



# TRAVEL/UTILITY TRAILER SERVICE CONTRACT

This TRAVEL/UTILITY TRAILER SERVICE CONTRACT together with the completed Application and Schedule of Coverages complete this Contract.

## I. DEFINITIONS

Throughout this Travel/Utility Trailer Service Contract certain words and phrases are used that have special meanings. These terms appear in boldface type. Their meanings are listed below:

**Administrator** means the company that provides administrative services for this Travel/Utility Trailer Service Contract.

**Application** means the document, which is attached to and forms part of the Travel/Utility Trailer Contract. It lists information regarding You, Your Travel/Utility Trailer, Coverage selected, and other vital information.

**Breakdown** means the failure of a mechanical or electrical part under normal service. A mechanical or electrical 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.

**Contract, Travel/Utility Trailer Service Contract or Service Contract** means this Travel/Utility Trailer Service Contract together with the completed Application, which You have purchased from Us to protect Your Travel/Utility Trailer.

**Coverage** means the protection You have selected and, as shown on the Application.

**Covered Parts(s)** means the mechanical or electrical parts and components described under Section II. SCHEDULE OF COVERAGES as contained in this Contract that are original parts on Your Travel/Utility Trailer at the time of its purchase by You or like replacement parts meeting the manufacturer's specification.

**Deductible** means the amount You are required to pay, as shown on the Application, per repair visit for covered Breakdowns. Once a component is repaired or replaced under the terms of this Contract, there will be no Deductible for future repairs to that component.

**Licensed Repair Facility** means a repair facility licensed and/or regulated by the state to perform repairs for profit. This Licensed Repair Facility must have a tax identification number.

**Reasonable Cost** means the repair costs that are recognized locally and/or nationally for a similar repair. We may use published parts and labor guides to establish Our costs.

**Schedule of Coverages** means the section of this Contract, which lists the Coverages provided to You for Your Travel/Utility Trailer under this Contract. The specific Coverages You have selected is identified in the Coverage information section of the Application.

**We, Us, Ours** means the entity who is obligated to perform under this Contract, as identified in item 2 of the Declarations section on the Application as "Obligor."

**You and Your** means the Purchaser shown on the Application or the person to whom this Contract was properly transferred.

**Your Travel/Utility Trailer** means the Travel/Utility Trailer, which is described on the Application.

## II. SCHEDULE OF COVERAGES

### BASE

If You have purchased Base Coverage, as shown on the Application, the following are covered by this Contract:

#### Breakdown Coverage

We will pay or reimburse You for Reasonable Costs to repair or replace any Breakdown of a mechanical or electrical part listed below, less any Deductible, in accordance with the GENERAL PROVISIONS contained in this Contract. Reimbursement amounts for replacement parts or components may be based on new, remanufactured or used parts at Our sole discretion.

- Brakes** – Electric Brake Actuator, Breakaway Switch, Backing Plates, Wheel Cylinders.
- Chassis Frame and Hitch** – LP Mounting Bracket, Bumper Welds, Manual Lift Jacks, All Chassis Frame Welds, Manual Lift Jacks, Coupler for Gooseneck, Frame Mounted Hitches.
- Electrical** – Wiring Harness, Connector Plugs.
- Lift Crank System** – Factory Installed Electric or Manual Latch Lift Crank, Cables, Pulleys and Motors, Switches, Tongue Jack.
- Suspension** – Wheel Bearings, Universal Joints, Coil and Leaf Spring Assemblies and Bushings, Spindles, Spindle Supports, Struts (excluding replaceable cartridges), and Axle Shafts.
- Seals and Gaskets and Sealing Boots** – All Seals and Gaskets (excluding weather stripping) and Sealing Boots are covered if Your Travel/Utility Trailer is not older than current plus four model years at time of Contract sale.

**Towing Benefit** – In the event of a Breakdown covered by this Contract, We will pay or reimburse You for receipted towing expenses up to one hundred twenty five dollars (\$125.00) per occurrence. No Deductible will apply to this benefit.

**Road Service Benefit** – In the event Your Travel/Utility Trailer becomes disabled and requires on-site assistance (from a Licensed Repair Facility), We will pay or reimburse You for receipted expenses up to one hundred fifty dollars (\$150.00) per occurrence. No Deductible will apply to this benefit.

**Trip Interruption** – In the event of a Breakdown covered by this Contract occurs more than one hundred (100) miles from Your home and results in a Licensed Repair Facility keeping the Travel/Utility Trailer overnight, We will pay or reimburse You the receipted motel and restaurant expenses, up to one hundred twenty five dollars (\$125.00) per day to maximum of three (3) days. Total benefit per occurrence shall not exceed three hundred seventy five dollars (\$375.00). No Deductible applies to this benefit.

### PREMIUM

If You have purchased Premium Coverage, as shown on the Application, the Coverages listed under Base Coverage and the following are covered by this Contract:

#### Breakdown Coverage

We will pay or reimburse You for Reasonable Costs to repair or replace any Breakdown of a mechanical or electrical part listed below, less any Deductible, in accordance with the GENERAL PROVISIONS contained in this Contract. Reimbursement amounts for replacement parts or components may be based on new, remanufactured or used parts at Our sole discretion.

- Hot Water Heater** – Burner Assembly, Tank, Thermostat, Fittings, Control Panel and Switches, Thermocouple, Gas Valve, Electronic Ignition Assembly, Printed Circuit Boards.
- Waste System** – Shower, Toilet (except Electrical Toilets), Sinks, Holding Tanks, Vacuum Breaker, Gate Valves, Fittings and Connections.
- Fresh Water System** – Water Pump, Compressor, Water Tanks, Lines, Traps, Fittings, Faucets.
- Central/Roof AC** – (Central Air or Roof Mounted 110V) Compressor, Evaporator, Capacitors, Relays, Thermostat, Condenser, Heat Strips, Control Panel, Switches, Receiver Dryer, Blower Motor, Fan Motor, Bathroom Vent Motor, High/Low Cut-off Switch, Pressure Cycling Switch, Electronic Module.
- Range and Ovens** – Burner Assembly, Thermostat, Thermocouple, Burner Valve, Microwave Oven, Power Hood, Printed Circuit Boards.
- LP Gas System** – Regulators, Gas Bottles, Mounting Brackets, Pigtails, Automatic Shut-Off System, L/P Lines, Fittings, Gauges.
- Heating System** – Furnace, Ignitor, Heat Pump, Burner Assembly, Thermocouple, Gas Valve, Thermostat, Blower Motor, Fans, Printed Circuit Boards.

14. **Refrigerator** – Thermostat, Thermocouple, Cooling Unit Compressor and Evaporator, Condenser, Fans, Burner Assembly, Ignitor, Printed Circuit Boards.
15. **Auxiliary Powerplant/Generator** – All internally lubricated parts of the Powerplant Engine, plus the Starter and Switches, Generator Assembly, and Head (if damaged as a result of a Breakdown of a covered internally lubricated part), Power Converters, Printed Circuit Boards, Inverter, Voltage Regulator, Gauges, also covered are Electric Step Mechanical/Hydraulic Components.
16. **Deluxe Appliance Coverage** – The following factory installed (or if Dealer installed and meets all manufacturer specifications) items are **Covered** and included if **Your Travel/Utility Trailer** is no older than current plus five (5) model years: Ice Maker, Trash Compactor, Central Vacuum Cleaner System, Built-in Coffee Maker, In-sink Disposal, Smoke Detector, CO<sup>2</sup> Detector.
17. **Hi-Tech Package** – The following factory installed (or if Dealer installed and meets all manufacturer specifications) items are **Covered** and included if **Your Travel/Utility Trailer** is no older than current plus five (5) model years: CB Radio, Satellite Dish, Radar Detector, Stereo Equalizer, On Board Global Positioning System (GPS), Fax Modem, Built-in Television (29 inches or less), Built-in VCR/DVD Player(s), Built-in Compact Disc Player(s), Built-in Video Game System(s), Personal Computer Systems including Monitors and Printers.

### ELITE

If **You** have purchased Elite **Coverage**, as shown on the **Application**, the **Coverages** listed under Base and Premium **Coverages** and the following are covered by this **Contract**:

18. **We** will pay or reimburse **You** for **Reasonable Costs** to repair or replace any **Breakdown** of a mechanical or electrical part listed below, less any **Deductible**, in accordance with the GENERAL PROVISIONS contained in this **Contract**. Reimbursement amounts for replacement parts or components may be based on new, remanufactured or used parts at **Our** sole discretion.

