

SERVICE CONTRACT TERMS & CONDITIONS

Administrator: Warrantech Consumer Product Services, Inc.
P.O. Box 1189
Bedford, TX 76095
Telephone: 1-888-279-4380

CONGRATULATIONS! Thank You for Your recent purchase of HouseOfWarranties.com PROtect Service Plan (the “**Service Contract**”, “**Contract**”). We hope You enjoy the added comfort and protection this Service Contract provides. Please keep this Service Contract document and Your sales receipt/invoice as You will need them to verify Your coverage at time of Claim. This information will serve as a valuable reference guide and will help You determine what is covered by this Service Contract. From the day You purchase this Service Contract the Administrator will assist You in understanding Your Service Contract benefits.

DEFINITIONS

Throughout this Service Contract, the following capitalized words have the stated meaning –

1. “**We**”, “**Us**”, “**Our**”, “**Provider**”, “**Obligor**”: the party or parties obligated to provide service under this Service Contract as the service contract provider, AMT Warranty Corp., 59 Maiden Lane, 43rd Floor, New York, NY 10038 (Florida Residents: this Service Contract is an agreement between You and Technology Insurance Company, Inc., License No. 03605, 59 Maiden Lane, 43rd Floor, New York, New York, 10038).
2. “**Administrator**”: the entity responsible for administering benefits to You in accordance with the Service Contract terms and conditions, Warrantech Consumer Product Services, Inc., PO Box 1189, Bedford, TX 76095 (Florida Residents: this Service Contract is administered by WCPS of Florida, Inc., License No. 80202).
3. “**Retailer**”: the merchant authorized by Us to sell this Service Contract to You.
4. “**You**”, “**Your**”: the original individual consumer that purchased this Service Contract who is to receive the coverage provided hereunder.
5. “**Product(s)**”: the item(s) that meet(s) the “PRODUCT ELIGIBILITY” requirements outlined below that is/are covered under this Contract.
6. “**Plan Purchase Price**”: the amount paid by You for the Service Contract (excluding any applicable taxes and/or fees), as indicated on Your sales receipt/invoice.
7. “**Claim**”: a demand for payment in accordance with this Contract sent by You.
8. “**Failure**”: the mechanical or electrical breakdown of Your Product to perform its intended function including defects in materials or workmanship and normal wear and tear; occurring during normal use of the Product.
9. “**Power Surge**”: damages to the Product resulting from an oversupply of voltage to Your Product while properly connected to a surge protector approved by the Underwriter’s Laboratory Inc. (UL), but not including damages resulting from the improper installation or improper connection of the Product to a power source.
10. “**Deductible**”: the amount You are required to pay, per Claim, for services covered under this Service Contract (if any).
11. “**Term**”: the period of time in which the provisions of this Service Contract are valid.

PRODUCT & COVERAGE ELIGIBILITY

1. **PRODUCT ELIGIBILITY REQUIREMENTS**: In order to be eligible for any level of coverage under this Service Contract, the item must:
 - (A) Be solely intended for normal indoor household use (including home office settings) and not intended for commercial use (meaning, merchandise that is intended for use in heavy commercial or industrial applications/operations, or any other non-residential use; including rental, business, educational and institutional); and
 - (B) Not be covered under any other insurance, warranty, guarantee and/or service agreement providing the same benefits as outlined herein.
2. **COVERAGE ELIGIBILITY REQUIREMENTS**: In order to be eligible for the coverage outlined in this Service Contract, the following criteria must be met:
 - (A) “**WHAT IS COVERED-GENERAL...Failures**” – this base level of coverage is strictly limited to items that have been purchased within ninety (90) days prior to the date of the Service Contract purchase. If the item that is intended to be covered was purchased more than 90 days prior, then *coverage under this Contract is ineligible for such item. Note: In the event You have purchased this Contract to cover an item that was purchased more than 90 days prior to the Contract purchase date, please contact the Administrator immediately for a full refund of any/all Contract fees paid by You.*
 - (B) “**ADDITIONAL BENEFITS...Accidental Damage from Handling**” – this additional level of coverage is strictly limited to items that have been purchased within thirty (30) days prior to the date of the Service Contract purchase. If the item that is intended to be covered was purchased more than 30 days prior, then *coverage for accidental damage from handling is not provided.*

YOUR RESPONSIBILITIES

PRODUCT PROTECTION: If protective items such as covers, carrying cases or pouches were provided or made available for use with Your Product, You should make every effort to utilize these product accessories for protection against damage to Your Product. If You suspect damage or breakdown of Your Product, You should promptly take reasonable precautions in order to protect against further damage. ANY CLAIM DETERMINED TO BE AS A RESULT OF NEGLIGENCE, MISUSE OR ABUSE (AS DEFINED) OF OR TO THE COVERED PRODUCT WILL NOT BE COVERED UNDER THIS CONTRACT.

