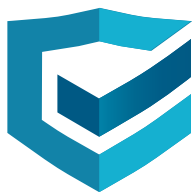


administered by



CarShield

Plan Information







WELCOME TO



Check Out the CarShield App for
Vehicle Protection Plans



-  Make a Payment
-  Request Roadside Assistance
-  File a Claim
-  Download or View Your Contract

Patti Cheikin,

Congratulations! Your valuable mechanical breakdown protection is detailed in the enclosed contract booklet. Please look it over and call with any questions you may have. Thank you for your purchase; we look forward to servicing your protection needs. Please call us for a quote on any other vehicle in your household, as multi vehicle discounts may apply.

Be sure to familiarize yourself with the coverage, maintenance requirements, and procedures in the event of a mechanical breakdown. Proper maintenance of your vehicle will contribute to a trouble free driving experience.

We encourage you to store your new service agreement in your vehicle as it may be needed in the event of a breakdown.

Welcome to our family of vehicle owners that have the peace of mind and financial security of mechanical breakdown protection.

ADMINISTRATOR:

American Auto Shield, Ltd
1597 Cole Blvd, Suite 300
Lakewood, CO 80401
Claims: 720-376-6885 or 800-859-9923
Roadside: 866-222-7869

MARKETER/SELLER:

CARSHIELD
503 Pearl Drive
St. Peters, MO 63376
Customer Service:
800-215-7765

COVERAGE SUMMARY

Platinum

Covered Components

- Engine
- Transmission
- Cooling System
- Transfer Unit (4x4)
- Drive Axle
- Electrical
- Steering
- Air Conditioning
- Brake System
- Suspension
Certain suspension items are covered.
(Shocks & Struts excluded)
- Electronic Hi-Tech
- Fuel Delivery System
- Turbo Charger (if applicable)
- Audio Center
- Seals, Sealing Boots and Gaskets

Covered items may be subject to certain terms and conditions. Please consult your attached contract for specific details and exclusions as not all parts in a component group are covered. The Terms and Conditions provided within this coverage book are the sole legal benefits.

Contract Quick Reference Guide

Declarations Page | page D1

General Contract Information with Endorsements

- What To Do When You Receive Your Contract | page 1
- Vehicle Maintenance Requirements | page 1
- What To Do In The Event Of A Breakdown | page 1
- How To File A Claim | page 2
- Definitions | page 3
- General Exclusions | page 4
- Transfer Of Your Contract | page 7
- General Provisions | page 8
- Claim Review Escalation | page 9
- Alternative Dispute Resolution | page 9
- Roadside Protection Coverage | page 11
- Breakdown Coverage Platinum | page 12
- Rental/Alternative Transportation Coverage | page 17
- Trip Interruption Coverage | page 18
- Contract Period And Coverage Eligibility Period | page 19
- Limit Of Liability | page 20
- Cancellation | page 21



Call 720-376-6885 or 800-859-9923
DECLARATIONS PAGE

Claims Administrator:

American Auto Shield, Ltd
1597 Cole Blvd, Suite 200, Lakewood, CO 80401

Contract #: MRF4467884

CONTRACT HOLDER (YOU & YOUR)

Patti Cheikin
245 Bradford Cir
Blue Bell, PA 19422-2557
Phone: 610-940-6688 Email: patti.cheikin@gmail.com

VEHICLE INFORMATION

Year: 2016 **Make:** BMW **Model:** I3
VIN: WBY1Z4C52GV506644 **Odometer Reading:** 81,256

SALESPERSON (COMPANY)

CARSHIELD
503 Pearl Drive
St. Peters, MO 63376
800-215-7765

OBLIGOR (WE, US, OUR)

American Auto Shield, Ltd
1597 Cole Blvd, Suite 200, Lakewood, CO 80401 • 720-376-6885 or 800-859-9923
Seller Name: AASI Marketing, Inc.

PLAN INFORMATION

Coverage Plan: Monthly Platinum w/ Luxury Electronics & Labor
Deductible Amount: \$100
Contract Effective Date: 01/06/2023
Initial Expiration Date: 02/05/2023 *Renews in Monthly increments
Waiting Period: **YOUR BREAKDOWN COVERAGE begins after either of the following days & mileage combinations have been met: 20 days AND 500 miles; OR 40 days AND 250 miles from the Contract Effective Date.**
Roadside Protection: **No Waiting Period**

PLAN INFORMATION (continued)

Monthly Contract Price:	\$99.99
+ Sales Tax:	\$6.00
= Total Monthly Price:	\$105.99

Cancel Fee: \$75.00

Coverage Endorsements (Included)

- Roadside Protection
- Trip Interruption
- Breakdown Coverage
- Rental/Alternative Transportation

Collateral Surcharges

- Emissions Package

Maximum Labor Rate:

Hourly labor rates for COVERED BREAKDOWNS will be authorized up to the REPAIR FACILITY'S posted labor rate.

Rental/Alternative Transportation: (See Rental/Alternative Transportation Coverage Endorsement)

Rental subject to vehicle similar to YOURS and limited to \$100.00 per day

Rideshare limited to \$60.00 per day

Maximum Days Limit A: 14 days (Transmission and Engine Replacement ONLY).

Maximum Days Limit B: 7 days.

Roadside Protection: (See Roadside Protection Endorsement)

Roadside Benefits Provided by: Roadside Protect, Inc. **866-222-7869**

Roadside Benefits Maximum: \$125.00 per occurrence with an aggregate limit of \$500.00 per contract term.

LIMIT OF LIABILITY

The aggregate limit of liability, for each one-month contract term of all claims and benefits, shall never exceed the NADA Average Retail Value, or other independently published guide if no NADA vehicle value is available, at the time immediately preceding the BREAKDOWN or Ten Thousand dollars (\$10,000.00), whichever is greater.

WHAT TO DO WHEN YOU RECEIVE YOUR CONTRACT

- Read the entirety of this CONTRACT. **Check YOUR CONTRACT for COVERAGE. Not every part of YOUR VEHICLE is covered by this CONTRACT.**
- Verify that the mileage and other information about YOU and YOUR VEHICLE as provided on the DECLARATIONS PAGE is accurate.
- Immediately contact the SELLER listed on the DECLARATIONS PAGE if any information is incorrect.

VEHICLE MAINTENANCE REQUIREMENTS

- YOU must ensure that VEHICLE maintenance services are performed as recommended by YOUR VEHICLE manufacturer.
- Maintain all VEHICLE fluid levels as recommended by YOUR VEHICLE manufacturer.
- Maintain all records of YOUR VEHICLE maintenance as WE may require copies to determine COVERAGE under this CONTRACT.
- Maintenance records must include date of service, mileage, supplies, and the VEHICLE VIN number.
- If YOU perform YOUR own maintenance, YOU must create and maintain a log of dates, mileage, supplies, and a description of each service performed. Receipts for YOUR supplies are required.
- **If YOU cannot provide maintenance records, logs, and/or receipts, WE may deny COVERAGE for a BREAKDOWN.**

WHAT TO DO IN THE EVENT OF A BREAKDOWN

- **Take immediate action to prevent further damage to YOUR VEHICLE. This CONTRACT will not cover repairs for damage caused by continued operation after a BREAKDOWN has occurred.**
- Deliver YOUR VEHICLE to a REPAIR FACILITY. If YOUR VEHICLE cannot be driven without causing further damage, YOU may have YOUR VEHICLE towed by calling **866-222-7869** for towing services provided in the Roadside Protection Coverage Endorsement.
- Please see the Roadside Protection Coverage Endorsement for information about roadside services.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

