



Tire & Wheel Protection (All other Lenders)

Product Summary

Overview

Our Tire & Wheel Protection program is designed for both franchised and independent dealers, offering multiple coverage levels that make it easy to protect more vehicles and meet a wider variety of customer needs.

Eligibility

Available only on the date the Vehicle is sold, for vehicles of any age or mileage.

Coverage

Standard Coverage – Tires meet the OEM size specifications

- Tire Repair: **Up to \$50 per tire**
- Tire Replacement: Replace your tire(s) if deemed non-repairable

Premium Coverage - Wheels are OEM and Tires meet OEM size specifications (all benefits under Standard Coverage apply, plus)

- Wheel Repair: **Up to \$150 per wheel**
- Wheel Replacement: Replace your wheel(s) if deemed non-repairable
- Cosmetic Wheel Repair: **Repair up to \$150 per wheel**. Replacement is not covered

Elite Coverage - Wheels are Aftermarket and Tires meet OEM size specifications

- Tire Repair: **Up to \$75**
- Tire Replacement: Replace your tire(s) if deemed non-repairable
- Wheel Repair: **Up to \$200 per wheel**
- Wheel Replacement: Replace your wheel(s) if deemed non-repairable
- Cosmetic Wheel Repair: **Repair up to \$150 per wheel**. Replacement is not covered

Elite Plus Coverage - Wheels are Aftermarket and Tires exceed OEM size specifications (all benefits under Elite coverage apply)

Note: The following applies to Elite and Elite Plus Coverage. If your Aftermarket wheel requires replacement, and you are unable to locate a replacement wheel:

- If the original value can be determined, obligor will reimburse you for the original value of your aftermarket wheel.
- If the original value cannot be determined, obligor will reimburse you the cost to replace your wheel **up to \$1,000**.

Terms

The Service Contract begins on the vehicle/contract purchase date and ends when the term has elapsed.

Available Terms – 12, 24, 36, 48, 60, 72, & 84 Months

Additional Benefits

Emergency Roadside Assistance – The services listed below are available at a maximum of **\$100 per service occurrence**

- Towing Assistance, Battery Jump Start, Flat Tire Assistance, Lockout Assistance, Fuel, Oil, Fluid, & Water Delivery

Limit of Liability

Repairs per repair visit are limited to the Actual Cash Value of the Vehicle immediately prior to the Covered Failure. In addition, the total of all benefits paid:

- For Tire Repairs or Replacements - \$2,000 for either Standard or Premium, \$3,000 for Elite, \$4,000 for Elite Plus Coverage
- For Wheel Repairs or Replacements - \$2,500 for Premium, \$4,000 for Elite, \$6,000 for Elite Plus Coverage

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



Hot Topics

This product applies only to D.O.T. approved tires and wheels on the vehicle at the time of delivery.

Ford, Toyota, and Mazda will not finance this program.

Cosmetic repairs are **not** available for **carbon fiber, chrome or magnesium wheels** or any wheel that cannot be completely repaired.

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.



AUTOMOTIVE

iA American Expanded Tire and Wheel Protection

What Road Hazards Threaten Your Drive?

Many road conditions can damage your tires and wheels. Potholes are easier to see, but some practically sneak up on you once it's too late, like jagged rocks, sharp nails, metal scraps, broken glass. If a road hazard damages your tires and wheels, you won't have to worry about covered repairs or replacement costs when you have **iA American Expanded Tire and Wheel Protection!**

PROGRAM BENEFITS:

- › 4 Coverage Options
- › Roadside Assistance
- › Steel or Alloy Wheel Cosmetic Repair
- › Non Pro-Rated Coverage
- › Zero Deductible
- › Nationwide Repair Facilities
- › Increased Resale Value



METAL



NAILS



GLASS



POTHOLE



ROCKS



DEBRIS

THE PRODUCT BEING OFFERED IS A SERVICE CONTRACT AND IS SEPARATE AND DISTINCT FROM ANY PRODUCT OR SERVICE WARRANTY WHICH MAY BE PROVIDED BY THE MANUFACTURER, IMPORTER, OR SELLER.

This is not your service contract. It is a general outline of coverage available through this program. In the event of a wheel claim, the Obligor reserves the right to request or supply a replacement item of like kind and quality. For complete details concerning terms, conditions, limits of liability, coverage and exclusions, please refer to your vehicle service contract.

Pre-authorization is one of the terms of your plan. Failure to meet this requirement of your plan may result in the denial of your claim.

Call 1.866.843.7565 for claim authorization.