### OPTIONAL COVERAGES

If **You** have elected one (1) or more of these optional **Coverages**, as set forth on the **Application**, the following option(s) are included in **Your Coverage**:

19. **Optional Leveling System** – If **You** have elected to purchase this Optional **Coverage**, and the box marked “Optional Leveling System” is checked in the Declaration Section, the following parts are covered: all Mechanical, Hydraulic and Electrical Components. (Included in Elite **Coverage**.)
20. **Optional Slide Outs** – If **You** have elected to purchase this Optional **Coverage**, and the box marked “Optional Slide Out System” is checked in the Declaration Section, the following parts are covered: all Mechanical and Hydraulic Ram Assemblies. (Included in Elite **Coverage**.)
21. **Optional Deluxe Appliance Coverage (Applicable for Travel/Utility Trailers between six (6) and ten (10) model years old)** – If **You** have elected to purchase this Optional **Coverage**, and the box marked “Optional Deluxe Appliances” is checked in the Declaration Section, the following factory installed (or if Dealer installed and meets all manufacturer specifications) items are **Covered** and included if **Your Travel/Utility Trailer** is no older than current plus ten (10) model years: Ice Maker, Trash Compactor, Central Vacuum Cleaner System, Washer/Dryer, Dishwasher, Rear View Monitor System, Built-in Food Processor, Built-in Coffeemaker, In-sink Disposal, Smoke Detector, CO<sup>2</sup> Detector. (Included in Elite **Coverage**.)
22. **Optional Hi-Tech Package (Applicable for Travel/Utility Trailers between six (6) and ten (10) model years old)** – If **You** have elected to purchase this Optional **Coverage**, and the box marked “Optional Hi-Tech Package” is checked in the Declaration Section, the following factory installed (or if Dealer installed and meets all manufacturer specifications) items are **Covered** and included if **Your Travel/Utility Trailer** is no older than current plus ten (10) model years: CB Radio, Satellite Dish, Radar Detector, Stereo Equalizer, On Board Global Positioning System (GPS), Fax Modem, Built-in Television (29 inches or less), Built-in VCR/DVD Player(s), Built-in Compact Disc Player(s), Built-in Video Game System(s), Personal Computer Systems including Monitors and Printers. (Included in Elite **Coverage**.)
23. **Optional Seals and Gaskets and Sealing Boots (Applicable for Travel/Utility Trailers between five (5) and eight (8) model years old)** – If **You** have elected to purchase this Optional **Coverage**, and the box marked “Optional Seals and Gaskets and Sealing Boots” is checked in the Declaration Section, All Seals and Gaskets (excluding Weather Stripping) and Sealing Boots are covered and included if **Your Travel/Utility Trailer** is no older than current plus eight (8) model years at time of **Contract** sale.
24. **Optional Rental Use** – If **You** have elected to purchase this Optional **Coverage**, and the box marked “Optional Rental Use” is checked in the Declaration Section, **You** may offer **Your Travel/Utility Trailer** back to the original selling Dealer for the purpose of leasing **Your Travel/Utility Trailer** to others (as an exception to the standard exclusion). This Optional Coverage is not available to Dealers who operate their own leasing fleet for their own account.
25. **Optional Non-Covered Part Cause of Loss** – If **You** have elected to purchase this Optional **Coverage**, and the box marked “Optional Non-Covered Part Cause of Loss” is checked in the Declaration Section, in the event a **Breakdown** occurs on a **Covered Part** under the **Service Contract** due to the failure of a non-Covered Part, the **Covered Part** will be repaired (as an exception to the standard exclusion).
26. **Optional Covered Part Cause of Loss** – If **You** have elected to purchase this Optional **Coverage**, and the box marked “Optional Covered Part Cause of Loss” is checked in the Declaration Section, in the event a **Breakdown** occurs on a non-Covered Part under the **Service Contract** due to the failure of a **Covered Part**, the non-Covered Part will be repaired (as an exception to the standard exclusion).

## III. GENERAL PROVISIONS

This **Contract**, which includes the **Application**, is between **You** and **Us**, and is subject to all the terms and conditions contained herein:

### A. Contract Period

**Coverage** under this **Contract** begins on the **Contract** Purchase Date shown on the **Application** and will expire at 12:01 a.m. on the last day of the **Contract** term according to the time of the plan selected. The **Contract** must be purchased within ten (10) days of the unit purchase date. **Coverage** is provided only for claims made and reported to the **Administrator** during the **Contract** Period.

### B. Coverage

The **Coverage** afforded **You** for **Your Travel/Utility Trailer** is determined by the **Coverage** Information Section on the **Application** and more fully described in Section II. **SCHEDULE OF COVERAGES**. **Coverage** under this **Contract** will end, unless transferred in accordance with the “Transfer” provision provided herein, upon which time **You** no longer own **Your Travel/Utility Trailer**.

### C. Limit of Liability

**Per Repair Visit - Our** liability for any one (1) repair visit shall in no event exceed the Trade-In Value of **Your Travel/Utility Trailer** at the time of said repair visit as listed in the recognized and published Used **Travel/Utility Trailer** NADA Price Guide.

**Aggregate** - The total of all benefits paid or payable while this **Contract** is in force shall not exceed the original purchase price **You** paid for **Your Travel/Utility Trailer** (excluding tax, title and license fees).

### D. Deductible

In the event of a **Breakdown** covered by this **Contract**, **You** may be required to pay a **Deductible**. To determine if a **Deductible** applies, and if so, the amount, please see the **Deductible** entry in the **Coverage** Information Section shown on the **Application**. Once a part is repaired or replaced under the terms of this **Contract**, any **Deductible** amount for future repairs to that part will be waived. A **Deductible** payment is only required for coverages that are listed under Section II. **SCHEDULE OF COVERAGES**, as contained in this **Contract**.

### E. Transferring Coverage

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

2. To transfer, the following must be submitted to the **Administrator** within thirty (30) days of the change of ownership to a subsequent individual purchaser:
  - Original **Contract** and **Application**;
  - Transfer **Application** signed by **You** and the purchaser of **Your Travel/Utility Trailer**. Call **Administrator** to have a Transfer **Application** mailed, e-mailed or faxed to **You**.
  - Seventy-five dollar (\$75.00) Transfer Fee made payable to the **Administrator**; and

- Copies of all maintenance records. (If applicable).

3. Any manufacturer's warranty must also be transferred at the same time as **Travel/Utility Trailer** ownership transfer. **NOTE:** The terms and/or **Coverages** under some **Travel/Utility Trailer** manufacturer's warranties are reduced upon transfer to a subsequent **Travel/Utility Trailer** owner. **Breakdowns** to components covered by the manufacturer during the term of the original manufacturer's warranty are not covered under this **Contract** regardless of transfer. Copies of all maintenance records and original receipts showing actual manufacturer's recommended maintenance must be given to the new owner and provided to the **Administrator** the time of submission of the transfer **Application**. These maintenance records must be retained along with similar documentation for future maintenance work, which the new owner has performed in accordance with Section VI. Paragraph A. Maintenance Requirements and Service History as contained in this **Contract**. If these requirements are not met, the **Administrator** has the right to deny the transfer of this **Contract**.

#### F. Cancellation of Your Contract

1. **You** may cancel this **Contract** at any time by:
  - a. Returning to the Seller to complete and sign the cancellation forms.
  - b. Mailing written notice to the Seller/Lessor of **Your** desire to cancel the **Contract**.

The request for cancellation must be made no later than forty-five (45) days of the date that the cancellation is to become effective (except in the case of repossession, stolen or totaled **Travel/Utility Trailer**). The **Administrator** may request supporting documentation from the primary insurance company or police reports indicating dates and mileage at time of incident.

2. **We** may cancel, at any time if:
  - a. **Your Travel/Utility Trailer** is totaled or is repossessed.
  - b. **Your Travel/Utility Trailer** is used in a manner not covered by the **Contract**, including **Travel/Utility Trailer** modifications not recommended by the manufacturer.
  - c. The charge for the **Contract** is not paid.
  - d. **You** employed intentional misrepresentation in obtaining the **Contract**.
  - e. **You** employed intentional misrepresentation in the submission of a claim.
  - f. **Your Travel/Utility Trailer** does not have a valid manufacturer serial number.
  - g. **Your Travel/Utility Trailer's** title is branded as salvage, junk, rebuilt, totaled, flood damaged, or manufacturer's buyback.
  - h. **Your** claim aggregate has reached the original **Travel/Utility Trailer** purchase price **You** paid for **Your Travel/Utility Trailer**.

Notice of such cancellation will be delivered to **You** by registered mail. The notice of cancellation will state one of the above mentioned basis of cancellation and will include any reimbursement required. The cancellation will be effective as of the date of termination as stated in the notice of cancellation.

#### G. Lienholder Cancellation

If **Your Travel/Utility Trailer** and this **Contract** have been financed, the lienholder shown on the **Application** may cancel this **Contract** for default of the loan agreement or if **Your Travel/Utility Trailer** is declared a total loss due to accident or theft or is repossessed. In such event, immediate notification and submission of documents to the **Administrator** is required.

#### H. Refund Calculation

If this **Contract** is canceled within the first sixty (60) days from the effective date and no claims have been filed, **We** will refund the entire **Contract** charge paid. If this **Contract** is canceled after the first sixty (60) days or a claim has been filed, **We** will refund an amount of the **Contract** charge according to the pro rata method reflecting the days in force based on the term of the plan selected and the date **Coverage** begins, less a fifty (\$50.00) administrative fee. In the event of cancellation, the lienholder, if any, will be named on a cancellation refund check as their interest may appear.

#### I. Our Rights 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.

### IV. EXCLUSIONS

The Exclusions under this **Contract** include parts not covered under any plan as well as those conditions involving the use and maintenance of **Your Travel/Utility Trailer** as fully described in Section V. WHAT IS NOT COVERED, of this **Contract**.

