



REGISTRATION PAGE

Contract No. _____

CONTRACT HOLDER INFORMATION	
NAME	
ADDRESS	
CITY / STATE / ZIP	
EMAIL ADDRESS	

SELLER INFORMATION	
NAME	
ADDRESS	
CITY / STATE / ZIP	
EMAIL ADDRESS	

CONTRACT INFORMATION		
CONTRACT PURCHASE DATE*	CURRENT ODOMETER READING*	
CONTRACT COST	SALES TAX (WHERE APPLICABLE)	TOTAL COST

VEHICLE INFORMATION		
YEAR	MAKE	MODEL
VIN		

COVERAGE PLAN	
Check <input checked="" type="checkbox"/> Applicable Box:	<input type="checkbox"/> SUPREME <input type="checkbox"/> SUPREME WRAP <input type="checkbox"/> DELUXE <input type="checkbox"/> SELECT <input type="checkbox"/> BASIC

NEW VEHICLE TERM	
MONTHS	MILES

PRE-OWNED VEHICLE TERM	
MONTHS	MILES

* New Vehicle and Wrap Plan expiration is measured in time/mileage from the Contract Purchase Date and zero (0) miles.
*Used Vehicle Plan expiration is measured from the Contract Purchase Date and Odometer Mileage at Contract Purchase Date.

NEW VEHICLE DEDUCTIBLE (If no box is checked, \$100 deductible applies.)	
STANDARD DEDUCTIBLE \$100	OPTIONAL DEDUCTIBLE <input type="checkbox"/> \$0 <input type="checkbox"/> \$25 <input type="checkbox"/> \$50 <input type="checkbox"/> Other _____

PRE-OWNED VEHICLE DEDUCTIBLE (If no box is checked, \$100 deductible applies.)	
STANDARD DEDUCTIBLE \$100	OPTIONAL DEDUCTIBLE <input type="checkbox"/> \$50 <input type="checkbox"/> Other _____

MANDATORY SURCHARGES:	OPTIONAL SURCHARGES:
Coverage must be purchased and surcharges paid at the time of purchase if vehicle is equipped with the following:	
<input type="checkbox"/> Diesel / Turbo or Supercharged / 4WD / AWD <input type="checkbox"/> Lift Kit / Tire Modifications	<input type="checkbox"/> Commercial Use <input type="checkbox"/> Seals and Gaskets (Basic Plan Only)

LIENHOLDER	
NAME and ADDRESS	

ACKNOWLEDGMENT

I agree to purchase this Vehicle Service Contract (Contract) covering the vehicle described on this Registration Page, which must meet **Our** underwriting guidelines and is subject to acceptance by the Administrator. I agree that the time and mileage limits indicated on this Registration Page begin to run from the **Contract Purchase Date**, even though any components or parts covered by a manufacturer, supplier, or other warranty are **NOT** covered by my Contract until expiration of the manufacturer, supplier, or other warranty. **I understand that my Contract Term includes any periods of applicable manufacturers' warranties.**

I understand that my Contract has been issued in accordance with the information contained on this Registration Page and is subject to the terms and conditions stated in the Contract, which I have read and received with this Registration Page.

I understand that prior authorization by the Administrator is required on repairs covered by this Contract. (Call 800-331-3780 for claims authorization.) I further understand that any Breakdown, loss, or damage that results from a pre-existing condition is not covered by this Contract (not applicable if sold by an Arizona dealer).

I understand the purchase of this Contract is not required to purchase or obtain financing of my vehicle.

SIGNATURE OF CONTRACT HOLDER(S)	DATE SIGNED	SIGNATURE OF SALES PERSON
---------------------------------	-------------	---------------------------

Administrator/Obligor:
In Most States: Old Republic Insured Automotive Services, Inc. (CA LIC 0C79822)
In AK, GA, HI, NJ, NY, WY: ORIAS Warranty Services
In OR, TX: ORIAS Warranty Services, Inc. (TX LIC 378)
In AZ, FL, LA, NM, OK, WA, WI: Minnehoma Automobile Association, Inc. (FL LIC 60033) (OK LIC 861332)
P.O. Box 35008, Tulsa, OK 74153-0008
800-331-3780



TABLE OF CONTENTS

TOPIC / SECTION	PAGE
Registration Page	1
How This Contract Protects You	3
Important Information	3
Definitions	3
Your Responsibilities	4
Contract Provisions	4-5
Contract Purchase Option	5
Transfer Provision	5
Cancellation Provision	5-6
How To File A Claim	6
Schedule of Coverage	6-9
Contract Surcharges	9-10
Exclusions	10-11
Lender-Specific Amendments	11
State-Specific Amendments	11

**ADMINISTRATION / CLAIMS
P.O. BOX 35008
TULSA, OK 74153-0008
800-331-3780**



HOW THIS CONTRACT PROTECTS YOU

We, in return for payment of the applicable charge, agree to repair, replace, or arrange for the payment of the cost to repair or replace the covered parts of **Your Vehicle** when due to a **Breakdown** during the **Term** of this **Contract**. **Replacement of any part may be made with like kind and quality, serviceable used or remanufactured parts.**

IMPORTANT INFORMATION

NOTE: This is a Service Contract not an insurance policy.

