

**WHAT IS COVERED:** Upon payment of the deductible amount per visit selected on the front of this Extended Service Agreement and before the expiration of this Extended Service Agreement, necessary mechanical repairs to the components listed below in the specific plan of coverage selected, without additional charge to You will be made. This Extended Service Agreement covers any failure to a covered component resulting from normal wear and tear. **Replacement of any part may be made with new parts, remanufactured parts, non-original manufacturer's parts, or with parts of like kind and quality at the time of breakdown. This Agreement is subject to a Waiting Period (See Waiting Period herein) commencing from the Date of Sale. Coverage under this Agreement begins upon expiration of the Waiting Period.**

**PLAN P POWERTRAIN COMPONENT COVERAGE**

**ENGINE** All internal lubricated parts: bearings, pistons, piston pins and rings, valves, valve springs, valve spring retainers and rocker arms; timing chain or timing belt and tensioners, and rocker arms. Timing gear, oil pump, valve guides, followers, valve seats, rocker shafts, push rods, valve lifters, connecting rods, crankshaft and main bearings, camshaft, cam bearings and rocker bushings. Other parts: Water pump, engine mounts, engine cushions, exhaust manifold, intake manifold, front cover, harmonic balancers, flywheel (flexplate), flywheel ring gear, pulleys and eccentric shaft; seals and gaskets. **Note:** Engine block, cylinder head(s), cylinder sleeves, oil pan and valve covers only if the damage results from the failure of an internal lubricated part. **Turbo/Supercharger:** All internal lubricated parts contained within the turbo/supercharger housing, plus the charger housing only if the damage results from the failure of an internal lubricated part.

**TRANSMISSION (AUTOMATIC OR MANUAL)** All internal lubricated parts; torque converter, pump, drums, reaction carrier, shafts, hubs, gears, shift rails and forks, internal linkage, and bearings. Transmission mounts, vacuum modulator; seals and gaskets. The transmission case, housing and oil pan, only if the damage results from the failure of an internal lubricated part. **TRANSFER CASE** All internal lubricated parts, plus the transfer case housing only if the damage results from the failure of an internal lubricated part. **DRIVE AXLE ASSEMBLY (FRONT, REAR, 4WD OR AWD)** All internal lubricated parts contained within the drive axle housing; hub, axle and non-serviceable bearings, drive gears and clutches. Constant velocity joints, universal joints, axle shafts, drive shafts; seals and gaskets. The axle or transaxle housing, only if the damage results from the failure of an internal lubricated part.

**PLAN A STATED COMPONENT COVERAGE (PLAN P COMPONENTS ABOVE, PLUS THE FOLLOWING COMPONENTS)**

**ENGINE COOLING SYSTEM**  
Fan, fan clutch, fan motor.

**FACTORY AIR CONDITIONING**  
Condenser, compressor, clutch and pulley, evaporator, receiver dryer, accumulator, HVAC controller and module, seals and gaskets.

**FRONT SUSPENSION**  
Struts; upper and lower control arms and shafts and bushings; upper and lower ball joints; stabilizer shaft; linkage and bushings; spindles and supports; wheel bearings.

**STEERING**  
All internal lubricated parts; steering gear box, rack and pinion and all internal parts; power cylinder assembly, power steering pump, main and intermediate steering shafts and couplings; tie rods and tie rod ends; linkage; idler arm; pitman arm. Electric steering motor, electric cylinder assembly, rack and pinion with electric power assist.

**FUEL SYSTEM**  
Fuel pump, fuel injection pump, fuel injectors, fuel rail, metal fuel delivery lines, nozzles and vacuum pump and vacuum assist booster.

**FACTORY-INSTALLED NAVIGATIONAL SYSTEM**  
Display, controls, and all electrical components.

**BRAKES**  
Master cylinder; vacuum and hydraulic power brake booster, wheel cylinders; hydraulic lines and fittings; disc calipers.

**ELECTRICAL**  
Alternator, voltage regulator, voltage sensor, distributor, starter motor, starter drive and solenoid; electronic ignition module, wiring harnesses, manually operated switches, wiper motor, power window motor, sunroof motor.

**ELECTRONIC HIGH TECH COMPONENTS**  
Level control compressor, sensors and limiter valve; pneumatic suspension pump, sensors and valves; fuel injection sensors and control module; ignition module; crank sensors; digital or analog instrument cluster; moisture control unit and sensors; anti-detonation sensors; manufacturer installed combination entry system; manufacturer installed anti-theft device; ABS (anti-locking braking system), electronic brake control module.

**ELECTRICAL PLUS**  
All power motors and solenoids related to the electrical operations of antennas, door locks, power headlight motors, seat motors, mirrors, convertible tops, power trunk releases.