HOW TO FILE A CLAIM

- 1. STARTING A CLAIM:** Present this CONTRACT to the REPAIR FACILITY and call US at 720-376-6885 or 800-859-9923 to report YOUR VEHICLE BREAKDOWN, or YOU may file a claim online at www.aasclaims.com. To preserve COVERAGE eligibility, **WE must authorize repairs before any service is performed. Any repairs that are not authorized by US are YOUR responsibility.**
- 2. ESTIMATE:** Ask the REPAIR FACILITY to provide US with a written estimate of repairs. To expediate processing, the estimate must include: CONTRACT HOLDER name; CONTRACT number; full VEHICLE identification number (VIN); BREAKDOWN date; mileage at time of BREAKDOWN; diagnosis of BREAKDOWN; an itemized list of repairs needed including parts cost, labor hours, labor rate, and sales tax rate.
- 3. PROVIDE MAINTENANCE RECORDS:** Provide VEHICLE maintenance records if requested by US. Maintenance records may be required in the event of a claim to determine coverage eligibility.
- 4. CONFIRMATION OF COVERAGE:** WE will confirm the COVERAGE and the covered repair costs with the REPAIR FACILITY according to the terms of YOUR CONTRACT. WE will issue a claim number for reference during the claims process. If there is a dispute between US and the REPAIR FACILITY, WE reserve the right, after consulting with YOU, to move YOUR VEHICLE to a different REPAIR FACILITY.
- 5. TEARDOWN:** In some cases, YOU may need to authorize YOUR REPAIR FACILITY to tear down YOUR VEHICLE to determine the cause of BREAKDOWN and cost of repair. YOU will be responsible for TEARDOWN charges if the BREAKDOWN is not covered under YOUR CONTRACT. WE reserve the right to require an inspection of YOUR VEHICLE to determine COVERAGE prior to authorizing covered repairs.
- 6. REPLACEMENT PARTS:** WE may authorize the REPAIR FACILITY to repair or replace COVERED PARTS with new, **re-manufactured, or used parts of like kind and quality** based on the age and mileage of YOUR VEHICLE at the time of repair. WE may choose to have parts shipped to the REPAIR FACILITY. If YOU decide to use the REPAIR FACILITY parts, the authorized amount will be credited towards the cost of the repair; any additional amounts will be YOUR responsibility.
- 7. LABOR COSTS:** Hourly labor rates for COVERED BREAKDOWNS will be authorized up to the REPAIR FACILITY'S posted labor rate. Authorized labor hours needed to perform repairs will be determined by US using a nationally recognized labor guide. Any labor costs that exceed these authorized amounts will be YOUR responsibility.
- 8. DEDUCTIBLE:** YOU will pay the DEDUCTIBLE amount listed on the DECLARATIONS PAGE to the REPAIR FACILITY.
- 9. UNAUTHORIZED REPAIRS:** Any repairs not authorized by US, repairs not covered by this CONTRACT, and amounts above the limits of liability will be YOUR responsibility.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

10. **PAYMENT:** WE may pay the authorized costs to the REPAIR FACILITY directly and WE, with the REPAIR FACILITY'S approval, will decide the form of payment. Alternatively, if the REPAIR FACILITY is unable to accept payment directly from US, WE may reimburse YOU for authorized repairs and services paid directly by YOU.
11. **TAX:** Payment for taxes related to parts and/or labor shall be determined by the tax code(s) where the repairs are performed.
12. **EMERGENCY REPAIRS:** If YOU have an emergency BREAKDOWN that occurs outside of OUR business hours that prevents YOU from safely operating YOUR VEHICLE and YOU are unable to reach US to obtain prior authorization before repairs are fully completed, WE will provide reimbursement for covered components without prior authorization up to five hundred (\$500.00) dollars per occurrence. YOU may submit a reimbursement request within five (5) business days through www.aasclaims.com or by calling the number at the bottom of the page.

DEFINITIONS

The following terms have specific meaning when capitalized and used within this CONTRACT:

1. **ADMINISTRATOR, WE, US, OUR:** the party that administers this CONTRACT. The ADMINISTRATOR'S contact information is provided on the DECLARATIONS PAGE of this CONTRACT. This is who YOU contact for all BREAKDOWNS, CONTRACT cancellation requests and any other questions regarding YOUR CONTRACT.
2. **BRANDED TITLE:** a VEHICLE title, registration or permit document marked with a permanent designation indicating an altered condition or unknown status of the VEHICLE. This includes, but is not limited to: damaged, dismantled, gray market, colored titles, salvaged, scrapped, water damage, totaled and odometer rollback or odometer unknown titles.
3. **BREAKDOWN:** the inability of a COVERED PART to operate as it was designed to work in normal service. VEHICLE manufacturers have established tolerances for defining mechanical BREAKDOWNS and serviceability. When a COVERED PART exceeds these manufacturer's tolerances, a BREAKDOWN will be considered to have occurred.
4. **COMMERCIAL VEHICLE:** any VEHICLE that is used full or part-time for business purposes to generate financial income.
5. **CONTRACT:** this VEHICLE service CONTRACT that provides the COVERAGE that YOU have purchased from the SELLER, includes the DECLARATIONS PAGE, General Contract Information and Endorsements.
6. **CONTRACT HOLDER, YOU, YOUR:** the CONTRACT purchaser named as the CONTRACT HOLDER on the DECLARATIONS PAGE.
7. **CONTRACT PERIOD:** The CONTRACT begins on the CONTRACT Effective Date as indicated on the DECLARATIONS PAGE and will continue until the expiration date as shown on the DECLARATIONS PAGE. Please refer to the Contract Period and Coverage Eligibility Period for details. This CONTRACT is not guaranteed to be renewable.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

8. **COVERAGE:** the COVERAGE YOU have purchased as provided by the CONTRACT.
9. **COVERED BREAKDOWN:** a BREAKDOWN that results in an authorized payment by US to YOU or on YOUR behalf. Please refer to the exclusions outlined in this CONTRACT for the conditions under which the BREAKDOWN of a COVERED PART is not considered a COVERED BREAKDOWN.
10. **COVERED PART:** any part of the VEHICLE that is specified as covered in the Coverage Endorsements and authorized by US for repair or replacement.
11. **DECLARATIONS PAGE:** the page of this CONTRACT titled DECLARATIONS PAGE, that provides key information specific to YOUR CONTRACT.
12. **DEDUCTIBLE:** a portion of the COVERED BREAKDOWN YOU are required to pay per covered claim as listed on the DECLARATIONS PAGE of this CONTRACT.
13. **INITIAL TERM:** Means the first month after the original CONTRACT effective date.
14. **MANUFACTURER BASE WARRANTY:** the warranty provided by the VEHICLE manufacturer when the VEHICLE is new and provides exclusionary coverage for a limited time/mileage period. Each manufacturer's warranty and time period are different and does not include the additional Powertrain, Emission or Maintenance warranties that often extend beyond the original term.
15. **OBLIGOR or SERVICE CONTRACT PROVIDER:** the party listed on the DECLARATIONS PAGE as the OBLIGOR that is responsible for meeting the obligations provided to perform under this CONTRACT.
16. **RENEWAL TERM:** Means each succeeding month for which payment has been received after the INITIAL TERM. Each RENEWAL CONTRACT shall have a Series Number one digit higher than the Series Number of the previous One Month CONTRACT.
17. **REPAIR FACILITY:** any licensed automotive REPAIR FACILITY chosen by YOU and is authorized by US that is capable of performing repair services to a COVERED PART.
18. **SELLER:** the company from whom YOU purchased this CONTRACT. SELLER information is provided on the DECLARATIONS PAGE.
19. **TEARDOWN:** the disassembly of a failed part required to determine the cause of failure. This includes RDI (Remove Disassemble and Inspect).
20. **VEHICLE:** the VEHICLE described on the DECLARATIONS PAGE.
21. **WAITING PERIOD:** the amount of time AND miles the VEHICLE must be driven after the CONTRACT effective date before BREAKDOWN COVERAGE begins, as specified on the DECLARATIONS PAGE.

GENERAL EXCLUSIONS

The following items and conditions are not covered by this CONTRACT:

1. Repair or replacement of any part(s) that is not covered in the applicable Coverage Endorsement at time of BREAKDOWN.
2. Repairs performed without prior authorization from the ADMINISTRATOR, except for emergency repairs as provided in the "How To File a Claim" section, item 12.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

3. Pre-existing conditions: BREAKDOWNS that occurred prior to the CONTRACT purchase date or during the WAITING PERIOD.
4. BREAKDOWNS reported after the cancellation effective date or expiration date of the CONTRACT.
5. Maintenance items:
 - a. Replacement of maintenance parts or services regardless of when they occur during the CONTRACT, including but not limited to:
 - i. Brake Pads, Shoes, Rotors and Drums;
 - ii. Shocks and Struts;
 - iii. Rubber Hoses;
 - iv. Serpentine Belts;
 - v. Wiper Blades;
 - vi. Headlamp Bulbs;
 - vii. Oil Changes;
 - viii. Air Filter;
 - ix. Timing Belts;
 - x. Tune-Ups;
 - xi. Lithium-ion or Hybrid Batteries.
 - b. Lubricants, coolants, and fluids unless replacement is required in connection with a COVERED BREAKDOWN.
6. Any repair if verifiable receipts, as outlined in Vehicle Maintenance Requirements, are not provided if requested by US.
7. BREAKDOWNS caused by a lack of maintenance required by the VEHICLE manufacturer.
8. BREAKDOWNS due to gradual loss of performance and resulting from normal operation and use (due to VEHICLE mileage and/or age) unless worn beyond manufacture tolerance, including, but not limited to: valve guides, valves, piston rings, transmission clutch pack discs and bands.
9. Any adjustments, repositioning, refitting, realigning, programming and/or cleaning, unless required as a result of a COVERED BREAKDOWN.
10. Repairs resulting from improper or incomplete prior repairs or diagnosis.
11. Failures to the Air Bags, Seat Belts, or Supplemental Restraint Systems.
12. If the odometer is inaccurate, has ever been inoperable, or has been altered such that the true mileage of the VEHICLE cannot be determined.
13. The cost of the DEDUCTIBLE YOU are required to pay per covered claim as listed on the DECLARATIONS PAGE of this CONTRACT.
14. The cost of diagnosis, TEARDOWN, disassembly or assembly of a VEHICLE BREAKDOWN not covered by this CONTRACT.
15. If the VEHICLE has been used during or prior to the purchase of this CONTRACT for any of the following: any commercial uses, delivery services, taxi or rideshare services, police or other governmental purposes, agricultural use, any type of rental to a third party and towing in excess of the VEHICLE'S payload capacity. This exclusion may be modified if any of the following Use Surcharges have been added: Commercial, Agricultural or Ride Share.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