Our obligations under this **Contract** are fully insured by a Contractual Liability Insurance Policy issued by Old Republic Insurance Company (Tulsa Branch Office), 8282 South Memorial Drive, Tulsa, Oklahoma 74133. If **You** have not received either payment of a claim or a refund for the cancellation of **Your Contract** within sixty (60) days after proof of loss has been filed and approved by the **Administrator**, or **Your** request for cancellation has been submitted to and accepted by the **Administrator**, **You** may make a direct claim against Old Republic Insurance Company (Tulsa Branch Office) at the address shown or call toll free 800-331-3780.

Please refer to State-Specific Amendments for additional information and/or amendments to certain Contract provisions.

DEFINITIONS

The following definitions apply to words frequently used in this **Contract** and appear in **Bold Faced Type**:

You, Your - Means the **Contract** holder shown on the **Registration Page** or the person to whom this **Contract** was properly transferred.

We, Us, Our - Means the **Obligor** and **Administrator** of this **Contract** as stated below and on the **Registration Page** attached to this **Contract**.

Administrator and **Obligor** - Means the following:

In most States: Old Republic Insured Automotive Services, Inc. (CA LIC 0C79822); **In AK, GA, HI, NJ, NY, WY:** ORIAS Warranty Services; **In OR, TX:** ORIAS Warranty Services, Inc. (TX LIC 378); **In AZ, FL, LA, NM, OK, WA, WI:** Minnehoma Automobile Association, Inc. (FL LIC 60033) (OK LIC 861332). **The address and phone number for all administrative companies:** P.O. Box 35008, Tulsa, OK 74153-0008. 800-331-3780. (Note: **In DC**, the **Obligor** is the selling dealer and the **Administrator** is Old Republic Insured Automotive Services, Inc.)

Contract - Means this Vehicle Service **Contract** which **You** have purchased from **Us** to protect **Your Vehicle**.

Registration Page - Means the numbered document which must be attached to and forms a part of this **Contract**. It lists information regarding **You, Your Vehicle, Coverage** selected, and other vital information.

Schedule of Coverage - Lists the **Coverage** provided to **You** for **Your Vehicle** under this **Contract**.

Coverage - Means the protection **You** have selected, as listed in the **Schedule of Coverage** Section.

Your Vehicle - Means the vehicle which is described on the **Registration Page**.

Deductible - Means the amount **You** are required to pay, as shown on the **Registration Page**, for covered **Breakdowns**.

Breakdown - Means the failure of a covered part under normal service. A covered part has failed when it can no longer perform the function for which it was designed solely because of its condition and not because of the action or inaction of any non-covered parts.

Consequential Damage - Means an event or damage that occurs separately as a consequence or result of the failure of any part, such as, loss of time or use, inconvenience, commercial loss, personal injury or property damage.

Pre-existing - Means a condition that within all reasonable mechanical probability relates to the mechanical fitness of **Your Vehicle** prior to the **Contract** purchase date.

Commercial Use - Means any vehicle used for the purpose of route sales, route service, inspections or examinations, maintenance or repair, construction, gardening, carrying tools or equipment to a job site, and any vehicle used to provide shuttle services for non-profit organizations. Note: Vehicle eligibility is subject to specific underwriting guidelines and surcharges.

Term / Contract Period - Means the length of time and miles covered by this **Contract**, as shown on the **Registration Page**.

YOUR RESPONSIBILITIES

- A. Verify Registration Page - The Registration Page must be attached to the front inside cover of this booklet or otherwise affixed to this Contract to complete and validate this Contract.**
- B. Note Your Contract Number - Please see the box containing Your Contract Number on the Registration Page. Please refer to this number in any written or verbal communication, such as requesting information or filing a claim.**
- C. Check the Coverage, Term, Deductible, and Surcharges (if applicable) shown on Your Registration Page for accuracy.**
- 1) **Coverage - Compare the Coverage shown on the Registration Page with the corresponding Coverage listed in the Schedule of Coverage.**
 - 2) **Term - Verify the Term is correct.**
 - 3) **Deductible - The box should be checked which identifies the amount of the covered repair You will be required to pay if You have a claim.**
 - 4) **Surcharges - Check the box labeled Surcharges. Any surcharge applicable to Your Vehicle must be indicated on the Registration Page and the surcharge paid to receive Coverage.**

If any of the information contained on Your Registration Page is missing or is inaccurate, contact the seller of this Contract immediately to avoid a possible delay should a claim arise.

