

CONTRACT PERIOD

Vehicle Plan expiration is measured in time/mileage from the Contract Purchase Date and Odometer Mileage (at Contract Purchase Date). All plans require a mandatory "Waiting Period" before Coverage takes effect. The "Waiting Period"=30 days and 1,000 miles from the Contract Purchase Date and Odometer Mileage at Contract Purchase. 30 days and 1,000 miles will be added to the term of Your Contract.

DEFINITIONS

- We, Us and Our (The Service Contract Provider/Administrator/Obligor) mean Enterprise Financial Group, Inc. (EFG) **For California residents only:** We, Us and Our mean Enterprise Agency, P.O. Box 167667, Irving, TX 75016, (800)527-1984, California VSC provider license #0D75490. **For Louisiana and New Mexico residents only:** We, Us and Our mean Enterprise Agency, Inc. Consumer, Customer, You and Your (Contract Holder) mean the person identified under Contract Holder Information.
- Covered Part means an item listed as a Covered Part, as defined in the Covered Parts Section below.
- Breakdown or Mechanical Breakdown means the event caused by the total failure of any Covered Part to work as it was designed to work in normal service. Breakdown or Mechanical Breakdown does not include a total or partial failure resulting from wear and tear or ordinary use.
- Lubricated Part means a part that requires lubrication to perform its function.
- Your benefits and Our obligation to perform under this Contract are insured by an insurance policy with American Security Insurance Company, PO Box 50355, Atlanta, Georgia 30302. **For Minnesota residents only:** Our obligations are guaranteed by an insurance policy issued by American Reliable Insurance Company, at 11222 Quail Roost Drive, Miami, Florida 33157, (800) 852-2244.

OUR OBLIGATIONS

If a Covered Mechanical Breakdown of Your Vehicle occurs during the term of this Contract, We will:

- Pay You or the repairer, for repair or replacement of the Covered Part(s) and associated labor as required for the completion of the repair or replacement of those parts, which cause the Mechanical Breakdown. Labor will be verified by the standard versions of the following nationally recognized labor guides: Motors, Mitchell, & All Data. Replacement parts may be of like kind and quality. This may include the use of new, remanufactured or used parts as determined by Us.
- Reimburse You for a rental car at the rate of up to \$30.00 per day and a maximum of \$150.00 (5 days) per Mechanical Breakdown. To receive rental benefits You must supply Us with Your receipt from a licensed

rental agency. No deductible will apply to this benefit.

- Reimburse You for lodging and meal expenses actually incurred by You if the covered repairs are completed more than 100 miles from Your primary residence and You are stranded overnight.

The limit on this reimbursement is seventy-five dollars (\$75.00) per day for up to three (3) days and a maximum of two hundred twenty-five dollars (\$225.00) per Breakdown.

YOUR OBLIGATIONS

- In order for this Contract to remain in force, the minimum requirement on oil and filter changes is every six (6) months or five thousand (5,000) miles, whichever comes first. All other maintenance schedules must be done in accordance with Your Vehicle's manufacturer's recommendations. You must keep and make available verifiable service/purchase receipts which show that this maintenance has been performed within the time and mileage limits required.
- You or Your repair facility are required to obtain Our authorization prior to beginning any repair covered by this Contract.
- You are responsible for paying the deductible indicated in the application each time You have a covered Mechanical Breakdown. If no deductible option is marked, a one-hundred dollar (\$100.00) deductible shall apply.
- You are responsible for authorizing any teardown or diagnosis time needed to determine if Your Vehicle has a covered Mechanical Breakdown. If it is subsequently determined that the repair is needed due to a covered Mechanical Breakdown, We will pay for this part of the repair. If the failure is not a covered Mechanical Breakdown, then You are responsible for this charge.

OTHER IMPORTANT CONTRACT PROVISIONS

The aggregate total of Our liability for all benefits paid or payable during the term of this Contract shall not exceed the actual cash value of Your Vehicle at time of purchase. Our limit of liability for any Breakdown related in time or cause shall not exceed the actual cash value of Your Vehicle according to current National Dealers Association standards.