16. If the VEHICLE has been used for racing, racetrack driving, or off-road driving, during or prior to the purchase of this CONTRACT, whether known to YOU or not.
17. BREAKDOWNS resulting from engine sludge, carbon, pre-ignition, detonation, varnish, corrosion, foreign objects, dirt, dust, liquid, cracked rubber and/or neoprene parts, dry-rot, road chemicals, lack of proper fluids or use of additives or fuel grades not recommended by the manufacturer.
18. BREAKDOWNS caused by external causes and acts of nature including, but not limited to: collision, road hazards, vandalism, theft, fire, earthquake, tornado, flood, hurricane, lightning, rust, freezing, explosion, smoke, riot, act of war, act of terrorism, any type of animal or insect.
19. If YOUR VEHICLE is modified in any way that increases the likelihood of a BREAKDOWN whether the VEHICLE was purchased with such modification or not, including but not limited to:
 - a. Additions: headers, altered ignition switch, altered engine management systems, free flow exhaust, aftermarket sunroofs, snowplows.
 - b. Certain variances are allowed but limited specifically:
 - i. Lift Kits: VEHICLE where a lift kit has been installed to raise the VEHICLE more than 6 inches is excluded. VEHICLES where a lift kit has been installed to raise the VEHICLE up to 6 inches may be covered so long as the surcharge was paid at time of sale and listed on the DECLARATIONS PAGE.
 - ii. Tire Size: VEHICLE with tires that exceed ten percent (10%) overall diameter variance.
20. Seepage resulting from normal expansion and/or contraction of seals and gaskets due to age/ miles.
21. Negligence:
 - a. Continuing to operate YOUR VEHICLE and not protecting YOUR VEHICLE from further damage after a BREAKDOWN may result in no COVERAGE.
 - b. BREAKDOWNS caused by misuse, abuse, negligence, incorrect computer programming, contamination of coolant, fuel, fluids or lubricants.
22. Betterment:
 - a. Any cost related to updating, bettering, or retrofitting components or systems of YOUR VEHICLE for any reason including but not limited to product changes, lack of product availability or government regulations.
 - b. Any part that has not broken or failed, even if a repair facility has recommended repair or replacement.
23. Extra shop charges including but not limited to: shop supplies, storage fees, freight charges, and labor hours that cannot be verified using a nationally recognized labor guide.
24. If the VEHICLE listed on the DECLARATIONS PAGE is not included in the ADMINISTRATOR'S Rate and Class Guide, including but not limited to: motorhomes, motorcycles, recreational vehicles and exotic vehicles. If a CONTRACT has been mistakenly sold to YOU on a VEHICLE not eligible for COVERAGE, a full refund of the amount paid shall be made to YOU.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

25. Manufacturer responsibility:
- a. BREAKDOWNS as a result of a defect, product improvement or change that the VEHICLE manufacturer has announced as its responsibility by a public recall, technical service bulletin and/or special policy for the purpose of correcting such defect or product shortcoming.
 - b. If a BREAKDOWN is covered by a manufacturer's warranty, repairer's guarantee, or any other service contract, or insurance policy of any type, such coverage(s) shall be primary and COVERAGE under this CONTRACT shall be secondary.
 - c. BREAKDOWN of any component or repair stated as covered by the manufacturer's full original warranty for the term and mileage of such coverage to the original owner, whether collectable or not, or such coverage that was transferable to the subsequent owner(s) if the transfer was not completed by the subsequent owner(s).
 - d. If the manufacturer's new VEHICLE warranty has been determined null and void by the manufacturer, regardless of the reason.
26. COVERED PART(S) that are damaged by a non-covered part.
27. Parts not listed for COVERAGE that are damaged by a COVERED PART.
28. BREAKDOWNS related to coverage or equipment and/ or use for which a surcharge is applicable. Applicable equipment surcharges include BRANDED TITLE, Lift Kits, Diesel, Turbocharger and 4 Wheel Drive. VEHICLES are ineligible until endorsement is paid and shown on YOUR DECLARATIONS PAGE.
29. Repairs if YOUR VEHICLE:
- a. Is a non-US or Canadian model as identified by the VIN;
 - b. Has a BRANDED TITLE, unless surcharge was authorized by ADMINISTRATOR;
 - c. Has not been legally registered in accordance with State or other laws within two (2) months, as applicable.
30. Loss of time or inconvenience.
31. Costs associated with damage to property, injury and/or death of any person regardless of how caused even if caused by YOUR VEHICLE, either before or after any repairs to YOUR VEHICLE have been made.
32. **See Coverage Endorsement for details on COVERED PARTS.**

TRANSFER OF YOUR CONTRACT

- 1. With OUR approval, the CONTRACT HOLDER may transfer this CONTRACT to a new VEHICLE owner. Approval of transfers is at OUR discretion and may be declined for any reason.
- 2. To transfer the CONTRACT, the CONTRACT HOLDER or new VEHICLE owner must contact US and submit the following information and documentation at time of transfer request:

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

- a. Proof of the ownership change such as a bill of sale, VEHICLE registration or title;
 - b. An administrative processing fee of fifty dollars (\$50.00).
 - c. A completed transfer application available from US; this form is available at **aas.support/transferapplication** or may be requested from US;
 - d. The odometer reading at time of ownership transfer;
 - e. Copies of receipts demonstrating that the last scheduled maintenance requirements have been performed as described in the VEHICLE MAINTENANCE REQUIREMENTS section.
3. This CONTRACT may not be transferred to another VEHICLE. It may only be transferred to a private owner of the same VEHICLE.
 4. The transfer must be requested within thirty (30) days and completed within forty-five (45) days after the date of transfer of VEHICLE ownership.
 5. YOU may not transfer this CONTRACT to a vehicle dealer or to the customer of a vehicle dealer.
 6. All remaining underlying warranties must be transferred to the new owner.

GENERAL PROVISIONS

See the Individual State Variance Requirements Endorsement, if applicable, for state specific modifications to YOUR CONTRACT. Terms in a State Endorsement supersede any conflicting terms of this CONTRACT.

YOU are not required to purchase this CONTRACT in order to purchase or obtain financing of the VEHICLE.

This CONTRACT is not an insurance policy or warranty.

This CONTRACT applies only to a BREAKDOWN occurring within the continental United States, Alaska, Hawaii, Virgin Islands and Canada.

No person has the authority to change this CONTRACT or to waive any of its provisions. This CONTRACT is for the sole benefit of the CONTRACT HOLDER named on the DECLARATIONS PAGE or any authorized user approved by the CONTRACT HOLDER and applies only to the VEHICLE described on the DECLARATIONS PAGE.

Notwithstanding anything to the contrary contained in this CONTRACT, in the event YOU do not accept or cash any refunds or payments related to this CONTRACT within ninety (90) days of OUR payment, that dollar amount will be applied to extend YOUR COVERAGE one (1) month at a time with COVERAGE extending in full month increments even if such dollar amount applied toward an extended month only provides for a portion of the stated monthly payment.

SUBROGATION: YOU agree that WE, after making a claim payment on YOUR behalf, have all rights of subrogation against others who may be responsible for the COVERED BREAKDOWN resulting in such payment. YOU will preserve such rights with appropriate actions or inactions. YOU will do nothing to prejudice such rights, and **YOU will execute and deliver to US information and documents required to secure or maintain such rights.** All amounts, not to exceed the total amount paid by US, that are recovered by

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

YOU, for which WE made a payment under this CONTRACT on YOUR behalf to others or YOU or were previously reimbursed by US, is OUR property and must be forwarded to US.

CLAIM REVIEW ESCALATION

YOUR experience matters to us. If YOU believe YOUR claim was wrongfully denied or not properly resolved, YOU may have YOUR claim further reviewed by completing the online form at americanautoshield.com/dispute-resolution within ninety (90) days of the ADMINISTRATOR'S claim decision. WE will review YOUR concerns and attempt to contact YOU as soon as possible but no later than three (3) business days to discuss YOUR claim.