MAINTENANCE AND INSPECTIONS: If specified in the Product manufacturer’s warranty and/or owner’s manual, You must perform all of the care, maintenance and inspections for the Product as indicated. You may be required to provide proof of fulfillment of such maintenance, care and/or inspection services at time of Claim. ANY CLAIM RESULTING FROM THE LACK OF COMPLIANCE WITH THE PRODUCT MANUFACTURER’S WARRANTY AND/OR OWNER’S MANUAL WILL NOT BE COVERED UNDER THIS CONTRACT.

SERVICE CONTRACT TERM

EFFECTIVE DATE OF COVERAGE: Coverage for damages to Your Product resulting from Power Surge or any applicable benefits specifically outlined in the “ADDITIONAL BENEFITS...” section of this Contract, begins on Your covered Product purchase date (or delivery date if different) and continues for the Term shown on Your sales receipt/invoice. Coverage for Failures (as defined) begins upon expiration of the shortest portion of the manufacturer’s original parts and/or labor warranty.

WHAT IS COVERED – GENERAL

In accordance with the SERVICE CONTRACT TERM described above, in the event of a covered Claim, the Contract covers the costs for labor and parts that are required to repair Your Product. At Our sole discretion, You may be provided with a replacement item that is of equal/similar features and functionality, or, reimbursement (up to a maximum value equal to the original purchase price paid by You for the Product) in lieu of repairs. *Coverage is only available and provided for items that were purchased within 90 days of the Contract purchase date.*

IMPORTANT DISCLOSURES REGARDING WHAT IS COVERED IN GENERAL: Coverage described in this Service Contract will not replace or provide duplicative benefits during any active product manufacturer’s warranty period. During such period, anything covered under that warranty is the sole responsibility of the manufacturer and will not be considered under this contract; regardless of the manufacturer’s ability to fulfill its obligations. Parts used to repair Your Product may be new, used, refurbished or non-original manufacturer parts that perform to the factory specifications of Your original Product. About replacements: If and when provided, replacement products will be of like kind and quality, but not necessarily the same brand as Your original Product. Technological advances may result in a replacement product with a lower selling price than Your original Product, and We will not provide any reimbursement based on any replacement product cost difference. Any and all parts or units replaced under this Contract become Our property in their entirety. Replacement products are ineligible for continued coverage under Your original Contract, and You can purchase a new Service Contract for the replacement item if eligible.

1. **Jewelry/Watch Products Only**: in addition to what is outlined in the general coverage provision above, coverage for an eligible jewelry or watch Product also includes the necessary materials and labor costs to repair the jewelry Product to a usable and wearable condition; provided, such repair is necessitated by jewelry Product wear during normal usage of the jewelry Product under the conditions for which it was designed (including defects resulting from loss of gemstones due to a defect in the setting). We reserve the right to re-facet, re-polish, or re-cut any gemstone submitted for service under this Contract, and may elect to do so as long as the gemstone weight loss of such action would not differ by more than ten percent (10%) of the original weight.
2. **Portable Phone/Computing Devices Only**: in addition to what is outlined in the general coverage provision above, coverage for eligible cell phones, smartphones, tablets, notebooks and laptops also includes: (a) Damaged or Defective Buttons or Connectivity Ports: labor and/or parts required to repair damaged or defective buttons or connectivity ports located on the Product, when such damage/defect results in Product functional impairment; (b) Defective Pixels: labor and/or parts required to repair pixels within the display area, when such defect significantly impairs the Device’s functionality; (c) Dust, Internal Overheating, Internal Humidity/Condensation: labor and/or parts required to repair Failure of Your Product resulting from dust, internal overheating, internal humidity or condensation; occurring during normal use of the Product; and (d) Advanced Exchange: advanced exchange of a replacement device for Your defective Device for covered Claims. Within ten (10) calendar days of confirmed delivery receipt of Your replacement device, You must ship or deliver the defective Device to Us. **IMPORTANT: In the**

event You have been provided with a replacement device, but You have failed to return Your defective Device to Us within ten (10) calendar days of confirmed delivery receipt of the replacement, You will be assessed a non-returned device fee equal to the MSRP of the replacement device. This fee will not be assessed only if Your defective Device is returned to Us when and as requested.