### PLAN B EXCLUSIONARY COVERAGE

#### PLAN P AND PLAN A COVERAGE PLUS:

Plan B Exclusionary Coverage provides all the coverage listed above and also provides coverage for repair/replacement of **ALL** factory-installed original mechanical equipment on the Covered Vehicle except those items listed under "What Is Not Covered" below.

### PLAN CA COMPANION WRAP STATED COMPONENT COVERAGE

Includes all components covered under Plan A Stated Component Coverage **except** Powertrain components listed under Plan P Powertrain Component Coverage above and items listed under "What Is Not Covered" below.

### PLAN CB COMPANION WRAP EXCLUSIONARY COVERAGE

Includes all components covered under Plan B Exclusionary Coverage except Powertrain components listed under Plan P Powertrain Component Coverage above and items listed under "What Is Not Covered" below.

### ADDITIONAL BENEFITS

**Trip Interruption Reimbursement:** When a covered breakdown disables Your Vehicle and the covered repairs are completed more than 100 miles away from the Your residence, we will reimburse You for lodging and meal expenses incurred by You between the date of the mechanical breakdown and the date on which the covered repairs are completed. You will be reimbursed for actual lodging and meal expenses, up to \$75.00 per day, not to exceed a 3-day maximum of \$225.00. Valid receipts are required for reimbursement. **You must call 1-833-487-5445 (Claims Service Office) prior to receiving this benefit.** (Trip Interruption Reimbursement available where allowed by law. See State Provisions.)

**Substitute Transportation Reimbursement:** In the event of a breakdown of a covered component, You may be eligible for substitute transportation reimbursement. Such expense shall be limited to actual per day cost up to \$35.00 per day, a 5 day maximum, not to exceed \$175.00 per occurrence. To qualify for reimbursement, Your Vehicle must be inoperable and undergoing repair. The substitute vehicle must be rented from the repair facility, or from a licensed rental agency. Reimbursement for substitute transportation shall not continue beyond the day on which repairs are completed, You are notified of completion and Your Vehicle is operable. Valid rental agency receipts will be required for reimbursement. (Substitute Transportation Reimbursement available where allowed by law. See State Provisions.)

### WHAT TO DO IF REPAIRS ARE NEEDED

Call 1-833-487-5445 (Claims Service Office) for instructions before You deliver Your Vehicle to a repairing facility. To assure coverage under the terms of this Extended Service Agreement, authorization must be obtained prior to teardown or repair. This Agreement is subject to a Waiting Period (See Waiting Period herein) commencing from the Date of Sale. Coverage begins upon expiration of the Waiting Period.

**Emergency Repairs:** If emergency repairs covered by this Extended Service Agreement are required outside normal business hours (i.e., on a weekend or holiday) You should deliver Your Vehicle to a licensed repair facility and have the necessary repairs performed on Your Vehicle at a reasonable and customary charge for the repairs. On the next business day, or as soon as reasonably possible, You must report the repairs by calling the toll free claims number listed on the front. To obtain a reimbursement for such emergency repairs, please call the Claims Service Office number on the front. Emergency repairs are defined to be repairs which, if not performed to Your Vehicle, would impair the future operation of Your Vehicle.

**24 Hour Roadside Assistance:** In the event Your Vehicle requires any of the following services: 1) gasoline up to two gallons; 2) flat tire service (with inflated spare); 3) battery jump start; 4) locked-out assistance; or 5) towing, the cost of these services not payable by Your insurance will be covered up to \$50.00 per occurrence. **You must call Roadside Assistance, at 1-800-270-8447, prior to receiving roadside services.**

### WHAT IS NOT COVERED

Any items not listed under the "What Is Covered" section of the specific plan You selected on the front of this Agreement. Incidental or consequential damages or loss caused by breakdown of components (or otherwise) including property damage, personal injury, inconvenience, loss of Your Vehicle use, damage to a covered part by a non-covered part and damage to a non-covered part by a covered part. Also not covered: Repairs covered by any manufacturer's warranty or manufacturer's emissions warranty on Your Vehicle (whether or not transferred with Your Vehicle), manufacturer's recall or factory bulletins, breakdowns of components caused by a defect the manufacturer has publicly announced it would correct, but which You failed to have corrected. If Your Vehicle was not certified for sale within the United States at the time of manufacture, if Your Vehicle has been salvaged, if Your Vehicle's title has been branded or if Your Vehicle has been declared a total loss. Coverage under this Extended Service Agreement does not apply if Your Vehicle: a. Has been used for plowing snow, if not otherwise equipped to plow snow by the manufacturer, or is equipped in a condition or manner which exceeds the manufacturer's recommendations for Your Vehicle; b. Has been used for competitive driving,

racing or towing a trailer whose weight exceeds the manufacturer's recommendations for Your Vehicle; c. Has been used for hire to public, or to transport people for hire (not including ridesharing); d. Has been used for municipal or professional emergency or police services.