ALTERNATIVE DISPUTE RESOLUTION

Please read this section carefully. It limits certain rights YOU have including YOUR right to obtain relief or damages through court action.

Any legal dispute between YOU and ADMINISTRATOR relating to this CONTRACT may be resolved by arbitration. To begin arbitration, either YOU or WE must make a written demand for arbitration within sixty (60) days of ADMINISTRATOR'S final decision. The arbitration will take place before a single arbitrator. It will be administered in keeping with the Conditionally Binding Arbitration Rules ("Rules") of the Better Business Bureau ("BBB") in effect when the claim is filed. YOU agree that any arbitration proceeding or litigation will only consider YOUR claims. Claims by, or on behalf of, other individuals will not be arbitrated or litigated in any proceeding that is considering YOUR claims. In the event of litigation involving this CONTRACT, venue shall be in the courts of Jefferson County, Colorado. YOU and the ADMINISTRATOR understand and agree that these are the only dispute resolution options available to either YOU or US regarding any disputes under this CONTRACT. YOU and the ADMINISTRATOR further agree that any lawsuits brought in any venue other than the courts of Jefferson County, Colorado shall be promptly dismissed by the associated court for improper venue.

YOU and the ADMINISTRATOR also specifically agree to waive the right to trial by jury in any lawsuit brought under this provision, unless prohibited by law.

Please refer to the "Individual State Variance Requirement" Endorsement of this CONTRACT for any added requirements in YOUR state.

YOU agree that YOU shall not participate in any class arbitration proceedings or class action lawsuits regarding this CONTRACT against US, the SELLER, or the insurer, unless specifically permitted to do so under applicable law. WE do not agree to participate in any class arbitration proceedings or class action lawsuits, unless required to do so under applicable law or specific court order.

YOU may employ an attorney to represent YOU in any arbitration or lawsuit brought under this CONTRACT but are not required to do so. WE will not pay YOUR attorney's fees, court filing fees, service fees, or any other litigation-related expenses.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

Any arbitration must be brought within ninety (90) days or within the time period specified by the pertinent statute of limitations for the jurisdiction under which a lawsuit could be brought under this CONTRACT or the arbitration shall be barred, unless prohibited by law.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

ROADSIDE PROTECTION COVERAGE

Endorsement

THIS ENDORSEMENT ATTACHES TO YOUR CONTRACT

The following ADDITIONAL BENEFITS for **YOUR covered VEHICLE** are provided with YOUR CONTRACT, except where prohibited by law.

All the benefits described below are subject to the maximum limits listed on YOUR DECLARATIONS PAGE. Any costs that exceed those authorized amounts will be YOUR responsibility.

ROADSIDE ASSISTANCE: YOUR CONTRACT provides YOU with an emergency road service program when needed, 24 hours a day, 365 days a year. Emergency roadside services are provided by Roadside Protect, Inc. If YOUR VEHICLE becomes disabled, call **866-222-7869** and a service vehicle will be dispatched to YOU. The CONTRACT DEDUCTIBLE does not apply to roadside assistance. YOUR roadside assistance benefits include the following up to the max benefits stated on the DECLARATIONS PAGE:

- a. TOWING SERVICE: If YOUR VEHICLE cannot be started or driven without causing further damage, YOU are covered for towing expenses.
- b. EMERGENCY TIRE SERVICE: If YOUR VEHICLE has a flat or damaged tire, YOU are covered for service to change an inflated spare tire provided by YOU.
- c. LOCKOUT SERVICE: If YOU misplace, break, or accidentally lock YOUR keys in YOUR VEHICLE, dispatch will provide a locksmith or emergency VEHICLE service to assist YOU. The cost of new keys is not covered.
- d. BATTERY SERVICE: If the battery for YOUR VEHICLE fails, battery jump start services will be provided.
- e. FUEL DELIVERY SERVICE: In case it is necessary for the operation of YOUR VEHICLE, a service vehicle will deliver oil, fuel, or water to YOU. YOU are responsible for the cost of the oil and fuel. In the event that local state regulations prohibit the delivery of flammable materials (e.g., gas), YOU may have YOUR VEHICLE towed to the nearest gas station, as provided under the "Towing Service" above.
- f. WINCHING: YOU are covered for winching services provided YOUR VEHICLE is within one hundred (100) feet of a public road (excludes off-road driving).

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

BREAKDOWN COVERAGE PLATINUM

Endorsement

THIS ENDORSEMENT ATTACHES TO YOUR CONTRACT

The following endorsement applies during the coverage period of the CONTRACT except as limited by the Coverage Period Endorsement. All other terms, conditions and exclusions of YOUR CONTRACT apply.

This CONTRACT covers the components/parts listed below:

1. ENGINE MECHANICAL (Gas or Diesel):

a. COVERAGE INCLUDES:

All internally lubricated and moving components within the engine. Seals and Gaskets directly related to the engine and Head Gasket. Oil Cooler and Lines; Oil Cooler Lines; Valve Cover(s); Intake Manifold; Intake Tuning Butterfly/Flap/Valve; Exhaust Manifold; Oil Pan; Oil Pump Housing; Oil Filter Housing; Eccentric Shaft; Engine Torque Strut; Timing Chain/Belt Cover; Valley Pan; Dipstick and Tube; Harmonic Balancer; Pulleys; Engine Mount(s); Timing Belt; Timing Belt Tensioner; Timing Chain Guides/Tensioners; Cylinder Deactivation Solenoid; Camshaft Timing Solenoid; PCV Valve, Heater; Intake Tuning Solenoid/Actuator/Motor; Oil Pump Solenoid; Belt Tensioner(s); Throttle Body; All Internal Engine Fasteners to Include Nuts, Bolts, Clips, Springs, or Retainers; Head Bolts; Rod Bolts. Fluids, Nuts, Bolts and Fasteners ONLY as required as part of a COVERED BREAKDOWN.

b. COVERAGE DOES NOT INCLUDE:

Oil Filter; External, NON-LUBRICATED, NON-MOVING Components, Housings or Brackets unless covered above; Belts; Rubber Hoses; Coolant, Oil, Fuel, Vacuum, EVAP or PCV Lines and Hoses; Freeze Plugs; Exhaust System; Intake Ductwork, Hoses or Housings; Air Filter and Housing. The Engine Block and Cylinder Heads are not covered unless damaged by a moving COVERED PART of the Engine. Any component not defined or listed in ENGINE MECHANICAL (Gas or Diesel) Section a, COVERAGE.

2. TRANSMISSION/TRANSAXLE (Automatic or Standard):

a. COVERAGE INCLUDES:

All internally lubricated and moving parts within the Transmission Housing to include all Gears, Collars, Hubs, Drums, Shells, Bearings, Bushings, Synchronizers, Detents, Shafts, Pistons, Lubricated Clutches, Bands, Valves, Shift Shafts, Shift Forks, and Solenoids. Electronic Shift Control Unit; Input/Output Speed Sensors; Transmission Fluid Temperature Sensors; Control Modules and Solenoids; Electronic Actuators; Pressure Switch(s); Manual Lever Position Sensor; Range/Selector Switch; Torque Converter; Transmission Cooler and Lines; Dipstick Tube; Transmission Pan; Flex Plate; Flywheel; Transmission Harness; Yoke/Flange; Seals and Gaskets; Transmission Mount(s); Shift Linkages/Cables. All Internal Transmission Fasteners to Include Nuts, Bolts, Clips, Springs, or Retainers. Fluids, Nuts, Bolts and Fasteners ONLY as required as part of a COVERED BREAKDOWN.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

b. COVERAGE DOES NOT INCLUDE:

Transmission Filter; Flywheel Due to Clutch Surface Wear. The Transmission Case/Pan/Adapter Housing and Torque Converter Housing are not covered unless damaged by a moving internal COVERED PART of the Transmission. Dry Clutch components: Friction Disc, Pressure Plate, Throw-out/Pilot Bearing/Bushing, Master/Slave Cylinder/Line/Reservoir, Actuator/Motor. Shifter; Clutch Pedal or Linkage. Any component not defined or listed in TRANSMISSION/TRANSAXLE (Automatic or Standard) Section a, COVERAGE.

3. COOLING SYSTEM:

a. COVERAGE INCLUDES:

Radiator; Electrical/Mechanical Water Pump; Water Pump Gasket; Water Pump Housing/Gasket; Boost Pump(s); Heater Core; Belt Tensioner; Engine Cooling Fan/Relay; Cooling Fan Blade; Heater Control Valve; Fan Clutch; Shutters; Shutter Actuator; Cooling/Water Pump/Fan/Shutter Module; Coolant Tank(s)/Reservoir(s); Coolant Level Sensor, Thermostat. Coolant when required for a repair of a COVERED PART.

b. COVERAGE DOES NOT INCLUDE:

Coolant Hoses/Pipes/Manifolds or associated clamps, retainers, or other attaching/compressing devices; Ducts; Shrouds; Shields. Any component not defined or listed in COOLING SYSTEM Section a, COVERAGE.