This Contract will terminate when You sell Your Vehicle unless transferred as provided in the Transfer Section or when this Contract is canceled as outlined in the Cancellation Section.

After You receive any benefits under this Contract, We are entitled to all Your rights of recovery against any manufacturer, repairer or other party who may be responsible to You for the Costs covered by this Contract or for any other payment made by Us. If We ask, You agree to help Us enforce these rights. You also agree to cooperate and help Us in any other matter concerning this Contract.

If the benefits as described are not provided within 60 days after You provide proof of loss covered by this Contract, then You may make a direct claim against American Security Insurance Company.

**IF YOU HAVE A MECHANICAL BREAKDOWN
YOU MUST CALL 1-800-527-1984**

If You have a Mechanical Breakdown, You must follow this procedure:

- (1) Use all reasonable means to protect Your Vehicle from further damage. This may require You to stop Your Vehicle and call Roadside Assistance to have the vehicle towed.
- (2) You must contact Us at 1-800-527-1984 for instructions before ANY repairs are started on Your Vehicle. All work must be performed by a licensed repair facility.
- (3) Furnish Us or the repair facility with such reasonable information that We may require. This includes receipts for car rental charges, lodging, meals, and signed service receipts (indicating dates and mileage) as required by this Contract.
- (4) For claim filing procedures on after-hours and emergency repairs:

Claim Filing Procedure

Emergency Repairs – If a simple Mechanical Breakdown occurs which requires a repair to be made at a time when the Administrators office is closed and a prior authorization for the repair cannot be obtained, the repair facility/customer should follow the claim procedure below and contact the Administrator for claim instructions immediately upon the Administrators next normal business day. As per the terms of the Contract, determine whether or not the concern is listed for coverage. If it is determined that the component is covered, authorize the repair facility to perform the repair and call the Administrator for authorization during normal business hours. On major repairs, determine the failure and repair costs and then contact the Administrator on the next normal business day for an authorization before repairs are performed.

Business Hours (Business Hours are all Central Time Zone)

Monday through Friday 7AM until 7PM

Saturday 8AM until 2 PM

COVERED PARTS

The following is a list of Covered Parts as determined by the coverage You selected, as indicated on Your Vehicle Service Contract.

For convenience, Covered Parts are listed next to the vehicle systems to which they are related. The vehicle systems listed are **NOT** Covered Parts.

DELUXE COVERAGE

ENGINE:	Cylinder block and cylinder heads and all internally Lubricated Parts; turbocharger; supercharger; harmonic balancer; timing gear, chain and belt; timing cover; intake and exhaust manifolds; valve covers; oil pan; engine mounts; belt tensioners; cam gear bolt; harmonic balancer bolt; and head bolts.
TRANSMISSION:	Transmission case and all internally Lubricated Parts; torque converter; flywheel/flex plate; vacuum modulator and transmission mounts; transmission cooler; and transmission oil pan.
TRANSFER CASE:	Transfer case and all internally Lubricated Parts.
DRIVE AXLE(S):	Drive axle housing and all internally Lubricated Parts; 4X4 actuator; drive shafts; universal joints; constant velocity joints and locking hubs; center support/carrier bearings; differential cover; electronic shift control unit.
AC/HEATING:	(Includes only factory or dealer installed equipment) Condenser; compressor; compressor clutch; evaporator; compressor pulley; accumulator; drier; expansion valve; idler pulley; temperature control programmer; heater core; blower motor; high/low cut off switch; and pressure cycling switch.
SUSPENSION:	Upper and lower control arm shafts, bearings and bushings; wheel bearings; spindles; ball joints; king pins and bushings; radius arm and bushings; stabilizer bar, arm and bushings; wheel bearings; torsion bars; hub assembly springs; and suspension level control compressor.
STEERING:	Steering gear box/rack and all internally Lubricated Parts; power steering pump; pitman arm; idler arm; tie rod ends; drag link; steering column shaft and column couplings.
COOLING:	Water pump; radiator; cooling fan; cooling fan motor; fan clutch; and coolant recovery tank.
FUEL SYSTEM:	Fuel delivery pump; fuel injection pump; fuel injectors; fuel tank; metal fuel lines; fuel pressure regulator; fuel sending unit; fuel gauge; air control valve; electronic fuel injection computer/module and sensors.