- D. Maintain Your Vehicle - In order for You to receive benefits under the terms of this Contract, You are required to maintain Your Vehicle according to the manufacturer's recommended service schedule, as shown in Your Vehicle's owner's manual. The manufacturer's recommended service schedule for Your Vehicle will be considered the maximum allowable interval between the maintenance services required by this Contract. If there is no written maintenance schedule for oil changes for Your Vehicle, the maximum allowable interval between oil changes must not exceed 7,500 miles. All maintenance on Your Vehicle must be performed by a licensed repair facility. You must keep verifiable repair facility receipts and work orders indicating the date, mileage and service performed. Failure to have the required maintenance performed and/or failure to provide verifiable receipts when requested will result in denial of Coverage. It is Your responsibility to have non-covered repairs or maintenance performed at the time it is recommended.**
- E. Authorize Diagnosis of Failure - You will be required under this Contract to authorize the repair facility to perform any diagnosis or teardown necessary to determine the cause of failure and cost to repair. You will be responsible for all incurred expenses if the failure or Breakdown is not covered by this Contract. Please see How to File a Claim section.**

Should any payment be made by virtue of this **Contract** for any repair or replacement for which the manufacturer or distributor now or subsequently provides remuneration or recovery, then the **Contract** holder assigns to the **Administrator** all rights to such remuneration or recovery not to exceed the amount of the benefit(s) provided under this **Contract**.

CONTRACT PROVISIONS

This **CONTRACT** is between **US** and **YOU**, and is subject to all the terms and conditions contained herein.

A. CONTRACT PERIOD

Coverage under this **Contract** begins on the **Contract** purchase date and will expire according to the time and/or mileage of the **Term**/miles selected, whichever occurs first, as shown on the **Registration Page**.

- 1) New Vehicle Plan **Coverage** begins on the **Contract** purchase date and expires based on either the elapsed time from the purchase date, or when **Your Vehicle** has accumulated the total mileage limitation from mile zero (0), whichever occurs first.
- 2) Pre-Owned Vehicle Plan **Coverage** begins the date **You** purchase the **Contract** and at the miles indicated on the vehicle's odometer on that date. **Coverage** expires in accordance with the **Term**/mileage plan selected, whichever occurs first.

B. COVERAGE

The **Coverage** afforded **You** for **Your Vehicle** is fully described in this **Contract**. Please see **Schedule of Coverage** section.

C. COVERED PARTS AND LABOR

We will pay or reimburse **You** for reasonable costs to repair or replace any **Breakdown** of a part listed in the **Schedule of Coverage**. **Replacement parts may be new, remanufactured, or of like kind and quality**. Labor cost for authorized repairs will be determined by a current nationally published flat rate manual approved by the **Administrator**.

CONTRACT PROVISIONS (CONT'D)

D. DEDUCTIBLE

In the event of a **Breakdown** covered by this **Contract**, **You** may be required to pay a **Deductible**. No **Deductible** payment is required with respect to Ancillary Benefits as provided by this **Contract**. If **You** have a **Deductible**, as shown on the **Registration Page**, the **Deductible** amount will be applied on a per repair visit basis.

E. TERRITORY

This **Contract** applies only to **Breakdowns** that occur and repairs made within the United States of America and Canada.

F. LIMITS OF LIABILITY

- 1) **Per Repair Visit** - Our liability for any one (1) repair visit shall in no event exceed the current market value of **Your Vehicle** at the time of said repair visit, as listed in the NADA Used Car Guide.
- 2) **Aggregate** - The total of all claims and benefits paid or payable while this **Contract** is in force shall not exceed the price **You** paid for **Your Vehicle** (excluding tax, title and license fees).

G. OUR RIGHT TO RECOVER PAYMENT

If **You** have a right to recover against another party for anything **We** have paid under this **Contract**, **Your** rights shall become **Our** rights. **You** shall do whatever is necessary to enable **Us** to enforce these rights. **We** shall recover only the excess after **You** are fully compensated for **Your** loss.

CONTRACT PURCHASE OPTION

You have the right to purchase a **Contract** for additional time/mileage provided the request is made within sixty (60) days and two thousand (2,000) miles prior to the expiration of **Your** original **Contract**. The cost will be determined by the seller and will be based on the **Term**, **Coverage**, and **Deductible** options available at that time and may not match the original **Contract Coverage**. **We** reserve the right to inspect the vehicle prior to acceptance of the **Contract**.

TRANSFER PROVISION

Your Contract may be transferred to someone to whom **You** sell or otherwise transfer ownership of **Your Vehicle** while this **Contract** is still in force. This **Contract** cannot be transferred if the title transfer of **Your Vehicle** passes through an entity other than the subsequent buyer, or **Your Vehicle** is sold or traded to a dealership, leasing agency or entity/individual in the business of selling vehicles. This **Contract** can only be transferred once and the transfer must be initiated by the original **Contract** Holder.

