

## hhgregg's Extended Service Protection Program

### Service Agreement Administrator ("Administrator"):

AMT Warranty Corp.  
P.O. Box 1189  
Bedford, TX 76095  
1-877-456-9643

**CONGRATULATIONS:** Thank You for Your recent purchase of the Extended Service Protection Plan(the "Service Agreement"). We hope You enjoy the added comfort and protection this Service Agreement provides. Please keep this Service Agreement in a safe place along with the sales receipt/invoice that You received when You purchased this plan, as You will need them to verify Your coverage at the time of service. This information will serve as a valuable reference guide and will help You determine what is covered by the Service Agreement. From the day You purchase this Service Agreement, WCPS, the Administrator, will assist You in understanding Your Service Agreement benefits.

**DEFINITIONS:** Throughout this Service Agreement, the words "**We**", "**Us**" and "**Our**" shall mean AMT Warranty Corp., 2200 Hwy 121, Suite 100, Bedford, TX 76021, (800) 425-2070, who is the Obligor/Provider and the Administrator under this Service Agreement. In Florida, "**We**", "**Us**" and "**Our**" shall mean Technology Insurance Company, Inc., Florida (License No. 03605), 59 Maiden Lane, 6<sup>th</sup> Floor, New York, NY 10038. The words "**You**" and "**Your**" refer to the purchaser of the product(s) covered by this Service Agreement or to the person to whom this Service Agreement was properly transferred. "**Product**" means the item(s) which You purchased with and is covered by this Service Agreement. "**Failure**" means the mechanical or electrical breakdown of Your Product to perform its intended function due to defects in materials or workmanship during normal usage of Your Product. "**Deductible**" means the amount You are required to pay for covered repairs and replacements.

**PRODUCT ELIGIBILITY:** This Service Agreement covers Products purchased as new or factory-refurbished and manufactured for use in the United States, which at the time of purchase included a manufacturer's original or factory-refurbished warranty valid in the United States, and provides minimum coverage of ninety (90) days parts and labor. Coverage only applies to Products used non-commercially, unless the Optional Plan for commercial coverage has been purchased. Accessories and/or add-on options purchased separately and not essential to the basic function of the Product are not eligible for coverage.

**WHAT IS COVERED:** We agree to repair or replace Your Product in the event Your Product is rendered inoperable due to a Failure during the term of this Service Agreement, if the Product is not covered under any other insurance, warranty, guarantee and/or Service Agreement. Parts used to repair or replace Your Product may be new, used, refurbished, or non-original manufacturer parts that perform to the factory specifications of Your Product. This Service Agreement does not cover repair or replacement of the Product for any of the causes or provide coverage for any losses set forth in the section entitled "**WHAT IS NOT COVERED**" below.

1. **Replacement Plan:** If You purchased a Replacement Plan, in the event of a covered claim, We will replace the Product with a new, rebuilt or refurbished Product of equal or similar features and functionality, not necessarily same brand, or, at Our sole discretion, reimburse You in the amount of the original purchase price of Your covered Product including taxes, as indicated on Your receipt. Replacement of Your Product will fulfill this Service Agreement in its entirety and will discharge all further obligations under this Service Agreement, where allowed by law. The Replacement Plan is limited to one replacement. We will pay for the cost of shipping Your replacement product back to You if Your Product is replaced. The Replacement Plan is not transferable.
2. **Repair Plan:** If You purchased a Repair Plan, in the event of a covered claim, We will furnish or pay for labor and/or parts required to repair the Failure of Your Product. Non-original manufacturer's parts of like kind and quality may be used if the original manufacturer's parts are unavailable. In lieu of repairing the Product, We reserve the right, at Our sole discretion, to replace Your Product with a product of equal or similar features and functionality, not necessarily the same brand. If Your Product is replaced, We will have no further obligation to repair or replace Your Product and You will not be entitled to make any further claims under this Service Agreement.
3. **SmartPhone Plan:** If You purchased a SmartPhone Plan, in the event of a covered claim, We will furnish or pay for labor and/or parts required to repair the Failure of Your Product. Non-original manufacturer's parts of like kind and quality may be used if the original manufacturer's parts are unavailable. In lieu of repairing the Product, We reserve the right, at Our sole discretion, to replace Your Product with a new, rebuilt or refurbished product of equal or similar features and functionality, though not necessarily same brand, or reimburse You for replacement of the Product. Replacement is limited to one (1) Product that includes the International Manufacturer's Equipment Identification (IMEI), the Electronic Serial Number (ESN) or the Mobile Equipment ID (MEID) of the wireless Product. Accessories that are not integral to the function of Your Product will NOT be provided with Your replacement Product. Should the replacement model differ from the original, a home charger will also be provided to You. In the event a replacement Product is not available in the same color as Your original Product, a different color model will be provided to You. If Your Product is replaced, We will have no further obligation to repair or replace Your Product and You will not be entitled to make any further claims under this Service Agreement.
4. **Accidental Damage From Handling (ADH)Coverage:** If purchased, ADH coverage augments Your Service Agreement by providing protection against sudden and unforeseen accidental damage from handling to Your Product, provided such damage was in the course of regular and normal use of the Product by You, or person authorized by You, subject to the exclusions below. In the event of a covered claim, We will furnish or pay for labor and/or parts required to repair Your Product. Non-original manufacturer's parts of like kind and quality may be used if the original manufacturer's parts are unavailable. In lieu of repairing the Product, We reserve the right, at Our sole discretion, to reimburse You or to replace Your Product with a product

of equal or similar features and functionalities. If Your Product is replaced, We will have no further obligation to repair or replace Your Product and You will not be entitled to make any further claims under this Service Agreement.