### V. WHAT IS NOT COVERED

This **Contract** does not provide **Coverage**:

- A. FOR REPAIRS TO ANY PART OR PARTS OF THE DESCRIBED TRAVEL/UTILITY TRAILER NOT SPECIFICALLY LISTED IN THE SCHEDULE OF COVERAGES SECTION OF THIS CONTRACT (NOT APPLICABLE TO ELITE COVERAGE).
- B. FOR ANY OF THE FOLLOWING PARTS: BATTERY, BATTERY CABLES, SHOCK ABSORBERS, STRUT CARTRIDGES, MANUAL AND HYDRAULIC LINKAGES, BRAKE CABLES, SAFETY RESTRAINT SYSTEMS, GLASS, LENSES, HEADLAMPS AND PROJECTION LAMP ASSEMBLIES, SEALED BEAMS, LIGHT BULBS, FUSES, CIRCUIT BREAKERS, BRAKE ROTORS AND DRUMS, WEATHER STRIPS INCLUDING SLIDE-OUT WEATHER STRIPS, BUILT-IN TELEVISIONS IN EXCESS OF 29", TRIM, MOLDINGS, BRIGHT METAL, CHROME, UPHOLSTERY AND CARPET ZIPPERS, NUTS, BOLTS AND FASTENERS, CUP HOLDERS, ASH TRAYS, SQUEAKS, RATTLES, WATER LEAKS, WIND NOISE, SEAT FRAMES, PAINT, OUTSIDE ORNAMENTATION, INSIDE AND OUTSIDE DOOR HANDLES, HINGES, MIRRORS, MIRROR HINGES, MIRROR HOUSINGS, HUBCAPS, BUMPER, BODY SHEET METAL AND PANELS, BODY PARTS, TIRES, AND WHEELS/RIMS/STUDS.
- C. FOR MAINTENANCE SERVICES AND PARTS DESCRIBED IN YOUR TRAVEL/UTILITY TRAILER'S OWNER MANUAL AS SUPPLIED BY THE MANUFACTURER AND OTHER NORMAL MAINTENANCE SERVICES AND PARTS WHICH INCLUDE, BUT ARE NOT LIMITED TO: ALIGNMENTS, ADJUSTMENTS, CLEANING, WHEEL BALANCING, HOSES (EXCEPT HIGH PRESSURE AIR CONDITIONING), DRIVE BELTS, BRAKE PADS, BRAKE LININGS/SHOES, WIPER BLADES, SHOP SUPPLIES AND ENVIRONMENTAL WASTE CHARGES, FILTERS, LUBRICANTS, COOLANTS, FLUIDS AND REFRIGERANTS MAY BE COVERED IF REPLACEMENT IS REQUIRED IN CONNECTION WITH A BREAKDOWN.
- D. FOR DAMAGE AND/OR BREAKDOWN RESULTING FROM COLLISION, ROAD HAZARD, FIRE, THEFT, VANDALISM, RIOT, EXPLOSION, LIGHTNING, EARTHQUAKE, WINDSTORM, VOLCANIC ERUPTION, FREEZING, RUST OR CORROSION, HAIL, WATER OR FLOOD, ACTS OF GOD, SALT, ENVIRONMENTAL DAMAGE, CHEMICALS, CONTAMINATION OF FLUIDS, FUELS, COOLANTS, OR LUBRICANTS.
- E. FOR ANY BREAKDOWN CAUSED BY MISUSE, ABUSE, NEGLIGENCE, LACK OF SCHEDULED MAINTENANCE REQUIRED BY THE MANUFACTURER'S MAINTENANCE SCHEDULE FOR YOUR TRAVEL/UTILITY TRAILER, OR IMPROPER SERVICING OR REPAIRS PERFORMED BY YOU OR A REPAIR FACILITY. FOR ANY BREAKDOWN CAUSED BY LUBRICANT BLOCKAGE OR THE FAILURE TO MAINTAIN PROPER LEVELS OF LUBRICANTS, AND/OR COOLANTS, OR ANY BREAKDOWN RESULTING FROM FAILURE TO PROTECT YOUR TRAVEL/UTILITY TRAILER FROM FURTHER DAMAGE WHEN BREAKDOWN HAS OCCURRED.
- F. FOR ANY REPAIR OR REPLACEMENT OF ANY COVERED PART IF A BREAKDOWN HAS NOT OCCURRED OR IF THE WEAR ON THAT PART HAS NOT EXCEEDED THE PUBLISHED FIELD TOLERANCES ALLOWED BY THE MANUFACTURER.
- G. IF ANY ALTERATIONS HAVE BEEN MADE TO YOUR TRAVEL/UTILITY TRAILER OR YOU ARE USING OR HAVE USED YOUR TRAVEL/UTILITY TRAILER IN A MANNER NOT RECOMMENDED BY THE MANUFACTURER, INCLUDING, BUT NOT LIMITED TO DAMAGE RESULTING FROM: THE FAILURE OF ANY CUSTOM OR ADD-ON PART, ALL FRAME OR SUSPENSION MODIFICATIONS, LIFT KITS, OVERSIZED/UNDERSIZED TIRES.
- H. FOR TRAVEL/UTILITY TRAILERS THAT DO NOT HAVE VALID MANUFACTURER SERIAL NUMBER OR ARE TITLE BRANDED AS SALVAGE, JUNK, REBUILT, TOTALED, FLOOD DAMAGED OR MANUFACTURER BUYBACK.
- I. FOR ANY LIABILITY FOR PROPERTY DAMAGE, OR FOR INJURY TO OR DEATH OF ANY PERSON, ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF YOUR TRAVEL/UTILITY TRAILER, DESCRIBED IN THIS CONTRACT, WHETHER OR NOT RELATED TO THE PARTS COVERED. FOR LOSS OF USE, TIME, SHOP DELAYS, PROFIT, INCONVENIENCE, OR ANY OTHER LOSS OR INCIDENTAL OR CONSEQUENTIAL DAMAGES, (EXCEPT AS OTHERWISE MAY BE PROVIDED UNDER OPTIONAL COVERAGES) INCLUDING ANY CONSEQUENTIAL DAMAGE TO A NON-COVERED PART THAT RESULTS FROM A BREAKDOWN.
- J. WHEN THE RESPONSIBILITY FOR THE REPAIR IS COVERED BY AN INSURANCE POLICY, SUPPLIER OR REPAIRER GUARANTEE/WARRANTY, MANUFACTURER AND/OR DEALER CUSTOMER ASSISTANCE PROGRAM OR ANY WARRANTY FROM THE MANUFACTURER, MAJOR COMPONENT OR FULL COVERAGE WARRANTIES (REGARDLESS OF THE REMAINING MANUFACTURER'S WARRANTY WHEN YOU PURCHASED THIS CONTRACT). FURTHER, COVERAGE UNDER THIS CONTRACT IS SIMILARLY LIMITED IN THE EVENT OF A BREAKDOWN IF

- K. IF YOUR TRAVEL/UTILITY TRAILER IS USED FOR TOWING A TRAILER OR ANOTHER TRAVEL/UTILITY TRAILER OR OBJECT, UNLESS YOUR TRAVEL/UTILITY TRAILER IS EQUIPPED WITH FACTORY INSTALLED OR FACTORY AUTHORIZED TOW PACKAGE, OR IS USED AS A COMMERCIAL UNIT, OR IS USED FOR RENTAL, TAXI, LIMOUSINE OR SHUTTLE, DELIVERY, TOWING OR ROAD REPAIR OPERATIONS, CONSTRUCTION, JOB SITE ACTIVITIES, HAULING, PRINCIPALLY OFF-ROAD USE, ROUTE-WORK, SERVICE OR REPAIR. RENTAL USE COVERAGE IS PROVIDED IF ELECTED ON THE APPLICATION.
- L. FOR ANY BREAKDOWN OCCURRING PRIOR TO THE CONTRACT PURCHASE DATE.
- M. FOR ANY BREAKDOWN, IF THE REPAIR INFORMATION PROVIDED BY YOU OR THE REPAIR FACILITY IS NOT TRUE.
- N. FOR BREAKDOWNS THAT OCCUR TO YOUR TRAVEL/UTILITY TRAILER OUTSIDE THE UNITED STATES OF AMERICA OR CANADA.
- O. NEW UNITS FOR WHICH THE FULL MANUFACTURER WARRANTY IS NOT IN PLACE OR ACKNOWLEDGED BY THE MANUFACTURER.

## **VI. CONTRACT HOLDER'S RESPONSIBILITIES**

### **A. Maintenance Requirements and Service History**

You must have **Your Travel/Utility Trailer** checked and serviced in accordance with manufacturer's recommendations, as outlined in the Owner's Manual for **Your Travel/Utility Trailer**.

**NOTE:** Your Owner's Manual lists different servicing recommendations based on **Your** individual climate conditions. **You** are required to follow the maintenance schedule that applies to **Your** conditions. Failure to follow the manufacturer's recommendations that apply to **Your** specific conditions may result in denial of Coverage.

It is required that **You** retain "Proof" of maintenance for the service and/or repair work performed on **Your Travel/Utility Trailer**, regardless if work was performed by **You** or a **Licensed Repair Facility**. "Proof" means repair orders from a **Licensed Repair Facility** and/or a self-maintained maintenance log that has corresponding "purchase receipts" for brake system flush, etc. A self-maintained log without corresponding "purchase receipts" is not acceptable "Proof" of maintenance.

Repair orders from a **Licensed Repair Facility** must be readable and understandable, with customer complaint and repair diagnosis, parts, labor hours, **Travel/Utility Trailer** serial number, date, **Your** name and signature, repair facility name, address and phone number, repair totals, **Deductible** (if applicable), and method of payment to satisfy the repair order. "Proof" of maintenance and/or **Your** self-maintained log with corresponding receipts may be requested by the **Administrator** for related repairs.