**Pre-Existing conditions are not covered** (all parts covered under this Agreement must be functioning properly and not in need of repair on the Date of Sale of this Agreement). Repairs required because of collision, abuse, overheating or operation without proper lubrication or coolant, road conditions, misuse, negligence, alterations, racing, accidents, fires, floods, riots, acts of God, vandalism, upset, theft, lack of reasonable and proper maintenance, abuse through towing or improper load capacity, abuse through continued operation of Your Vehicle while impaired, or any other losses normally covered by casualty insurance. Repairs made within the Waiting Period.

Also not covered are excessive oil consumption, loss of compression, and/or gradual reduction in operating performance due to failure of a covered part or parts. Repairs beyond those required to correct the covered failure. Repairs of components which have been modified or added to Your Vehicle after purchase, any repairs on Your Vehicle if Your mileage has been altered or if Your odometer has been tampered with while owned by You. Repairs made outside the 50 United States, its territories and possessions and Canada. Any manufacturer's required maintenance. Damage caused by Your failure to take or cause to be taken reasonable precautions to prevent further damage when an apparent problem exists. Diagnostic fees for non-covered repairs and non-emergency repairs performed without the Administrator's approval.

**MECHANICAL:** Refrigerant, coolant, and fluids unless required for a covered repair. Service adjustments/cleaning, throttle body assembly (except injectors), contaminated fuel, fluids, and filters; air conditioning recharge, battery/hybrid battery packs/battery cables, bolts and fasteners, belts, dust boots, dust seals, hoses, brakes (front hubs, drums, shoes, lining, disc rotors and pads), exhaust system (including catalytic converter), filters, lights (bulbs, sealed beam and lenses), lubricants, manual clutch, pressure plate, throw-out bearings, clutch master or slave cylinders, manual clutch disc, strut inserts, shock absorbers, spark/glow plugs and wires, squeaks and rattles, rust, tires, tune-ups, wheel balancing, wheel alignment, wheel studs, wiper blades, shop supplies and hazardous waste removal. Repairs due to water intrusion, corrosion or carbon buildup. Repairs, retrofit, or replacement of any components caused by or due to compliance with any law or legislation including the Clean Air Act.

**EXTERIOR:** Service adjustments (glass and body parts), bright metal, bumpers, body panels, handles, door handles, hinges, glass, moldings, outside ornamentation, convertible or vinyl tops, paint, rust, sheet metal, sideview mirrors (glass and housing), air and water leaks, weatherstrip, wheel covers/ornaments and wind noise. Repairs due to water intrusion or corrosion. Physical damage, alignment or bumper and body parts.

**INTERIOR:** Buttons, carpet, dash pad, door and window handles, handles, knobs, rearview mirror (glass and housing), trim, and upholstery. Repairs due to water intrusion or corrosion. All non-factory-installed items and equipment, such as, but not limited to radios, tape players, compact disc players, audio systems, DVD players, graphic equalizers, speakers, cellular telephones, theft deterrent systems, radar detectors, navigation systems, heads-up display system, information display system, and related components.

**LIMITS OF LIABILITY:** The total of all benefits paid or payable under this Agreement shall not exceed the actual cash value of the Vehicle as determined by the most current National Auto Dealers Association (NADA) Official Used Car Guide at the time of sale. The total benefits payable for any single repair or replacement shall not exceed the actual cash value of the Vehicle as determined by the most current NADA Official Used Car Guide immediately prior to the Breakdown.

**WITH RESPECT TO ROADSIDE ASSISTANCE:** You are not covered when any other Roadside Coverage is in effect, such as coverage from the manufacturer with the purchase of Your Vehicle or as part of Your personal insurance policy. Any Roadside Assistance as shown in this Agreement is covered up to \$50.00 provided it is referred as a result of calling the Roadside Assistance toll free number. Any other Roadside Assistance services obtained are excluded and not covered. Towing services associated with accidents or vandalism are excluded. Other expenses associated with travel arrangements, food, lodging, and miscellaneous expenses are excluded. Call Roadside Assistance at 1-800-270-8447.

**MAINTENANCE RESPONSIBILITIES:** If You fail to perform the manufacturer's recommended maintenance such as oil changes and other periodic services and Your failure results in a breakdown, this will result in loss of Your protection under this Extended Service Agreement. Maintenance records from Your Vehicle's Date of Sale, supported by receipts indicating dates, mileage and services performed, must be kept by You or a subsequent owner of this Extended Service Agreement and made available to the repair facility upon request.

