIC VEHICLE(S), (PHEV):** An HEV that contains a battery that can be recharged from an external source. In addition, the internal combustion engine of some PHEV may be used to charge the battery.
- **SELLING COMPANY:** The entity identified on the first page of this **Contract** from whom **You** purchased this **Service Contract**.
- **VEHICLE:** The **Vehicle** identified on the first page of this **Contract**.
- **WEAR AND TEAR:** The gradual reduction in component performance through normal or excessive usage.
- **YOU, YOUR, CONTRACT HOLDER, I, MY:** The person(s) whose name is listed as the purchaser(s) of this **Service Contract** or the person(s) to whom this **Contract** has been duly transferred according to the procedures outlined herein

L. CANCELLATION

Cancellation by the Finance Company

You hereby authorize the **Finance Company** to cancel this **Contract** on **Your** behalf in the event: (1) **Your Vehicle** is repossessed or (2) **Your Vehicle** is declared a total loss. A complete notice of cancellation ("Notice") from the **Finance Company** shall be provided on company letterhead and shall include the **Contract Holder** name, **Contract** number, Vehicle Identification Number (VIN), the date of repossession or total loss, and the **Vehicle** mileage at the time of repossession or total loss.

Cancellation by the Obligor

The **Obligor** may cancel this **Contract** for non-payment of the **Service Contract** price, material misrepresentation by **You** to **Us**, or a substantial breach of duties by **You** relating to the **Covered Vehicle** or its use.

Cancellation by the Contract Holder

You may cancel this **Service Contract** at any time by (1) returning to the **Selling Company** to complete and sign all applicable cancellation documentation or (2) **You** may notify the **Obligor** in writing or submit **Your** request to example@email.com. A complete notice of cancellation ("Notice") from the **You** shall include: A written request signed by **You** containing **Your** name, **Contract** number, **Your Vehicle** Identification Number (VIN), and the date of cancellation. **We** may request a complete copy of this **Service Contract** and a notarized statement indicating the actual mileage (odometer reading) of **Your Vehicle** on the date of the cancellation request.

Cancellation Provisions

The following applies whether the **Contract** is cancelled by the **Obligor, Contract Holder, or Finance Company**. If this **Contract** is cancelled within the first thirty (30) days from the **Contract** sale date and no claims have been filed, then **You** will receive a full refund of the **Contract** price paid. Eligibility for a full refund is restricted to the original purchaser of the **Contract**. If this **Contract** is cancelled after thirty (30) days past the **Contract** sale date, after a claim has been filed, or if this **Contract** has been transferred, then **You** will receive a pro rata refund and any claims paid under this **Contract** will be deducted from the refund amount. Pro rata refunds are determined by multiplying the amount **You** paid for this **Service Contract** by the lesser of the following: (a) the number of covered days remaining on the **Service Contract** divided by the original number of covered days, or (b) the miles of remaining coverage under the **Service Contract** divided by the original number of covered miles. A cancellation fee of fifty dollars (\$50) will be charged for all pro rata cancellations made by the **Contract Holder** or the **Finance Company**. No cancellation fee shall apply if this **Contract** is canceled by **Us**. In all instances, if there is no **Finance Company**, the refundable amount will be paid to **You**. If there is a **Finance Company**, the refundable amount will be paid to the **Finance Company**.

If this **Contract** is cancelled by **You**, **Your** refund will be paid or credited within thirty (30) days of the date **We** or the **Selling Company** receive Notice of **Your** request to cancel. If this **Contract** is cancelled by the **Finance Company**, **Your** refund will be paid or credited within forty-five (45) days of the date **We** or the **Selling Company** receive Notice of the **Finance Company's** request to cancel. If this **Contract** is cancelled by **Us**, **Your** refund will be paid or credited within forty-five (45) days of the effective date of cancellation.

M. RENEWAL

This **Contract** is non-renewable. However, if **You** return to the **Selling Company** at least 30 days and 1,000 miles before the expiration of the **Agreement Period**, the **Selling Company** may, at its discretion, sell another service contract to **You** that will provide coverage for this **Vehicle**. Future coverage may not be identical to the coverage offered under the terms and conditions of this **Contract**. In addition, the sale of a new contract may depend on eligibility requirements or other requirements as specified by the **Selling Company** or **Obligor**.

N. TRANSFER

Transfer Conditions

If **You** sell **Your Vehicle** or if there is any change in the ownership of **Your Vehicle**, **You** may request to transfer the remaining coverage of this **Contract** to the new owner. This request must be submitted within fifteen (15) days of the change in Vehicle ownership. **You** must notify the **Obligor** of the transfer of ownership in writing and must include the following: a transfer fee of fifty dollars (\$50), the name and address of the new owner, and the mileage of the **Vehicle** at the time of transfer. Copies of all maintenance records showing oil changes and manufacturer's required maintenance must be given to the new owner. The new owner must retain these records and the **Vehicle** will still be subject to the maintenance requirements as specified in this **Contract** and by the **Vehicle** manufacturer. No handwritten receipts will be accepted. **NOTE:** The **Obligor** has the discretion to reject a transfer request within thirty (30) days of the request if verifiable maintenance records cannot be provided to the new owner.

Transfer Restrictions

This **Contract** may not be transferred more than once, may not be assigned to another vehicle, and may not be transferred to a new or used vehicle dealer or anyone other than an individual purchasing **Your Vehicle** for personal use. If **You** sell **Your Vehicle**, or if there is any change in the ownership of **Your Vehicle** without notifying the **Obligor** as outlined in this section, this **Contract** will terminate.

Transfer Instructions

To transfer the remaining coverage afforded under the terms and conditions of this **Service Contract**, contact the **Obligor** at example@email.com for detailed instructions.



iA American Available Point of Sale Materials

iA American's point of sale (POS) materials are branded marketing tools used to promote our products, boost brand visibility, and influence buying decisions. These POS materials play a key role in driving sales, enhancing customer experiences, and creating a strong visual presence within the dealerships. Standard POS materials include brochures and desk mats. Additional material options are listed below and can be designed upon request.



SELECT HM+ POINT OF SALES MATERIALS

The following information identifies the point of sale materials currently available for the product listed in the "Contract Installed" box.

**CONTRACT
INSTALLED:**

DSD-XX-XX-...

**BROCHURE
CODE:**

DSD_BRO_...

**DESK MAT
CODE:**

DSD_DM_...

SUPPLEMENTAL MARKETING COLLATERAL

Examples include, addendums, car toppers, roll-up banners, brochure holders, mirror hangers, and posters.

PRODUCT-SPECIFIC COLLATERAL

Collateral that is to be used with specific products like tire & wheel, dent, or appearance can be designed. Examples include, tire covers, mini shopping carts, and spilled cups.

GRAPHIC DESIGN SERVICES

iA American provides graphic design services for iA American products and programs allowing you to customize existing materials to fit your unique needs, or create completely new collateral*.

**Some restrictions may apply.*

Supplemental, product-specific, and customized materials can be designed upon request. Please note that this may add time and cost to your specific project.

Contact marketing@iaawg.com for more information.



TO ORDER, PLEASE HAVE **ABOVE
CODE(S)** HANDY AND CONTACT US.

EMAIL:

orders@iaawg.com