To transfer this **Contract**, the following must be submitted to the Administrator within fifteen (15) days of the change of ownership to a subsequent individual purchaser:

- A. A completed transfer form indicating the name and address of new owner, date of sale to new owner, current mileage;
- B. Seventy-five dollar (\$75) transfer fee made payable to the Administrator.

Any remaining manufacturer's warranty must also be transferred at the same time as vehicle ownership transfer. Copies of all maintenance records showing actual oil changes and manufacturer's maintenance must be given to the new owner. These maintenance records must be retained along with similar documentation for future maintenance work which the new owner has performed in accordance with the Maintenance Requirements of this **Contract**. If necessary, these documents will be verified by the Administrator.

CANCELLATION PROVISION

Please check the State-Specific Amendments section for different rights regarding cancellation.

- A. The original **Contract** holder may cancel this **Contract** by contacting the seller of this **Contract** and completing a cancellation request form. The seller will submit the cancellation request to the Administrator for processing. The cancellation refund will be mailed to the seller for payment to **You**. In the event **You** are unable to return to the seller of this **Contract**, **You** may forward a signed letter requesting cancellation to the Administrator. Include a notarized statement indicating the current mileage (odometer reading) of the vehicle at the time the cancellation is to be effective. **You** will receive **Your** cancellation refund or credit from the seller.
- B. **We** may cancel this **Contract** for non-payment of the **Contract** charge, or for misrepresentation in the submission of a claim. **We** may cancel this **Contract** if **Your Vehicle** is found to be modified in a manner not recommended by the manufacturer.
- C. If **Your Vehicle** and this **Contract** have been financed, the lienholder shown on the **Registration Page** may cancel this **Contract** for non-payment or if **Your Vehicle** is declared a total loss or is repossessed.

CANCELLATION PROVISION (CONT'D)

- D. If this **Contract** is cancelled within the first sixty (60) days (new vehicle plans) or thirty (30) days (pre-owned vehicle plans) from the date shown on the **Registration Page**, and no claims have been filed, **We** will refund the entire **Contract** charge paid. If a claim has been made against **Your Contract**, or if the **Contract** has been in effect more than sixty (60) days (new vehicle plans) or thirty (30) days (pre-owned vehicle plans), **We** will refund an amount of the **Contract** charge according to the pro-rata method reflecting the greater of the days in force or the miles driven based on the **Term/miles** selected and the date **Coverage** begins, less a fifty dollar (\$50) administrative fee unless otherwise stated in the State-Specific Amendments section. **You** will receive **Your** cancellation refund or credit from the seller.

Note: In the event of cancellation, the lienholder, if any, will be named on a cancellation refund check as their interest may appear. The lienholder will be named as the sole payee on a cancellation refund if **Your Vehicle** has been repossessed.

HOW TO FILE A CLAIM

- A. If **Your Vehicle** incurs a **Breakdown**, **You** must take the following steps to file a claim:
1. **You** must use all reasonable means to protect **Your Vehicle** from further damage. Example: activated warning lights indicate that **You** should stop operating **Your Vehicle** immediately.
 2. **You** must authorize a licensed repair facility to perform any diagnosis or teardown necessary to determine the cause of failure and repair cost. **You** are responsible for all incurred expenses if it is determined that the failure or repair is not covered by this **Contract**.
 3. **You** must ensure that the repair facility contacts the **Administrator** at 800-331-3780 when the cause of failure and repair cost are determined. The **Administrator** reserves the right to inspect **Your Vehicle** before repairs are performed.
 4. Depending on the particular failure, maintenance records may be requested from **You** before the **Administrator** will authorize the claim.
 5. Do not authorize repairs until the **Administrator** verifies that the **Breakdown** is covered by this **Contract** and issues an approval number to the repair facility or **Your** claim will be denied. (Exception - see Emergency Repairs.)
 6. It is **Your** responsibility to pay any expenses that are not covered by this **Contract**, including the **Deductible**.
- B. **EMERGENCY REPAIRS:** If **You** have a **Breakdown** that renders **Your Vehicle** inoperable or unsafe to operate outside **Our** normal business hours (8 am to 5 pm Central Time, Monday - Friday, and 8 am to 4 pm Central Time, on Saturday) and when a minor repair, not to exceed a cost of five hundred dollars (\$500), can be performed that will return **Your Vehicle** to operation, **You** may, at **Your** own discretion, authorize the necessary emergency repairs, subject to the following conditions:
1. Emergency repairs can only be performed on **Your Vehicle** when **You** cannot obtain approval from the **Administrator** because the **Breakdown** occurred outside **Our** normal business hours.
 2. **You** must report the claim directly to the **Administrator** within five (5) days from the date the **Breakdown** occurred by calling the toll-free claims number 800-331-3780. Mail-in claims for emergency repairs will not be accepted. Note: If the **Administrator** reopens before repairs to **Your Vehicle** are completed, **You** must immediately contact the **Administrator** for instructions before continuing with the repairs.
 3. Repairs must be performed by a licensed repair facility, and not exceed a cost of five hundred dollars (\$500).
 4. **You** must provide the **Administrator** with a paid receipt.
 5. **You** must save all parts that were replaced and provide them to the **Administrator**, if requested.