3. **Furniture Products Only:** coverage for eligible furniture items includes repairs due to: (a) breakage of mechanisms; (b) rips tears or punctures; (c) burn/singe marks caused by brief contact with flame or heat; (d) certain stains; (e) scratches, dents, chips or gouges that penetrate the finish exposing the under layer; (f) Checking, Cracking, Bubbling and Peeling of the Finish or Lifting of Veneers (from a specific incident); (g) warping; (f) mirror chipping, breakage and loss of silvering. **FURNITURE COVERAGE IS NOT AVAILABLE IN WYOMING.**

ADDITIONAL BENEFITS

1. **POWER SURGE:** In addition to coverage for a Failure, as defined, this Service Contract also includes coverage for damage resulting from Power Surge (limited to damage sustained to the Product only). *No separate election/purchase is required.*
2. **NO LEMON GUARANTEE:** This Service Contract also provides a "NO LEMON GUARANTEE". Within any consecutive twelve (12) month period, if Your Product has three (3) repairs covered under Your Contract for the same problem and a fourth (4th) repair is required for the same problem and considered covered under Your Contract, We will replace Your Product with one of like kind and quality, but not necessarily same brand, or, at Our sole discretion, provide You with reimbursement equal to the fair market value of the Product as determined by Us based upon the age of the Product and subject to the LIMIT OF LIABILITY section. Any repair services performed while Your Product is under its manufacturer's warranty period or in relation to accidental damage from handling are not considered "qualifying service repairs" under this benefit. *No separate election/purchase is required.*
3. **ACCIDENTAL DAMAGE FROM HANDLING:** This Service Contract also includes coverage for sudden and unforeseen accidental damage from handling; such as damage resulting from dropping the Product, or in association with screen breakage or liquid. *(NOTE: this benefit is separate from the basic/general coverage that is provided for furniture Products and is not applicable to furniture Products.) No separate election/purchase is required. This benefit is only available and provided for Products that were purchased within 30 days of the Contract purchase date.*

DEDUCTIBLE

You are required to pay the Deductible amount indicated on Your sales receipt/invoice, per Claim, prior to receiving eligible service under this Contract (if any).

HOW TO FILE A CLAIM – GENERAL

PLEASE NOTE: The submission of a Claim does not automatically mean that the damage to or breakdown of the Product is covered under this Contract. In order for a Claim to be considered, You must first contact the Administrator for Claim approval and a Claim authorization number. In the event the Contract Term expires during time of an approved Claim, Your coverage will be automatically extended until the date in which the Claim in progress has been fulfilled completely in accordance with the terms and conditions of the Contract.

COMPLETE THE FOLLOWING STEPS TO HAVE A CLAIM CONSIDERED UNDER YOUR PLAN:

1. Call toll-free 1-888-279-4380 with Your sales receipt/invoice readily available.
2. Explain the problem the Product is experiencing and provide the Administrator any additional information/documentation they may need to validate the Claim.
3. Once the Administrator has confirmed Claim eligibility under the Contract, a Claim authorization number will be issued to You along with additional information regarding how service for the Product will be provided. *Be sure to write down and keep Your Claim authorization number in a safe place and easily accessible in case it is ever needed for future reference. Any required Deductible (as indicated on Your sales receipt/invoice and applicable to Your Plan purchase) must be paid before service to Your Product will be completed.*
 - **FOR FURNITURE PRODUCTS ONLY – ADDITIONAL CLAIM & SERVICING PROCESS INFORMATION:** After eligibility is confirmed, service to Your furniture Product may be fulfilled in the form of repair advice, products shipped to You to aid in stain removal, or professional damage repair services. To determine which service is best suited for Your situation, the Administrator may request photos of the affected Product. In the event the Administrator dispatches a technician to service Your furniture Product at Your location, if they determine that any servicing/repair must be made off-site, such will be performed at no cost to You. We reserve the right to replace the damaged furniture Product or any part/area thereof, in lieu of repair. **COVERAGE FOR FURNITURE IS NOT AVAILABLE IN WYOMING.**

PLACE OF SERVICE – GENERAL

Determination of which place of service applies to Your Product is based on and will be the same as that which was provided under Your Product's original manufacturer's warranty. The Administrator can provide assistance in confirming which of the following is applicable to Your Product.

- For Products that included **In-Home/On-Site Service**, We will arrange for Your Product to be serviced at Your location; provided You have prepared the following provisions: (1) accessibility to the Product; (2) a non-threatening and safe environment; and (3) an adult over the age of 18 to be present for the period of time Our authorized technician is scheduled for service and while Our authorized technician is on Your property servicing Your Product. In the event it is necessary to continue certain repair services at a repair center, You may be required to ship/transport the Product to a repair center designated by the Administrator. In such circumstances, the shipping/transportation charges will be covered by this Service Contract. In-Home/On-Site Service will be provided by a service Provider authorized by the Administrator during regular business hours, local time, Monday through Friday (except holidays).
- For Products that included **Depot Service**, You are responsible for shipping and insurance of the Product to a Depot Center designated by the Administrator, and We will pay for return shipping back to Your location (unless Your covered Product type is a camera, in which case We will pay for shipping costs to Our authorized depot center in addition to return shipping costs).
- For Products that included **Carry-In Service**, You are responsible for transporting Your Product to and from Our authorized service center. In the event Your Product needs to be then shipped to another location authorized by Us, We will pay for the shipping costs.