BRAKE: Master cylinder; power brake cylinder; vacuum assist booster; calipers; wheel cylinders; compensating valve; ABS accumulator, pump, motor, reservoir, and wheel speed sensors; hydraulic lines and fittings; and parking brake actuator.

ELECTRICAL: Alternator/generator; ignition module; ignition switch; headlight switch; turn signal switch; horns; distributor (does not include cap and rotor); starter motor; starter solenoid; starter drive; windshield wiper motors; windshield wiper delay switch; windshield wiper linkage; windshield washer pump; power seat motor; power antenna motor; power window motors and regulators; power door locks and actuators; power trunk release; wiring harness; cruise control assembly; ignition lock cylinder; manually operated switches; convertible top motor; and driver information gauges/indicators (excludes burned out light bulbs). (Original factory installed radio, main speaker system, and single compact disk/cassette player up to a maximum of \$300.00 of repair or replacement cost.)

SEALS and GASKETS: Leaking seals and gaskets on any covered part listed above. Minor loss of fluid or seepage is considered normal and is not considered a Mechanical Breakdown.

ADDITIONAL COVERAGE OPTION

FACTORY INSTALLED NAVIGATION SYSTEM – If the Contract Registration Page indicates that You purchased the Navigation System option, we will cover the Navigation System excluded above.

EXCLUSIONS – What This Vehicle Service Contract Does Not Cover

All parts not specifically listed as Covered Parts in this Coverage Booklet, based on the coverage You selected, are not covered under this Contract. Normal maintenance items/repairs such as engine tune-ups and front end alignments are not covered. Adjustments/ Alignments to Covered Parts are not covered. In addition, this Contract provides no benefits or coverage and We have no obligation under this Contract for:

- A Breakdown caused by lack of customary, proper, or manufacturer's specified maintenance.
- A Breakdown caused by contamination of or lack of proper fuels, fluids, coolants or lubricants, including a Breakdown caused by failure to replace seals and gaskets in a timely manner.

- Repair or replacement of any parts during a Covered Repair which are not necessary to the completion of the Covered Repair or were not damaged by the failure of a Covered Part.
- A Breakdown caused by off-roading, misuse, abuse, racing or any form of competition, including using Your Vehicle in ANY manner not recommended by the manufacturer.
- A Breakdown caused by or involving modifications to Your Vehicle that are not performed or recommended by the manufacturer.
- Any Cost covered by a repairer's or supplier's guarantee, or any Cost covered by a manufacturer's warranty or guarantee.
- A Breakdown caused by rust or corrosion. (This does not apply for residents of Minnesota)
- A Breakdown caused by collision, fire, theft, freezing, vandalism, floods or any hazard insurable under standard physical damage insurance policies.
- A Breakdown not occurring in the United States or Canada.
- A Breakdown caused by or for damages resulting from overheating that could have been prevented if You would have used all reasonable means to protect Your Vehicle from this damage.
- Loss of use, loss of time, lost profits or savings, inconvenience, commercial loss, or other incidental loss or consequential damages or loss that results from a Breakdown.
- Liability for damage to property, or for injury to or death of any person arising out of the operation or use of Your Vehicle.
- Any Cost or other benefit for which the manufacturer has announced its responsibility through any means including public recalls or factory service bulletins.
- Any part not covered by, or excluded by the original vehicle manufacturer's warranty.
- Cost or other damages caused by the failure of a part not listed under Covered Parts.
- Any pre-existing condition.