4. TRANSFER UNIT (4x4):

a. COVERAGE INCLUDES:

All internally lubricated parts within the Transfer Unit to include Gears, Hubs, Shafts, Bearings, Collars, Forks, Pump, Wet Clutch, Synchronizer or Output Flange/Yoke. Transfer Unit Seals and Gaskets. Transfer Unit Mount(s); Switches, Sensors, Actuators, and Modules Related to Control of the Transfer Unit; All Internal Transfer Unit Fasteners to Include Nuts, Bolts, Clips, Springs, or Retainers. Fluids, Nuts, Bolts and Fasteners ONLY as required as part of a COVERED BREAKDOWN.

b. COVERAGE DOES NOT INCLUDE:

Shifter; Shift Cable; External Linkage(s). The Transfer Unit Housing is covered ONLY if damage is caused by a FAILURE of any internally lubricated part within the Transfer Unit. Any component not defined or listed in TRANSFER UNIT (4x4) Section a, COVERAGE.

5. DRIVE AXLE:

a. COVERAGE INCLUDES:

All internally lubricated parts contained within the Drive Axle Housings to include Ring/Pinion Gears, Differential Carrier, Axle Shafts, Bearings, and Mechanical Locking Mechanisms. Axle Housing Seals/Gaskets. Drive Shaft; Universal Joints; Drive Shaft Center Support Bearing; Half Shafts; CV Joints; CV Boots; Driveshaft/Pinion Yokes/Flanges; Switches, Sensors, Actuators, and Modules Related to Control of the Axle(s); Locking Hubs; Locking Differential Actuator and Motor; Differential Control Module; Supporters, Retainers and Bearings. Fluids, Nuts, Bolts and Fasteners ONLY as required as part of a COVERED BREAKDOWN.

b. COVERAGE DOES NOT INCLUDE:

The Differential/Drive Axle/Final Drive Housings are covered ONLY if damage is caused by a FAILURE of any internally lubricated part within the Differential/Drive Axle/Final Drive Housings. Any component not defined or listed in DRIVE AXLE Section a, COVERAGE.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

6. ELECTRICAL

a. COVERAGE INCLUDES:

All Displays, Modules, Regulators, Switches, Relays, Sensors, Actuators or Motors of the following systems: Power Windows, Power Locks, Power Door/Hatch/Trunk/Tailgate, Power Mirrors, Front/Rear Wipers/Washers, Power Headrest, Power Adjustable Pedals, Power Sunroof, Power Convertible Top, Power Adjustable/Folding/Massaging/Vented /Cooled/Heated Seats/Armrest/Cupholders, Heated Steering Wheel, Cruise Control, Horn, Alarm/Theft Deterrent, Parking Assistance, Instrument Cluster, Digital Compass, Heads Up Display, Power Fuel Door, Power Trunk and Gauges. Rear View Mirror; Ignition Lock/Tumbler; Door Switches; Brake Switch/Sensor; Factory Installed Refrigerator; Alternator; Heated Seat Elements; Control Modules; Distributor; Gauges; Starter Motor/Solenoid; Power Antenna Motors; All Relays; All Manually Operated Switches; Voltage Regulator; Convertible Top, Hydraulic Cylinders and Control Module; Automatic Dimming Mirrors; Fuse Block(s); Headlight/Taillight/Turn Signal Switch, Module, Motor, Actuator, Sensor(s), Relay; Wiring Harnesses for listed COVERED PARTS.

b. COVERAGE DOES NOT INCLUDE:

Fuses, Headlight/Taillight Assemblies/Lenses/Glass, Individual Bulbs or LED Assemblies/Lenses/Glass. Electrical components related to any Hybrid or Electrically powered powertrain components/Systems. Any other electrical component not defined or listed in ELECTRICAL Section a, COVERAGE or specifically described in another coverage section.

7. STEERING:

a. COVERAGE INCLUDES:

Steering Gear; Power Steering Pump; Power Steering Cooler; Power Steering Cooler Lines; Main and Intermediate Shafts; Couplings; Pitman Arm; Idler Arm; Rack and Pinion; Inner and Outer Tie Rod Ends; Drag/Center Link; Knuckle, Linkages; Power Steering Hoses/Lines; Electric Power Steering Motor, Module, and Sensors; Power Steering Solenoid; Electric or Manual Steering Column Tilt Mechanisms, Modules, Motors or Sensors; Steering Wheel Position/Force/Direction Sensors; Rear Steering/Toe Control Module, Motor(s), Actuator(s), Rack, Linkage or Sensors. Fluids, Nuts, Bolts and Fasteners ONLY as required as part of a COVERED BREAKDOWN.

b. COVERAGE DOES NOT INCLUDE:

Steering/Suspension Alignment; The steering gear housing is covered ONLY if the damage is caused by the FAILURE of an internally lubricated part.

8. AIR CONDITIONING:

a. COVERAGE INCLUDES:

Condenser; Compressor Assembly, Clutch, Coil, Pulley, Seal, and Relay; Evaporator; Expansion Valve; Accumulator/Receiver Dryer; Orifice Tube; Blower Motor/Relay/Resistor; Idler Pulley; A/C Heater Outlet/Duct; Automatic/Manual A/C/Heater Temperature/Mode Control Head, Module or Programmer; Blend Door Case/Actuator(s) or Cables; Refrigerant Pressure Switch(s); Metal or Rubber Refrigerant Lines/Hoses, A/C Heater Case, Doors, and Housings, Temperature/Pressure Sensors; Evaporator Fan; Compressor Module. Seals and Gaskets. Refrigerant and Compressor Oil ONLY as required as part of a COVERED BREAKDOWN due to loss from failure.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

b. COVERAGE DOES NOT INCLUDE:

Refrigerant when not associated with a COVERED BREAKDOWN that would have resulted in the loss of Refrigerant. Any component not defined or listed in AIR CONDITIONING Section a, COVERAGE.

9. SUSPENSION:

a. COVERAGE INCLUDES:

Upper/Lower Control, Radius, Thrust and Trailing Arms; Suspension Shafts and Bushings; Upper/Lower Ball Joints; Steering Knuckles; Stabilizer Shaft/Sway Bar Linkage and Bushings; Track Bar and Bushings; Kingpins and Bushings; Spindle and Spindle Supports; Torsion Bars, Coil and Leaf Springs; Torsion Bar Mounts and Bushings; Wheel Bearings; Suspension Control Module, Suspension Height Sensors, Air/Hydraulic Suspension Compressor/Motor; Suspension Control Switches; Level Control Solenoid; Active/Electronic Sway Bar Control Module, Actuators and Switches; Seals and Gaskets. Electrical Failure of Shocks or Struts. Nuts, Bolts and Fasteners ONLY as required as part of a COVERED BREAKDOWN.

b. COVERAGE DOES NOT INCLUDE:

Steering/Suspension Alignment, Mechanical Failure or Leaks of Struts/Shocks; Strut/Shock Mounts or Bushings; Air Springs; Suspension Air Lines; Suspension Subframes/Cradles and Subframe/Cradle Bushings. Any component not defined or listed in SUSPENSION Section a, COVERAGE.

10. BRAKES:

a. COVERAGE INCLUDES:

Master Cylinder; Vacuum, Electric or Hydraulic Power Assist Booster; Vacuum Assist Booster Pump; Wheel Cylinders; Combination (Proportioning) Valves; Disc Calipers; Self-Adjusters; Antilock Brake System (ABS) Sensors, Switches, Modules, Solenoids, Relays, Valves, Accumulators or Modulators; Pumps; Hydraulic Lines; Parking Brake Actuator; Parking Brake Cables/Linkages; Hydraulic/Vacuum Hoses; Hydraulic Fittings; Seals and Gaskets. Fluids, Nuts, Bolts and Fasteners ONLY as required as part of a COVERED BREAKDOWN.

b. COVERAGE DOES NOT INCLUDE:

Brake Rotors; Brake Pads; Brake Drums; Brake Shoes. Any component not defined or listed in BRAKES Section a, COVERAGE.