Obligor: Dealers Alliance Corporation.
For Florida residents, the Obligor is: Dealers Assurance Company.
P.O. Box 30250, Albuquerque, NM 87190
FL License #02977

*Protect Your Investment Today With
Expanded Tire & Wheel Protection!*



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TIRE & WHEEL PROTECTION

Standard • Premium • Elite • Elite Plus

PURCHASER INFORMATION

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

VEHICLE INFORMATION

VEHICLE IDENTIFICATION NUMBER	VEHICLE YEAR, MAKE, & MODEL	
VEHICLE ODOMETER READING AT TIME OF SALE	VEHICLE CLASS	VEHICLE/CONTRACT PURCHASE DATE

SELLING COMPANY INFORMATION

SELLING COMPANY NAME	DEALER NUMBER	SELLING COMPANY TELEPHONE NUMBER
SELLING COMPANY ADDRESS		

FINANCE COMPANY INFORMATION

FINANCE COMPANY NAME	FINANCE COMPANY TELEPHONE NUMBER
FINANCE COMPANY ADDRESS	

CONTRACTUAL OBLIGOR

DEALERS ALLIANCE CORPORATION, (Street Address), (City), (State), (Zip), X-XXX-XXX-XXXX.

COVERAGE

DEDUCTIBLE

TERM

<input type="checkbox"/> STANDARD <input type="checkbox"/> PREMIUM <input type="checkbox"/> ELITE <input type="checkbox"/> ELITE PLUS If Your Vehicle is equipped with Aftermarket wheels, then You must select either ELITE COVERAGE or ELITE PLUS COVERAGE for any benefit to apply to those wheels. In addition, if the tires on Your Vehicle exceed OEM size specifications, You must select ELITE PLUS COVERAGE for any benefit to apply. If no coverage is selected, then Standard Coverage will apply.	\$0	____ MONTHS For this Service Contract to be valid, the term must be clear, legible, without correction, and available to the Selling Company at the time of sale.
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AGREEMENT PERIOD

This Service Contract is available only on the date the Vehicle is sold. The term of this Service Contract begins on the VEHICLE/CONTRACT PURCHASE DATE shown above and ends when the time period indicated under TERM has elapsed, unless cancelled in writing by You or Us. If no term is indicated, then the term will be 12 months. This Service Contract is non-renewable.

OTHER IMPORTANT INFORMATION

THIS CONTRACT IS NOT INSURANCE; 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. 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 ACKNOWLEDGEMENT

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 SPECIFIC COVERAGE SELECTED ABOVE. I ALSO UNDERSTAND THAT BOTH THE SELLING COMPANY AND THE OBLIGOR ASSUME NO OBLIGATION OR LIABILITY THAT DOES NOT APPEAR IN THIS SERVICE CONTRACT. THE PURCHASE OF THIS SERVICE CONTRACT IS NOT REQUIRED TO OBTAIN FINANCING OR TO PURCHASE OR LEASE A VEHICLE.	
SIGNATURE _____	DATE _____
SERVICE CONTRACT PRICE \$ _____	

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 REPAIR OR REPLACEMENT
The enforceable version of this sample may vary by state.

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SAMPLE ONLY
NOT FOR SALE

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

Coverage under this **Contract** applies only to the tires and wheels on **Your Vehicle** at the time of delivery, subject to the coverage **You** selected on the first page of this **Contract**. However, in the event of a **Covered Repair**, any replacement tire or wheel will also be covered for the remainder of **Your** term. In the event of a **Covered Repair**, **We** will reimburse **You** for the **Cost** to repair or replace the tires and wheels specified above, subject to the terms and conditions herein. There is no deductible. **The total of all wheel replacements and wheel repairs cannot exceed the aggregate limit of liability for the coverage You selected (outlined in "LIMITS OF LIABILITY").**

1. STANDARD COVERAGE

Standard Coverage is available to **You** only if **Your** tires meet the **OEM** size specifications for **Your Vehicle**. If **You** selected Standard Coverage, then the following benefits apply:

TIRE REPAIR: **We** will reimburse **You** for the **Cost** to repair **Your** flat tire(s) if the tire sustains damage from a **Covered Failure**, up to \$50 per tire.

TIRE REPLACEMENT: **We** will reimburse **You** for the **Cost** to replace **Your** tire(s) if **We** deem **Your** tire as non-repairable due to a **Covered Failure**.

2. PREMIUM COVERAGE

Premium Coverage is available to **You** only if **Your** wheels are **OEM** and **Your** tires meet the **OEM** size specifications for **Your Vehicle**. If **You** selected Premium Coverage, then all benefits listed under Standard Coverage apply, plus the following benefits:

WHEEL REPAIR: **We** will reimburse **You** for the **Cost** to repair **Your** wheel(s) if the wheel sustains damage from a **Covered Failure**, up to \$150 per wheel.