ROADSIDE COVERAGE – If you require Roadside Assistance You must call 1-866-914-7697

You will be protected by ROADSIDE ASSISTANCE for the full term of this Contract. Roadside benefits include: Towing, Flat Tire Changes (Using Your inflated spare), Jump Starts, Vehicle Fluid Delivery, Lockout Service, and Concierge Service (courtesy phone assistance with up to 3 calls). You are responsible for the costs of Fluids and/or Key Cutting/Replacement only. All services are available 24 hours a day, 365 days a year and are provided on a "Sign and Drive" basis. The maximum benefit for any one occurrence is one hundred dollars (\$100). **For any Roadside Service You MUST call the below number.** ONLY ROAD SERVICES PROVIDED THROUGH OUR TOLLFREE NUMBER WILL BE HONORED AND ONLY NON-ACCIDENT RELATED INCIDENTS ARE COVERED.

For 24-hour Roadside Assistance call 1-866-914-7697 and a service vehicle will be dispatched for Your assistance. Please be with Your vehicle when the service provider arrives as they cannot service an unattended vehicle by law.

CAR RENTAL DISCOUNT PROGRAM: You can enjoy and save with special rates when renting a vehicle from participating car rental companies. Call the toll-free numbers listed below next to the rental company of Your choice to make Your reservations. Be sure to mention the appropriate Discount I.D. Number when making Your reservations and to receive discount information. Some discounts cannot be combined with other promotions. The Discount I.D. Number is subject to change. For information on this discount program please contact 1-866-914-7697.

Company	Toll-Free #	Discount I.D. #
Avis	1-800-331-1212	G728200
Alamo Rent-A-Car	1-800-354-2322	BY93459
Budget Rent-A-Car	1-800-527-0700	Z863800
Dollar Rent-A-Car	1-800-331-3550	TB1800
Hertz Rent-A-Car	1-800-654-2200	1844856
Thrifty Car Rental	1-800-331-3550	0010227199
Enterprise Rent-A-Car	1-800-736-8222	ERMX7

TRAVEL DISCOUNT PROGRAM: To receive the Discount Program rate, reservations must be made in advance via the Internet or our toll-free phone number and using program ID# 1000007012 must be mentioned at time of reservation to ensure the proper rate is quoted. This Discount Program is available at Our Hotel Group brands listed below. The Discount I.D. Number is subject to change. For information on this discount program please contact 1-866-914-7697.

Hotel Brand	Toll-Free #	Web Site
Amerihost	1-800-434-5800	www.amerihostinn.com
Days Inn	1-800-DAYS INN	www.daysinn.com
Howard Johnson	1-800-I-GO-HOJO	www.hojo.com
Knights Inn	1-800-843-5644	www.knightsinn.com

Hotel Brand	Toll-Free #	Web Site
Ramada	1-800-2-RAMADA	www.ramada.com
Super 8 Motels	1-800-800-8000	www.super8.com
Travelodge	1-800-578-7878	www.travelodge.com
Wingate	1-800-228-1000	www.wingateinns.com

ROAD HAZARD COVERAGE (TIRE ONLY) – If you have a Road Hazard You must call 1-866-914-7697

If you have a Road Hazard as defined below, You will be reimbursed the cost to repair or, if non-repairable, the cost to replace a damaged tire(s) on Your Vehicle if damage is caused by a Road Hazard on a public roadway. Road Hazard is defined as objects and road conditions such as potholes, rocks, wood debris metal parts, plastic or composite scraps or any item causing tire damage other than wear and tear and those conditions excluded below. Prior notification of repair is required; You must call 1-866-914-7697 for a tracking number prior to any tire(s) repair or replacement.

For Tire Repair, You will be reimbursed up to twenty dollars (\$20.00) per occurrence for the full charges incurred for the repair.

For Tire Replacement, You will be reimbursed for a replacement tire(s) should the tire(s) become non-repairable due to impact breaks snags, punctures or other road hazards. You must have more than 3/32" tread depth remaining to be eligible for reimbursement. You will be reimbursed for up to one hundred dollars (\$100.00) for each tire replacement per occurrence, up to a maximum aggregate per Contract term of four hundred dollars (\$400.00).