Failure to comply with the above procedures will result in a denial of Coverage.

SCHEDULE OF COVERAGE

BASIC PLAN COVERAGE

If **You** purchased the Basic Plan as shown on the **Registration Page**, covered parts are:

ENGINE: All internal parts; manifolds; timing gears, tensioner and guides, chain or belt; flex plate; oil pump; water pump; fuel delivery pump; engine mounts; harmonic balancer; turbocharger housings and internal parts. The engine block and heads, valve covers, timing cover, and oil pan are covered only if damaged by the failure of an internal part.

TRANSMISSION: (Automatic or Manual) All internal parts; torque converter; transmission pan; transmission mounts; vacuum modulator. The transmission case is covered only if damaged by the failure of an internal part.

BASIC PLAN COVERAGE (CONT'D)

TRANSFER CASE: All internal parts; transfer case mounts. The transfer case is covered only if damaged by the failure of an internal part.

DRIVE AXLE: (Front / Rear Wheel Drive) All internal parts; axle shafts; constant velocity joints (except any damage to the constant velocity joint due to the failure of the sealing boot is not covered); universal joints; propeller shafts; axle bearings; hubs and hub bearings. The drive axle case is covered only if damaged by the failure of an internal part.

OPTIONAL SEALS AND GASKETS: Seals and gaskets **Coverage** is provided as an option with the Basic Plan for all parts listed in the above named component groups. A surcharge must be paid and the Seals and Gaskets box must be checked on the **Registration Page** for this **Coverage** to apply on vehicles with 0 - 90,000 odometer miles at the time of **Contract** purchase.

Any part not listed above is not covered by the Basic Plan.

SELECT PLAN COVERAGE

If **You** purchased the Select Plan as shown on the **Registration Page**, covered parts are:

ENGINE: All internal parts; manifolds; timing gears, tensioner and guides; chain or belt; flex plate; oil pump; water pump; fuel delivery pump; camshaft and crankshaft position sensors; knock sensors; manifold pressure sensors; engine mounts; belt tensioner; harmonic balancer; turbocharger/supercharger housings and internal parts. The engine block and heads, valve covers, timing cover, and oil pan are covered only if damaged by the failure of an internal part.

TRANSMISSION: (Automatic or Manual) All internal parts; torque converter; transmission pan; transmission mounts; vacuum modulator. The transmission case is covered only if damaged by the failure of an internal part.

TRANSFER CASE: All internal parts; transfer case mounts. The transfer case is covered only if damaged by the failure of an internal part.

DRIVE AXLE: (Front / Rear Wheel Drive) All internal parts; axle shafts; constant velocity joints (except any damage to the constant velocity joint due to the failure of the sealing boot is not covered); universal joints; propeller shafts; axle bearings; hubs and hub bearings; locking rings. The drive axle case is covered only if damaged by the failure of an internal part.

STEERING: Gear housing, rack and pinion, internal steering rack seals, and all internal components; power steering pump and pump seal; steering column shafts, joints and couplings.

SUSPENSION: (Front and Rear) Upper and lower control arms; control arm shafts and bushings; control arm linkage; ball joints; torsion bars and bushings; steering knuckles / spindles; stabilizer shaft linkage and bushings; wheel bearings; strut upper mount/bearing plate (strut shock absorber function is not covered).

AIR CONDITIONING: Compressor; clutch and pulley; condenser; evaporator; receiver-drier; refrigerant valves; expansion valve and pressure cycling switch; accumulator; idler pulley and bearings; orifice tube.

BRAKES: Master cylinder and seals; wheel cylinders and seals; disc brake calipers; power brake booster; hydraulic brake lines, fittings and valves; parking brake linkage and cables; anti-lock brake system: electronic control unit, wheel / speed sensor(s), valve(s), hydraulic unit, accumulator, modulator, and actuator(s).

ELECTRICAL: Alternator; starter motor; starter solenoid; starter drive; alternator voltage regulator; power window motor; power seat motor; wiper motors; distributor; manually operated switches; coil; horns; horn relay; electronic ignition module; rear window defroster (except for physical damage); rear window heating relay; power door lock actuator; convertible top motor; power antenna motor and mast drive cable; electronic fuel injection sensors, control unit and injectors; electronic transmission control module.

CHASSIS HARDWARE: Hood latch and cable; door / hood / trunk / hatch hinges; glove box / console lock and latch; ignition lock and tumbler; window regulators.