5. ADH Coverage does not provide protection against normal wear and tear, theft, mysterious disappearance, misplacement, viruses, reckless, abusive, willful or intentional damage associated with handling and use of the Product, cosmetic damage and/or other damage that does not affect unit functionality, or damage caused during shipment between You and Our service providers. If protective items such as covers, carrying cases or pouches, etc., were provided, made available or recommended for use with Your Product, it is expected that You will continually use these product accessories for protection against damage to Your Product. “**Abuse**” is defined as Your intentional non-utilization of protective items during the use of Your Product or Your treatment of the Product(s) in a harmful, injurious or offensive manner that may result in its damage. Any resultant damage from this type of treatment is NOT covered by ADH Coverage.
6. **Major Component Plan (Part Only):** If Major Component Coverage is purchased for one of the following items, in the event of a covered claim, We will repair the Failure of Your Part or, at Our sole discretion, furnish replacement part(s): Refrigerator, Freezer, Wine Cooler, Air Conditioner – only the compressor is covered; Top Load Washer – only the transmission is covered; Front Load Washer – only the drive motor and motor control board are covered; Range/Oven/Cooktop - only the heating element and/or burner assembly are covered; Single Picture Tube TV’s, Projection TV’s – only the CRT picture tube(s) are covered; LCD/DLP TV’s – only the light engines and/or light engine repairs are covered (does not include lamp/bulb replacements); Dishwasher – only the parts to repair or replace the motor/pump assembly only are covered; Microwave Oven – only the parts to repair or replace the microwave magnetron tube are covered; Dryer – only parts to repair or replace the dryer motor/heating element are covered. Coverage is only provided for repair for the covered major part, and does not include any other parts that should fail.
7. **Commercial Coverage:** Commercial Coverage is required for any Product(s) that is: (1) equipment that has been specifically manufactured for commercial use; or (2) used in a commercial setting/environment (i.e. for use other than in a residential single-family setting). Commercial Coverage must be purchased on the same sales receipt/invoice as the covered Product and comprehensive Repair Plan. **Note:** *Except as otherwise provided in this subsection, Commercial Coverage does not provide any of the benefits under the ADDITIONAL BENEFITS TO YOUR SERVICE AGREEMENT sections.*

Technological advances may result in a replacement product with a lower selling price than Your original Product. No refunds will be made based on the replacement product cost difference. If Your Product is not repairable and a replacement product is not available or under the Replacement Plan, a replacement product is not available, We will reimburse You up to the original purchase price of Your covered Product, including taxes and less claims paid, if any, and this Service Agreement will be fulfilled and all obligations satisfied. In no event shall the Administrator or We be liable for any damages as a result of the unavailability of repair parts. You may be required to ship or deliver the defective Product prior to receiving reimbursement or a replacement product. Any and all parts or units replaced under this Service Agreement become Our property in their entirety.

Products installed in cabinetry and other types of built-in applications are eligible for service as long as You make the Product accessible to the service technician. We are not responsible for the dismantling, removal or reinstallation of fixed infrastructure when removing, or returning a repaired or replaced Product into a custom installation.

#### **ADDITIONAL BENEFITS (provides coverage from Date of Purchase):**

1. **FOOD LOSS PROTECTION FOR REFRIGERATORS AND FREEZERS ONLY:** To receive coverage for food loss, the Failure of Your refrigerator or freezer must be due to a covered Failure to Your appliance Product, excluding icemaker repairs. You will be reimbursed up to \$250.00 per qualified service repair per year, subject to the contract term of this Service Agreement. Request for service should be initiated within 24 hours from discovery of refrigeration Failure. To receive payment under this benefit, You must have Your Product repaired by a service center authorized by Us and submit the following: an itemized list of food lost due to the lack of refrigeration and proof of purchase for the replaced food.
2. **LAUNDRY CREDIT FOR WASHERS AND DRYERS ONLY:** To receive coverage, the Failure of Your Washer or Dryer must be due to a covered Failure to Your Product and Your Product is out of service for more than seven (7) consecutive days. You will be reimbursed up to \$25.00 per qualified service repair per year, subject to the contract term of this Service Agreement. To receive payment under this benefit, You must have Your Product repaired by a service center authorized by Us and submit an itemized list for each laundry reimbursement claim.
3. **POWER SURGE PROTECTION:** This Service Agreement also covers the Failure of Your Product caused by a power surge while Your Product is properly connected to a surge protector approved by the Underwriter’s Laboratory Inc. (UL) (not required for Major Appliances). **POWER SURGE DOES NOT COVER DAMAGES CAUSED BY IMPROPER INSTALLATION OR CONNECTION TO AN INCORRECT POWER SOURCE.**
4. **LAPTOP/NOTEBOOK BATTERY PROTECTION:** If You purchased this Plan for a Notebook/Laptop Computer, Your Service Agreement provides protection against Failure of the covered Product’s battery. This Service Agreement will provide one (1) replacement battery if Your original battery fails to perform to the original manufacturer’s specifications or twenty-five (25%) percent State of Charge (SOC), whichever is less, during the term of the Service Agreement. Battery protection does not cover the AC Adaptor Cord for the Product.
5. **SMARTPHONE BATTERY PROTECTION:** If You purchased this Plan for a SmartPhone, Your Service Agreement provides protection against Failure of the covered Product’s battery. This Service Agreement will provide one (1) replacement battery if Your original battery fails to perform to the original manufacturer’s specification during the term of the Service Agreement. Battery protection does not cover the Charger for the Product.
6. **DLP BULB REPLACEMENT:** If You purchased a Rear Projection Television Plan, We will cover the Product for a one (1) time bulb replacement during the term of the Service Agreement.

**NO LEMON GUARANTEE:** If We have completed three (3) service repairs for the same problem on an individual component of Your Product, which first began after the manufacturer's warranty period had expired ("Qualifying Service Repairs"), and if that Product requires a fourth repair for the identical problem as determined by Us, We reserve the right to replace Your Product with one of equal or similar features and functionality, not necessarily the same brand, not to exceed the original purchase price of Your Product, plus taxes, excluding shipping and handling. Once a Product is replaced, this Service Agreement is considered fulfilled and We shall have no further obligation to provide coverage under this Service Agreement. Preventative maintenance checks, cleaning, product diagnosis, customer education, accessory repairs/replacements, computer software related problems, and any unauthorized repairs are not considered repairs for the purposes of this No Lemon Guarantee. Repair services performed while Your Product is under the manufacturer's warranty period are not considered Qualifying Service Repairs.

**DEDUCTIBLE:** There is no Deductible required to obtain service on Your Product.

**PLACE OF SERVICE:** If Your Service Agreement includes **In-Home/On-Site Service**, We will arrange for Your Product to be serviced at Your residence, 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 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 designated repair center; in such circumstances, the shipping/transportation charges will be covered by this Service Agreement. **In-Home/On-Site Service** will be provided by the authorized service provider during regular business hours, local time, Monday through Friday, except holidays.