Non covered expenses include:

- Tires that have 3/32" or less tread depth remaining.
- Repair or replacement covered by the manufacturer or other warranty or customer's primary insurance coverage.
- Replacement exceeding the manufacturer's vehicle specification, or when the manufacturer, by public announcement or recall, established its responsibilities to replacement for any manufacturer's defect.
- Damage caused by negligence, abuse, misuse, collision, manufacturer's defects, curb impact, valve or rim leaks, improper installation, dry rot in either sidewall or tread, tire chains, racing or off-road use, vandalism, malicious mischief, chain damage, fire or theft.
- Vehicles other than on-road, passenger or re-capped tires.
- Vehicles with off-road, passenger or re-capped tire(s).
- Failure occurring from operating on any surface other than federal, state, county, city or municipality paved roads or highways.
- Vehicles used for shuttle, towing/wrecker service, dumping, lifting or

hoisting, or off-road activity.

- Vehicles used for racing, rentals, dealer loaners, limousine, taxi, police car or other emergency vehicle.
- Vehicles registered and/or otherwise normally operated outside the continental United States of America, Alaska, Hawaii and Canada.
- Tire(s) and/or wheels that do not meet the manufacturers recommendations specific to Your Vehicle.
- Misuse occasioned from driving on tire(s) that are over inflated, under inflated or flat.
- Replacement of tire(s) without prior notification.

Prior notification is required before any tire repair or tire replacement can be made. For Tire coverage, YOU must call 1-866-914-7697 for a Tracking number. Within thirty (30) days of the covered incident, the following documentation must be mailed to the address listed below:

- A) Copy of this Service Contract
- B) Copy of tire repair invoice – (if applicable)
- C) Copy of the tire replacement invoice including:
 - 1) tread depth of the damaged tire
 - 2) detailed description and cause of tire damage
 - 3) any other information reasonably requested

Required documents must be mailed to: 4287 Beltline Rd. #238, Addison, TX, 75001. The Administrator reserves the right to inspect all damaged tires.

HOW THIS CONTRACT MAY BE TRANSFERRED

This Contract is subject to transfer, reassignment or sale. Upon such transfer, reassignment or sale, the seller of the Service Contract shall provide notice to the Contract holder that the Contract has been transferred, reassigned or sold, and the name, address, and telephone number of the purchaser.

This provision is only available if You are the Original Contract Purchaser. Your rights and duties under this Contract may only be assigned if You sell Your Vehicle directly to another individual (excluding dealer trade-in) and We receive written notification within thirty (30) days from the date of sale to the subsequent owner and upon payment to Us of a fifty dollar (\$50.00) transfer fee. Unless contrary to state law, insurance subrogation is waived by all parties. The coverage provided by this Contract cannot be renewed. This Contract is only available at the point of sale if You are the first retail purchaser on this Contract, or if verification of the transfer of the vehicle's manufacturer's powertrain warranty is attached. Otherwise this Contract IS NOT transferable to any subsequent purchaser.

HOW THIS CONTRACT MAY BE CANCELLED INCLUDING REFUNDS AND CHARGES

We reserve the right to cancel this Contract and will not pay for a Mechanical Breakdown if:

- There is a material misrepresentation or fraud at the time of sale of this Contract.
- Your odometer fails, or for any reason does not record the actual mileage of Your Vehicle after purchase date and You do not have it fixed and the mileage certified within thirty (30) days of the failure date.
- Your Vehicle is used for business, deliveries, construction, or commercial hauling (unless Your Vehicle was purchased for commercial purposes and verified by the Seller) or if You are using or have used or modified Your Vehicle in a manner which is not recommended by the vehicle manufacturer.