WHEEL REPLACEMENT: **We** will reimburse **You** for the **Cost** to replace **Your** wheel(s) if **We** deem **Your** wheel as non-repairable due to a **Covered Failure**.

COSMETIC WHEEL REPAIR: If any covered wheel is scratched, nicked, grooved, or incurs any cosmetic damage from a **Covered Failure**, the **Obligor** will pay to repair (not replace) **Your** wheel up to \$150 per wheel, subject to the terms and conditions herein. **Cosmetic repairs are not available for chrome, carbon fiber, or magnesium wheels or any wheel that cannot be repaired or completely repaired, as determined by the wheel repair technician, Obligor, or both.** Due to aging and variance in the color and texture of each wheel, it is not always possible to match the colors or texture to the other wheels, so an exact color or texture match is not guaranteed.

3. ELITE COVERAGE

Elite Coverage is available to **You** if **Your** wheels are **Aftermarket** and **Your** tires meet the **OEM** size specifications for **Your Vehicle**. If **You** selected Elite Coverage, then the following benefits apply:

TIRE REPAIR: **We** will reimburse **You** for the **Cost** to repair **Your** flat tire(s) if the tire sustains damage from a **Covered Failure**, up to \$75 per tire.

TIRE REPLACEMENT: **We** will reimburse **You** for the **Cost** to replace **Your** tire(s) if **We** deem **Your** tire(s) as non-repairable due to a **Covered Failure**.

WHEEL REPAIR: **We** will reimburse **You** for the **Cost** to repair **Your** wheel(s) if the wheel sustains damage from a **Covered Failure**, up to \$200 per wheel.

WHEEL REPLACEMENT: **We** will reimburse **You** for the **Cost** to replace **Your** wheel(s) if **We** deem **Your** wheel as non-repairable due to **Covered Failure**.

COSMETIC WHEEL REPAIR: If any covered wheel is scratched, nicked, grooved, or incurs any cosmetic damage from a **Covered Failure**, the **Obligor** will pay to repair (not replace) **Your** wheel up to \$150 per wheel, subject to the terms and conditions herein. **Cosmetic repairs are not available for chrome, carbon fiber, or magnesium wheels or any wheel that cannot be repaired or completely repaired, as determined by the wheel repair technician, Obligor, or both.** Due to aging and variance in the color and texture of each wheel, it is not always possible to match the colors or texture to the other wheels, so an exact color or texture match is not guaranteed.

4. ELITE PLUS COVERAGE

Elite Plus Coverage is available to **You** if **Your** wheels are **Aftermarket** and **Your** tires exceed the **OEM** size specifications for **Your Vehicle**. If **You** selected Elite Plus Coverage, then all the benefits listed under Elite Coverage apply.

NOTE: The following applies to Elite and Elite Plus Coverage:

If **Your Aftermarket** wheel requires replacement due to a **Covered Failure**, it is both **Your** and the repair facility's responsibility to locate a replacement wheel.

If both **You** and the repair facility are unable to locate a matching replacement wheel:

- If the original value of **Your** damaged **Aftermarket** wheel can be determined, **We** will reimburse **You** for the original value of **Your Aftermarket** wheel.
- If the original value of **Your** damaged **Aftermarket** wheel cannot be determined, **We** will reimburse **You** for the **Cost** to replace **Your Aftermarket** wheel up to \$1,000.

B. ADDITIONAL BENEFITS

EMERGENCY ROADSIDE ASSISTANCE

The services listed below are available to **You**, with a maximum of \$100 per service occurrence. However, if **You** seek roadside assistance through a different telephone number than the one listed below, then **You** will be required to pay for that assistance and will not be reimbursed. **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.**

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

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 REPAIR OR REPLACEMENT

The enforceable version of this sample may vary by state.