11. ELECTRONIC HIGH-TECH:

a. COVERAGE INCLUDES:

Engine Ignition Coils or Coil Packs, Ignition Modules, Crankshaft Position Sensor, Camshaft Position Sensor, Knock Sensors, Oxygen (O2) sensors, Coolant Temperature Sensors, Engine/Powertrain Control Module, Wire Harnesses and Glow Plug Relays/Control Modules; Pneumatic Suspension Level Control Compressor; Vehicle Manufacturer Installed Anti-Theft Device. Lane Change/Blind Spot Assist/Parking Sensors. Emergency Braking/Lane Departure Warning/Adaptive Cruise Control Cameras and Radar Sensors. Infrared Camera and Illumination Systems. Overhead/Front/Rear View Cameras. Cell Phone, Hands Free/Voice Activation, and Emergency Communication Systems. Cell Phone Chargers. Factory Installed Global Positioning Systems (GPS).

b. COVERAGE DOES NOT INCLUDE:

Cigarette Lighter Element. Any component that is not defined or listed in ELECTRONIC HIGH-TECH Section a, COVERAGE.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

12. FUEL SYSTEM:

a. COVERAGE INCLUDES:

Vacuum Pumps, Fuel Delivery Pump; Fuel Injection Pump; Fuel Injectors; Fuel Pressure Regulator; Fuel Tank; Fuel Fill Neck, Fuel Fill Restrictor; Metal Fuel Delivery Lines, Fuel Rail, Fuel Gauge Sender, Fuel Pressure Sensors; Fuel Water Sensors; Fuel Heaters; Fuel Coolers; Fuel Pump Control Modules; Ethanol Sensors; Fuel Filter Housings; Fuel Seals, Gaskets and O-Rings.

b. COVERAGE DOES NOT INCLUDE:

Rubber, Plastic, Nylon, Composite, or other Non-Metal Fuel Lines; Fuel Filter(s); Fuel Caps. Any component not defined or listed in FUEL SYSTEM Section a, COVERAGE.

13. TURBOCHARGER/SUPERCHARGER:

a. COVERAGE INCLUDES:

All internally lubricated parts and the Housing of the vehicle manufacturer installed Turbocharger or Supercharger. VNT/Wastegate Actuator, Motor or Solenoid; Wastegate; Compressor/Turbine Wheel; Air-to-Air or Water-to-Air Charge Cooler; Seals and Gaskets. Supercharger Drive Shaft Isolator/Dampener. Fluids, Nuts, Bolts and Fasteners ONLY as required as part of a COVERED BREAKDOWN.

b. COVERAGE DOES NOT INCLUDE:

Clamps; Hoses; Ductwork; Manifolds; Pipes. Any damage associated to debris, contaminates or foreign object entry into the air induction system. Any component not defined or listed in TURBOCHARGER/SUPERCHARGER Section a, COVERAGE.

14. AUDIO CENTER:

a. COVERAGE INCLUDES:

Vehicle Manufacturer Installed Standalone Radios, Magnetic Tape Players, Receiver, Amplifier, In-Dash CD/DVD Players/Changers, Graphic Equalizers, Power/Stationary Antenna Assembly; Memory Card, USB Port, Remote Audio Input Connections.

b. COVERAGE DOES NOT INCLUDE:

Remote Compact Disc Players/Changers, regardless of location; Voice GPS Systems; Televisions; Liquid Crystal Displays (LCD).

15. EMISSIONS:

a. COVERAGE INCLUDES:

Air Fuel Ratio Sensor/Oxygen Sensor, Air Pump, Barometric Pressure Sensor, Canister Purge Solenoid, EVAP Purge Canister, EVAP Leak detection Pump and Valve, EVAP vent valve, Deceleration Valve, EGR valve, EGR solenoid, EGR check valve, DPFE sensor, EGR controller, EGR diverter valve, EGR relay, Purge Valve, EGR position sensor, EGR lines, EGR/ EFE Thermal Vacuum Switch, EGR/EFE Valve, Engine Oil Fill Cap, Fuel Fill Cap, Fuel Fill Neck Restrictor, Fuel Tank Pressure Sensor, Fuel Tank Vent Valve, Fuel Temperature Sensor, Idle Air Control Valve, Intake Air Resonator, Intake Air Temperature Sensor, MAP Sensor, Mass Air Flow Sensor, PCV Sensor, Air injection control valve, Air injection check valve, Air injection Pump and Air injection Relay.

b. COVERAGE DOES NOT INCLUDE:

Catalytic Converter; Any Diesel Emission Components/Systems; Any component that is not defined or listed in EMISSIONS PACKAGE Section a, COVERAGE.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

RENTAL/ALTERNATIVE TRANSPORTATION COVERAGE

Endorsement

THIS ENDORSEMENT ATTACHES TO YOUR CONTRACT

In certain situations, WE will pay for or reimburse YOU for some expenses YOU may incur for transportation because YOUR VEHICLE was unavailable because of a COVERED BREAKDOWN.

If YOUR VEHICLE must remain at a REPAIR FACILITY for a COVERED BREAKDOWN repair with four (4) or more hours of authorized labor costs, WE agree to pay for or reimburse YOU for either:

1. rental car expenses from a licensed vehicle rental company, or
2. rideshare expenses from an authorized rideshare company as provided below.

Benefits provided by this endorsement are limited by the maximums per day provided on the DECLARATIONS PAGE. Any costs that exceed these authorized amounts will be YOUR responsibility. "Maximum Days Limit A" is for COVERED BREAKDOWNS resulting in the replacement or rebuilding of an Engine or Transmission. "Maximum Days Limit B" is for all other COVERED BREAKDOWNS.

This COVERAGE is only applicable for days during which YOUR VEHICLE is at the REPAIR FACILITY. No COVERAGE shall be provided for days during which YOUR VEHICLE is at the REPAIR FACILITY because of REPAIR FACILITY scheduling conflicts or delays, or for YOUR inability to retrieve YOUR VEHICLE.

For any single day for which COVERAGE provided by this Endorsement is approved, YOU may either rent a vehicle from a licensed rental agency or request reimbursement for rideshare expenses. COVERAGE will not apply to both a rental vehicle and rideshare expense incurred on the same day.

Rental car expense coverage is for the cost associated with renting a vehicle similar to YOUR VEHICLE and is further limited by the maximum per day as provided on the DECLARATIONS PAGE.

Rideshare expenses are limited by the maximum per day as provided on the DECLARATIONS PAGE.

Repairs not authorized by US are not eligible for the COVERAGE provided by this endorsement.

To receive a reimbursement, YOU must provide US with copies of receipts and the rental agreement, if applicable, and/or rideshare receipts demonstrating that the rideshare trip was in the general vicinity of the REPAIR FACILITY, the date of the trip(s), and the cost of the rideshare trip. Reasonable tips are eligible for reimbursement subject to other limitations.

AUTHORIZED RIDESHARE COMPANIES: Uber, Lyft.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

TRIP INTERRUPTION COVERAGE

Endorsement

THIS ENDORSEMENT ATTACHES TO YOUR CONTRACT

If YOUR VEHICLE must remain at a REPAIR FACILITY overnight for COVERED BREAKDOWN repairs and is more than one hundred (100) miles from YOUR home, WE will reimburse up to one hundred twenty-five dollars (\$125.00) per day for a maximum of four (4) days of YOUR lodging and restaurant expenses. To receive the reimbursement, YOU must provide US with copies of the receipts. The maximum benefits provided by this endorsement are five hundred dollars (\$500.00) per COVERED BREAKDOWN.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

CONTRACT PERIOD AND COVERAGE ELIGIBILITY PERIOD

Endorsement

THIS ENDORSEMENT ATTACHES TO YOUR CONTRACT

The COVERAGE PERIODS for YOUR CONTRACT are:

BREAKDOWN Coverage, Trip Interruption Coverage and Rental/Alternative Transportation

COVERAGE: Begins after the following conditions have been met and continues until the CONTRACT expiration date. Subsequent renewals will not be required to meet the following conditions.

1. Provided:
 - a. the date of the BREAKDOWN is after the WAITING PERIOD time as listed on YOUR DECLARATIONS PAGE, AND
 - b. the BREAKDOWN odometer is after the WAITING PERIOD miles as listed on YOUR DECLARATIONS PAGE.
2. If at the time of sale there is a MANUFACTURER BASE WARRANTY or third-party Vehicle Service Contract in effect, the WAITING PERIOD, above, shall be waived.

MONTH TO MONTH PROVISIONS: This CONTRACT is optionally renewable on a monthly basis by US or YOU. Unless WE have given YOU written notice of OUR intent not to renew, YOU may renew by paying the Total Monthly Price as shown on the DECLARATIONS PAGE. The WAITING PERIOD shall not apply for renewal terms provided payment is received within thirty (30) days of expiration. The series number of YOUR CONTRACT changes every month to reflect the renewal effective date. If YOU wish to receive a DECLARATIONS PAGE for subsequent months, please contact YOUR SELLER.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

LIMIT OF LIABILITY

Endorsement

THIS ENDORSEMENT ATTACHES TO YOUR CONTRACT

The total limit of liability for the CONTRACT TERM for all claims and benefits shall be governed by the amounts and other terms provided on the DECLARATIONS PAGE.