**CANCELLATION:** In the event Your Vehicle is repossessed, declared a total loss, or You elect to give notice of cancellation, this Extended Service Agreement shall terminate. You may cancel this Agreement by submitting a written request to the Seller containing the following information: the Extended Service Agreement number; Your Vehicle identification number; current mileage; and make and model of Your Vehicle. If You cancel this Agreement within 30 days

of its Date of Sale, a full refund will be paid, less the amount of any claims paid or pending. If You cancel this Agreement after 30 days of its Date of Sale, a pro rata refund for the unexpired portion of this Agreement, less the amount of any claims paid or pending, and less a \$50.00\* cancellation fee will be paid. The amount of the refund will be calculated as follows: The Purchase Price of this Agreement shall be multiplied by the greater of a) the fraction obtained by dividing the total mileage elapsed since the Date of Sale by the difference between the maximum miles covered and Your Vehicle's mileage on the Date of Sale or b) the fraction obtained by dividing the number of months this Agreement has been in effect since the Date of Sale by the difference between the maximum number of months covered under this Agreement and the number of months Your Vehicle was in service prior to the Date of Sale of this Agreement. The difference between the number so obtained and the Purchase Price of this Agreement, less the amount of any claims paid or pending, and less the cancellation fee, is the amount of the refund. A like refund will be paid for termination of this Agreement because Your Vehicle is declared a total loss or repossessed. All refunds will be paid to the Lienholder, if any, otherwise to You.

The Provider may cancel this Extended Service Agreement for (1) nonpayment of the provider fee, (2) a material misrepresentation by You to the Provider, or (3) a substantial breach of duties by You relating to the covered product or its use. In the event of cancellation by the Provider for nonpayment of the provider fee, no refund will be paid. In the event of cancellation by the Provider for reason other than nonpayment of the provider fee, a pro rata refund for the unexpired portion of this Agreement, less the amount of any claims paid or pending, and less a \$50.00\*cancellation fee will be paid.

In the event that this Extended Service Agreement is properly transferred to an individual person purchasing Your Vehicle, this Agreement may not be canceled by the new owner of Your Vehicle under any circumstance.

**CANCELLATION FEE:** The Cancellation Fee is \$50.00\*. (\*where allowed by state law, see state provisions)

**Important: See State Provisions regarding Your rights, privileges, and conditions governing cancellation of this Extended Service Agreement in Your state.**

**TRANSFER OF YOUR VEHICLE OWNERSHIP:** In the event You sell Your Vehicle, this Extended Service Agreement shall terminate. You may cancel this Agreement, as outlined above, or apply for a transfer to the new owner. In order to transfer this Agreement; submit immediately (within 15 days of the change in ownership) to the Provider in writing, along with the transfer fee of \$50.00, the following: The Extended Service Agreement number, Your Vehicle identification number, mileage, make and model of Your Vehicle, Date of Sale of Your Agreement, and the name and address of both You and the new owner of Your Vehicle. This Extended Service Agreement may not be assigned separately from Your Vehicle, nor can it be assigned to a new or used vehicle dealership or anyone other than an individual person purchasing Your Vehicle. Copies of maintenance records must be obtained from You by the new owner of Your Vehicle to assure transfer of the manufacturer's warranty. In the event this Extended Service Agreement is properly transferred to an individual person purchasing Your Vehicle in accordance with the terms and conditions above, this Agreement may not be transferred by the new owner of Your Vehicle to any subsequent owner under any circumstance.

**Important: See State Provisions regarding Your rights, privileges, and conditions governing transfer of this Extended Service Agreement in Your state.**

**WAITING PERIOD:** This Agreement is subject to a claims Waiting Period commencing from the Date of Sale, defined as: the first 30 days and 1,000 miles, or the first 90 days and 200 miles, whichever occurs first.

**PROVIDER:** The Provider of this Extended Service Agreement is Portfolio Services Limited, Inc., 14651 Dallas Parkway, Suite 502, Dallas, TX 75254. Toll Free 1-800-335-8769.

**RESPONSIBILITY FOR BENEFITS:** The Provider will be primarily liable to You for the payment of valid claims under this Extended Service Agreement. This Extended Service Agreement contains the complete Agreement between the parties and is not valid unless signed by both the Agreement Holder and an authorized representative of the Provider. This Extended Service Agreement will terminate when You sell Your Vehicle unless transferred as provided in the Transfer Section or when this Extended Service Agreement is canceled as outlined within the Cancellation Section.

**OBLIGATIONS:** This Extended Service Agreement is not an insurance contract. The Provider's obligations under this Extended Service Agreement are insured under an Insurance Policy issued by Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, Illinois 60604. In the event the Provider ceases to operate, is bankrupt or otherwise financially impaired or Your claim or cancellation refund is not paid within 60 days after proof of loss has been filed, You may file a direct claim with Virginia Surety Company, Inc. To do so, please call the following number for instructions: 1-800-209-6206.