If Your Service Agreement includes **Depot Service**, You will be responsible for shipping and insurance of the Product to the designated Depot Center. We will pay for return shipping of the Product to Your residence. If Your Product qualifies for **Carry-In Service**, You are responsible for transporting Your Product to and from the designated service center. If We require You to ship Your Product, any shipping charges will be Your responsibility. If Your covered Service Agreement originally included **Carry-In, Depot or Mail-In Service** but has been built-in and rendered as a permanent fixture inside or outside of Your residence and You are unable to transport or ship the Product in accordance with the terms and conditions of this Service Agreement, You will be responsible for the On-Site service call charge. The service call charge is payable to the servicer at the time of service. If Our diagnosis indicates that the failure is not covered by this Service Agreement, You may be responsible for all service fees incurred for such diagnosis. Televisions 32" and larger will receive **In-Home Service** as stated above; all Televisions smaller than 32", Notebook, Laptop, Desktop Computer, SmartPhone and Gaming Console will be repaired at an authorized depot center. We will provide three (3) way shipping for Televisions, Notebook, Laptop, Desktop Computer and Gaming Console designated for depot repair.

**REPLACEMENT PLAN:** If Your Product fails, call hhgregg Customer Service at 1-800-284-7344 Mon-Fri 8:30-5:00pm EST or contact the hhgregg retail location where you purchased Your Product to process Your claim in accordance with the terms and conditions of this Service Agreement. If necessary, You will be responsible for shipping Your Product to Us to be evaluated. We will pay the cost of shipping Your Product back to You if Your Product is replaced. At Our sole discretion, We may require that You return the covered Product to a designated location as a condition to receiving a replacement product.

**LIMIT OF LIABILITY:** The total amount that We will pay for repairs made in connection with all claims that You make pursuant to this Service Agreement shall not exceed the retail value of the Product, plus taxes. In the event that We make payments for repairs, which in the aggregate, are equal to the retail value of the Product or We replace the Product, We will have no further obligations under this Service Agreement.

**WE SHALL NOT BE LIABLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES, INCLUDING BUT NOT LIMITED TO: PROPERTY DAMAGE, LOST TIME OR LOST DATA RESULTING FROM THE FAILURE OF ANY PRODUCT OR EQUIPMENT, OR FROM DELAYS IN SERVICE OR THE INABILITY TO RENDER SERVICE. WE SHALL NOT BE LIABLE FOR ANY AND ALL PRE-EXISTING CONDITIONS THAT OCCUR PRIOR TO THE EFFECTIVE DATE OF THIS SERVICE AGREEMENT, INCLUDING INHERENT PRODUCT FLAWS.**

#### **SERVICE AGREEMENT TERMS:**

**Replacement and Repair Plans:** Coverage under this Service Agreement begins on the date of product purchase or date of installation by the selling retailer (proof of installation date will be required if different from product purchase date) and continues for the period of time defined on Your sales receipt. This Service Agreement is inclusive of the manufacturer's warranty; it does not replace the manufacturer's warranty, but provides certain benefits during the term of the manufacturer's warranty. During the manufacturer's warranty period, any parts, labor, on-site service or shipping costs covered by that warranty are the sole responsibility of the manufacturer; upon expiration of the shortest portion of the manufacturer's original or factory-refurbished parts and/or labor warranty, this Service Agreement continues to provide many of the manufacturer's benefits as well as certain additional benefits listed within this Service Agreement and will furnish replacement parts and/or labor necessary to restore Your covered Product to standard manufacturer's operating conditions.

**Accidental Damage from Handling (ADH) Coverage:** ADH coverage begins on the date of Product purchase and continues for the period defined on Your sales receipt. Coverage for the mechanical or electrical Failure of Your Product is subject to the SERVICE AGREEMENT TERMS described above.

**IF YOUR PRODUCT NEEDS REPAIR:** If You need to file a claim under this Service Agreement, contact the Administrator at 1-877-456-9643 (available 24 hours a day) to obtain a repair authorization number prior to having any repairs made to Your Product. For on-line service or web chat, log onto [www.WCPSOnLine.com](http://www.WCPSOnLine.com). For faster service, please have Your proof of Product purchase (sales receipt) available when You contact the Administrator. **THIS SERVICE AGREEMENT MAY BECOME VOID IF YOU MAKE UNAUTHORIZED REPAIRS.** When You receive authorization for repairs, the service representative will direct You to a designated service center. A copy of the proof of Product purchase (sales receipt) and a brief written description of the problem must accompany Your Product. We will not be liable for freight charges or damage due to improper packaging by You or Your representative. Do not

return Your Product to Your retailer unless so instructed by the Administrator. If Your Service Agreement expires during the time of an approved repair or replacement, this Service Agreement is extended until the repair or replacement has been completed.