You may cancel this Contract by surrendering Your copy of this Contract with written notice to Us. In the event this Contract is canceled by You or Us, we will keep a prorated amount of the Contract Price based on the greater of days in force or miles driven compared to the total time and mileage of Your Contract Term, plus a cancellation fee, if applicable. You are entitled to a full refund if You contact and provide written notice of cancellation within the first thirty (30) days after the purchase date, and if You have not filed a claim against the Contract. If this Contract was financed (purchased on a payment plan) by a funding party, they shall be entitled to any refund(s) resulting from cancellation of this Contract for any reason including repossession of Your Vehicle, or total loss of Your Vehicle. Failure to make monthly payments in a timely manner may result in cancellation of this Contract and no refund will be due.

- **Alabama, Arkansas, California, Idaho, New York, and Vermont residents only:** If the Vehicle Service Contract is canceled within sixty (60) days for California, (ten (10) days for Alabama and New York, twenty (20) days for Vermont and thirty (30) days for Arkansas and Idaho residents) of Your purchase of this Contract (the Initial Period) and no claims have been made under the Contract, the amount of the refund shall be equal to the full amount paid for this Contract. After the Initial Period, or if a claim has been made under this Contract, the amount of the refund shall be a pro rata share of the selling price of the Contract as determined above. However, for California residents, if You cancel the Contract during the Initial Period, no cancellation fee will be charged.
- **For Georgia residents:** Cancellation shall be in accordance with O.C.G.A. 33-24-44. We may only cancel this Contract for fraud or material misrepresentation or for non payment. Notice of cancellation will be 10 days for non payment and 31 days for other reasons.
- **For Louisiana residents:** In calculating any refund, no deduction will be made for any claims that have been paid under the Contract.

- **For Nevada residents:** If We cancel this Contract, the cancellation does not become effective until at least 15 days after the notice of cancellation is mailed to the Contract Holder.
- **For Oklahoma residents:** In the event the Contract is canceled by You, return of premium shall be based upon ninety percent (90%) of the unearned pro rata premium. In the event the Contract is canceled by Us, return of premium shall be based upon one hundred percent (100%) of unearned pro rata premium.
- **For Utah residents:** In general, if We cancel this Contract, We will mail to You written notice of cancellation at least thirty (30) days before the cancellation date. However, if We cancel this Contract within the first sixty (60) days after the Contract purchase date or if We cancel this Contract because You have defaulted in Your obligation to repay the amount financed by the Lien Holder, We will mail to You written notice of cancellation at least ten (10) days before the cancellation date.
- **For Vermont residents:** If We cancel this Contract, We will give You a written forty-five (45) day notice by certified mail, of cancellation (fifteen day notice for non payment of premium), along with the reason.

CANCELLATION FEE: The Cancellation Fee is \$50.00. If you are a resident of Alabama or California, the Cancellation Fee is \$25.00. There are no cancellation fees for residents of District of Columbia, Georgia, New Hampshire, and Missouri.

For Oklahoma residents: If You elect to cancel this Contract, the Service Contract Provider may retain a cancellation fee not to exceed the lesser of 10% of the unearned pro rata premium or \$50.00.

For Illinois residents: If You elect to cancel this Contract, the Service Contract Provider may retain a cancellation fee not to exceed the lesser of 10% of the Service Contract price or \$50.00.

For District of Columbia residents: If We cancel this Contract after the first sixty (60) days, We will mail to You written notice of cancellation at least thirty (30) days before the cancellation date.

For Missouri residents: A ten percent penalty per month shall be added to a refund that is not paid within thirty days for return of the Contract to the provider.

For Nevada residents: No cancellation fee will be charged to the Contract Holder if this Contract is canceled by Us.

For New York residents: A ten percent penalty per month shall be added to a refund that is not made with thirty (30) days of return of the Contract to the Issuing Dealer.

For North Carolina residents: The consumer can cancel at any time after purchase and receive a pro rata refund less any claims paid on the Service Contract and a reasonable administrative fee, not to exceed ten percent (10%) of the amount of the pro rata refund.

CANCELLATION may be requested by a lienholder in the event of a repossession. The refund amount will be calculated in accordance with the provisions stated in this Contract.

