



Service Contract for New and Used Vehicles

F&I Code No.

ISSUING DEALER: Name Address City State Zip

IMPORTANT: PLEASE TYPE OR PRINT

Owner Name: Last Name First Name - Initial CONTRACT SALE DATE

Address: Street City State Zip

VEHICLE: Year Make Model VEHICLE Identification No.

CONTRACT SALE MILEAGE TIRE AND WHEEL CONTRACT PRICE \$

Lienholder: Name Address City State Zip

Term: [ ] 1 Year [ ] 2 Year [ ] 3 Year [ ] 4 Year [ ] 5 Year

YOU MUST RECEIVE PRIOR AUTHORIZATION FROM THE CLAIMS CENTER BEFORE ANY REPAIR OR REPLACEMENT HAS BEGUN: 1-800-346-6469

Class: [ ] Standard Auto [ ] HP Class I [ ] HP Class II [ ] HP Class III [ ] HP Class IV See originating DEALER for class definition. Select only one.

Upgrade: Surcharge Required [ ] DEALER Aftermarket Wheels, Chrome(d)/Chrome Clad Wheels

PROOF OF REGISTRATION

CONTRACT DEFINITIONS: (Obligor) "WE," "US," and "OUR" refer to the obligor of this CONTRACT, which is IAS Warranty, Inc.; 12800 Angel Side Dr., Leander, TX 78641; Phone: (800) 346-6469. "YOU," "CONTRACT HOLDER," and "YOUR" refer to the purchaser of the VEHICLE described as the Owner Name in the Proof of Registration Section of this CONTRACT above.

WE have retained an ADMINISTRATOR to provide administrative services on OUR behalf. Should YOU have any questions concerning coverage or benefits under this CONTRACT, YOU may call the ADMINISTRATOR at (800) 346-6469 for assistance.

Definitions, coverage terms, exclusions, responsibilities, transfer information, and cancellations provisions, as well as details on filing a claim, are attached to this Proof of Registration. By signing below YOU acknowledge that YOU have read and accept the provisions of this CONTRACT as a complete statement of YOUR coverage and rights, and that YOU are not relying on any writings other than this CONTRACT or any other representations or promises. Specific state requirements may apply to YOUR CONTRACT and are listed under "State Changes" Section, herein. The purchase of this CONTRACT is not required to either purchase or obtain financing for the VEHICLE.

Purchaser / Authorized Signature Date Dealership Authorized Representative Date

Contract # TPINC - Plus last 8 digits of VIN - SEE ABOVE

Administrator: Innovative Aftermarket Systems L.P. / 12800 Angel Side Dr. / Leander, TX 78641 Call 1-800-346-6469 for claim authorization

White - ADMINISTRATOR • Canary - DEALER • Pink - Customer • Green - Lender/Lessor

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**OUR AGREEMENT**

**SECTION 1. Agreement Between YOU and US**

WE agree to pay YOU or a licensed repair facility for the fair market value COSTS to repair or replace the original tires and wheels equipment of YOUR VEHICLE that fail due to contact with a ROAD HAZARD with equipment of like kind and quality. WE will provide the coverage only to YOU for the VEHICLE and for the term shown in the Proof of Registration Section of this CONTRACT. YOU agree to maintain YOUR VEHICLE according to the manufacturer's specifications (see "YOUR Responsibilities" Section herein). "WE," "US", and "OUR" mean the obligor of this CONTRACT as stated in the Proof of Registration. "YOU," "CONTRACT HOLDER," and "YOUR" mean the purchaser of the VEHICLE described as the Owner Name in the Proof of Registration Section of this CONTRACT. Other words and phrases that have particular meaning and appear in CAPITALS throughout this CONTRACT are defined in "Definitions" Section herein. State restrictions may apply; see "State Changes" Section herein for details. This CONTRACT is not an insurance policy.