**WHAT IS NOT COVERED:** THIS SERVICE AGREEMENT DOES NOT COVER ANY LOSS, REPAIRS OR DAMAGE CAUSED BY OR RESULTING FROM: (A) PRE-EXISTING CONDITIONS INCURRED OR KNOWN TO YOU (PRE-EXISTING MEANS A CONDITION THAT WITHIN ALL REASONABLE MECHANICAL OR ELECTRICAL PROBABILITY RELATES TO THE MECHANICAL FITNESS OF YOUR COVERED MERCHANDISE PRIOR TO CONTRACT ISSUANCE); (B) IMPROPER PACKAGING AND/OR TRANSPORTATION BY YOU OR YOUR REPRESENTATIVE RESULTING IN DAMAGE DURING SHIPMENT TO A SERVICE CENTER OR RELOCATION OF THE COVERED PRODUCT; (C) INSTALLATION, REMOVAL, REINSTALLATION OR IMPROPER INSTALLATION OF COMPONENTS, UPGRADES, ATTACHMENTS OR PERIPHERALS; (D) PRODUCTS AND/OR COMPONENTS THAT ARE USED IN APPLICATIONS THAT REQUIRE CONTINUOUS BUSINESS AND/OR COMMERCIAL OPERATION, OR ARE USED FOR COMMERCIAL, INDUSTRIAL, EDUCATIONAL OR PUBLIC USE PURPOSES (UNLESS A COMMERCIAL PLAN IS PURCHASED, OR PRODUCTS OFFERED ON A RENTAL BASIS, OR COIN-OPERATED PRODUCTS); (E) DAMAGE OR FAILURE CAUSED BY RIOT, NUCLEAR RADIATION, WAR OR HOSTILE ACTION, RADIOACTIVE CONTAMINATION, ETC.; (F) DAMAGE FROM FREEZING OR OVERHEATING; (G) INADEQUATE PLUMBING, ELECTRICAL OR GAS SERVICE; (H) INTERRUPTION OF GAS OR ELECTRICAL SERVICE; (I) NEGLIGENCE, MISUSE, ABUSE, INTENTIONAL PHYSICAL/MECHANICAL/ELECTRONIC DAMAGE, PHYSICAL DAMAGE OR MALICIOUS MISCHIEF, THEFT OR MYSTERIOUS DISAPPEARANCE, VANDALISM, RUST, CORROSION, WARPING, BENDING, ANIMAL OR INSECT INFESTATION, ETC. TO THE COVERED PRODUCT OR ANY COMPONENT; (J) DAMAGE OR OTHER EQUIPMENT FAILURE DUE TO CAUSES BEYOND YOUR CONTROL SUCH AS ENVIRONMENTAL CONDITIONS, EXPOSURE TO WEATHER CONDITIONS OR ACTS OF NATURE INCLUDING, BUT NOT LIMITED TO: FIRE, FLOODS, SMOKE, SAND, DIRT, LIGHTNING, MOISTURE, WATER DAMAGE OF ANY KIND, WHETHER FROM FRESH WATER, SALTWATER OR OTHER WATER INTRUSION, STORMS, WIND OR WINDSTORM, HAIL, EARTHQUAKE, ETC.; (K) REPAIRS NECESSITATED BY OPERATION OUTSIDE THE MANUFACTURER OPERATIONAL OR ENVIRONMENTAL SPECIFICATIONS; (L) BATTERY FAILURE OR LEAKAGE; (M) COLLISION WITH ANOTHER OBJECT, COLLAPSE, EXPLOSION, LIQUID SPILLAGE OF ANY KIND BY ANY OWNER, EMPLOYEE, THIRD PARTY, REPAIR PERSONNEL, ETC., UNLESS COVERED UNDER A SERVICE AGREEMENT WHICH SPECIFICALLY INCLUDES ANY OF THE DEFINED CAUSES; (N) ACCIDENTAL DAMAGE, INCLUDING PHYSICAL/MECHANICAL/ELECTRONIC DAMAGE CAUSE BY DROPPING UNLESS THE ADH COVERAGE IS INCLUDED IN YOUR SERVICE AGREEMENT; (O) DAMAGE, WARPING, BENDING OR RUSTING OF ANY KIND TO THE HOUSING, CABINETRY, SUPPORTS, OUTSIDE CASING OR FRAME OF THE PRODUCT; (P) IMPROPER OR INADEQUATE STORAGE; (Q) DAMAGE TO A COVERED PART CAUSED BY A NON-COVERED PART; (R) IMPROPER INSTALLATION OF CUSTOMER REPLACEABLE COMPONENTS, MODULES, PARTS OR PERIPHERALS AND/OR INSTALLATION OF INCORRECT PARTS; (S) ANY RESULTANT MALFUNCTION OR DAMAGE OF OR TO AN OPERATING PART OF THE COVERED PRODUCT FROM FAILURE TO PROVIDE MANUFACTURER'S RECOMMENDED MAINTENANCE OR OPERATION/STORAGE OF THE COVERED PRODUCT IN CONDITIONS OUTSIDE MANUFACTURER SPECIFICATIONS OR USE OF A COVERED PRODUCT IN SUCH A MANNER AS WOULD VOID COVERAGE UNDER THE MANUFACTURER'S WARRANTY OR THAT ARE USED IN A MANNER INCONSISTENT WITH THE DESIGN OF THE EQUIPMENT OR MANUFACTURER INSTRUCTIONS OR SPECIFICATIONS; (T) OPERATIONAL ERRORS ON THE PART OF THE CONSUMER (E.G., AS ABNORMAL ICE BUILD-UP IN A REFRIGERATOR OR FREEZER); (U) REMOVAL, INSTALLATION, REINSTALLATION, UNAUTHORIZED REPAIRS, ETC., OF ANY INTERNAL COMPONENT OR COVERED PRODUCT INCLUDING BUT NOT LIMITED TO ADJUSTMENTS, MANIPULATION OR MODIFICATIONS MADE BY ANYONE OTHER THAN AN AUTHORIZED SERVICE TECHNICIAN; (V) LOSS OF POWER, IMPROPER USE OF ELECTRICAL/POWER, POWER "BROWN-OUT", POWER OVERLOAD OR POWER SURGE UNLESS COVERED AS FURTHER DEFINED IN THE ADDITIONAL BENEFITS SECTION OF THIS DOCUMENT; (W) UNAUTHORIZED MODIFICATIONS AND ADJUSTMENTS, ALTERATIONS, MANIPULATION OR REPAIR MADE BY ANYONE OTHER THAN AN AUTHORIZED SERVICE TECHNICIAN; (X) DAMAGE RESULTING FROM COMPUTER VIRUSES; (Y) COVERED PRODUCTS SUBJECT TO A MANUFACTURER RECALL, WARRANTY OR REWORK TO REPAIR DESIGN OR COMPONENT DEFICIENCIES, IMPROPER CONSTRUCTION, MANUFACTURER ERROR, ETC. REGARDLESS OF THE MANUFACTURER'S ABILITY TO PAY FOR SUCH REPAIRS; (Z) EQUIPMENT SOLD WITHOUT A MANUFACTURER'S WARRANTY OR "AS IS"; (AA) COVERED PRODUCTS WITH REMOVED OR ALTERED SERIAL NUMBERS; (AB) CONSEQUENTIAL DAMAGES OR DELAY IN RENDERING SERVICE UNDER THIS CONTRACT, OR LOSS OF USE OR DATA DURING THE PERIOD THE COVERED PRODUCT IS AT AN AUTHORIZED REPAIR FACILITY OR OTHERWISE AWAITING PARTS; (AC) NON-FAILURE PROBLEMS INCLUDING BUT NOT LIMITED TO NOISES, SQUEAKS, ETC.; (AD) NORMAL PERIODIC OR PREVENTATIVE MAINTENANCE, USER EDUCATION, SET UP ADJUSTMENTS; (AE) CLEANINGS OR ANY REPAIR COVERED BY A MANUFACTURER WARRANTY, SERVICE AGREEMENT OR OTHER INSURANCE; (AF) SOFTWARE AND SOFTWARE RELATED PROBLEMS; (AG) REPAIRS FOR COSMETIC DAMAGE OR IMPERFECTIONS OR TO STRUCTURAL ITEMS; (AH) FAILURE TO PRODUCT ATTACHMENTS NOT PROVIDED BY THE MANUFACTURER OR INCLUDED IN THE ORIGINAL SALE; (AI) TELEVISION OR PERSONAL COMPUTER MONITOR SCREEN IMPERFECTIONS INCLUDING BURNED-IN IMAGES IN CRT OR PLASMA SCREENS CAUSED BY VIDEO GAMES, PROLONGED DISPLAY OF ONE OR MORE VIDEO SIGNALS, UNIT ABUSE OR FOR ANY OTHER REASON; CRACKED SCREENS UNLESS A SCREEN PROTECTION PLAN HAS BEEN PURCHASED; (AJ) REPAIR OF LCD/PLASMA RESOLUTION/FAILURE, PIXEL BURNOUT OR OTHER IMAGE FAILURE NOT IN ACCORDANCE WITH THE MANUFACTURER'S SPECIFICATIONS AND/OR MINIMUM DISPLAY STANDARDS OR MINOR PIXEL ILLUMINATION ISSUES THAT DO NOT AFFECT THE OVERALL VIEWING OF THE PANEL SUCH AS, BUT NOT LIMITED TO, MISSING PIXELS, INTERMITTENT PIXELS, OR WRONG COLOR PIXELS; (AK) CONTROL ADJUSTMENTS MADE TO TELEVISIONS TO ENHANCE SCREEN IMAGE QUALITY; (AL) PLASMA TELEVISIONS IN USE AT OR ABOVE 6,000 FEET ABOVE SEA LEVEL UNLESS SPECIFICALLY DESIGNED FOR USE ABOVE THAT ALTITUDE; (AM) FAILURE TO RESET TIMER AFTER A LAMP REPLACEMENT OR EXPLODING OR DIMMING LAMPS; (AN) THIS SERVICE AGREEMENT EXCLUDES ASSISTING CONSUMERS TO OBTAIN NECESSARY HARDWARE (CONVERTER BOXES) FOR CONVERTING ANALOG TELEVISION SIGNALS TO DIGITAL TELEVISION SIGNALS OR FOR ANY REPAIRS OR MODIFICATIONS AS A RESULT OF THE UNAVAILABILITY OF ANALOG BROADCASTING; (AO) ANY DAMAGE TO RECORDING MEDIA INCLUDING ANY PROGRAM, DATA OR SETUP RESIDENT ON ANY MASS STORAGE DEVICES INCLUDING BUT NOT LIMITED TO HARD DRIVES, CD-ROM DEVICES, FLOPPY DISKETTES, TAPE DRIVES OR TAPE BACKUPS AS A RESULT OF THE