### **B. Filing a Claim**

If **Your Travel/Utility Trailer** incurs a **Breakdown**, **You** must take the following steps to file a claim:

1. Prevent Further Damage - Take immediate action to prevent further damage. This **Contract** will not cover the damage caused by not securing a prompt repair of the failed component.
2. Take Your Travel/Utility Trailer to a Licensed Repair Facility - If **Your Travel/Utility Trailer** breaks down, return to the issuing dealer. If this is not possible, take **Your Travel/Utility Trailer** to any **Licensed Repair Facility**.
3. Provide Licensed Repair Facility with a copy of Your Contract and Your Contract Number.
4. Obtain Authorization from the Administrator - Prior to any repair being made, instruct the Service Manager at the **Licensed Repair Facility** to contact the **Administrator** to obtain an authorization for the claim. Any claim for repairs without prior authorization will not be covered. To file a claim, please call 1-888-547-1555. **We** can also be contacted Monday through Friday, 8:00 a.m. to 8:00 p.m. and Saturday, 9:00 a.m. to 3:00 p.m. Eastern Standard Time via FAX at 1-614-726-3160. Please have **Your Contract** number available. The amount authorized by the **Administrator** is the maximum amount that will be paid for repairs covered under the terms of this **Contract**. Any additional amount must receive prior approval.
5. Authorize Tear-Down and/or Inspection - In some cases, **You** may need to authorize the **Licensed Repair Facility** to inspect and/or tear-down **Your Travel/Utility Trailer** in order to determine the cause and cost of the repair. **You** will be responsible for these diagnostic charges if the failure is not covered under this **Contract**. **We** reserve the right to require an inspection of **Your Travel/Utility Trailer** prior to any repair being made.
6. Review Coverage - After the **Administrator** has been contacted, review with the Service Manager what will be covered by this **Contract**.
7. Pay any applicable Deductible - **We** will reimburse the **Licensed Repair Facility** or **You** for the cost of the work performed on **Your Travel/Utility Trailer** that is covered by this **Contract** and previously authorized, less any **Deductible**. Once authorization is obtained, and the repair is completed, all repair orders and documentation must be submitted to the **Administrator** within thirty (30) days to be eligible for payment.
8. Proof of Service and/or Repair - To obtain payment for a covered repair, **You**, or the **Licensed Repair Facility** must submit a legible copy or original repair order to the **Administrator**. Repair orders must be readable and understandable, with customer complaint and repair diagnosis, parts, labor hours, serial number, date, **Your** name and signature, repair facility name, address and phone number, repair totals, **Deductible** (if applicable), and method of payment to satisfy the repair order. "Proof" of maintenance and/or **Your** self-maintained log with corresponding receipts, may be requested by the **Administrator** for related repairs. In addition (if applicable), all related invoices (i.e., towing, rental, sublets, etc.) must accompany the repair order for consideration of claim reimbursement.

## **VII. ARBITRATION**

**You** and **We** agree that any dispute, claim or controversy arising out of or relating to this **Contract**, or the breach thereof, shall be resolved by binding arbitration. **You** and **We** shall each select an arbitrator and the two arbitrators shall select a third arbitrator. The decisions of any two of the three arbitrators is final and will be binding on **You** and **Us**. Judgment on the award rendered by the arbitrators may be entered in any court having jurisdiction thereof. In the event a court having jurisdiction finds any portion of this agreement unenforceable, that portion shall not be effective and the remainder of the agreement shall remain effective.

THE PARTIES UNDERSTAND THAT THEY WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND TO HAVE A JUDGE OR JURY DECIDE THEIR CASE, BUT THEY CHOOSE TO HAVE ANY DISPUTES DECIDED THROUGH BINDING ARBITRATION.

## **IX. SPECIAL STATE REQUIREMENTS**

The following Special State Requirements and/or Disclosures apply if this **Contract** was purchased in one of the following states and supersede any other provision herein to the contrary:

### **Alabama**

General Provisions - Cancellation of **Your Contract** - Refund Calculation - This Section is replaced by the following:

If no claim has been made under this **Contract**, **You** may return this **Contract** within twenty (20) days of the date the **Contract** was mailed to **You**, or within ten (10) days of delivery if the **Contract** was delivered to **You** at the time of sale. In such a case, this **Contract** will be void and the **Administrator** will refund to **You** the full amount of the purchase price of this **Contract**. Any refund due to **You** may be credited to any outstanding balance of **Your** account and the excess, if any, shall be refunded to **You**. This right to void the **Contract** is not transferable and applies only to the original **Contract** purchaser. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited to **You** within 45 days after return of the service **Contract** to the **Administrator**. If **You** cancel this **Contract** otherwise, **You** will be provided a pro rata refund less reasonable handling costs, any claims that may have been paid, and an administrative fee of up to twenty-five dollars (\$25.00) Obligations of the provider under this service **Contract** are guaranteed under a service **Contract** reimbursement insurance policy.

### **Alaska**

What Is Not Covered - This section is amended by adding the following:

This **Contract** does not provide **Coverage** for damages for bad faith, punitive or exemplary damages, personal injury including bodily injury, property damage (except as specifically stated in the **Contract**), and attorney fees.

### **Arizona**

Section I. Definitions – The definition of Administrator is amended as follows: Administrator means Dimension Service Corporation, the Company that provides administrative services for this TRAVEL TRAILER Service **Contract**.

Section III. General Provisions – F. Cancellation of Your Contract – This section is amended by adding the following:

3. If this **Contract** is cancelled or voided by **Us** due to acts or omissions by **You**, the **Contract** cannot be reinstated.

4. **We** will not cancel or void this **Contract** due to preexisting conditions, prior use or unlawful acts relating to the product or misrepresentation by **Us** or **Our** subcontractors. Neither **We**, **Our** assignees, nor **Our** subcontractors will cancel or void **Coverage** under this **Contract** due to acts or omissions or **Our** failure or **Our** assignees or **Our** subcontractors failure to provide correct information or to perform the services or repairs provided in a timely, competent, and workmanlike manner.

#### California

Definitions – The definition of **Breakdown** is deleted and replaced with the following:

**Breakdown** – Means the failure of a **Covered Part** under normal service due to defects in material and workmanship. 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**.

**We, Us, Ours** means the entity that administers and is obligated to perform under this **Contract**. In the State of California the **Administrator** and Obligor of the **Contract** is Dimension Service Corporation, located at 400 Metro Place North, Suite 300, Dublin, Ohio 43017, (800) 457-7703. License number 0E48166.

General Provisions - Refund Calculation - This Section is replaced by the following:

If this **Contract** is cancelled within the first sixty (60) days and no claims have been filed, **We** will refund the entire **Contract** charge paid. If this **Contract** is cancelled after the first sixty (60) days or a claim has been filed, **We** will refund an amount of the **Contract** charge according to the pro-rata method reflecting the greater of the days in force based on the term of the plan selected and the date **Coverage** begins, less an administration fee of twenty five (\$25.00) dollars or 10% of the **Contract** charge, whichever is less. In the event of cancellation, the lienholder, if any, will be named on a cancellation refund check as their interest may appear.

Schedule Of Coverages - The **Coverage** components listed under this section are amended as follows:

Trip Interruption **Coverage** benefits are not available or offered in California and such **Coverage** is not provided under this **Contract**.

Performance to **You** under this **Contract** is guaranteed by a California approved insurance company. **You** may file a claim with this insurance company if any promise made in the **Contract** has been denied or has not been honored within 60 days the date proof of loss was filed. The name and address of the insurance company is: General Fidelity Insurance Company, 201 North Tryon Street, Charlotte, NC 28755. If **You** are not satisfied with the insurance company's response, **You** may contact the California Department of Insurance at 1-800-927-4357.

#### Colorado

**Contract** Holder's Responsibilities - Filing a Claim - This section is amended by adding the following:

This **Contract** is insured by an Insurance Policy issued by General Fidelity Insurance Company with offices located at 201 North Tryon Street, Charlotte, NC 28755.

#### Connecticut

Connecticut Statutes 42-221, requires a dealer to provide a warranty covering certain classes of used motor **Travel/Utility Trailers** as follows:

Used **Travel/Utility Trailers** with a sale price of \$3,000 but less than \$5,000

Provides **Coverage** for 30 days.

Used **Travel/Utility Trailers** with a sale price of \$5,000 or more

Provides **Coverage** for 60 days.

The **Travel/Utility Trailer You** have purchased may be covered by this law. If so, the following is added to this **Contract**: In addition to the dealer warranty required by this law, **You** have elected to purchase this **Contract**, which may provide **You** with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. **You** have been charged separately only for this **Contract**. The required dealer warranty is provided free of charge. Furthermore, the definitions, **Coverages** and exclusions stated in this **Contract** apply only to this **Contract** and are not the terms of the required dealer warranty.

#### Georgia

General Provisions - Cancellation of Your Contract - This section is amended by adding the following:

The **Administrator** may not cancel this **Contract** except for fraud, material misrepresentation or non-payment by **You**. Notice of such cancellation will be in writing and given at least ten (10) days prior to cancellation for non-payment of premium, thirty (30) days prior to cancellation for any other reason. Cancellation will comply with Section 33-24-44 of the Georgia Code. Refunds will be based on the excess of the consideration paid for this **Contract** above the customary short rate for the expired term of the **Contract**. Cancellation is amended to delete the twenty-five dollar (\$25.00) administrative fee.