C. LIMITS OF LIABILITY

Repairs covered by this Service Contract, per repair visit, are limited to the Actual Cash Value (ACV) of the Vehicle immediately prior to the Covered Failure. In addition, the total of all benefits paid for tire repairs and replacements under this Service Contract will not exceed:

- \$2,000 for either Standard Coverage or Premium Coverage.
- \$3,000 for Elite Coverage
- \$4,000 for Elite Plus Coverage

The total of all benefits paid for wheel repairs and replacements under this Service Contract will not exceed:

- \$2,500 for Premium Coverage
- \$4,000 for Elite Coverage
- \$6,000 for Elite Plus Coverage

D. 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. In addition, this Service Contract will not pay benefits for:

1. Tire or wheel repairs or replacements performed without prior authorization from the Obligor.
2. Replacing any wheel due to cosmetic damage.
3. Tires that are not Department of Transportation (D.O.T.) certified.
4. Used, retread, or remanufactured tires.
5. Chrome wheels.
6. Magnesium wheels.
7. Carbon fiber wheels.
8. Any failure occurring when any portion of the tread depth on the failed tire is 3/32 of an inch or less.
9. Any repair, replacement, or benefit covered by the manufacturer, any warranty, recall, or Your primary insurance company.
10. Any valve stem leaks; **pre-existing damage**; manufacturer defects (this exclusion does not apply to tires); or any damage caused by the following: acts of God, fire, flood, negligence, abuse, misuse, improper installation, dry rot in either sidewall or tread, tire chains, off-road use, vandalism, malicious mischief, theft, or construction site use.
11. Any damage caused by an impact with an engineered obstruction in the highway or roadway, including but not limited to curbs. This exclusion does not apply to cosmetic wheel damage.
12. Wheels that will not seal due to rust or corrosion.
13. Any wheel damaged from an impact that simultaneously damaged the suspension, body, or frame of the vehicle, including damage from either a collision or an accident with another vehicle.
14. Failures occurring when operating Your Vehicle on any surface other than federal, state, county, city or municipality paved roads or highways.
15. Any vehicle that is not street legal or has off-road tires or wheels.
16. Trucks rated more than one ton.
17. Vehicles used for exhibition, racing, competitive driving, municipal services, professional emergency services, police services, or vehicles used to tow loads weighing in excess of Vehicle manufacturer's specifications.
18. Vehicles used for plowing snow.
19. Vehicles used for Commercial purposes.
20. Tires that prematurely fail because of overloading, improper loading, or improper inflation.
21. Vehicles registered outside of the United States.
22. Vehicles needing repairs or replacements outside of the United States or Canada.
23. Any consequential loss or damage whatsoever, including loss, damage, or injury to person or property.
24. 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 Failure has not occurred), freight charges, or storage charges.

In addition to the above, under "Emergency Roadside Assistance," We will also not pay benefits for:

25. Charges for parts, replacement keys, fluids, lubricants, fuel, or the installation of products or materials.
26. Non-emergency towing or other non-emergency service.
27. Mounting or removing of snow tires or chains, winching, extrication, or tire repair.
28. Camping trailers, travel trailers, or any vehicle in tow.
29. Any fines or vehicle storage charges.
30. Towing from a service station, garage, or repair shop, unless We relocate the Vehicle to another Licensed Repair Facility at Our expense.
31. Service on a vehicle that is not in a safe condition to be towed.
32. Roadside service on roads not regularly maintained, such as roads extending into beaches, fields, forests, and areas designated as inaccessible or impassable due to construction.
33. Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law.
34. Repeated service calls for a vehicle in need of routine maintenance or repair.
35. The same roadside service more than once during any seven-day period.
36. Any roadside service acquired independently from this Service Contract.

E. WHAT TO DO IF YOUR TIRE OR WHEEL SUSTAINS DAMAGE

1. Use all reasonable means to protect Your tire and/or wheel from further damage.
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 according to 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.
3. Present this Contract to the Licensed Repair Facility and make certain the Licensed Repair Facility calls X-XXX-XXX-XXXX for an authorization number prior to starting any repair or replacement.
4. Allow the Obligor to inspect any tire and/or wheel if the Obligor asks to do so.
5. If Your repair is a Covered Repair, then We will reimburse You for the authorized amount. You will be responsible for anything not authorized by the Obligor, including any charges that exceed Our limit of liability on covered expenses.

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 REPAIR OR REPLACEMENT

The enforceable version of this sample may vary by state.