MALFUNCTION OF OR DAMAGE TO AN OPERATING PART OF THE COVERED PRODUCT; (AP) SIGNAL RECEPTION OR TRANSMISSION PROBLEMS RESULTING FROM EXTERNAL CAUSES; (AQ) REPAIR OR REPLACEMENT COSTS FOR LOST COMPONENTS NOT ORIGINALLY COVERED BY THE MANUFACTURER'S WARRANTY OR ARE CONSIDERED EXPENDABLE OR CONSUMER REPLACEABLE ITEMS OR ANY NON-OPERATING OR NON-MOTOR DRIVEN MECHANICAL PART, INCLUDING BUT NOT LIMITED TO PLASTIC PARTS, OR OTHER PARTS SUCH AS ACCESSORY CABLES, BAGS, BASKETS/BUCKETS, BATTERIES, BELTS, BOLTS, BRUSHES, BULBS, CABINETS, CABLES, CONNECTORS, CORDS, DEVELOPER, DIALS, DRAWERS, DRUMS, FILTERS, FINISH DEFECTS, HANDLES, HINGES, HOSES, INK OR INK CARTRIDGES, KNOBS, LAMPS, LATCHES, LED'S, LCD'S, LIGHTS, LINERS, LINT SCREENS, ORNAMENTATION, PAINT, PLASTIC BODY OR MOLDING, RACK ROLLERS, RACKS, RIBBONS, SCRATCHED LENSES, SHELVES, SWITCHES, THERMOSTATS, TONER, TUBS, WIRING, OR ANY OTHER PARTS OR MATERIALS WHICH ARE DESIGNED TO BE CONSUMED DURING THE LIFE OF THE COVERED PRODUCT; (AR) INTERNAL OR IN-LINE BLOWERS LOCATED IN THE ATTIC, ROOF OR AN OUTSIDE EXHAUST; (AS) COST OF REMOVAL OR DISPOSAL OF THIS PRODUCT IN ORDER TO COMPLY WITH EPA DISPOSAL REQUIREMENTS; (AT) LIABILITY OR DAMAGE TO PROPERTY, OR INJURY, OR DEATH TO ANY PERSON ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF THE COVERED PRODUCT;(AU) SERVICE OR REPLACEMENT OUTSIDE OF THE UNITED STATES OF AMERICA OR CANADA; (AV) CHANGES OR ENHANCEMENTS IN COLOR, TEXTURE, FINISHING, EXPANSION, CONTRACTION OR ANY COSMETIC DAMAGE TO YOUR PRODUCT HOWEVER CAUSED, INCLUDING, BUT NOT LIMITED TO, SCRATCHES AND MARRING THAT DOES NOT AFFECT THE PRODUCTS OPERATIONAL PERFORMANCE; (AW) DAMAGE DUE TO VANDALISM, ANIMAL OR INSECT INFESTATION, RUST, DUST, CORROSION, DEFECTIVE BATTERIES, BATTERY LEAKAGE, OR ACTS OF NATURE OR ANY OTHER PERIL ORIGINATING FROM OUTSIDE THE PRODUCT; (AX) ACCIDENTAL DAMAGE(UNLESS PURCHASED AS ADDITIONAL COVERAGE), CRACKED OR DAMAGED DISPLAY SCREENS OR DAMAGE DUE TO WATER OR LIQUID MARKS AND/OR RINGS; (AY) COMPONENTS NOT CONTAINED WITH THE HOUSINGS OF THE COVERED PRODUCT(S); (AZ) SERVICE NECESSARY BECAUSE OF IMPROPER STORAGE, IMPROPER VENTILATION, RECONFIGURATION OF EQUIPMENT OR IMPROPER USE OR MOVEMENT OF THE EQUIPMENT, INCLUDING THE FAILURE TO PLACE THE EQUIPMENT IN AN AREA THAT COMPLIES WITH THE MANUFACTURER'S PUBLISHED SPACE OR ENVIRONMENTAL REQUIREMENTS; (BA) CONSUMABLES SUCH AS BATTERIES, BULBS, POWER CORDS, ETC, UNLESS ADDITIONAL PROTECTION IS PURCHASED, IF AVAILABLE OR SPECIFICALLY INCLUDED FOR THE COVERED PRODUCT; (BB) SERVICE REQUIRED AS A RESULT OF ANY ALTERATION OF THE EQUIPMENT OR REPAIRS MADE BY ANYONE OTHER THAN THE AUTHORIZED SERVICE PROVIDER, ITS AGENTS, DISTRIBUTORS, CONTRACTORS OR LICENSEES OR THE USE OF SUPPLIES OTHER THAN THOSE RECOMMENDED BY THE MANUFACTURER; (BC) CHARGES RELATED TO "NO PROBLEM FOUND" DIAGNOSIS, NON-FAILURE PROBLEMS, INCLUDING BUT NOT LIMITED TO, ITEMS NOT COVERED, NOISES, SQUEAKS AND OTHER SIMILAR INTERMITTENT ISSUES ARE NOT PRODUCT FAILURES; (BD) DAMAGE TO PRODUCT HARDWARE AND SOFTWARE CAUSED BY, INCLUDING, BUT NOT LIMITED TO, VIRUSES (OR SIMILAR UNAUTHORIZED INTRUSIVE CODE OR PROGRAMS), NETWORK PROGRAMS, UPGRADES, FORMATTING OF ANY KIND, THIRD PARTY APPLICATION PROGRAMS, CUSTOMIZED SOFTWARE (SUCH AS PERSONAL INFORMATION MANAGERS (PIM), RING TONES, GAMES OR SCREEN SAVERS) OR ANY SUPPORT, CONFIGURATION, INSTALLATION OR REINSTALLATION OF ANY SOFTWARE, APPLICATION OR DATA; AND (BE) PERSONAL DATA.