What Is Not Covered, Items are replaced as follows:

**Item E. FOR ANY BREAKDOWN CAUSED BY MISUSE, ABUSE OR NEGLIGENCE MADE BY YOU, OR LACK OF SCHEDULED MAINTENANCE REQUIRED BY THE MANUFACTURER'S MAINTENANCE SCHEDULE FOR YOUR TRAVEL/UTILITY TRAILER, OR IMPROPER SERVICING OR REPAIRS PERFORMED BY YOU OR A REPAIR FACILITY. FOR ANY BREAKDOWN CAUSED BY LUBRICANT BLOCKAGE OR THE FAILURE TO MAINTAIN PROPER LEVELS OF LUBRICANTS, AND/OR COOLANTS, OR ANY BREAKDOWN RESULTING FROM FAILURE TO PROTECT YOUR TRAVEL/UTILITY TRAILER FROM FURTHER DAMAGE WHEN BREAKDOWN HAS OCCURRED.**

**Item G. IF ANY ALTERATIONS HAVE BEEN MADE TO YOUR TRAVEL/UTILITY TRAILER BY YOU OR YOU ARE USING OR HAVE USED YOUR TRAVEL/UTILITY TRAILER IN A MANNER NOT RECOMMENDED BY THE MANUFACTURER, INCLUDING, BUT NOT LIMITED TO DAMAGE RESULTING FROM: THE FAILURE OF ANY CUSTOM OR ADD-ON PART, ALL FRAME OR SUSPENSION MODIFICATIONS, LIFT KITS, OVERSIZED/UNDERSIZED TIRES.**

**Item M. FOR ANY BREAKDOWN, IF THE REPAIR INFORMATION PROVIDED BY YOU IS NOT TRUE.**

Arbitration - The Arbitration provision does not apply in Georgia.

#### Hawaii

Obligations of the provider under this service **Contract** are insured under a service **Contract Contractual** liability insurance policy.

**Breakdown** - Means the failure of a **Covered Part** under normal service due to defects in material and workmanship. 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**.

The **Travel/Utility Trailer You** have purchased may be covered by this law. If so, the following is added to this **Contract**: In addition to the dealer warranty required by this law, **You** have elected to purchase this **Contract**, which may provide **You** with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. **You** have been charged separately only for this **Contract**. The required dealer warranty is provided free of charge. Furthermore, the definitions, **Coverages** and exclusions stated in this **Contract** apply only to this **Contract** and are not the terms of the required dealer warranty.

Schedule Of Coverages - The **Coverage** components listed under this section are amended as follows:

Trip Interruption **Coverage** is not available in Hawaii.

General Provisions - Cancellation of **Your Contract**, Item 2, last paragraph, is deleted and replaced by:

Notice of such cancellation will be delivered to **You** at **Your** last known address by registered mail at least five (5) days prior to cancellation. The notice of cancellation will state one of the above mentioned basis of cancellation, the amount of any refund required and the effective date of termination. If cancellation is due to nonpayment of the **Contract** price, a material misrepresentation by **You**, or a substantial breach of **Your** duties under the **Contract**, such notice will not be required.

General Provisions - Refund Calculation - This section is amended to include the following:

If no claim has been made under this **Contract**, **You** may return this **Contract** within thirty (30) days of the date the **Contract** was mailed to **You**, or within twenty (20) days of delivery if the **Contract** was delivered to **You** at the time of sale. Upon **Your** return of the **Contract** within the applicable time period, this **Contract** will be null and void and **We** will refund to **You**, or credit to **Your** account, the full amount of the purchase price of this **Contract**. This right to void the **Contract** is not transferable and applies only to **You**, the original **Contract** Purchaser. A ten percent (10%) penalty per month will be added to a refund that is not paid or credited to **You** within forty-five (45) days after **You** return the **Contract** to **Us**.

#### Idaho

NOTICE:  
**Coverage** afforded under this **Contract** is not guaranteed by the Idaho Insurance Guarantee Association.

#### Illinois

What Is Not Covered - This section is amended to include the following:

#### F. THE MECHANICAL BREAKDOWN OF ANY COVERED PART RESULTING FROM NORMAL WEAR AND TEAR.

General Provisions - Refund Calculation - This section is amended as follows:

**You** may cancel this **Contract** within 30 days after purchase if no service has been provided with a full refund of the **Contract** purchase price, less the administrative fee for cancellation. **You** may cancel this **Contract** after 30 days and receive a pro rata refund of the **Contract** purchase price for the unexpired term of the **Contract** based on the months elapsed since the Effective Date, less the administrative fee for cancellation. The administrative fee for cancellation will be the lesser of ten percent (10%) of the **Contract** price or fifty dollars (\$50.00).

#### Indiana

NOTICE:

**Your** proof of payment to the issuing dealer for this **Contract** shall be considered proof of payment to the Insurance Company which guarantees **Our** obligations to **You**, providing such insurance was in effect at the time **You** purchased this **Contract**.

#### Iowa

General Provisions - This section is amended to include the following:

#### J. Cancellation-

Notwithstanding the cancellation provisions in General Provisions (F) and (H) if no claim has been made under this **Contract**, **You** may return this **Contract** within twenty (20) days of the date the **Contract** was mailed to **You**, or within ten (10) days of delivery if the **Contract** was delivered to **You** at the time of sale. In such a case, this **Contract** will be null and void and **We** will refund to **You** the full amount of the purchase price of this **Contract**. This right to void the **Contract** is not transferable and applies only to the original **Contract** purchaser. If a refund is not paid by **Us** within thirty (30) days after **Your** return of the **Contract** to **Us**, a ten percent (10%) penalty will be added for each thirty (30) day period. If **You** cancel the **Contract**, **We** will mail a written notice of termination to **You** within fifteen (15) days of the date of termination.

NOTICE:

If **You** have any questions regarding this **Contract**, **You** may contact the **Administrator** by mail or by phone. Refer to the **Application** for the **Administrator's** address and toll free number. Iowa residents may also contact the Iowa Insurance Commissioner, Theresa M. Vaughan, at the following address: Iowa Insurance Division, 330 Maple Street, Des Moines, Iowa 50319.

#### Kansas

Schedule Of Coverages - The **Coverage** Components listed under this section are amended as follows:

Arbitration- The Arbitration section is amended by the following:

The Arbitration procedure is voluntary and must be agreed to by both parties. The decision of the arbitrators shall be binding.

General Provisions - Cancellation of **Your Contract** - This section is amended by the addition of Item 3:

3. No **Contract** that has been in effect for 90 days or more may be cancelled except for one of the following reasons:
  - (a) Nonpayment of **Contract** purchase price;
  - (b) The **Contract** was issued because of a material misrepresentation;
  - (c) The **Contract** holder violated any of the material terms and conditions of the **Contract**.

#### Louisiana

Schedule Of Coverages - The **Coverage** components listed under this section is amended as follows:

Trip Interruption Benefits are not allowed.

General Provisions - Cancellation of **Your Contract** is replaced with the following:

1. **You** may cancel this **Contract** at any time by:
  - a. Returning to the Dealer/Lessor to complete and sign the cancellation forms;
  - b. Mailing written notice to the Dealer/Lessor of **Your** desire to cancel the **Contract**.

If **You** cancel this **Contract** within the first thirty (30) days, **We** will refund the entire **Contract** charge paid, less an administration fee of twenty-five dollars (\$25.00), except in the case of repossession, stolen or totaled Travel/Utility Trailers.

The **Administrator** may request supporting documentation from the primary insurance company or policy reports indicating dates and mileage at time of incident.

After sixty (60) days, **We** cannot cancel this **Contract** except:

1. If there has been a material misrepresentation or fraud at the time of sale of the **Contract**;
2. If the agreement holder failed to maintain the motor Travel/Utility Trailer as prescribed by the manufacturer or;
3. For non-payment of premium by the agreement holder, in which case **We** will provide the agreement holder notice of cancellation by certified mail.

General Provisions - Refund Calculation - is replaced by the following:

If this **Contract** is cancelled within the first thirty (30) days, **We** will refund the entire **Contract** charge paid, less an administration fee of twenty-five dollars (\$25.00). If this **Contract** is cancelled after the first thirty (30) days; **We** will refund 100% of the unearned premium paid, less a fee of twenty-five (\$25.00). The unearned premium will be prorated based on the months remaining, relative to the original agreement. In calculating any refund, no deduction will be allowed for any claim that has been paid under the **Contract** being cancelled. In the event of cancellation, the lienholder, if any, will be named on a cancellation refund check as their interest may appear. In the event of repossession or total loss, lienholder may request cancellation of this service agreement and will be the sole named payee.

#### Massachusetts

The definitions, **Coverages** and exclusions stated in this **Contract** apply only to this **Contract** and are not terms of the required dealer warranty.

#### Michigan

NOTICE:

If the performance of this **Contract** is interrupted because of a strike or work stoppage at **Our** place of business, the effective period of this **Contract** shall be extended for the period of the strike or work stoppage.

Judgement upon the arbitration award may be entered in any circuit court having jurisdiction thereof.

#### Minnesota

Section I. Definitions – The definition of **Breakdown** is deleted and replaced with the following:

**Breakdown** means the failure of a covered Mechanical or Electrical 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.