LIMIT OF LIABILITY

The total amount that We will pay for services in connection with all Claims pursuant to this Service Contract will not exceed the MSRP of the covered Product as of its purchase date ("**Aggregate Repair Limit**") or one replacement of Your original covered Product ("**Replacement Limit**"); whichever occurs first.

- **ABOUT REPLACEMENT LIMIT (IF/WHEN PROVIDED):** Only one replacement is eligible for any one covered Product. If multiple items are covered under this Contract, any other remaining covered Products that have not yet reached the Aggregate Repair Limit or Replacement Limit will remain eligible for coverage during the Contract Term.
 - **FOR FURNITURE PRODUCTS ONLY:** *We will not replace or otherwise service matching pieces of Furniture that are not damaged or covered under this Contract. We are not responsible for, and will take no action to correct, dye lot or texture variations arising from service or replacement of a part of Furniture or replacement of an entire piece of Furniture. This Contract does not transfer to replacement Furniture. COVERAGE FOR FURNITURE PRODUCTS IS NOT AVAILABLE IN WYOMING.*

NEITHER WE NOR THE ADMINISTRATOR NOR THE RETAILER WILL BE LIABLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES; INCLUDING BUT NOT LIMITED TO: PROPERTY DAMAGE; FINES; OR LOST PRODUCTION, TIME, CONTRACTS OR INCOME; RESULTING FROM DELAYS IN SERVICE, THE INABILITY TO RENDER SERVICE, THE UNAVAILABILITY OF REPAIR PARTS/COMPONENTS; OR RESULTING DURING THE PERIOD IN WHICH THE COVERED PRODUCT IS AT OUR AUTHORIZED SERVICE CENTER OR OTHERWISE AWAITING PARTS/SERVICE; OR RESULTING FROM THE FAILURE OF THE COVERED PRODUCT; OR RESULTING FROM ANY INHERENT PRODUCT FLAWS OR ANY IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

WHAT IS NOT COVERED (GENERAL EXCLUSIONS)

AS RELATED AND APPLICABLE TO YOUR COVERED PRODUCT(S), THIS SERVICE CONTRACT DOES NOT COVER ANY FAILURE, DAMAGE, REPAIRS OR LOSS IN CONNECTION WITH OR RESULTING FROM:

- A) A pre-existing condition known to You ("**pre-existing condition**" refers to a condition that within all reasonable mechanical or electrical probability, relates to the mechanical fitness of the Product before this Contract was purchased).
- B) Any merchandise that is intended for use in heavy commercial or industrial applications/operations, or any other non-residential use; including rental, business, educational and institutional.
- C) Any Claim for sudden and unforeseen accidental damage from handling; such as damage resulting from dropping the Product, or in association with screen breakage or liquid (UNLESS Your covered Product and Contract purchase date meet the eligibility requirements for ADH coverage as specified in the "2. COVERAGE ELIGIBILITY REQUIREMENTS...B)" section of this Contract).
- D) Any Claim for service to or replacement of the covered Product that has not been prior authorized by the Administrator.