SEALS AND GASKETS COVERAGE: Seals and gaskets **Coverage** is provided with the Select Plan for all parts listed in the above named component groups.

Any part not listed above is not covered by the Select Plan.

DELUXE PLAN COVERAGE

If **You** purchased the Deluxe Plan as shown on the **Registration Page**, covered parts are:

ENGINE: All internal parts; manifolds; timing gears, tensioner and guides, chain or belt; flex plate; oil pump; water pump; fuel delivery pump; throttle body; throttle cable/linkage; fuel lines and fuel regulators; camshaft and crankshaft position sensors; knock sensors; manifold pressure sensors; EGR valve; temperature sensors; thermostat; electric cooling fan motors; fan clutch and pulleys; belt tensioner; coolant recovery tank; radiator and mounts; engine mounts; harmonic balancer; turbocharger/supercharger housings and internal parts; wastegate; bypass valve; actuators and sensors. The engine block and heads, valve covers, timing cover, and oil pan are covered only if damaged by the failure of an internal part.

TRANSMISSION: (Automatic or Manual) All internal parts; torque converter; transmission pan; transmission mounts; vacuum modulator; shifter and shift linkage; electronic shift control module; sensors, solenoids and switches; auxiliary cooler, hydraulic clutch master cylinder and slave cylinder. The transmission case is covered only if damaged by the failure of an internal part.

TRANSFER CASE: All internal parts; transfer case mounts; shifter and shift linkage; electronic shift control module; sensors, solenoids, and switches; all wheel drive engagement module and actuator. The transfer case is covered only if damaged by the failure of an internal part.

DRIVE AXLE: (Front / Rear Wheel Drive) All internal parts; axle shafts; constant velocity joints (except any damage to the constant velocity joint due to the failure of the sealing boot is not covered); universal joints; propeller shafts; center support bearings; axle bearings; hubs and hub bearings; locking rings. The drive axle case is covered only if damaged by the failure of an internal part.

STEERING: Gear housing, rack and pinion, internal steering rack seals, and all internal components; power steering pump and pump seal; power steering lines/hoses; tilt wheel mechanism; steering linkage; idler arm; tie rod ends; pitman arms; center link; steering damper; steering column shafts, joints and couplings.

SUSPENSION: (Front and Rear) Upper and lower control arms; control arm shafts and bushings; control arm linkage; ball joints; torsion bars and bushings; steering knuckles / spindles; stabilizer shaft linkage and bushings; wheel bearings; springs; strut upper mount/bearing plate (strut shock absorber function is not covered).

AIR CONDITIONING: Compressor; clutch and pulley; condenser; evaporator; receiver-drier; refrigerant valves; expansion valve and pressure cycling switch; accumulator; idler pulley and bearings; orifice tube; temperature control panel and module; vent mode door actuator and motor; blower motor and resistor; heater control valve and heater core.

BRAKES: Master cylinder and seals; wheel cylinders and seals; disc brake calipers; power brake booster; hydraulic brake lines, fittings and valves; parking brake linkage and cables; anti-lock brake system: electronic control unit, wheel / speed sensor(s), valve(s), hydraulic unit, accumulator, modulator, and actuator(s); linkage and hardware (backing plates, caliper mounting pins, etc.).

ELECTRICAL: Alternator; starter motor; starter solenoid; starter drive; alternator voltage regulator; power window motor; power seat motor; wiper motors; backup light, brake light, and interior light switches; distributor; manually operated switches; coil; horns; horn relay; electronic ignition module; rear window defroster (except for physical damage); rear window heating relay; power door lock and actuator; convertible top motor; power antenna motor and mast drive cable; electronic fuel injection sensors, control unit and injectors; electronic transmission control module; gauges; stereo or audio equipment; cruise control components; sunroof motor; mirror motors; wiper washer pump and motor; combination entry system transmitters and receivers.

CHASSIS HARDWARE: Hood/door/hatch/trunk latches, cables, hinges, supports and springs; glove box/console lock and latch; ignition lock and tumbler; window regulators; seat belts; trunk and fuel door release cables or controls; T-Top latches; manual sunroof latch; mechanical seat tracks and springs.

SEALS AND GASKETS COVERAGE: Seals and gaskets **Coverage** is provided with the Deluxe Plan for all parts listed in the above named component groups.

Any part not listed above is not covered by the Deluxe Plan.

SUPREME PLAN COVERAGE

If **You** purchased the Supreme Plan as shown on the **Registration Page**, this **Contract** covers all factory installed mechanical and electrical parts of **Your Vehicle** for **Breakdown**, less any applicable **Deductible**, **EXCEPT** for the parts and services listed under the Exclusions section.

SUPREME WRAP PLAN COVERAGE

If **You** purchased the Supreme Wrap Plan as shown on the **Registration Page**, this **Contract** covers all original NON-POWERTRAIN factory installed mechanical and electrical parts of **Your Vehicle** for **Breakdown**, less any applicable **Deductible**, **EXCEPT** for the parts and services listed under the Exclusions section.