YOU ARE RESPONSIBLE FOR BACKING UP ALL SOFTWARE AND DATA ON A REGULAR BASIS AND PRIOR TO COMMENCEMENT OF ANY REPAIR. THIS SERVICE AGREEMENT DOES NOT COVER RESTORATION OF SOFTWARE OR DATA, OR DATA RETRIEVAL TO YOUR COVERED PRODUCT. IF YOUR COVERED PRODUCT EXPERIENCES A FAILURE OR DAMAGE THAT IS EXCLUDED FROM COVERAGE UNDER THIS SECTION OR IN THE EVENT OF A REPAIR INCIDENT WHEREIN THERE IS A "NO PROBLEM FOUND" DIAGNOSIS FROM THE MANUFACTURER OR A MANUFACTURER-AUTHORIZED REPAIR SOURCE, THEN YOU ARE RESPONSIBLE FOR ALL REPAIR COSTS INCLUDING SHIPPING COSTS AND/OR THE COST OF ON-SITE SERVICE.

**OUR RIGHT TO RECOVER PAYMENT:** If You have a right to recover against another party for anything We have paid under this Service Agreement, 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 Service Agreement by informing the selling dealer/retailer of Your cancellation request within thirty (30) days of the purchase of the Service Agreement and You will receive a one-hundred percent (100%) refund of the full purchase price of Your Service Agreement. If Your cancellation request is made more than thirty (30) days from the date of purchase, You will receive a pro-rata refund of the Service Agreement purchase price, less the cost of repairs made (if any), and less an administrative fee not to exceed ten percent (10%) of the Service Agreement purchase price or twenty-five dollars (\$25.00), whichever is less, unless otherwise provided by state law.

If We cancel this Service Agreement, We must provide You with a written notice at least fifteen (15) days prior to cancellation at Your last known address, with the effective date for the cancellation and the reason for cancellation. If We cancel this Service Agreement, You will receive a refund based upon one-hundred percent (100%) of the unearned pro-rata purchase price of this Service Agreement.

**GUARANTY:** This is not an insurance policy. We have obtained an insurance policy to insure Our performance under this Service Agreement. Should We fail to pay any claim or fail to replace the Product covered under this Service Agreement within sixty (60) days after the Product has been returned or, in the event You cancel this Service Agreement, and We fail to refund the unearned portion of the Service Agreement price, You are entitled to make a direct claim against the insurer, Wesco Insurance Company, at 866-505-4048 or 59 Maiden Lane, 6<sup>th</sup> Floor, New York, NY 10038.

**TO RENEW THIS SERVICE AGREEMENT:** To renew Your coverage, please call 1-800-541-6014 on or before the expiration date of this Service Agreement. Renewal prices will reflect the age of Your Product, current service costs, and repair experience of the product model. Renewal prices will be available from the Administrator upon request at the time of renewal. **Note:** *Not all products are eligible for renewal.*

**DO YOU NEED PROTECTION FOR OTHER PRODUCTS IN YOUR HOME?** Contact the Administrator for further information by writing to P.O. Box 1189, Bedford, TX 76095, Attn: Direct. For faster service, call 1-800-541-6014. Please have the model number,

manufacturer, year of purchase, and other relevant information available when placing Your call. *Offer not available to California residents.*

**IMPORTANT CONSUMER INFORMATION:** If Your Product is exchanged by the manufacturer or retailer, You must advise the Administrator in writing at P.O. Box 1189, Bedford, TX 76095 Attn: Data Entry or call 1-800-446-9134 with the date of exchange, make, model, and serial number of the replacement product within 10 days of the exchange. In the event of such exchange, the coverage period shall not exceed the expiration date of the original Service Agreement.

**TRANSFERS:** If You transfer ownership of Your Product, this Service Agreement may be transferred by sending to the Administrator, at the address above, the name, address, and phone number of the new owner within 10 days of the transfer. The cancellation provisions in this agreement only apply to the original purchaser of this Service Agreement.

This Service Agreement, including the terms, conditions, limitations, exceptions and exclusions, and the sales receipt for Your Product, constitutes the entire agreement and no representation, promise or condition not contained herein shall modify these items, except as required by law.

### **SPECIAL STATE REQUIREMENTS**

State amendments to specific provisions of the terms of this Service Agreement are as follows:

**Alabama only:** If Your cancellation request is made more than 30 days from the date of purchase, We will refund the unearned portion of its full purchase price. However, We will retain an administrative fee of \$25.00. Any refund may be credited to any outstanding balance of Your account and the excess, if any, returned to You. A 10% penalty per month will be added to a refund that is not paid or credited within 45 days after return of the Service Agreement to us. In the event We cancel this Service Agreement, We will mail a written notice to You at Your last known address at least 5 days prior to cancellation with the effective date for the cancellation and the reason for cancellation. But, We are not required to mail You written notice if the reason for cancellation is nonpayment of the Provider fee or a material misrepresentation by You to the Provider relating to the covered property or its use.

**Arizona only: CANCELLATION** - You may cancel this Service Agreement at any time prior to the expiration date by sending written notice to the Administrator Warrantech Consumer Product Services, Inc. at P.O. Box 1189, Bedford, TX 76095. You will receive a pro-rata refund, less a \$25.00 administrative fee for cancellation of the Service Agreement. However, no claims incurred or paid will be subtracted from this refund. **WHAT IS NOT COVERED** - We shall not provide coverage only for those specifically listed items in the **WHAT IS NOT COVERED** section. "Pre-existing conditions" is deleted and replaced with: conditions that were caused by You or known by You prior to purchasing this Service Agreement.