**SECTION 2. YOUR Coverage**

WE will pay for COSTS **to repair or if not repairable, to replace the original tires and wheels equipment of YOUR VEHICLE that fail due to contact with a ROAD HAZARD** (curbs, potholes or debris on the road surface such as a nail, rock or tree limb) with like kind and quality replacement tires and/or wheels. NOTE: Road conditions (for example, uneven lanes due to repaving or metal plates used to temporarily cover a hole in the road) found in areas designated as construction zones or construction sites will NOT be considered a covered ROAD HAZARD. Damage from these conditions or any accident should be reported to YOUR automobile physical damage insurance company. **Coverage is limited to the manufacturer's original equipment tires and wheels or comparable or like replacements as deemed necessary by OUR ADMINISTRATOR.** Tires are eligible for repair or replacement down to three/thirty-seconds of an inch (3/32") tread depth. Wheels are eligible for replacement only if the damage from a ROAD HAZARD will not allow the tire to seal or the wheel is unsafe for use. Coverage also includes the cost of mounting, balancing, valve stems, and taxes for any tire repaired or replaced under this CONTRACT. **Special Provisions relating to Aftermarket Wheels:** In the event the VEHICLE has damage to an aftermarket wheel, please be advised that it may not be possible for the repair facility to locate an exact matching replacement wheel. Aftermarket wheels are generally discontinued after a certain time period. It is the responsibility of the repair facility (or the customer) to locate a replacement. If a matching replacement cannot be found, a cash settlement will be made to the CONTRACT HOLDER in the amount for which the original damaged wheel was purchased. This coverage begins on the CONTRACT SALE DATE and expires at the end of the CONTRACT term listed on the Proof of Registration section of this CONTRACT.

**SECTION 3. 24-Hour Toll-Free Assistance**

**24 Hour Roadside Tire Emergency Hotline (800) 221-8062**

**(Please note - this 24-hour toll-free telephone number is not for obtaining prior authorization for claims.)**

YOU will be provided with a 24-hour toll-free telephone number for use 365 days a year throughout the United States and Canada whenever an eligible tire on YOUR covered VEHICLE becomes disabled on the road. Call the toll-free number (800) 221-8062 and service will be provided for covered services up to \$50 for VEHICLES to dispatch prompt on-the-spot help in changing an inflated spare tire or towing YOUR VEHICLE to the closest service station if the VEHICLE is not equipped with a spare tire or YOUR spare tire is flat. YOU will only have to pay for any COSTS in excess of these amounts per occurrence or any non-covered expenses. **Important:** Please be with YOUR VEHICLE when the service provider arrives as they cannot service an unattended VEHICLE. Service provided must be a covered benefit under the terms and conditions described in this CONTRACT. Please note - this 24-hour toll-free telephone number is not for obtaining prior authorization for claims. For claim authorization, please call (800) 346-6469.

**SECTION 4. Non-Covered Parts and Expenses not Covered by this CONTRACT**

1. Shop supplies
2. Recapped tires
3. Shipping and surcharges
4. Normal wear
5. Damage due to dry rot
6. Vandalism
7. Acts of God, floods or fires
8. Manufacturer defects
9. VEHICLES involved in an accident
10. Environmental or disposal charges
11. Snow tires mounting or removal of snow tires or chains
12. Alignments or mechanical adjustments to the VEHICLE
13. Tire or wheel failure outside the United States and Canada
14. Racing tires and driving on unpaved roads are excluded

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**SECTION 4. Non-Covered Parts and Expenses not Covered by this CONTRACT (cont.)**

15. COMMERCIAL USE is excluded
16. Abnormal wear caused by misalignment or suspension problems
17. Tires and wheels that do not meet factory specifications
18. Wheel locks and/or any additional expense caused by wheel locks
19. Tires with less than 3/32" tread depth (and wheels on which the tires have less than 3/32" tread depth)
20. Scheduled maintenance such as tire rotation and balancing when a failure caused by a ROAD HAZARD has not occurred
21. Coverage under this CONTRACT is secondary to any other tire warranty which provides coverage to the VEHICLE'S tires (includes VEHICLE MANUFACTURER WARRANTIES or replacement tires, ROAD HAZARD warranties provided by tire sellers, etc