- E) Any Claim related to cosmetic damage (meaning damages or changes to the physical appearance of the covered Product that does not impede or hinder the normal operational function; such as scratches, abrasions, or changes in color, texture, or finish) or structural imperfections (when such does not impair the overall functionality of the covered Product).
- F) Any merchandise that has been confirmed by Our authorized servicer to have removed or altered serial numbers.
- G) Servicing, labor, delivery or installation costs.
- H) Costs associated with tearing down or refinishing of walls in order to reach and/or evaluate the covered Product.
- I) Fortuitous events; including, but not limited to: environmental conditions, exposure to weather conditions or perils of nature; collapse, explosion or collision of or with another object; fire, any kind of precipitation or humidity, lightning, dirt/sand, smoke, nuclear radiation, radioactive contamination, riot, war or hostile action.
- J) Breakdown or damage that is covered under any other insurance, warranty, guarantee and/or service agreement providing the same benefits as outlined in this Contract.
- K) Abuse (meaning, *the intentional treatment of the covered Product in a harmful, injurious, malicious or offensive manner which results in its damage and/or breakdown*), neglect, negligence, misuse, intentional harm or malicious mischief of or to the covered Product.
- L) Theft or mysterious disappearance, unforeseen disappearance or vandalism of or to the covered Product.
- M) Rust, corrosion, warping, bending, animals, animal inhabitation or insect infestation.
- N) Operation outside the manufacturer operational or environmental specifications.
- O) Any upgrades, attachments, accessories or peripherals, or any breakdown or damage to these items.
- X) **IN ADDITION TO THE ABOVE (AS APPLICABLE TO JEWELRY), THE FOLLOWING SPECIFICALLY APPLY TO COVERED JEWELRY PRODUCTS:**
- (1) Inherent product defects or flaws in gemstones.
 - (2) Loss of diamonds, gemstones, or other materials if not directly related to a functional failure of the covered jewelry Product.
 - (3) Repair of center stones greater than 0.10 carat.
 - (4) Replacement of any sized center stones or side/enhancement stones greater than 0.10 carat.
- Z) **THE FOLLOWING SPECIFICALLY APPLY TO COVERED FURNITURE PRODUCTS ONLY:**
- (1) Any merchandise that is sold "as is", "pre-owned", showroom-displayed, rental, non-residential, in-home daycare businesses, institutional or commercial use, rattan, bamboo or wicker used outdoors, nubuck, suede, carpets, silk, "X" coded and/or non-color fast fabrics or any merchandise sold without a manufacturer's warranty.
 - (2) Anything not specifically listed in the "WHAT IS COVERED-GENERAL...FURNITURE PRODUCTS ONLY" section of this Contract.
 - (3) Stains or Damage caused by transit, delivery, redelivery, movement between residences or storage, furniture used outdoors or on patios or screened rooms where it may be directly or indirectly exposed to the elements of nature.
 - (4) Stains or Damage caused by use of improper cleaning methods or improper cleaning materials, or damage caused by the application of topical treatments (other than those provided by the Administrator specifically for use with the covered furniture Product) or lack of compliance with the provisions of the manufacturer's warranty.
 - (5) Stains or Damage from acid, bleach, caustic solutions, mildew, mold or reoccurring damage.
 - (6) Bodily fluid stains caused by incontinence.
 - (7) Odors.
- P) Any items that are consumer replaceable and designed to be replaced over time throughout the life of the Product; including, but not limited to: fuses, batteries, belts, bulbs, connectors, filters, bags and lint screens.
- Q) Improper removal or installation of replaceable components, modules, parts or peripherals and/or installation of incorrect parts.
- R) Periodic or preventative maintenance.
- S) Lack of providing manufacturer's recommended maintenance or operation/storage of the covered Product in conditions outside manufacturer specifications, or use of the Product in such a manner as would be voidable coverage under the manufacturer's warranty, or use of the product in a manner inconsistent with its design or manufacturer specifications.
- T) Adjustment, manipulation, modification, removal or unauthorized repairs of any internal component/part of a covered Product performed by anyone other than a service center/technician authorized by the Administrator.
- U) Any kind of manufacturer recall or rework order on the covered Product, of which the manufacturer is responsible for providing, regardless of the manufacturer's ability to pay for such repairs.
- V) Any service or replacement outside of the United States of America, its territories, or Canada.
- W) Any incidental or consequential damages; including but not limited to: property damage, fines, lost time, lost contracts/agreements or lost income resulting from or related to any Claim in relation to the covered Product (regardless of whether or not the Claim itself is considered to be covered under the terms and conditions of this Contract), and including that which results from a pre-existing condition known to You prior to the purchase of this Contract or any inherent product flaws or any implied warranties of merchantability and fitness for a particular purpose.
- Y) **IN ADDITION TO THE ABOVE (AS APPLICABLE TO WATCHES), THE FOLLOWING SPECIFICALLY APPLY TO COVERED WATCH PRODUCTS:**
- (1) Inherent product defects or flaws.
 - (2) Loss of diamonds, gemstones or other materials from bezel greater than 0.10 carat.
 - (3) Repair or replacement of scratched crystals.
 - (4) Any watch with an MSRP of \$3,000 or greater.
 - (8) Fading of the upholstery, color loss, and/or discoloration, or fabrics that become worn or soiled from everyday use.
 - (9) Pet damage and/or claw marks other than pet bodily fluids, such as damage from teeth, beaks, etc.
 - (10) Normal wear and tear such as soiling from everyday use including body oil, hair oil, perspiration, or darkened body contact areas.
 - (11) Inherent design flaws including but not limited to natural inconsistencies in upholstery, leather, vinyl or delamination of microfiber.
 - (12) Failure or loosening of threads or splitting of seams.
 - (13) Wood surface scratch, dent, chip or gouge that does not penetrate through the finish.
 - (14) Cracking or peeling of any kind of leather.
 - (15) Leather surface scratches that do not penetrate through the upholstery.
 - (16) Leather flaws and manufacturer's defects that cause rips, cuts, punctures, or color loss.
 - (17) Dye transfer, dye lot or texture variation.
 - (18) Structural damage of any type.