**California only:** This Service Agreement may be cancelled by the contract holder for any reason, including, but not limited to, the Product covered under this contract being sold, lost, stolen or destroyed. If You decide to cancel Your Service Agreement, and 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 Agreement, and you have made no claims against the Service Agreement, you will be refunded the full Service Agreement price; or if your Service Agreement and cancellation notice is cancelled by written notice after thirty (30) days for a home appliance or a home electronic or within sixty (60) days for all other products from the date you received this Service Agreement, you will be refunded a pro-rated amount of the Service Agreement price, less any claims paid, less an administrative fee of ten percent (10%) of the Service Agreement price or \$25, whichever is less, unless otherwise precluded by law.

Warrantech Consumer Product Services, Inc. (License # SA-1) is the Service Contract Administrator and AMT Warranty Corp. (License # SA-42) is the Obligor for this Service Agreement.

**Connecticut only:** 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 contract. You may cancel Your contract if the covered product is sold, lost, stolen, or destroyed. **CANCELLATION** - If We cancel this Service Agreement for non-payment, We must provide You with a written notice at least 10 days prior to cancellation at Your last known address, with the effective date for the cancellation and the reason for cancellation. If We cancel this Service Agreement for any other reason, We must provide You with a written notice at least 30 days prior to cancellation at Your last known address, with the effective date for the cancellation and the reason for cancellation. **CONTRACT HOLDER'S RESPONSIBILITY:** It is the responsibility of the contract holder to follow the manufacturer's specifications for the use and care/maintenance of the **Covered Product**.

**Florida only:** This Service Agreement is between the Provider, Technology Insurance Company, Inc.(License No. 03605) and You, the purchaser. You may cancel Your Service Agreement by informing the selling dealer or the Administrator, WCPS of Florida, Inc. (License No. 80202) of Your cancellation request. In the event the Service Agreement 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 behalf of You. In the event the Service Agreement is canceled by Administrator or Us, return of the premium shall be based upon one hundred percent (100%) of the unearned pro-rata premium. The rates charged to You for this Service Agreement are not subject to regulation by the Florida Office of Insurance Regulation.

**Georgia only:** You may cancel this Service Agreement at anytime by notifying the Administrator in writing whereupon the Administrator will refund the unearned pro-rata purchase price. The Administrator may not cancel this agreement except for fraud, material misrepresentation, or nonpayment by You. Notice of such cancellation will be in writing and given at least 30 days prior to cancellation. This contract will be interpreted and enforced according to the laws of the state of Georgia. Should repair parts become unavailable because a manufacturer has gone out of business, if a manufacturer no longer provides product support or all part sources have been exhausted during the coverage period of this Service Agreement, the Obligor and the Administrator shall be excused from performance hereunder and You shall receive a full refund of the purchase price paid by You for the Service Agreement. In no event will claims be deducted from a refund. **WHAT IS NOT COVERED:** Letter (A) is deleted and replaced with the following: A) Any and all pre-existing

conditions known to You that occur prior to the effective date of this Service Agreement. Any reference to Pre-existing conditions within this Service Agreement is amended as follows: Pre-existing conditions known to You. The following amends the **IF YOUR PRODUCT NEEDS REPAIR** section of this Service Agreement: This Service Agreement will not become void if You make unauthorized repairs. However, this Service Agreement will provide no coverage if You make unauthorized repairs.

**Illinois only:** 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 contract. The Service Agreement holder is allowed to cancel the Service Agreement. If the Service Agreement holder elects cancellation, the Service Agreement Provider may retain a cancellation fee not to exceed the lesser of 10% of the Service Agreement price or \$50.00. The Service Agreement may be cancelled within 30 days after its purchase if no service has been provided and a full refund of the Service Agreement purchase price, less the cancellation fee, will be paid to the Service Agreement holder. The Service Agreement may be cancelled at any other time and a pro-rata refund of the Service Agreement purchase price for the unexpired term of the Service Agreement, as measured by the number of days still remaining on the Service Agreement, less the value of any service received and any cancellation fee stated in the Service Agreement will be paid to the Service Agreement holder.

**Indiana only:** Your proof of payment to the issuing vendor for this Service Agreement 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 the Service Agreement.

**Missouri only:** If your cancellation request is made more than 30 days from the date of purchase, You will receive a pro-rata refund of the Service Agreement purchase price. No cancellation fee will apply. In no event will claims paid be deducted from a cancellation refund.

**Nebraska only:** If We cancel this Service Agreement, We must provide You with a written notice at least 30 days prior to cancellation at Your last known address, with the effective date for the cancellation and the reason for cancellation.

**Nevada only:** The following amends the **CANCELLATION** and **IMPORTANT CONSUMER INFORMATION** sections of this contract: This Service Agreement is not renewable. These provisions apply only to the original purchaser of the Service Agreement. You may cancel this Service Agreement at anytime by notifying the Administrator in writing. If You have made no claim and Your request for cancellation is within 30 days, the full price You paid for the Service Agreement will be refunded and no administrative fee will be deducted. If You have made a claim under the contract, or if Your request is beyond the first 30 days, You will be entitled to a pro-rata refund of the unearned contract fee, less a \$25.00 administrative fee. If Your Service Agreement was financed, the outstanding balance will be deducted from any refund, however, You will not be charged for claims paid or repair service fees. If You cancel this Service Agreement and the refund is not processed within 45 days, a 10% penalty will be added to the refund for every 30 days the refund is not paid. The Provider of this Service Agreement may cancel this contract within 70 days from the date of purchase for any reason. After 70 days, the Provider may only cancel this Service Agreement for fraud, material misrepresentation, 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 Agreement You will be entitled to a pro-rata refund of the unearned contract fee, no administrative fee will be deducted. In the event We cancel this Service Agreement, written notice will be sent to Your last known address at least 15 days prior to cancellation with the effective date. In no event will claims be deducted from any refund. The following amends the **IF YOUR PRODUCT NEEDS REPAIR** section of this Service Agreement: This Service Agreement will not become void if You make unauthorized repairs. However, unauthorized repairs will not be covered under this Service Agreement.

**Emergency Service** for covered products that provide heating or cooling of Your dwelling: If the covered product You purchased provides heating or cooling for Your dwelling, and You sustain a failure of such product that renders Your dwelling uninhabitable, repairs will commence within 24 hours after You report the failure and will be completed as soon as reasonably possible. In addition, We will provide a status report no later than three (3) calendar days after the report of a claim. Please call 1-800-446-9134 to report such a loss.