**SECTION 5. CONTRACT Exclusions**

1. Any tire or wheel damage which is covered by the CONTRACT HOLDER'S primary insurance coverage.
2. Any repairs or replacements not authorized by ADMINISTRATOR.
3. Any replacements covered by a MANUFACTURER'S WARRANTY or recall.
4. Pre-existing conditions, peeling paint, normal wear, damage due to collision (other than ROAD HAZARDS covered by this CONTRACT), overloading, dry rot, fire, flood, vandalism, acts of God, abnormal wear or damage from improper alignment or failure of suspension components, damage from off-road usage, racing tires, re-treaded, re-grooved or recapped tires, tires and wheels with less than 3/32" remaining tread depth (and wheels on which the tires have less than 3/32" tread depth - Note: tread depth measurements are taken in 3 positions: inner, outer, and middle position; any measurement below 3/32" excludes tire and wheel from coverage), COMMERCIAL USE.
5. Damage to other parts of YOUR VEHICLE caused by improper repairs, installation, mounting or balancing as well as repairs performed in a manner that does not comply with manufacturer's guidelines.
6. Cosmetic damage to tires and/or wheels such as scuffing or discoloration due to scraping a curb or car wash damage.
7. Any damage resulting from continued operation or caused by YOUR failure to take reasonable precautions to protect from further damage when an apparent problem exists.
8. Damage or wear to tires caused by VEHICLE modifications that do not comply with the VEHICLE manufacturer's specifications.
9. Tires transferred from YOUR VEHICLE to another motor VEHICLE.
10. Any expense for the modification, replacement, or alteration of existing parts or systems necessitated by the replacement of obsolete, superseded or unavailable parts with current replacement parts in excess of the value of the failed part.
11. Any repair or replacement of any covered component or part which has **not** failed due to contact with a ROAD HAZARD as defined in this CONTRACT, but which the repair facility or manufacturer recommends or requires to be repaired or replaced such as, but not limited to, matching sets of tires or wheels.
12. Tire, wheel, and benefit coverages on this CONTRACT are **not** extended to a VEHICLE attached to YOUR VEHICLE such as a trailer or VEHICLE in tow.
13. Any loss or consequential damage, including physical damage, personal injury or death, or property damage, which results from the failure of a tire or wheel covered by this CONTRACT due to a contact with a ROAD HAZARD.
14. Hubcaps, center caps, and wheel covers are excluded from coverage.

**SECTION 6. YOUR Responsibilities**

Maintain proper tire inflation at all times per the specifications or guidelines of the VEHICLE or the tire manufacturer. Alignments, tire rotation and balancing must be performed according to manufacturer's required maintenance. Use all reasonable means to protect YOUR VEHICLE'S tires and wheels from further damage when a known problem exists. YOU must replace any tires when tread depth is 2/32" or lower. Tires properly replaced in a manner compliant with the VEHICLE or the tire manufacturer's guidelines are covered for the remaining term of this CONTRACT. **It is YOUR responsibility to ensure that the technician has obtained an authorization number for repairs prior to any work being completed on YOUR VEHICLE.**

**SECTION 7. Transfer Guarantee**

Only the original CONTRACT HOLDER may transfer this CONTRACT. The option is not available to the CONTRACT HOLDER if the VEHICLE is traded or sold to or through any entity other than a private party. The rights and duties of the CONTRACT HOLDER under this CONTRACT may be transferred within fifteen (15) days of the sale of the VEHICLE directly to another private party for a thirty-five dollar (\$35) transfer fee by calling the ADMINISTRATOR for details.

**SECTION 8. YOUR Right to Cancel**

YOU may cancel this CONTRACT at any time **by surrendering it to the DEALER at the ISSUING DEALER'S address listed in the Proof of Registration section of this CONTRACT, along with a written request for cancellation.** If YOU request a cancellation within sixty (60) days of the purchase of this CONTRACT, the CONTRACT shall be void and a full refund of the CONTRACT price will be made by the DEALER provided that no claim has been made against the CONTRACT during this period. If a claim has been made against the CONTRACT or if the CONTRACT has been in YOUR possession for more than sixty (60) days, the DEALER will make a pro-rata refund less a thirty-five dollar (\$35) cancellation fee, less claims paid. This refund will be based on the elapsed time from the CONTRACT SALE DATE, and will only be provided if YOU are the original purchaser of this CONTRACT.