RESTORATION OR TRANSFER OF SOFTWARE AND/OR DATA IS EXPRESSLY EXCLUDED UNDER THIS CONTRACT, AS WELL AS DATA RECOVERY SERVICES. WHEN AT ALL POSSIBLE, WE STRONGLY ENCOURAGE YOU TO BACK UP ALL SOFTWARE AND DATA ON A REGULAR BASIS, AND IF POSSIBLE, ESPECIALLY PRIOR TO SUBMITTING THE PRODUCT FOR SERVICING UNDER THE TERMS AND CONDITIONS OF THIS CONTRACT.

IF THE ADMINISTRATOR AUTHORIZES SERVICE FOR A CLAIM ON YOUR COVERED PRODUCT, AND IT IS THEN DETERMINED BY OUR AUTHORIZED SERVICE CENTER/TECHNICIAN TO BE EXCLUDED UNDER THE TERMS AND CONDITIONS OF THIS CONTRACT, OR IT RESULTS IN A "NO PROBLEM FOUND" DIAGNOSIS, YOU MAY BE RESPONSIBLE FOR ALL REPAIR COSTS INCLUDING ANY SHIPPING COSTS.

OUR RIGHT TO RECOVER PAYMENT

If You have a right to recover against another party for anything We have paid under this Service 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.

CANCELLATION

You may cancel this Contract at any time by informing the Administrator of Your cancellation request. **NOTICE: The following cancellation provisions apply to the original purchaser of this Contract only. NO CANCELLATION FEE APPLIES.**

- If Your cancellation request is within 30 days of the Contract purchase date, You will receive a 100% refund of the Contract purchase price paid by You, minus any Claims paid by Us (except in Arizona, Georgia, Missouri & Nevada where Claims deduction is prohibited). If Your refund is not paid or credited within 30 days after Your cancellation request to Us, We will add an extra 10% to Your due refund for every 30 days the refund is not paid by Us.
- If Your cancellation request is made after 30 days of the Contract purchase date, You will receive a pro-rata refund of the Contract purchase price paid by You, minus any Claims paid by Us (except in Arizona, Georgia, Missouri & Nevada where Claims deduction is prohibited).
- We may only cancel this Contract for the following reasons:
 - (A) Non-payment of the Contract purchase price/fee by You;
 - (B) Material misrepresentation by You; or
 - (C) Substantial breach of duties under this Contract by You in relation to the covered Product or its use.

If We cancel this Contract, We will provide written notice to You at least 15 days (30 days in Georgia) (21 days in Washington) prior to the effective date of cancellation. Such notice will be sent to Your current address in Our file (email or physical address as applicable), with the reason for and effective date of such cancellation. If We cancel this Contract, You will receive a pro-rata refund based upon the same criteria as outlined above and no cancellation fee shall apply.

GUARANTY

This is not an insurance policy; it is a service contract. We have obtained an insurance policy to insure Our performance under this Service Contract. Should We fail to pay any Claim or fail to replace the Product covered under this Service Contract within sixty (60) days after the Claim has been submitted, or in the event You cancel this Service Contract, and We fail to refund any unearned portion of the Service Contract price, You are entitled to make a direct Claim against the insurer, Wesco Insurance Company, at 866-505-4048 or 59 Maiden Lane, 43rd Floor, New York, NY 10038.

RENEWABILITY

Your coverage under this Service Contract will automatically renew as long as payment of the Plan Purchase Price is received by Us on or before the due date (subject to the LIMIT OF LIABILITY provision). *If You wish to non-renew Your coverage under this Service Contract, please call the Administrator prior to Your next billing cycle due date.*

TRANSFERABILITY

If You wish to transfer coverage under this Service Contract to a different owner, please contact the Administrator to initiate Our transfer process. *Transferability is determined at Our sole discretion and may not be available.*

ENTIRE AGREEMENT

This Service Contract; including the terms, conditions, limitations, exceptions and exclusions, and Your sales receipt/invoice, constitute the entire agreement between Us and You and no representation, promise or condition not contained herein shall modify these items, except as required by law.

SPECIAL STATE REQUIREMENTS

Regulation of service contracts may vary widely from state to state. Any provision within this Service Contract which conflicts with the laws of the state where You live shall automatically be considered to be modified in conformity with applicable state laws and regulations as set forth below. The following state specific requirements apply if Your Service Contract was purchased in one of the following states and supersede any other provision within Your Service Contract terms and conditions to the contrary.

Alabama: **CANCELLATION** is amended to include: Any refund may be credited to any outstanding balance of Your account and the excess, if any, returned to You. AMT Warranty Corp. is the Provider under this Service Contract.

Arizona: **WHAT IS NOT COVERED** - We shall not provide coverage only for those specifically listed items in the “**WHAT IS NOT COVERED**” section of this Service Contract.