SPECIAL STATE REQUIREMENTS / DISCLOSURES

THE STATE REQUIREMENTS LISTED BELOW CORRESPOND AND APPLY TO THE STATE IN WHICH YOU PURCHASED YOUR VEHICLE SERVICE CONTRACT.

- **For residents of California only:** IF WE SHALL FAIL TO PAY ANY CLAIM UNDER THIS CONTRACT WITHIN 60 DAYS AFTER PROOF OF LOSS HAS BEEN FILED WITH US, YOU SHALL BE ENTITLED TO MAKE A DIRECT CLAIM AGAINST THE FOLLOWING CALIFORNIA APPROVED INSURER: AMERICAN SECURITY INSURANCE COMPANY, P.O. BOX 50355, ATLANTA, GA 30302. IF YOU ARE NOT SATISFIED WITH THE INSURANCE COMPANY'S RESPONSE, YOU MAY CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE AT 1-800-927-4357.
- **For Idaho residents:** Coverage afforded under this Vehicle Service Contract is not guaranteed by the Idaho Insurance Guarantee Association.
- **For Illinois residents:** In the event covered service is not provided by the Service Contract Provider within 60 days of proof of loss by the Service Contract Holder, the Service Contract Holder may file directly with the Service Contract reimbursement insurance company.
- **For Indiana residents:** Your proof of payment to Us for this Contract shall be considered proof of payment to the Insurance Company which guarantees Our obligations to You.
- **For Iowa residents:** This contract is subject to rules administered by the Iowa Insurance Division at 515-281-5705. Written inquiries or complaints should be mailed to the following address: 330E. Maple Street, Des Moines, IA 50319. If you make a direct claim against the insurance company include a copy of Your Motorists Assistance Plan and your paid repair order.
- **For Louisiana residents:** Contract is Administered by Enterprise Agency, Inc.
- **For Maryland residents:** In the event a covered service is not provided by Us within 60 days of proof of loss by the Service Contract Holder, the Service Contract Holder may file directly with the Service Contract reimbursement insurance company.
- **For Minnesota residents:** (1) 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. (2) 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 vehicle as outlined above.

- **For Mississippi residents:** For claims authorization and approvals call 1-800-527-1984, during normal business hours. If the Administrator's offices are closed, and a covered emergency repair must be performed, then have the repair facility contact 1-800-527-1984 and leave a voice mail message on the claims line. After repairs are complete, forward all appropriate paperwork to Enterprise Financial Group, Inc. for reimbursement. If any repairs are completed during normal business hours, authorization must be given prior to repairs being performed.
- **For Missouri residents:** In the event that this Contract is not financed, any refund issued as a result of cancellation of this Contract should be sent to You directly. The provider of the Service Contract shall mail a written notice to the Contract Holder within fifteen days of the date of termination.
- **For Nebraska residents:** The obligations of the Obligor to You are guaranteed under a reimbursement insurance policy issued by American Security Insurance Company. Upon failure of the Obligor to pay any claim after proof of loss has been filed with the Obligor, You shall be entitled to make a direct claim against the following insurer: American Security Insurance Company, P. O. Box 50355, Atlanta, Georgia 30302.
- **For New Hampshire residents:** Your benefits and the Seller's obligation to perform under this Contract are insured by an insurance policy with Standard Guaranty Insurance Company, P. O. Box 50355, Atlanta, GA 30302. If the benefits as described are not provided within 60 days after You provide proof of loss covered by this Contract, then You may make a direct claim against Standard Guaranty Insurance Company.
- **For New Mexico residents:** Contract is administered by Enterprise Agency, Inc.
- **For Oklahoma residents:** 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.
- **For Texas residents:** Unresolved complaints may be directed to the Texas Department of Licensing and Regulation, P. O. Box 12157, Austin, TX 78711, 512-463-2906 or 800-803-9202.
- **For Utah residents:** Coverage afforded under this Vehicle Service Contract is not guaranteed by the Property and Casualty Guarantee Association. Obligations of the Provider under this Service Contract are guaranteed under a Service Contract reimbursement insurance policy. Should the Provider fail to pay or provide service on any claim within 60 days after proof of loss has been filed, the Contract Holder is entitled to make a claim directly against the Insurance Company.