# YOU MUST RECEIVE PRIOR AUTHORIZATION FROM THE CLAIMS CENTER BEFORE ANY REPAIR OR REPLACEMENT HAS BEGUN: 1-800-346-6469

## SECTION 9. How to File a Claim

Please call (800) 346-6469 for instructions on filing a claim. YOU must contact OUR SERVICE CENTER during the hours of 8:00 AM and 5:00 PM CST at (800) 346-6469 for authorization **prior** to any repairs or replacements. OUR ADMINISTRATOR reserves the right to inspect any tire or wheel failure prior to claim authorization. In the event of a weekend or after-hours repair, please contact OUR SERVICE CENTER as soon as the office re-opens for authorization on submitting a claim for reimbursement. Documents to complete claim processing must be received by ADMINISTRATOR within 180 days of the date of the claim or the claim will be void and no payment will be issued. **Any person who knowingly and with intent to defraud the company or other person files an application or statement of claim containing any materially false information may be subject to prosecution for fraud. Any person who knowingly conceals for the purpose to mislead, or omits information concerning any fact material to an application or statement of claim, may be subject to prosecution for fraud.**

## SECTION 10. Definitions

This CONTRACT contains several words and phrases that have particular meaning and appear in CAPITALS throughout this CONTRACT.

“ADMINISTRATOR” and “SERVICE CENTER” mean the organization that WE have retained to provide administrative and claim services for OUR tire and wheel service CONTRACT program. OUR ADMINISTRATOR, its agents and assigns are not a party to this CONTRACT.

“CONTRACT” means this service CONTRACT.

“CONTRACT SALE DATE” means the date that YOU purchased this CONTRACT.

“CONTRACT SALE MILEAGE” means the mileage on YOUR VEHICLE’S odometer on the CONTRACT SALE DATE.

“COMMERCIAL USE” means carrying goods or passengers for compensation. This includes but is not limited to, using a VEHICLE as a taxi, or for livery or delivery services where compensation is provided for those services. Car pooling arrangements are not considered a commercial purpose under this CONTRACT.

“COSTS” and “REPAIR COSTS” mean the amounts charged for labor and parts by a licensed repair facility to repair or replace tires and/or wheels as a result of a failure due to contact with a ROAD HAZARD. Parts COSTS are limited to fair market value prices. **Replacement parts may be new, remanufactured, non-original equipment, manufacturer’s parts or parts of a like kind and quality (which comply with applicable state and federal laws) when available and as deemed necessary by OUR ADMINISTRATOR.** COSTS also include all necessary mounting, balancing, valve stems and taxes. YOU must pay for all diagnostic, disassembly, service, repair and other charges not authorized by OUR ADMINISTRATOR.

“DEALER,” “ISSUING DEALER,” and “SELLING DEALER” mean the branch or lessor from whom YOU purchased or leased YOUR VEHICLE and is referred to as the ISSUING DEALER or SELLING DEALER in the Proof of Registration section of this CONTRACT.

“MANUFACTURER’S WARRANTY” means the manufacturer’s full warranty provided at no additional cost to YOU that covers repairs to correct any VEHICLE tire or wheel defect related to material or workmanship.

“ROAD HAZARD” means debris on the road surface such as nails, glass, potholes, rocks, tree limbs or any other object or condition not normally found in the roadway. Note: Road conditions (for example, uneven lanes due to repaving or metal plates used to temporarily cover a hole in the road) found in areas designated as construction zones or construction sites will NOT be considered a covered ROAD HAZARD. Damage from these conditions or any accident should be reported to YOUR automobile physical damage insurance company.

“VEHICLE” means the passenger car, van, sport utility, light truck (1-ton or less) or motorcycle described in the Proof of Registration section of this CONTRACT.

“WE,” “US,” and “OUR” mean the obligor of this CONTRACT, as stated in the Proof of Registration section of this CONTRACT.

“YOU,” “CONTRACT HOLDER” and “YOUR” mean the purchaser of the VEHICLE described as the Owner Name in the Proof of Registration section of this CONTRACT.

## SECTION 11. CONTRACT Specifics and Limitations

### CONTRACT Territory

This CONTRACT provides coverage in the United States including its territories and possessions, and Canada only for failures to the covered tires and wheels caused by contact with a ROAD HAZARD.

### CONTRACT Term

This CONTRACT commences on the CONTRACT SALE DATE and continues for the term chosen. All claims for damage must be reported prior to the expiration of this CONTRACT to ensure coverage.

### CONTRACT Changes

If any of the information in the Proof of Registration Section is omitted or does not conform to the program guidelines, OUR ADMINISTRATOR may correct YOUR CONTRACT as necessary and in the course of business send to YOU at YOUR address of record by first-class mail an endorsement with the necessary corrections.

### CONTRACT Restrictions

If payment of the appropriate COSTS related to this CONTRACT is not made, there is no coverage provided by this CONTRACT.