The Supreme Wrap Plan is exclusively for vehicles that have a full manufacturer's basic warranty and an extended powertrain warranty which matches the **Term** shown on the **Registration Page**.

ANCILLARY BENEFITS (ALL PLANS)

No Deductible applies to the following benefits:

TOWING: In the event of a **Breakdown** covered by this **Contract**, **We** will pay or reimburse **You** for receipted towing expenses up to seventy-five dollars (\$75) per occurrence. Any payment shall be for actual towing charges in excess of any applicable reimbursement from the manufacturer or any other towing coverage.

CAR RENTAL: If **Your Vehicle** incurs a covered **Breakdown**, **You** may also be eligible to receive reimbursement for a portion of **Your** car rental costs. The amount **We** will repay **You** depends upon the total authorized cost of covered repairs for each repair visit. The maximum **We** will pay is shown in the table below:

Repair Cost	\$200 - \$500	\$501 - \$1,000	\$1,001 - \$1,500	\$1,501 - \$2,000	\$2,001+
Reimbursement	\$50	\$100	\$150	\$200	\$250

We do not cover time spent waiting for parts, or any other delays beyond **Our** control. Before **We** can repay **You**, **You** must give **Us** valid receipts from an authorized rental car agency or the dealer.

TRIP INTERRUPTION: In the event a **Breakdown** covered by this **Contract** occurs more than one hundred (100) miles from **Your** home and results in a repair facility keeping **Your Vehicle** overnight, **We** will reimburse **You** for receipted hotel and restaurant expenses, up to one hundred dollars (\$100) per day for a maximum of three (3) days and a total benefit per occurrence of three hundred dollars (\$300).

ROADSIDE ASSISTANCE: **We** will reimburse **You** for Roadside Assistance, subject to a fifty dollar (\$50) per occurrence limitation, for the following emergency services for **Your Vehicle**:

- Lock - Out Assistance
- Fuel Delivery Services
- Flat Tire Assistance
- Battery Service

For reimbursement for Roadside Assistance benefits, submit **Your** paid receipt and the details of the service(s) performed on **Your Vehicle** to the **Administrator**.

TIRE ROAD HAZARD: The Tire Road Hazard benefit provides coverage for the repair, or if necessary, the replacement of any of **Your Vehicle's** tires which have become damaged or unsafe for use due to a road hazard loss for the entire **Term** of this **Contract**. The tire must have a tread depth of at least 3/32 of an inch at the time of loss. In no event will **Our** liability for tire coverage exceed two hundred dollars (\$200) per occurrence or eight hundred dollars (\$800) during the **Term** of this **Contract**. No dollar limits or per occurrence limits of liability apply if this **Contract** is financed through Ford Motor Credit.

Towing, Car Rental, and Trip Interruption benefits are not available for any claim **You** may have for tire damage. A "road hazard" shall mean pothole, rock, nail, wood, tree limb/branch, or other debris on the road surface. Please refer to Exclusions section, Item O., for specific excluded conditions.

CONTRACT SURCHARGES

Any surcharge applicable to **Your Vehicle** must be selected on the **Registration Page** to receive **Coverage**. If surcharges are not paid, **Coverage** will be denied.

A. MANDATORY SURCHARGES:

1. **Diesel / Turbo / Supercharged / 4WD / AWD** or any combination.
2. **Lift Kit / Tire Modifications (New Vehicles Only):** Oversized or undersized tires, body lifts and suspension lifts that are installed by the dealer or dealer authorized facility at the time of **Your Vehicle** purchase will be covered in accordance with the terms and conditions of this **Contract**. The odometer must be recalibrated to reflect the true mileage due to the modification in order for **Your Vehicle** to be eligible for **Coverage**. Any modification that voids the original manufacturer warranty is not covered.

CONTRACT SURCHARGES (CONT'D)

B. OPTIONAL SURCHARGES:

1. **Commercial Use:** If the **Contract Registration Page** shows that **You** purchased the **Commercial Use** option, see **Commercial Use** Definition for specific usage. Limited to vehicles rated one ton and below.
2. **Seals and Gaskets Coverage:** If the **Contract Registration Page** shows that **You** purchased the Seals and Gaskets option with **Your** Basic Plan, **You** are covered for the following: Seals and Gaskets of covered components designed to prevent the loss of necessary coolants, lubricants and fluids.