California: **CANCELLATION** is amended as follows: This Service Contract may be canceled by the Service Contract holder for any reason, including, but not limited to, the Product covered under this Service Contract being sold, lost, stolen or destroyed. If You decide to cancel Your Service Contract, and Your cancellation notice is received by the Administrator within thirty (30) days for a home appliance or a home electronic or within sixty (60) days for all other Products of the date You received the Service Contract, You will be refunded the full Service Contract price paid by You; or if Your Service Contract is canceled by written notice after thirty (30) days for a home appliance or a home electronic or after sixty (60) days for all other Products from the date You received this Service Contract, You will be refunded a pro-rated amount of the Service Contract price paid by You, less any Claims paid. Warrantech Consumer Product Services, Inc. (License No. SA-1) is the Service Contract Administrator and AMT Warranty Corp. (License No. SA-42) is the Obligor for this Service Contract.

Connecticut: In the event of a dispute with Administrator, You may contact The State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase or lease price of the Product, the cost of repair of the Product and a copy of the warranty Service Contract. You may cancel Your Service Contract if the covered Product is sold, lost, stolen, or destroyed. **SERVICE CONTRACT HOLDER'S RESPONSIBILITY:** It is the responsibility of the Service Contract holder to follow the manufacturer's specifications for the use and care/maintenance of the covered Product.

Florida: This Service Contract is between the Provider, Technology Insurance Company, Inc. (License No. 03605) and You, the purchaser. **CANCELLATION** is amended as follows: You may cancel Your Service Contract by informing the selling dealer or the Administrator, WCPS of Florida, Inc. (License No. 80202) of Your cancellation request. In the event the Service Contract is canceled by You, return of the premium shall be based upon ninety percent (90%) of the unearned pro-rata premium less any Claims that have been paid or less the cost of repairs made on Your behalf. In the event the Service Contract is canceled by the Administrator or Provider, return of the premium shall be based upon one hundred percent (100%) of the unearned pro-rata premium less any Claims that have been paid or less the cost of repairs made on Your behalf. The rates charged to You for this Service Contract are not subject to regulation by the Florida Office of Insurance Regulation.

Georgia: This Service Contract will be interpreted and enforced according to the laws of the state of Georgia. **CANCELLATION** is amended as follows: The Administrator may not cancel this Service Contract except for fraud, material misrepresentation, or nonpayment by You.

Illinois: Covered items must be in place and in good operating condition on the effective date of coverage and become inoperative due to normal wear and tear after the effective date of this Service Contract.

Indiana: This Service Contract is not insurance and is not subject to Indiana insurance law. Your proof of payment to the Retailer for this Service Contract shall be considered proof of payment to the insurance company which guarantees Our obligations to You. If We fail to perform or make payment due under the Service Contract within sixty (60) days after You request the performance or payment, You may request the performance or payment directly from the insurer that issued the Provider's Service Contract reimbursement policy, including any applicable requirement under the Service Contract that the Provider refund any part of the cost of the Service Contract upon cancellation of the Service Contract.

Michigan: If the service contract is for an appliance and performance is interrupted because of a strike or work stoppage at the company's place of business, the effective period of the service contract shall be extended for the period of the strike or work stoppage.

Nevada: **CANCELLATION** is amended as follows: The Provider of this Service Contract may cancel this Service Contract within seventy (70) days from the date of purchase for any reason. After seventy (70) days, the Provider may only cancel this Service Contract for fraud by You, material misrepresentation by You, nonpayment by You or a substantial breach of duties by You relating to the covered property or its use. If the Provider cancels Your Service Contract You will be entitled to a pro-rata refund of the unearned Service Contract fee paid by You. If Your Service Contract was financed, the outstanding balance will be deducted from any refund. In no event will Claims be deducted from any refund.

New Hampshire: In the event You do not receive satisfaction under this Service Contract, You may contact the New Hampshire Insurance Department at, 21 South Fruit Street, Suite 14, Concord, NH 03301, 603-271-2261.

New Mexico: The Provider of this Service Contract may cancel this Service Contract within seventy (70) days from the date of purchase for any reason. After seventy (70) days, the Provider may only cancel this Service Contract for fraud, material misrepresentation, nonpayment by You or a substantial breach of duties by You relating to the covered property or its use.

North Carolina: We may cancel this Service Contract only for non-payment of the purchase price of the Service Contract or a direct violation of the Service Contract by You.