Section V. What is not Covered - The following paragraphs are amended as follows:

Paragraph D. is replaced with the following:

**FOR DAMAGE AND/OR BREAKDOWN RESULTING FROM COLLISION, ROAD HAZARD (EXCLUDING OPTIONAL TIRE COVERAGE), FIRE, THEFT, VANDALISM, RIOT, EXPLOSION, LIGHTNING, EARTHQUAKE, WINDSTORM, VOLCANIC ERUPTION, FREEZING, WINDSTORM, HAIL, WATER OR FLOOD, ACTS OF GOD, SALT, ENVIRONMENTAL DAMAGE, CHEMICALS, CONTAMINATION OF FLUIDS, FUELS, COOLANTS, OR LUBRICANTS.**

Paragraph E. is replaced with the following:

**FOR A BREAKDOWN CAUSED BY MISUSE, ABUSE, NEGLIGENCE, LACK OF SCHEDULED MAINTENANCE REQUIRED BY THE MANUFACTURER'S MAINTENANCE SCHEDULE FOR YOUR VEHICLE, OR IMPROPER SERVICING OR REPAIRS PERFORMED BY YOU OR A REPAIR FACILITY. FOR ANY BREAKDOWN CAUSED BY LUBRICANT BLOCKAGE OR THE FAILURE TO MAINTAIN PROPER LEVELS OF LUBRICANTS, AND/OR COOLANTS, OR ANY BREAKDOWN RESULTING FROM FAILURE TO PROTECT YOUR VEHICLE FROM FURTHER DAMAGE WHEN A BREAKDOWN HAS OCCURRED.**

Paragraph H. is replaced with the following:

**FOR VEHICLES THAT DO NOT HAVE A VALID MANUFACTURER VEHICLE IDENTIFICATION NUMBER.**

Paragraph I. is replaced with the following:

IF YOUR VEHICLE ODOMETER IS BROKEN, HAS BEEN ALTERED AND/OR CEASED TO OPERATE WHILE OWNED BY YOU SO THE ACTUAL VEHICLE MILEAGE CANNOT BE DETERMINED.

Section V. What is not Covered – The section is amended to include the following new paragraphs:

**P. FOR REPAIR OR REPLACEMENT OF A COVERED PART THAT IS COVERED PURSUANT TO MINNESOTA STATUTE § 325F.662, SUBD.2, WHICH PROVIDES FOR EXPRESS WARRANTY COVERAGE ON USED VEHICLES AS FOLLOWS: IF THE USED MOTOR VEHICLE HAS LESS THAN 36,000 MILES, THE WARRANTY MUST REMAIN IN EFFECT FOR AT LEAST 60 DAYS OR 2,500 MILES, WHICHEVER COMES FIRST; IF THE USED MOTOR VEHICLE HAS 36,000 MILES OR MORE BUT LESS THAN 75,000 MILES, THE WARRANTY MUST REMAIN IN EFFECT FOR AT LEAST 30 DAYS OR 1,000 MILES, WHICHEVER COMES FIRST. ALL COVERAGE PROVIDED FOR YOUR VEHICLE UNDER THIS MOTOR VEHICLE SERVICE CONTRACT SHALL EXCLUDE COVERAGE CURRENTLY IN FORCE UNDER ANY EXPRESS WARRANTY PROVIDING THE SAME COVERAGE FOR SUCH VEHICLE AS OUTLINED ABOVE. THIS CONTRACT MERELY CONTAINS A GENERAL SUMMARY OF THE REQUIRED DEALER WARRANTY. FOR DETAILS, YOU SHOULD REFER TO MINNESOTA STATUTE SECTION 325F.662.**

**Q. FOR ANY LIABILITY FOR PROPERTY DAMAGE, OR FOR INJURY TO OR DEATH OF ANY PERSON, ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF YOUR VEHICLE, DESCRIBED IN THIS CONTRACT, WHETHER OR NOT RELATED TO THE PARTS COVERED. FOR LOSS OF USE, TIME, SHOP DELAYS, PROFIT, INCONVENIENCE OR ANY OTHER LOSS OR INCIDENTAL DAMAGES.**

Section III. General - F. Cancellation of Your Contract –Paragraph 2 – is deleted and replaced with the following:

2. **We** may cancel, at any time if:
  - a. **Your Vehicle** is totaled or is repossessed.
  - b. **Your Vehicle's** odometer is disconnected, altered or broken while owned by **You** and the true and actual miles cannot be determined.
  - c. **Your Vehicle** is used by **You** in a manner not covered by the **Contract**, including vehicle modifications not recommended by the manufacturer which occur after the effective date of this **Contract** and will substantially and materially increase the service required under this **Contract**.
  - d. The charge for the **Contract** is not paid.
  - e. **Your Vehicle** does not have a valid manufacturer Vehicle Identification Number.
  - f. **You** employed intentional misrepresentation or fraud in obtaining the **Contract**.
  - g. **You** employed intentional misrepresentation or fraud in the submission of a claim.
  - h. **Your** claim aggregate has reached the **Vehicle** Purchase Price.

For nonpayment of the **Contract** price, **We** may cancel this **Contract** by mailing written notice to **You** at **Your** last known address at least ten (10) days prior to the effective date of cancellation. **We** will include the amount of the **Contract** price due and the due date and the effective date of the cancellation for nonpayment in the notice.

For any other reason other than nonpayment, **We** may cancel this **Contract** by mailing written notice to **You** at **Your** last known address at least sixty (60) days prior to the effective date of cancellation. **We** will include the effective date of the cancellation and the specific reason for the cancellation in the notice.

Section VI. Contract Holder's Responsibility – A. Maintenance Requirements and Service History – This section is amended to include:

If **Your Vehicle** is a used vehicle as indicated in the Coverage Information Section of the **Application**, the **Administrator** will provide **You** with an owners' manual at **Your** request for an additional fee of ten dollars (\$10.00).

Section VIII. Arbitration – This section is amended to include:

The Arbitration proceeding will take place in the State of Minnesota and the County in which **You** purchased **Your Vehicle** and **Contract** unless the parties agree otherwise.

**NOTE:**

Obligations of the provider under this service **Contract** are insured under a service Contract Reimbursement Insurance Policy. The name and address of the Insurance Company is General Fidelity Insurance Company, 201 North Tryon Street, Charlotte, NC 28755, 1-888-356-4892.

**Mississippi**

Arbitration is deleted - The following new Section VII is added:

**ARBITRATION AGREEMENT:**

**IT IS UNDERSTOOD AND AGREED THAT THE TRANSACTION EVIDENCED BY THIS POLICY TAKES PLACE IN AND SUBSTANTIALLY AFFECTS INTERSTATE COMMERCE. ANY CONTROVERSY OR DISPUTE ARISING OUT OF RELATING IN ANY WAY TO THIS POLICY OR THE SALE OF THIS POLICY, INCLUDING FOR RECOVERY OF ANY CLAIM UNDER THIS POLICY INCLUDING THE APPLICABILITY OF THIS ARBITRATION CLAUSE AND THE VALIDITY OF THIS POLICY SHALL BE RESOLVED BY THE NEUTRAL BINDING ARBITRATION ON AN INDIVIDUAL BASIS WITHOUT RESORT TO ANY FORM OF CLASS ACTION OR ANY OTHER COLLECTIVE OR REPRESENTATIVE PROCEEDING BY THE AMERICAN ARBITRATION ASSOCIATION (AAA), UNDER THE COMMERCIAL ARBITRATION RULES IN EFFECT AT THE TIME THE CLAIM IS FILED. ALL PRELIMINARY ISSUES OF ARBITRATION WILL BE DECIDED BY THE ARBITRATOR.**

**1. THE ARBITRATION SHALL TAKE PLACE IN THE COUNTRY OF RESIDENCE OF THE INSURED UNLESS ANOTHER LOCATION IS MUTUALLY AGREED UPON BY THE PARTIES. THE ARBITRATION SHALL TAKE PLACE BEFORE A SINGLE ARBITRATOR SELECTED IN ACCORDANCE WITH THE AAA COMMERCIAL ARBITRATION RULES. AAA RULES AND FORMS MAY BE OBTAINED AND ALL CLAIMS SHALL BE FILED AT WWW.ADR.ORG OR AT ANY AAA OFFICE.**

**2. THE COST OF THE ARBITRATION SHALL BE BORNE BY US EXCEPT THAT EACH PARTY MUST BEAR THE COST OF ITS OWN ATTORNEYS, EXPERTS AND WITNESS FEES AND EXPENSES. HOWEVER, IF THE ARBITRATOR HOLDS THAT A PARTY HAS RAISED A DISPUTE WITHOUT SUBSTANTIAL JUSTIFICATION, THE ARBITRATOR SHALL HAVE THE AUTHORITY TO ORDER THAT THE COST OF THE ARBITRATION PROCEEDINGS BE BORNE BY THE OTHER PARTY.**

**3. IT IS UNDERSTOOD AND AGREED THAT THE ARBITRATION SHALL BE BINDING UPON THE PARTIES, THAT THE PARTIES ARE WAIVING THEIR RIGHT TO SEEK REMEDIES IN COURT, INCLUDING THE RIGHT TO A JURY TRIAL. YOU WILL NOT BE ABLE TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS. AN ARBITRATION AWARD MAY NOT BE SET ASIDE IN LATER LITIGATION EXCEPT UPON THE LIMITED CIRCUMSTANCES SET FORTH IN THE FEDERAL ARBITRATION ACT. AN AWARD IN ARBITRATION WILL BE ENFORCEABLE UNDER THE FEDERAL ARBITRATION ACT BY ANY COURT HAVING JURISDICTION.**

**4. ALL STATUTES OF LIMITATIONS THAT WOULD BE OTHERWISE APPLICABLE SHALL APPLY TO ANY ARBITRATION PROCEEDINGS.**

**5. SHOULD YOU NEED ADDITIONAL INFORMATION REGARDING THIS BINDING ARBITRATION PROVISION, YOU MAY CONTACT OUR TOLL FREE ASSISTANCE LINE AT [1-800-621-4871].**

**6. THE ARBITRATION SHALL COMMENCE WITHIN 90 DAYS AFTER A PARTY FILES A DEMAND FOR ARBITRATION, UNLESS THE PARTIES EXTEND THIS PERIOD OF TIME BY MUTUAL AGREEMENT.**

**7. YOU HAVE THE RIGHT TO REJECT THIS POLICY WITHIN FIVE (5) DAYS OF THE DATE OF DELIVERY IF YOU DO NOT WANT TO ACCEPT THE REQUIREMENT FOR ARBITRATION.**

**8. IF ANY PORTION OF THIS ARBITRATION PROVISION IS DEEMED INVALID OR UNENFORCEABLE, THE REMAINING PORTIONS OF THIS ARBITRATION PROVISION SHALL NEVERTHELESS REMAIN VALID AND IN FORCE. IN THE EVENT OF A CONFLICT OR INCONSISTENCY BETWEEN THIS ARBITRATION PROVISION AND THE OTHER PROVISIONS OF THIS AGREEMENT OR ANY PRIOR AGREEMENT, THIS ARBITRATION PROVISION SHALL GOVERN.**

**Nebraska**

General Provisions - Cancellation of **Your Contract** - This section is amended to include the following:

**We** will not cancel this **Contract** for misrepresentations unless the misrepresentation is material, made knowingly with intent to deceive, relied and acted upon by **Us**, and actually deceived **Us**.