EXCLUSIONS

This Contract does not cover the following parts, services, conditions or events:

- A. Any item covered by Your Vehicle manufacturer's original factory warranty, and any component or equipment not installed by the manufacturer.
- B. Any loss to the vehicle frame and chassis, exhaust system including the catalytic converter, transmission cooler lines and hoses, manual clutch release bearing, clutch pilot bushing or bearing, clutch disc and pressure plate, shock absorbers or struts, wheels, wheel studs, convertible top and straps, window and door handles. All fasteners, including, but not limited to: bolts, studs, nuts, pins, clips and retainers (except when required in conjunction with a covered repair). Physical damage, bodywork, air and water leaks are not covered.
- C. Normal maintenance items or parts normally designed to be serviced or replaced periodically during the life of Your Vehicle, such as, but not limited to: oil, coolant, fluids, lubricants, refrigerants, filters, (except when required in conjunction with a covered repair), spark plugs, spark plug wires, glow plugs, LED lights, light bulbs, sealed beams, lenses, fuses, wiper blades and arms, battery and battery cable, drive belts, coolant and vacuum hoses, brake rotors, brake drums, brake pads and linings. Any loss resulting from the failure to have the recommended maintenance services performed for Your Vehicle.
- D. Reprogramming or software updates, adjustments and cleaning, alignments and wheel balancing, freight charges, environmental disposal fees, storage charges, and shop supplies.
- E. Any repair or replacement of a covered part that has not been authorized by the Administrator prior to the repair being performed except as outlined under Emergency Repairs in the section entitled How To File A Claim.
- F. Any loss caused by the failure of any other part of Your Vehicle that is not included for Coverage in this Contract, regardless if the resulting damage is to a covered part.
- G. Liability for damage to property or injury to or death of any person arising from the operation, maintenance or use of Your Vehicle, whether or not related to the parts covered by the Contract.
- H. Any loss caused by collision or upset, breakage of glass, missiles, falling objects, fire, theft or larceny, explosion, earthquake, windstorm, hail, water, flood, malicious mischief or vandalism, riot or civil commotion, lightning, contamination, rust, corrosion, freezing, smoke, acts of God or any cause whatsoever except as provided in the Contract.
- I. Any loss that should be covered by a manufacturer's warranty, repairer's guarantee, or any recall issued by a manufacturer which addresses the Contract holder's complaint. Components or parts covered by any other warranty are not covered by this Contract until expiration of the manufacturer, supplier, or other warranty. Any loss from an improper previous repair is not covered. The Contract does not guarantee the performance of any repair facility or technician.
- J. Any loss if Your Vehicle's odometer is broken for more than 1 month or 1,000 miles or has been altered and/or ceased to operate subsequent to purchase of the Service Contract so that Your Vehicle's actual mileage cannot be determined.
- K. Repair or replacement and/or any loss caused by, or related to, any mechanical or vehicle alteration and/or modification not recommended by the manufacturer of Your Vehicle. This would include, but is not limited to, the installation of any high performance equipment, lift / lowering kits, incorrect tires / wheels or removal of any emission devices.
- L. Incidental or Consequential Damages such as loss of use of Your Vehicle, inconvenience or commercial loss.
- M. Any loss due to contaminated fuel, lubricants, coolant, or damage caused by a buildup of carbon or sludge, contamination or restricted oil passages.
- N. Any loss caused by the lack of necessary and proper amounts of lubricants or coolant is not covered, including, but not limited to, damage resulting from loss of lubricants or coolant due to the failure of a covered part. Any damage caused by overheating is not covered.

EXCLUSIONS (CONT'D)

- O. Any loss to Your Vehicle if used for competitive driving, racing, off-road use, hire to the public, rental, pool cars, or if Your Vehicle is equipped for or used as a snow plow or emergency vehicle. Vehicles used commercially for any purpose other than those defined under Commercial Use are not covered.
- P. Any loss to Your Vehicle if used for towing a trailer or another vehicle or object unless properly equipped beforehand for this purpose as recommended by the manufacturer.
- Q. Any loss due to neglect, abuse or misuse of Your Vehicle, or failure to protect Your Vehicle from further damage.
- R. Any loss to a Gray Market or vehicle that does not have a valid manufacturer VIN. Any loss to a vehicle that has ever been declared or title branded as salvage, junk, rebuilt, totaled, or flood damaged.
- S. Repair or replacement of any part will not be covered unless an actual Breakdown has occurred. A reduction in performance of any part, including engine valves and rings, is not covered if the part is operating within the original manufacturer's specifications for Your Vehicle.
- T. Any repair or replacement of a covered part which has not failed but which a repair facility recommends or requires be repaired or replaced. Any cost to modify, convert or retrofit original equipment, or any parts that have been updated by the manufacturer for the sole purpose of betterment is not covered.
- U. No benefit is provided for a condition which existed prior to the Contract purchase date or which existed prior to the expiration of the manufacturer's warranty and was known to You or should have been reasonably known to You.

LENDER-SPECIFIC AMENDMENTS

No dollar limits or per occurrence limits of liability apply to the Tire Road Hazard benefit if this **Contract** is financed through Ford Motor Credit.

STATE-SPECIFIC AMENDMENTS

(See state specific amendments, if applicable)