TRANSFER / CANCELLATION APPLICATION

To transfer / cancel this Contract, complete the following and mail a photocopy of the front of this Contract to: VSC TRANSFER DEPARTMENT • P.O. BOX 167667 • IRVING, TEXAS 75016

Please transfer/cancel the remainder of the Vehicle Service Contract. I am transferring/canceling this Contract in accordance with the provisions stated in the Contract. In order to transfer, I am enclosing with this application a \$50.00 check or money order made payable to EFG. Application must be received within 30 days of the transfer/cancellation date.

Name of New Owner _____

Address _____

City, State, Zip _____

Date of Transfer/Cancellation _____

Odometer Mileage at Date of Transfer/Cancellation _____

Verification that the vehicle has been maintained as required by this Contract must be supplied by Vehicle Seller to Vehicle Purchaser. Transfer will be considered to be valid when Vehicle Purchaser receives confirmation letter from Administrator.

Signature of Vehicle Purchaser (if transferring)

Date

Signature of Vehicle Seller (if transferring)

Date

Signature of contract holder or lienholder (if cancelling)

Date

Phone

Signature of authorized representative of Dealer (if cancelling)

Date

Title

EFG Companies PRIVACY POLICY

The trust of our customers is EFG Companies ("EFG") most valuable asset. EFG safeguards that trust by keeping non public personal information about customers in a secure environment and using that information in accordance with this Privacy Policy.

This Privacy Policy includes examples of the types of non public personal information we collect and the kinds of companies with whom we share such information. These examples are illustrative and should not be considered a complete inventory of our information collection, use and sharing practices. In addition, you may have other privacy protections under some state laws. We will comply with applicable state laws regarding information about you. For example, certain state laws may restrict the types of information we may disclose about you or require us to provide you with additional notices.

Please note that this Privacy Policy will not apply to your relationships with other financial service providers, such as banks, credit card issuers, finance companies and independent insurance agents that are not a part of the EFG companies listed at the end of the Privacy Policy. Their privacy policies will govern how they collect, use and disclose personal information that you allow them to access.

Below is EFG's privacy pledge to our customers:

Information We May Collect

EFG may collect non public personal information about you from the following sources:

- Information we receive from you (or is provided to us on your behalf) on applications and other forms, such as your name, address, telephone number, employer, and income;
- Information about your transactions with the companies of EFG or other non affiliated parties, such as your name, address, telephone number, age, insurance coverage, transaction history, claims history and premiums;
- Information you provide to us on applications or from health care providers, such as doctors and hospitals, to determine your past or present health condition. Health information will be collected as we deem appropriate to determine eligibility for coverage, to process claims, to prevent fraud, and as authorized by you, or as otherwise permitted or required by law.

Information We May Disclose and To Whom We May Disclose Information

The non public personal information EFG may collect as described above may be disclosed in order to deliver products and services to you, provide customer service or administer your account.

Disclosures Permitted by Law

EFG may disclose all of the non public personal information described above, as permitted by law. For example, we may use affiliated and non affiliated parties to perform services for us, such as providing customer assistance, handling claims, protection against fraud and maintaining software for us. We also may disclose information in response to requests from law enforcement agencies or State insurance authorities.

Information Regarding Former Customers

EFG does not disclose non public personal information about former customers or customers with inactive accounts, except in accordance with this Privacy Policy.

Our Security Procedures

EFG restricts access to non public personal information about you to those employees whom we determine have a legitimate business purpose to access such information in connection with the provision of products or services to you. We employ security techniques designed to protect our customer data. We provide training and communications programs designed to educate employees about the meaning and requirements of our strict standards for data security and confidentiality.