F. STATE TAXES

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

G. DEFINITIONS

- **ACTUAL CASH VALUE:** The actual cash value of the **Vehicle** according to the most recent edition of the regional NADA guide.
- **AFTERMARKET:** The market for replacement parts or equipment designed to replace **OEM** parts or equipment.
- **ALL-ELECTRIC VEHICLE(S):** A vehicle that is propelled by an electric motor and contains no internal combustion engine.
- **COMMERCIAL:** Usage in exchange for any charge, fare, fee, rate, or any other consideration, or any other usage intended for profit. Vehicles displaying advertising signage, vehicles owned by businesses, or vehicles with commercial license plates are considered commercial use vehicles. Other examples include, but are not limited to, commercial farm operation, commercial ridesharing/ride-hailing services (e.g.: Uber, Lyft, and Curb), commercial towing, commercially-operated shared-expense carpools (e.g.: "vanpools"), construction, delivery, livery, repair work, route work, service work, shuttle, taxi, or vehicle rental.
- **COST:** The customary and reasonable charges for parts and labor necessary to complete a **Covered Repair**. **These charges are subject to the Obligor's approval and will not exceed 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. At Our option, a covered tire or wheel may be replaced with new parts or with parts of "like kind and quality..**
- **COVERED FAILURE:** Pertaining to tires, a **Covered Failure** is the inability of any tire to function in the manner for which it was designed, either due to contact with a **Road Hazard**, a defect in materials, or faulty workmanship. **This inability to function is not due to misuse or abuse, and specifically excludes Wear and Tear. Any tire with 3/32 inch of tread depth or less is not eligible for coverage.** Pertaining to wheels, a **Covered Failure** is any wheel damaged by a **Road Hazard** to the extent that it cannot balance properly or form a seal with the bead of the tire. Please see "WHAT IS NOT COVERED" for a list of other exclusions.
- **COVERED REPAIR:** The repair or replacement of a tire or wheel that has been authorized by the **Obligor**.
- **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.
- **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 licensed by the state in which it operates to perform automotive repairs.
- **OBLIGOR, WE, US, OUR:** 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.
- **OEM:** The abbreviation for "Original Equipment Manufacturer." This abbreviation is commonly assigned to the original parts the manufacturer used when assembling the **Vehicle** and to the equivalent replacement parts made by the manufacturer of the original parts.
- **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 solely to charge the battery.
- **ROAD HAZARD:** Any abnormal road conditions and/or objects such as potholes, rocks, metal scraps, nails, glass, and other road debris that may cause a failure to a covered tire and/or wheel.
- **SELLING COMPANY:** The entity identified on the first page of this **Contract** from whom **You** purchased this **Service Contract**.
- **SERVICE CONTRACT, CONTRACT:** This document in its entirety.
- **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, PURCHASER, 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.

H. CANCELLATION

Cancellation by the Obligor

We 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 Finance Company

You hereby authorize the **Finance Company** to cancel this **Contract** on **Your** behalf in the event: (1) **Your Vehicle** is repossessed, (2) **Your Vehicle** is declared a total loss, or (3) **You** default in **Your** obligations to the **Finance Company**. 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), and the date of repossession or total loss.

Cancellation by the Contract Holder

You may cancel this **Service Contract** at any time by notifying **Us** in writing. **YOU MAY CONTACT THE SELLING COMPANY FOR ASSISTANCE.** A complete notice of cancellation ("Notice") from the **Contract Holder** shall include: A written request signed by **You** containing **Your** name, **Contract** number, **Your Vehicle** Identification Number (VIN), and the date of cancellation.

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. 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 or after a claim has been filed, or if this **Contract** has been transferred, then **You** will receive a pro rata refund. Pro rata refunds are determined by multiplying the amount **You** paid for this **Service Contract** by the number of covered days remaining on the **Service Contract** divided by the original number of covered days. A cancellation fee of twenty-five dollars (\$25) or ten percent (10%) of the **Contract** price, whichever is less, will apply to 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** 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** 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.

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 REPAIR OR REPLACEMENT

The enforceable version of this sample may vary by state.

I. RENEWAL

This **Contract** is non-renewable.

J. 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.

K. HOW THIS CONTRACT MAY BE TRANSFERRED

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 thirty (30) 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 \$50, the name and address of the new owner, and the mileage of the Vehicle at the time of transfer.

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, fill in the information below, make a copy of this page and a copy of the first page of this Service Contract, enclose a \$50 check or money order payable to Dealers Alliance Corporation, and mail the aforementioned items to the following address:

Dealers Alliance Corporation
(Street Address), (City), (State), (Zip).

Transfer will be valid when the new owner receives a confirmation letter from Dealers Alliance Corporation.

Name of New Owner _____ Date of Transfer _____

Address _____ City, ST, Zip _____

Odometer Mileage on Date of Transfer _____

Signature of Vehicle Purchaser _____ Signature of Vehicle Seller _____

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 REPAIR OR REPLACEMENT

The enforceable version of this sample may vary by state.



AUTOMOTIVE

Expanded T&W – Non-Ford

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.



EXPANDED T&W – NON-FORD 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:

DFS-XX-XX- [...]

BROCHURE
CODE:

DFS_BRO_ [...]

DESK MAT
CODE:

DFS_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



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