**New Mexico only:** You may return this Service Agreement within 20 days of the date this Service Agreement was mailed to You or within 10 days if the Service Agreement was delivered to You at the time of sale. If You made no claim, the Service Agreement is void and the full purchase price will be refunded to You. A 10% penalty per month will be added to a refund that is not made within 60 days of Your return of the Service Agreement. These provisions apply only to the original purchaser of the Service Agreement. In the event We cancel this Service Agreement, We will mail a written notice to You at Your last known address at least 15 days prior to cancellation with the effective date for the cancellation and the reason for cancellation. The Provider of this Service Agreement may cancel this contract within 70 days from the date of purchase for any reason. After 70 days, the Provider may only cancel this Service Agreement for fraud, material misrepresentation, nonpayment by You or a substantial breach of duties by You relating to the covered property or its use.

**New York, South Carolina, and Wyoming only:** You may return this Service Agreement within 20 days of the date this Service Agreement was mailed to You or within 10 days if the Service Agreement was delivered to You at the time of sale. If You made no claim, the Service Agreement is void and the full purchase price will be refunded to You. A 10% penalty per month will be added to a refund that is not made within 45 days of Your return of the Service Agreement. These provisions apply only to the original purchaser of the Service Agreement. In the event We cancel this Service Agreement, We will mail a written notice to You at Your last known address at least 21 days prior to cancellation with the effective date for the cancellation and the reason for cancellation. But, We are not required to mail You written notice if the reason for cancellation is non-payment of the Provider fee, a material misrepresentation, or a substantial breach of duties by You relating to the covered property or its use.

**North Carolina only:** The purchase of a Service Agreement is not required in order to obtain financing for the product. You may cancel this Service Agreement at any time after purchase. You will receive a pro-rata refund of the Service Agreement purchase price less the cost of repairs made and less an administrative fee of 10% of the Service Agreement purchase price up to \$25.00. We may cancel this Service Agreement only for non-payment of the purchase price of the Service Agreement or a direct violation of the Service Agreement by You.

**Oklahoma only:** This service warranty applies to consumer appliance or electronic products. This service warranty is not issued by the manufacturer or wholesale company marketing the product. This service warranty will not be honored by such manufacturer or wholesale company. The Oklahoma Department of Insurance does not review commercial service warranty contract language. Coverage afforded under this service warranty is not guaranteed by the Oklahoma Insurance Guaranty Association. **CANCELLATION** - The cancellation section of this contract is deleted in its entirety and replaced with the following: If You cancel this service warranty contract ("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 Contract purchase price. If You cancel this Contract after the first thirty (30) days, or have made a claim within the first thirty (30) days, return of premium shall be based upon ninety percent (90%) of the unearned pro-rata premium less the actual cost of any service provided under the Contract. If We cancel this Contract, return of premium shall be based upon one hundred percent (100%) of unearned pro-rata premium less the actual cost of any service provided under the Contract.

**Oregon Only:** This Service Agreement is an agreement between the Obligor/Provider, AMT Warranty Corp., 59 Maiden Lane, 6<sup>th</sup> Floor, New York, NY 10038, (866) 327-5818 and You.

**South Carolina only:** If You have any questions regarding this 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 only:** If You have any questions regarding the regulation of the Service Agreement 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, (800) 803-9202. You may return this Service Agreement within 20 days of the date this Service Agreement was mailed to You or within 10 days if the Service Agreement was delivered to You at the time of sale. If You made no claim, the Service Agreement is void and the full purchase price will be refunded to You. A 10% penalty per month will be added to a refund that is not made within 45 days of Your return of the Service Agreement. You may apply for reimbursement directly to the insurer if a refund or credit is not paid before the 46th day after the date on which the contract is returned to the Provider. These provisions apply only to the original purchaser of the Service Agreement. In the event We cancel this Service Agreement, We will mail a written notice to You at Your last known address at least 21 days prior to cancellation with the effective date for the cancellation and the reason for cancellation. But, We are not required to mail You written notice if the reason for cancellation is non-payment of the Provider fee, a material misrepresentation, or a substantial breach of duties by You relating to the covered property or its use.

**Utah only:** Coverage afforded under this contract is not guaranteed by the Property and Casualty Guaranty Association. If We cancel this Service Agreement, We must provide You with a written notice at least 30 days prior to cancellation at Your last known address, with the effective date for the cancellation and the reason for cancellation. We may cancel this Service Agreement for non-payment of the contract charge. Such cancellation will be effective 10 days after the mailing of notice. We may cancel the Service Agreement for misrepresentation of a claim. Such cancellation will be effective 30 days after mailing of notice. This Service Agreement or warranty is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department

**Washington only:** You may return this Service Agreement within 20 days of the date this Service Agreement was mailed to You or within 10 days if the Service Agreement was delivered to You at the time of sale. If You made no claim, the Service Agreement is void and the full purchase price will be refunded to You. A 10% penalty per month will be added to a refund that is not made within 30 days of Your return of the Service Agreement. These provisions apply only to the original purchaser of the Service Agreement. In the event We cancel this Service Agreement, We will mail a written notice to You at Your last known address at least 21 days prior to cancellation with the effective date for the cancellation and the reason for cancellation. Exclusions from coverage are limited to those expressly stated under the "**WHAT IS NOT COVERED**" section above. You may file a claim directly with Wesco Insurance Company at any time, at 59 Maiden Lane, 6<sup>th</sup> Floor, New York, NY 10038 or 866-505-4048.

**Wisconsin only: THIS WARRANTY IS ONLY SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.** The purchaser may cancel this Service Agreement at any time. If You cancel this Service Agreement within 30 days of the date of purchase, the Administrator shall return 100% of the purchase price less actual costs or charges needed to issue and service the Service Agreement. If You cancel this Service Agreement after 30 days, You will receive a pro-rated refund less a cancellation fee of 10% of the purchase price up to \$25.00. In no event will claims be deducted from a refund. Unauthorized repairs may not be covered. **Notice and Proof of Loss:** Provided notice of proof of loss is furnished as soon as reasonably possible and within one (1) year, failure to furnish such notice or proof within the time required by the policy does not invalidate or reduce a claim unless WCPS is prejudiced thereby and it was reasonably possible to meet the time limit.

***These terms & conditions are available on our website at [www.wcpsonline.com/hhgregg](http://www.wcpsonline.com/hhgregg) or call (800) 446-9134 to have a copy mailed to You.***