Arbitration - The Arbitration provision does not apply in Nebraska.

**Nevada**

Obligations of the provider under this service **Contract** are insured under a service **Contract** reimbursement insurance policy. The name and address of the Insurance Company is: General Fidelity Insurance Company, 201 North Tryon Street, Charlotte, NC 28755.

What Is Not Covered - This section is amended to include the following:

**L. FOR ANY DAMAGE OR DEFECT EXISTING ON THE DATE THE CONTRACT WAS PURCHASED.**

General Provisions - Refund Calculation - This section is deleted and replaced with the following:

If no claim has been made under this **Contract**, **You** may return this **Contract** within twenty (20) days of the date the **Contract** was mailed to **You**, or within ten (10) days of delivery if the **Contract** was delivered to **You** at the time of sale, whichever is less. In such a case, this **Contract** will be null and void and **We** will refund **You** the full amount of the purchase price of this **Contract**. This right to void the **Contract** is not transferable and applies only to

the original **Contract** purchaser. If **You** cancel this **Contract** otherwise, **You** will be provided a refund less any outstanding balances and a cancellation fee of twenty-five dollars (\$25.00). If a refund is not paid by **Us** within forty-five (45) days after **Your** return of the **Contract** to **Us**, a ten percent (10%) penalty will be added for each thirty (30) day period or portion thereof that the refund and any accrued penalties remain unpaid.

General Provisions - Cancellation of Your Contract - This section is amended to include the following:

If **We** cancel this **Contract** for any reason, **We** will mail **You** written notice of cancellation at **Your** last known address as reflected in **Our** files. The cancellation will become effective fifteen (15) days after the notice of cancellation is mailed to **You**. After this **Contract** has been in effect for seventy (70) days, we will not cancel this **Contract** before the expiration of the term of this **Contract** or one (1) year after the effective date of this **Contract**, whichever occurs first, except for the following reasons:

- (a) Failure by **You** to pay an amount when due;
- (b) **Your** conviction for a crime which results in an increase in the service required under this **Contract**;
- (c) Discovery of fraud or material misrepresentation by **You** in obtaining this **Contract** or in presenting a claim under this **Contract**;
- (d) Discovery of:
  - (1) An act or omission by **You**; or
  - (2) A violation by **You** of any condition of this **Contract**, which occurred after the effective date of this **Contract** and which substantially and materially increases the service required under this **Contract**; or
- (e) A material change in the nature or extent of the required service or repair which occurs after the effective date of this **Contract** and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time this **Contract** was issued or sold.

General Provisions - This section is amended to include the following paragraph:

J. Renewal of Service Contract:

**Your Contract** may be renewed if; (1) **Your Travel/Utility Trailer** is not more than 10 model years old, including the current model year; (2) and you have at least one (1) month remaining under the original **Contract** term.

To renew, return to **Your** selling Dealer to confirm **Your Travel/Utility Trailer's** eligibility. If eligible, Dealer will submit a new **Contract** to the **Administrator** for acceptance.

#### **New Hampshire**

General Provisions - Transferring Coverage - This section is amended as follows:

The transfer fee is not allowed in New Hampshire.

General Provisions - Cancellation of **Your Contract** - Item 2 is amended as follows:

**We** may cancel the Service **Contract** only for one of more of the following reasons:

- (a) Nonpayment of Premium; or
- (b) Fraud or material misrepresentation affecting the service **Contract** or in the presentation of a claim thereunder, or violation of any of the terms or conditions of the service **Contract**; or
- (c) Substantial increase in hazard; provided that the cancellation for this reason shall be effective only after prior approval of the commissioner.

General Provisions - Refund Calculation - This section is amended as follows:

The administrative fee is not allowed in New Hampshire.

In the event **You** do not receive satisfaction under this **Contract**, **You** may contact the New Hampshire Insurance Department at 21 South Fruit St., Suite 14, Concord, NH 03301. Phone 800-852-3416.

#### **New Mexico**

What Is Not Covered - This section is amended to include the following:

**L. FOR ANY DAMAGE OR DEFECT EXISTING ON THE DATE THE CONTRACT WAS PURCHASED.**

General Provisions - Refund Calculation - \$25.00 administrative fee for cancellation does not apply in New Mexico.

General Provisions - Refund Calculation - This section is deleted and replaced with the following:

If no claim has been made under this **Contract**, **You** may return this **Contract** within twenty (20) days of the date the **Contract** was mailed to **You**, or within ten (10) days of delivery if the **Contract** was delivered to **You** at the time of sale, whichever is less. In such a case, this **Contract** will be null and void and **We** will refund **You** the full amount of the purchase price of this **Contract**. This right to void the **Contract** is not transferable and applies only to the original **Contract** purchaser. If a refund is not paid by **Us** within sixty (60) days after **Your** return of the **Contract** to **Us**, a ten percent (10%) penalty will be added for each thirty (30) day period or portion thereof that the refund and any accrued penalties remain unpaid.

General Provisions - Cancellation of **Your Contract** - This section is amended to include the following:

If **We** cancel this **Contract** for any reason, **We** will mail **You** written notice of cancellation at **Your** last known address as reflected in **Our** files at least fifteen (15) days prior to cancellation. The cancellation will be effective as of the date of termination as stated in the notice of cancellation. If **Your Contract** has been in effect for at least 70 days, **We** may not cancel it prior to the expiration date, or one year after the effective date of the **Contract**, whichever comes first, unless:

- (a) **You** fail to pay an amount when due;
- (b) **You** are convicted of a crime that results in an increase in the service required under the **Contract**;
- (c) **We** discover that fraud was committed or there was a material misrepresentation by **You** in obtaining the **Contract**, or in presenting a claim for payment;
- (d) **We** discover an act or omission by **You** or a violation by **You** of any condition of the **Contract** that occurred after the effective date of the **Contract** that substantially and materially increased the service required under the **Contract**.

#### **New York**

What Is Not Covered - This section is amended to include the following:

**L. FOR ANY DAMAGE OR DEFECT EXISTING ON THE DATE THE CONTRACT WAS PURCHASED.**

General Provisions - Refund Calculation - This section is deleted and replaced with the following:

If no claim has been made under this **Contract**, **You** may return this **Contract** within twenty (20) days of the date the **Contract** was mailed to **You**, or within ten (10) days of delivery if the **Contract** was delivered to **You** at the time of sale, whichever is less. In such a case, this **Contract** will be null and void and **We** will refund **You** the full amount of the purchase price of this **Contract**. This right to void the **Contract** is not transferable and applies only to the original **Contract** purchaser. A ten percent (10%) penalty per month will be added to a refund that is not paid by **Us** within thirty (30) days after **Your** return of the **Contract** to **Us**.

General Provisions - Cancellation of **Your Contract**- This section is amended to include the following:

If **We** cancel this **Contract** for any reason, **We** will mail **You** written notice of cancellation at **Your** last known address as reflected in **Our** files at least fifteen (15) days prior to cancellation. The notice will state the effective date of the cancellation and the reason for the cancellation. Cancellation will be effective as of the date of termination as stated in the notice of cancellation. Written notice is not required, however, if:

- (a) **You** fail to pay for the **Contract**;
- (b) **We** discover that fraud was committed or there was a material misrepresentation by **You** in obtaining the **Contract**, or in presenting a claim for payment;
- (c) **We** discover a substantial breach by **You** of **Your** duties under the **Contract** relating to the **Travel/Utility Trailer** or its use.

#### **North Carolina**

General Provisions - Refund Calculation - This section is amended by adding the following:

The administration fee for cancellation will be twenty-five dollars (\$25.00) or ten percent (10%) of the pro-rata refund amount, whichever is less.

#### **Oklahoma**

Disclosure Statement:

This service warranty is not issued by the manufacturer or wholesale company marketing the product. This warranty will not be honored by such manufacturer or wholesale company.

General Provisions - Refund Calculation - This section is amended as follows:

In the event the **Contract** is cancelled by **You**, return of the premium shall be based upon ninety percent (90%) of the unearned pro rata premium. If **We** cancel the **Contract**, return of the premium shall be based upon one hundred percent (100%) of unearned pro rata premium.