### CONTRACT Obligations

This Agreement is not an insurance CONTRACT. Obligations of the provider under this service CONTRACT are insured under a warranty reimbursement insurance policy issued by American Bankers Insurance Company of Florida; 11222 Quail Roost Drive, Miami, FL 33157-6596; (866) 306-6694.

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**SECTION 12. OUR ADMINISTRATOR**

OUR ADMINISTRATOR is not a party to this CONTRACT and has no liability to YOU under the terms and conditions of this CONTRACT. Please submit all authorized claims and claim information requests to: ADMINISTRATOR: Innovative Aftermarket Systems L.P., License #136, 12800 Angel Side Dr., Leander, TX 78641. Call (800) 346-6469 for claim authorization prior to any tire or wheel repair or replacement.

**SECTION 13. State Changes**

**Colorado:** Obligations of the provider under this service CONTRACT are insured under Policy SFM-507-CO-1.

**Hawaii: YOUR Right to Cancel** is amended to include: A ten (10%) percent penalty per thirty (30) day period will be applied to any refund not paid or credited within forty-five (45) days after the return of the CONTRACT.

**Illinois Residents:** YOUR Right to Cancel (as stated in "YOUR Right to Cancel" Section, herein) is amended to include: YOU may cancel this CONTRACT at any time by surrendering it to the DEALER at the ISSUING DEALER'S address listed in the Proof of Registration section of this CONTRACT, along with a written request for cancellation. If YOU cancel this CONTRACT within sixty (60) days of the Effective Date of the CONTRACT, the CONTRACT shall be cancelled and a full refund of the CONTRACT price will be made by the DEALER, less claims paid. If this CONTRACT is cancelled by YOU after the first sixty (60) days, the DEALER will refund YOU one hundred percent (100%) of the unearned Program Selling Price paid (calculated on a pro-rata basis) less claims paid less a processing fee of \$35 or ten (10%) percent of the CONTRACT price, whichever is less. This refund will be based on the elapsed time from the CONTRACT SALE DATE, and will only be provided if YOU are the original purchaser of this CONTRACT. Refund will be sent to lienholder unless lien is satisfied..

**Minnesota:** The obligations under this Agreement are insured by a policy of insurance issued by American Reliable Insurance Company, 11222 Quail Roost Drive, Miami, FL 33157. If a covered Claim is not paid within sixty (60) days after proof of loss has been filed, YOU may file a Claim directly with the Insurance Company. Please call (866) 306-6694 for instructions.

**Missouri: YOUR Right to Cancel** is amended to include: A ten (10%) percent penalty per thirty (30) day period will be applied to any refund not paid or credited within thirty (30) days after the return of the CONTRACT.

**New Hampshire:** In the event you do not receive satisfaction under this service CONTRACT, you may contact the New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, NH 03301, (603) 271-2261.

**New Mexico: YOUR Right to Cancel is amended to include:** There is no cancellation fee associated with this service CONTRACT if purchased in New Mexico.

**New York:** The following statements are added to YOUR VEHICLE service CONTRACT: Obligations of the provider under this service CONTRACT are insured under a service CONTRACT reimbursement insurance policy. In the event of emergency repairs performed outside of normal hours, YOU must contact OUR ADMINISTRATOR at 1-800-346-6469 the next business day. A ten (10) percent penalty per month shall be added to a cancellation refund that is not made within thirty (30) days of return of the service CONTRACT to US. If for any reason WE fail to pay or provide service on YOUR claim within 60 days of OUR receipt of YOUR proof of loss, YOU may make a claim against: American Bankers Insurance Company of Florida; 11222 Quail Roost Drive, Miami, FL 33157-6596; (866) 306-6694.

**Ohio:** This Agreement is not an insurance CONTRACT and is not subject to the insurance laws of this state. Obligations of the provider under this service CONTRACT are insured under a warranty reimbursement insurance policy issued by American Bankers Insurance Company of Florida; 11222 Quail Roost Drive, Miami, FL 33157-6596; (866) 306-6694. YOU may apply for reimbursement directly with the insurer if a claim is not paid before the 61st day after YOU have provided US with valid proof of loss or a refund or credit is not paid before the 61st day after the date on which the service CONTRACT is returned to the provider.