Oklahoma: Coverage afforded under this service warranty Contract is not guaranteed by the Oklahoma Insurance Guaranty Association. The **CANCELLATION** section is deleted in its entirety and replaced with the following: If You cancel this service warranty Contract within the first thirty (30) days and no Claim has been authorized or paid within the first thirty (30) days, We will refund the entire service warranty Contract purchase price paid by You. If You cancel this service warranty Contract after the first thirty (30) days, or have made a Claim within the first thirty (30) days, return of the Provider fee shall be based upon ninety percent (90%) of the unearned pro-rata Provider fee paid by You less the actual cost of any service provided under the service warranty Contract. If We cancel this service warranty, return of the Provider fee shall be based upon one hundred percent (100%) of unearned pro-rata Provider fee less the actual cost of any service provided under the service warranty Contract.

Oregon: This Service Contract is an agreement between the Obligor/Provider, AMT Warranty Corp., 59 Maiden Lane, 43rd Floor, New York, NY 10038, 1-888-279-4380 and You.

South Carolina: If You have any questions regarding this Service Contract, or a complaint against the Obligor, You may contact the South Carolina Department of Insurance at 1201 Main Street, Suite 1000, Columbia, South Carolina 29201, (803) 737-6160.

Texas: The Administrator is Warrantech Consumer Product Services, Inc., Service Contract Administrator No. 187. If You have any questions regarding the regulation of the Service Contract Provider or a complaint against the Obligor, You may contact the Texas Department of Licensing & Regulation, 920 Colorado, P.O. Box 12157, Austin, Texas 78711, 1-800-803-9202. You may return this Service Contract within thirty (30) days of the date of purchase of this Service Contract.

Utah: The Provider/Obligor is AMT Warranty Corp., 59 Maiden Lane, 43rd Floor, New York, NY 10038, 888-279-4380. Coverage afforded under this Service Contract is not guaranteed by the Property and Casualty Guaranty Association. We may only cancel this Service Agreement for material misrepresentation, nonpayment by You or

a substantial breach of duties by You relating to the covered property or its use. If We cancel this Service Agreement for non-payment, such cancellation will be effective ten (10) days after the mailing of notice. If We cancel this Service Agreement for material misrepresentation of a substantial breach of duties, such cancellation will be effective thirty (30) days after mailing of notice. If We cancel this Service Contract for material misrepresentation of a substantial breach of duties, such cancellation will be effective thirty (30) days after mailing of notice. This Service Contract or warranty is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department.

Washington: What is excluded from coverage is limited to that which is expressly stated under the “**WHAT IS NOT COVERED..**” section of this Service Contract. **CANCELLATION** is amended to include: You may file a Claim directly with Wesco Insurance Company at any time, at 59 Maiden Lane, 43rd Floor, New York, NY 10038 or 866-505-4048. The State of Washington is the jurisdiction for any civil action in connection with this Contract.

Wisconsin: **THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.** The **CANCELLATION** section is deleted in its entirety and replaced with the following: You may cancel this Service Contract at any time. We may only cancel this Service Contract for material misrepresentation by You, nonpayment by You or a substantial breach of duties by You relating to the covered property or its use. If We cancel for any reason other than nonpayment, then We shall refund one hundred percent (100%) of the unearned pro rata Provider fee, less any Claims paid. If this Service Contract is canceled within thirty (30) days of the date of purchase and no Claims have been paid, the Administrator shall return one hundred percent (100%) of the purchase price paid and the Service Contract shall be void. The right to void the Service Contract applies only to the original purchaser of the Service Contract. If the refund is not paid or credited within forty-five (45) days after return of the Service Contract to Us, We shall pay a ten percent (10%) per month penalty of the refund amount outstanding, which We shall add to the amount of the refund. For a Service Contract canceled subsequent to the period stated in the preceding paragraph or if a Claim has been made under this Service Contract within such period, We shall refund one hundred percent (100%) of the unearned pro rata Provider fee, less any Claims paid. If You request cancellation due to a total loss of Your Product which is not covered by a replacement under the terms of Your Service Contract, the Administrator shall return one hundred percent (100%) of the unearned pro-rata Service Contract purchase price paid, less Claims paid. Unauthorized repairs may not be covered. The **GUARANTY** section is deleted and replaced as follows: Our obligations under this Service Contract are insured under a Service Contract reimbursement insurance policy. Should We fail to pay any Claim or fail to replace the Product covered under this Service Contract within sixty (60) days after You provide proof of loss or, in the event You cancel this Service Contract and We fail to refund the unearned portion of the Service Contract purchase price, or if the Provider becomes insolvent or otherwise financially impaired, You are entitled to make a direct Claim against the insurer, Wesco Insurance Company, at 1-866-505-4048 or 59 Maiden Lane, 43rd Floor, New York, NY 10038 for reimbursement, payment or provision of this Service Contract.

Wyoming: **THE FURNITURE PRODUCTS ONLY OPTION IS NOT AVAILABLE TO RESIDENTS OF WYOMING.**

Call 1-888-279-4380 to obtain a copy of this terms & conditions document.