General Provisions - Transferring **Coverage** - No transfer fee applies to **Contracts** sold in Oklahoma.

#### **Rhode Island**

The definitions, **Coverages** and exclusions stated in this **Contract** apply only to this **Contract** and are not the terms of the required dealer warranty.

### South Carolina

Please direct any questions or complaints **You** may have relating to this **Contract** to **Us**. **You** may, at any time during **Your** discussions with **Us**, contact the South Carolina Department of Insurance directly at 1-800-768-3467 for assistance or by mail at P.O. Box 100105, Columbia, SC 29202-3105.

Obligations of the provider under this service **Contract** are insured under a service **Contract** reimbursement insurance policy. The name and address of the Insurance Company is General Fidelity Insurance Company, 201 North Tryon Street, Charlotte, NC 28755.

General Provisions - Refund Calculation - This section is amended to include the following:

If no claim has been made under this **Contract**, **You** may return this **Contract** within twenty (20) days of the date the **Contract** was mailed to **You**, or within ten (10) days of delivery if the **Contract** was delivered to **You** at the time of sale. Upon **Your** return of the **Contract** within the applicable time period, this **Contract** will be null and void and **We** will refund to **You** the full amount of the purchase price of this **Contract**. This right to void the **Contract** is not transferable and applies only to **You**, the original **Contract** Purchaser, if no claim has been made prior to its return to **Us**. A ten percent (10%) penalty per month will be added to a refund that is not paid within the forty-sixth (46th) day after the date of return of the **Contract** to **Us**.

General Provisions - Cancellation of **Your Contract**, Item 2, last paragraph, is amended as follows

Notice of such cancellation will be delivered to **You** by certified mail to **Your** last known address as set forth in **Our** records at least fifteen (15) days prior to **Our** cancellation of the **Contract**, unless the reason for **Our** cancellation of this **Contract** is non-payment of the purchase price of this **Contract**, a material misrepresentation by **You** to **Us**, or a substantial breach of duty by **You** relating to **Your Travel/Utility Trailer** or its use, in which case we are not required to provide **You** with prior written notice of cancellation of the **Contract**.

General Provisions - Refund Calculation - This section is deleted and replaced with the following:

If no claim has been made under this **Contract**, **You** may return this **Contract** within twenty (20) days of the date the **Contract** was mailed to **You**, or within ten (10) days of delivery if the **Contract** was delivered to **You** at the time of sale, whichever is less. In such a case, this **Contract** will be null and void and **We** will refund **You** the full amount of the purchase price of this **Contract**. This right to void the **Contract** is not transferable and applies only to the original **Contract** purchaser. If **You** cancel this **Contract** otherwise, **You** will be provided a pro rata refund less reasonable handling costs, any claims that may have been paid, and an administrative fee of twenty-five dollars (\$25.00). A ten percent (10%) penalty per month will be added to a refund that is not paid within the forty-sixth (46th) day after the date of return of the **Contract** to **Us**.

General Provisions - Cancellation of **Your Contract** - This section is amended to include the following:

If **We** cancel this **Contract** for any reason other than non-payment of the purchase price of this **Contract**, a material misrepresentation by **You** to **Us**, or a substantial breach of duty by **You** relating to **Your Travel/Utility Trailer** or its use, **We** will mail **You** written notice of cancellation at **Your** last known address as reflected in **Our** files before the fifth day preceding cancellation.

### Utah

NOTE:

**Coverage** afforded under this **Contract** is not guaranteed by the Property and Casualty Guarantee Association. Obligations of the provider under this service **Contract** are insured under a service **Contract** reimbursement insurance policy.

General Provisions - Cancellation of **Your Contract** - the following additional provision applies to **Contracts** purchased in Utah:

Notice of cancellation for nonpayment of the purchase price of this **Contract** will be in writing and given at least ten (10) days prior to cancellation.

Notice of cancellation for any other reason will be in writing and given at least thirty (30) days prior to cancellation.

If the reason for cancellation is not provided on the notice, **We** will send by first class mail or deliver that information within ten (10) working days after receipt of a written request by **You**.

### Vermont

General Provisions - Refund Calculation - This section is deleted and replaced with the following:

If no claim has been made under this **Contract**, **You** may return the **Contract** within twenty (20) days of receipt of the **Contract** and **You** will receive a refund of the full purchase price of the **Contract**.

### Virginia

NOTICE TO SELLER:

Sellers are not permitted to sell Travel/Utility Trailer service **Contracts** on leased Travel/Utility Trailers pursuant to the provisions of administrative letters 1982-10 and 1982-16.

### Washington

General Provisions - Cancellation of **Your Contract** - the following additional provision applies to **Contracts** purchased in Washington:

A ten percent (10%) penalty will be added to any refund that is not paid within thirty (30) days of when **You** return the **Contract** to **Us** for cancellation in compliance with this **Contract**.

**Our** obligations under the service **Contract** are guaranteed under a service **Contract** Reimbursement Insurance Policy issued by General Fidelity Insurance Company, with offices at 201 North Tryon Street, Charlotte, NC 28755. **You** are entitled to make a claim against General Fidelity Insurance Company by calling (704) 387-0823 at any time.

The implied warranty of merchantability on **Your Travel/Utility Trailer** is not waived if this Agreement was purchased within ninety (90) days of the purchase date of **Your Travel/Utility Trailer** from the Seller who sold **Your Travel/Utility Trailer**.

General Provisions - Cancellation of **Your Contract**, Item 2, is amended to read:

2. **We** may cancel this **Contract** at any time if:

- a. **Your Travel/Utility Trailer** is totaled or repossessed.
- b. **Your Travel/Utility Trailer** is used in a manner not covered by the **Contract**, including Travel/Utility Trailer modifications not recommended by the manufacturer.
- c. The charge for the **Contract** is not paid.
- d. **You** employed intentional misrepresentation in obtaining the **Contract**.
- e. **You** employed intentional misrepresentation in the submission of a claim.
- f. **Your Travel/Utility Trailer** does not have a valid manufacturer VIN.
- g. **Your Travel/Utility Trailer's** title is branded as salvage, junk, rebuilt, totaled, flood damaged or manufacturer buyback.
- h. **Your** Claim Aggregate has reached the Travel/Utility Trailer Purchase Price.

If **We** cancel, at any time, due to any of the items listed in "a" through "i" under Section III, F, 2, Cancellation of **Your Contract**, notice of such cancellation will be delivered to **You** by registered mail not less than forty-five (45) days prior to the effective date of the cancellation, except for cancellation for nonpayment of premiums, which notice shall be not less than ten (10) days prior to such date. The notice of cancellation will state one of the above mentioned basis of cancellation and will include any reimbursement required. The cancellation will be effective as of the date of termination as stated in the notice of cancellation.

### Wisconsin

**THIS WARRANTY IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.**

General Provisions - Refund Calculation - This section is amended by adding the following:

**You** may, within 15 calendar days of the delivery of the **Contract**, reject and return the **Contract** for a full refund less actual costs or charges needed to issue and service the **Contract**.

If **You** cancel this **Contract** at any time during the **Coverage** period, claims will not be considered when calculating any refund due.

**Contract** Holder's Responsibilities, B. Filing a Claim - This section is modified by the following:

Prior to any repair being made, instruct the Service Manager at the **Licensed Repair Facility** to contact the **Administrator** to obtain an authorization for the claim. Failure to obtain authorization prior to having repairs made may jeopardize **Coverage** under this **Contract**.

In the event of emergency repairs, and **You** are unable to obtain prior authorization, the burden is on **You** to retain replaced parts and prove that authorization could not be obtained and that the repair is covered under this **Contract**. For such emergency repairs, **Your** claim will not be denied solely for lack of prior authorization.

The amount authorized by the **Administrator** is the maximum amount that will be paid for repairs covered under the terms of this **Contract**. Any additional amount must receive prior approval.

Once authorization is obtained, and the repair is completed, all repair invoices and documentation must be submitted to the **Administrator** as soon as reasonably possible.

### Wyoming

General Provisions - Refund Calculation - This section is deleted and replaced with the following:

If no claim has been made under this **Contract**, **You** may return this **Contract** within twenty (20) days of the date the **Contract** was mailed to **You**, or within ten (10) days of delivery if the **Contract** was delivered to **You** at the time of sale, whichever is less. In such a case, this **Contract** will be null and void and **We** will refund **You** the full amount of the purchase price of this **Contract**. This right to void the **Contract** is not transferable and applies only to the original **Contract** purchaser. If **You** cancel this **Contract** otherwise, **You** will be provided a pro rata refund less reasonable handling costs, any claims that may have been paid, and an administrative fee of twenty-five dollars (\$25.00). A ten percent (10%) penalty per month will be added to a refund that is not paid within forty-five (45) days after return of the **Contract** to **Us**.

General Provisions - Cancellation of **Your Contract** - This section is amended to include the following:

If **We** cancel this **Contract** for any reason other than nonpayment of the purchase price of this **Contract**, a material misrepresentation by **You** to **Us**, or a substantial breach of duty by **You** relating to **Your Travel/Utility Trailer** or its use, **We** will mail **You** written notice of cancellation at **Your** last known address as reflected in **Our** files at least ten (10) days prior to cancellation.

Arbitration - This section is deleted in its entirety and replaced with the following:

Any controversy or claim arising out of or relating to this **Contract**, or the breach thereof, shall be settled by arbitration in accordance with the provisions of the Wyoming Uniform Arbitration Act.

Obligations of the provider under this service **Contract** are insured under a service **Contract** reimbursement insurance policy.