**Oklahoma: Coverage afforded under this CONTRACT is not guaranteed by the Oklahoma Insurance Guaranty Association.** Oklahoma service warranty statutes do not apply to commercial use references in service warranty contracts.

**Oregon: YOUR Right to Cancel** is amended to include: A ten (10%) percent penalty per thirty (30) day period will be applied to any refund not paid or credited within forty-five (45) days after the return of the CONTRACT.

**South Carolina:** In the event of a dispute with the provider of this CONTRACT, YOU may contact the South Carolina Department of Insurance, Capitol Center, 1201 Main Street, Suite 1000, Columbia, South Carolina 29201 or (800) 768-3467.

**YOU MUST RECEIVE PRIOR AUTHORIZATION FROM THE CLAIMS CENTER  
BEFORE ANY REPAIR OR REPLACEMENT HAS BEGUN: 1-800-346-6469**

**SECTION 13. State Changes (cont.)**

**Texas:** This Agreement is not an insurance CONTRACT. Obligations of the provider under this service CONTRACT are insured under a warranty reimbursement insurance policy issued by American Bankers Insurance Company of Florida; 11222 Quail Roost Drive, Miami, FL 33157-6596; (866) 306-6694. YOU may apply for reimbursement directly with the insurer if a claim is not paid before the 61st day after YOU have provided US with valid proof of loss or a refund or credit is not paid before the 46th day after the date on which the service CONTRACT is returned to the provider. YOU may refer unresolved complaints or questions regarding the regulation of this service CONTRACT to: Texas Department of Licensing and Regulation, 920 Colorado, P.O. Box 12157, Austin, Texas 78711; (800) 803-9202, (512) 463-6599. **Texas Residents: YOUR Right to Cancel (as stated in "YOUR Right to Cancel" Section herein) is amended to include:** YOU may cancel this CONTRACT at any time by surrendering it to the DEALER at the ISSUING DEALER'S address listed in the Proof of Registration Section of this CONTRACT, along with a written request for cancellation. If YOU cancel this CONTRACT within sixty (60) days of the Effective Date of the CONTRACT (the applicable time frame being referred to as the "Free Look Period"), the CONTRACT shall be cancelled and a full refund of the CONTRACT price will be made by the DEALER provided that no claim has been made against the CONTRACT during this period. If YOU request a cancellation within the Free Look Period and a claim has been made against the CONTRACT, a full refund will be made by the DEALER, less claims paid. If this CONTRACT is cancelled by YOU after the Free Look Period, the DEALER will make a pro-rata refund less a thirty-five dollar (\$35) cancellation fee, less claims paid. This refund will be based on the elapsed time from the CONTRACT SALE DATE, and will only be provided if YOU are the original purchaser of this CONTRACT. A ten (10%) percent penalty per thirty (30) day period will be applied to any refund not paid or credited within forty-five (45) days after the return of the CONTRACT. WE may only cancel this CONTRACT for YOUR failure to pay an amount when due, YOUR conviction of a crime which results in an increase in the service required under a CONTRACT, YOUR fraud or material misrepresentation in obtaining the CONTRACT or in presenting a claim for service thereunder, or the discovery of an act or omission by YOU or YOUR violation of any condition of the CONTRACT or material change in the nature or extent of the required service or replacement which occurred after the CONTRACT effective date that substantially or materially increases the service required under this CONTRACT. If WE cancel this CONTRACT, YOU will be provided with at least fifteen (15) days prior written notice of the effective date of cancellation and the reason for cancellation. No cancellation fee will be charged if WE cancel the CONTRACT, and the DEALER will make a pro-rata refund.

**Utah:** Coverage afforded under this CONTRACT is not guaranteed by the Property and Casualty Guaranty Association. This service CONTRACT is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. How to File a Claim is amended to include the following: YOUR failure to contact the ADMINISTRATOR within the specified time frame will not invalidate YOUR claim if YOU can demonstrate it was not reasonably possible to give notice or file YOUR claim within the prescribed time frame and YOUR notice was given as soon as reasonably possible.

**Washington:** YOU are entitled, if YOU so desire, to apply directly with American Bankers Insurance Company of Florida; 11222 Quail Roost Drive, Miami, FL 33157-6596; (866) 306-6694, for the fulfillment of a Contractual Obligation (including any refund of the provider fee) without first having to make an application with US.

**Wisconsin:** THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.