If the limit of liability is based in part on the value of YOUR VEHICLE and the VEHICLE valuation guide specified in the DECLARATIONS PAGE is not available or has no valuation for YOUR VEHICLE, the VEHICLE valuation will be determined by another independently published guide selected by US.

GENERAL PROVISIONS

1. OUR liability shall be limited to the reasonable costs for repairs or replacement of any COVERED PART. The reasonable amount of labor time needed for the repair or replacement of any COVERED PART shall be determined by US based on the nationally recognized guide currently used by US.
2. YOU will be responsible for the cost of all repairs that exceed the total limit of liability under this CONTRACT. WE are not required to authorize or pay for any repair amounts if all needed or covered repairs are not performed on YOUR VEHICLE.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

CANCELLATION

Endorsement

THIS ENDORSEMENT ATTACHES TO YOUR CONTRACT

1. YOU may cancel this CONTRACT by contacting the ADMINISTRATOR, in writing, at 1597 Cole Boulevard, Suite 200, Lakewood, CO 80401-3418 and submitting a request to cancel the CONTRACT, or as otherwise required by law.
 - a. If cancelled within the INITIAL TERM of the CONTRACT, which is one (1) month from the original CONTRACT Effective Date, and if no claim has been made, YOU will receive a full refund of the amount paid for the INITIAL TERM. If a claim has been made, the refund amount shall equal the greater of the amount paid for the INITIAL TERM, minus the amount of the claim paid or zero.
 - b. If cancelled within a RENEWAL TERM, YOU will receive a pro rata refund based upon the number of days in force compared to the total number of days in that RENEWAL TERM, less claims paid and less the cancellation fee listed on YOUR DECLARATIONS PAGE, subject to state specific information provided in the "Individual State Variance" Endorsement.
2. YOU may non-renew this CONTRACT by either notifying US or by failing to make YOUR RENEWAL TERM payment within forty-five (45) days of the CONTRACT payment due date.
3. The ADMINISTRATOR may immediately cancel this CONTRACT for misrepresentation by YOU when purchasing this CONTRACT, misrepresentation by YOU when submitting a claim, or if YOUR VEHICLE is found to be modified in a manner not recommended by the VEHICLE manufacturer. If the ADMINISTRATOR cancels this CONTRACT, the refund will be calculated according to section 1.b of this Cancellation Endorsement.
4. Notwithstanding anything to the contrary contained in this CONTRACT, in the event YOU do not accept or cash any refunds or payments related to this CONTRACT within ninety (90) days of OUR payment, that dollar amount will be applied to extend YOUR COVERAGE one (1) month at a time with COVERAGE extending in full month increments even if such dollar amount applied toward an extended month only provides for a portion of the stated monthly payment.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CALL 720-376-6885 or 800-859-9923**

Payment Plan Agreement

Payment Plan Provider:

Service Contract #: MRF4467884

SING For Service, LLC d/b/a MEPCO

Buyer		Seller	Dealer #: 500405D
Name: Patti Cheikin	Name: CARSHIELD		
Address 245 Bradford Cir	Address 503 Pearl Drive		
City, State, Zip Blue Bell, PA 19422-2557	City, State, Zip St. Peters, MO 63376		
Phone 610-940-6688	Phone 800-215-7765		
Email patti.cheikin@gmail.com	Salesperson Kevin Williams	Email	

Administrator	American Auto Shield, Ltd
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Vehicle Information	Contract Effective Date: 01/06/2023
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You, the Buyer, may purchase the Vehicle Service Contract ("VSC") for the Cash Price shown in the Itemization of Payment Plan Amount, or according to the terms of this Payment Plan Agreement ("Agreement"). By signing this Agreement, you choose to purchase the VSC from the Seller according to this Agreement. The VSC is issued by "Administrator". The VSC number is provided at the top of this Agreement. You and we agree to be bound by the terms of this Agreement. "We," "Us" and "Our" refer to the Seller shown above, and upon assignment of this Agreement, to SING For Service, LLC ("MEPCO"). The important disclosures below are part of this Agreement.

Payment Processing Center

MEPCO
10 S. Lasalle St., Suite 2310
Chicago, IL 60603

Phone: 800-397-6767
Fax: 312-853-0535
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THE TERMS OF THIS AGREEMENT ARE CONTAINED ON MORE THAN ONE PAGE

IMPORTANT DISCLOSURES

INITIAL PAYMENT	RECURRING MONTHLY PAYMENT	TAXES ON SALE
\$ <u>105.99</u>	\$ <u>99.99</u>	\$ <u>6.00</u>

Payment Schedule

Number of Payments	Each Monthly Payment Amount	When Monthly Payments are Due (Each Month Beginning)
1	\$ 99.99	02/06/2023

Security Interest: You give us a security interest in any refund due upon cancellation of the VSC.

Late Charge: Except as provided below, if you do not make your full payment within five (5) days of its scheduled due date, you will pay a late charge of the lesser of Ten Dollars (\$10.00) or five percent (5%) on the part of the payment that is late. If you live in Arizona, California, Colorado, the District of Columbia, Florida, Georgia, Hawaii, Idaho, Indiana, Iowa, Kansas, New York, Oklahoma, South Carolina, Virginia, West Virginia, Wisconsin or Wyoming, your late charge will be the lesser of Ten Dollars (\$10.00) or five percent (5%) of the part of the payment that is late, if you don't make your payment within ten (10) days of its scheduled due date. If you live in Maine, Massachusetts, Mississippi, or North Carolina your late charge will be the lesser of Five Dollars (\$5.00) or five percent (5%) of the part of the payment that is late if you don't make your payment within fifteen (15) days of its scheduled due date.

Prepayment: If you pay off your payment plan early, you will not have to pay a penalty.

Please read this Agreement for additional information on security interests, non-payment default and our right to require repayment in full before the scheduled maturity date.

PAYMENT OPTIONS: You have paid Seller the Initial Payment in the amount set forth above. You will make your renewal payments, as scheduled and disclosed in the Important Disclosures section above, to MEPCO.

PAYMENT OPTION SELECTED:

AUTHORIZATION

The balance of the Initial Payment shall be paid by you, and you hereby authorize MEPCO to make the applicable number of consecutive monthly charges to your credit/debit card or bank account listed below, in the amounts and at the times disclosed in the Payment Schedule (plus late charges and returned payment charges, if any). This authority remains in effect until MEPCO has received written notification of termination from you in time to allow reasonable opportunity for MEPCO to act on it or until the final installment payment plus all late charges and return fees have been paid from the account listed below. If charging a payment to your credit card or bank account causes you to go over your credit limit or account balance, your card issuer or bank may charge you a fee.

Card Card Authorization

Card Number: *****4669 **Expiration Date:** 11/24

NOTICE TO BUYER: (1) Do not sign this Agreement before you read it or if it contains any blank spaces. (2) You are entitled to an exact copy of this Agreement. (3) You have the right to cancel the Vehicle Service Contract at any time and make no further payments. (4) You have the right to pay in advance the full amount due without penalty. (5) Keep this Agreement to protect your legal rights.

BY SIGNING BELOW, OR BY MAKING YOUR FIRST PAYMENT AFTER YOU HAVE RECEIVED A MAILED OR ELECTRONIC COPY OF THIS AGREEMENT, YOU ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS AGREEMENT, YOU ACKNOWLEDGE THAT YOU HAVE READ THIS AGREEMENT, INCLUDING THE ARBITRATION PROVISION BELOW, AND YOU AGREE TO BE BOUND BY THE TERMS OF THIS AGREEMENT.

BUYER	SELLER
/s/ Kevin Williams	
X Phone Authorized Agent / 01/06/2023	By: X CARSHIELD / 01/06/2023
Signature / Date	Signature / Date

In accordance with the terms and conditions of the agreement between Seller and MEPCO, Seller hereby assigns its right, title and interest in this Agreement to MEPCO, 10 S. Lasalle St., Suite 2310, Chicago, IL 60603.

Payment Processing Center

MEPCO
10 S. Lasalle St., Suite 2310
Chicago, IL 60603

Phone: 800-397-6767
Fax: 312-853-0535
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ADDITIONAL TERMS AND CONDITIONS

PROMISE TO PAY. You agree to pay us the Payment Plan Amount according to the terms of this Agreement.

LATE CHARGE AND RETURNED PAYMENT CHARGES. You agree to pay the late payment charges specified in the Important Disclosures on Page 2. The applicable late charge is based upon your state of residence at the time you sign or ratify this Agreement.

Except as provided below, if any payment you make is returned unpaid for any reason, after we make any demand applicable law requires, and wait the time any applicable law requires, you agree to pay us a returned payment charge of Twenty-Five Dollars (\$25.00). If you live in Arizona or Massachusetts, you agree to pay a returned payment charge of Ten Dollars (\$10.00). If you live in California or Wisconsin, you agree to pay a returned payment charge of Fifteen Dollars (\$15.00). If you live in Connecticut, Idaho, New York or Utah, you agree to pay a returned payment charge of Twenty Dollars (\$20.00). If you live in the District of Columbia, Iowa or Wyoming, you will not pay returned payment charges. If you live in Maine, Virginia, or Vermont, you will be liable for returned payment charges as prescribed by a court if we take action against you.

All late charges, returned payment charges or other fees you incur must be paid in the next monthly payment and in accordance with the payment option you select and/or is in effect at the time of the next monthly payment.

CANCELLATION AND ASSIGNMENT OF RIGHTS. You have the right to cancel the VSC at any time in accordance with the terms of the VSC. If you exercise the right to cancel the VSC before making all payments, you agree to send written notice of the cancellation to the Administrator and to us. You authorize us to direct the Administrator/Seller to cancel the VSC if we do not receive any payment within ten (10) days of the scheduled payment date, as applicable law allows.

You hereby grant us a security interest in and assign to us your right to receive refunds pursuant to the VSC. If the VSC is cancelled before you have paid the full Payment Plan amount and any other fees or charges due to us under this Agreement, any refund due to you after proceeds are applied to your outstanding obligations under this Agreement (the "Buyer Refund") will be paid to you. The Buyer Refund is calculated in the manner described in the VSC, but based on amounts actually paid by you rather than the Total Sales Price of the VSC. If you are entitled to a Buyer Refund, you will receive the refund from the Seller or the Administrator of the VSC. No assignee of the Seller shall have a contractual or other responsibility under this Agreement or the VSC to pay or calculate such refund, or for the performance of any other services required by the VSC.

PAYMENTS AFTER CANCELLATION. Any payment you make after we receive notice of cancellation will constitute a reinstatement of the VSC, but will be applied to your outstanding obligation under this Agreement. Neither the acceptance nor the application of any payment will constitute the reinstatement of the VSC or constitute a waiver of any default hereunder.

DEFAULT. If you fail to make any payment when due or subject to the requirement in this section, fail to comply with any other provision in this Agreement (default), after notice and any right to cure required by applicable law, we have the right to cancel the VSC and take any action permitted by law to collect what you owe. Upon cancellation, you agree that we may collect and receive any refunds or proceeds with respect to the VSC. We will apply those refunds and proceeds to your outstanding obligations under this Agreement. If there is a surplus in excess of One Dollar (\$1.00), you are entitled to the surplus. Except where prohibited by applicable law, you hereby release and discharge us from any liability for damages with respect to cancellation of the VSC due to default and you shall indemnify and hold us harmless from any liabilities, claims, damages or causes of action for any action taken as a result of your default under this Agreement. Our failure to require strict performance of any provision in this Agreement or to exercise any of our rights under this Agreement will not waive or relinquish any future right under this Agreement.

**If required by applicable law, we will only consider the failure to comply with other provisions of this Agreement an event of default if our prospect of payment, performance, or realization of collateral is significantly impaired. Where required, we bear the burden of establishing significant impairment.

Payment Processing Center

MEPCO
10 S. LaSalle St., Suite 2310
Chicago, IL 60603

Phone: 800-397-6767
Fax: 312-853-0535
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POWER OF ATTORNEY. In the event you default under the terms of this Agreement, and if allowed by applicable law, you hereby irrevocably appoint us as your true and lawful attorney-in-fact with respect to the VSC until all amounts payable hereunder are paid in full. If allowed by applicable law, you agree that we will have full power under this power of attorney to (1) cancel or reinstate the VSC, (2) endorse or execute, in your name, all checks issued and all other documents or instruments relating to the VSC, (3) receive, demand, collect or sue for any amounts relating to the VSC due and owing to us by the Administrator, insurer, Seller, or other obligor, and (4) take such other actions as are necessary to further the purposes of this Agreement.

ACCEPTANCE, RATIFICATION, ACCURACY. This Agreement shall be effective when signed by you and us, or where applicable, upon the first of the following events to occur after we mail you a copy of the Agreement: (1) you sign and transmit to us a copy of the signed Agreement, in wet ink or electronically, or (2) you make your first payment. Either signature or payment according to the terms of the Agreement ratifies and makes effective your and our obligations under the Agreement. You may not modify the preprinted terms of this Agreement.

SERVICING AND COLLECTION CONTACTS. By providing your wireless (cell) telephone number, you expressly consent to receiving telephone calls from us, and any assignee of this Agreement, concerning your Agreement, including calls to collect what you owe. Live calls may be made by one of our employees. Calls may also be made by a prerecorded, autodialed voice or text message as applicable law allows. Your consent covers all types of calls. We do not charge you for such calls. Your wireless carrier will charge you for our incoming calls and text messages according to your plan.

ENTIRE AGREEMENT. This Agreement constitutes the entire agreement between you and us. It supersedes any other written or oral agreement between the parties, and, except as otherwise set forth herein, may be modified only in writing signed by us. No oral changes to the terms of this Agreement are binding on you or us.

REMEDIES, GOVERNING LAW, WAIVERS. This Agreement is governed and construed in accordance with federal law and the laws of the state of your residence, as provided on the first page of this Agreement. Each provision in this Agreement will be interpreted so as to be effective and valid under applicable law. This Agreement includes an arbitration provision. By signing or ratifying this Agreement, you agree to be bound by the terms of the arbitration provision.

MISCELLANEOUS. The content and format of this Agreement has been adopted to provide you with important information in a clear and familiar form and its use does not imply that any particular federal or state law relating to lending or installment sales applies to this Agreement or transactions it contemplates. You expressly acknowledge and understand that the purchase of a VSC is not required either to purchase or obtain financing for a Vehicle. Time is of the essence in this Agreement.

For purchases primarily for personal, family or household use, the following disclosure applies.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR.

ARBITRATION PROVISION. This Arbitration Provision significantly affects your rights in any dispute with us. Please read this Arbitration Provision carefully before you sign or ratify this Agreement.

EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT. IF A DISPUTE IS ARBITRATED, YOU AND WE WILL EACH GIVE UP CERTAIN RIGHTS THAT MAY BE AVAILABLE IN COURT, INCLUDING OUR RIGHT TO A TRIAL BY JURY. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US.

Any claim or dispute, whether in contract, tort or otherwise (including the interpretation and scope of this clause and the arbitrability of any issue), between you and us or our employees, agents, successors or assigns, which arises out of or relates in any manner to this Agreement or any resulting relationship (including any such relationship with third parties who do not sign this Agreement, such as an assignee of the Agreement) shall, at your or our election (or the election of any such third party), be resolved by neutral, binding arbitration and not by a court action. Any claim or dispute is to be arbitrated on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. This is called the "class action waiver."

You may choose the applicable rules of either the American Arbitration Association ("AAA") or another arbitration organization, subject to our approval. You may obtain a copy of the rules of the AAA by visiting its web site (www.adr.org). We waive the right to require you to arbitrate an individual claim if the amount you seek to recover qualifies as a small claim under applicable law.

This Arbitration Provision relates to an agreement that evidences a transaction involving interstate commerce. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.).

The arbitrators shall be attorneys or retired judges and shall be selected in accordance with the applicable rules of the chosen arbitration organization. The arbitrator shall apply substantive governing law and the applicable statute of limitations. The arbitration award shall be in writing. The arbitration hearing shall be conducted in the federal district in which you live, or such other place convenient to you as required by the rules of the chosen arbitration organization. If you demand arbitration first, you will pay the filing fee if the chosen arbitration organization requires it. We will advance and/or pay any other fees and costs required by the rules of the chosen arbitration organization.

The arbitrator's award shall be final and binding on all parties. There shall be a limited right to appeal to the extent allowed by the Federal Arbitration Act. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous.

If any part of this Arbitration Provision, other than the Class Action Waiver, is found by a court or arbitrator to be unenforceable, the remainder shall be enforceable. If the Class Action Waiver is found by a court or arbitrator to be unenforceable, the remainder of this Arbitration Provision shall be unenforceable. This Arbitration Provision shall survive the termination of any contractual agreement between you and us, whether by default or repayment in full.

STATE LAW DISCLOSURES:

OHIO. If you reside in Ohio, the following disclosures applies: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Payment Processing Center

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10 S. Lasalle St., Suite 2310
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THE TERMS OF THIS AGREEMENT ARE CONTAINED ON MORE THAN ONE PAGE

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