

OLD REPUBLIC EXTENDED PROTECTION PLANS FOR NEW AND PRE-OWNED VEHICLES

*THIS DOCUMENT TOGETHER WITH THE
REGISTRATION PAGE (PART 1) IS YOUR SERVICE CONTRACT.*

Part 2 of 2

KEY TERMS

This Service Contract contains several words that have particular meaning and are so important that they are printed in **BOLD** type in the Contract.

1. **Your Vehicle** means the vehicle described on the application form signed by you.
2. **Service Contract** or **Contract** means this Limited Service Contract.
3. **Obligor** means the party responsible to you for benefits under this **Contract**.
4. **Dealer** means the automobile **Dealer** from whom you purchased or leased **Your Vehicle**.
5. The **Obligor** of this **Service Contract** is **Minnehoma Automobile Association, Inc.**, P. O. Box 35008, Tulsa, Oklahoma 74153-0008, (800) 331-3780.
6. **We, Us, or Administrator** refers to **Minnehoma Automobile Association, Inc.**
7. **Registration Page** means the document that must be attached to and forms a part of this **Contract**. It contains important information regarding your **Contract**.
8. **Term** refers to the length of time and miles covered by this **Contract**, as shown on the **Registration Page**.

For New Vehicle Plans: Coverage begins on the **Contract** purchase date and expires based on either the elapsed time from the purchase date, or when **Your Vehicle** has accumulated the total mileage limitation from mile zero (0), whichever occurs first.

For Pre-Owned Vehicle Plans: Coverage begins the date you purchase the **Contract** and at the miles indicated on the vehicle's odometer on that date. Coverage expires in accordance with the term/mileage plan selected, whichever occurs first. See **Registration Page** for expiration date and ending mileage.

9. **Mechanical Breakdown** means the inability of a covered part, when properly cleaned and serviced, to perform the function(s) for which it was designed due to defects in material and/or faulty workmanship in its manufacturing or wear beyond manufacturer's tolerances or specifications. The manufacturer has established tolerances or specifications for the express purpose of defining failure or serviceability of a part. A **Mechanical Breakdown** will have occurred when the specifications of a covered part exceed the manufacturer's tolerances.
10. **Cost** means the usual and fair charges to repair or replace a covered part. The maximum **We** will pay for a covered part will not exceed the manufacturer's suggested retail list price. Replacement may be made with a part, which is of a like kind and quality compatible with the original design specifications of **Your Vehicle**, including used, aftermarket or remanufactured parts. **We** will pay for labor to perform repairs and diagnose the cause of a covered **Mechanical Breakdown** subject to established industry time and labor guides published in a commonly available and current national flat rate manual.
11. **Deductible** is the amount shown on the **Registration Page** that you must pay for each covered repair visit. The **Deductible** does not apply to towing, car rental, travel and lodging, tire road hazard expenses, or roadside assistance benefits.
12. **Light Commercial Vehicle** means any new car, truck or van used for the purpose of sales or route service, inspections or examinations, maintenance or repair, construction, gardening, carrying tools to a job site, and vehicles used to provide shuttle services for non-profit organizations. Note: Vehicle eligibility is subject to specific underwriting guidelines and surcharges.
13. **Warranty** means any other protection for **Your Vehicle** or its parts from the manufacturer or any other source.
14. **Road Hazard** means any foreign object that is accidentally driven over on any public street or highway.

YOUR RESPONSIBILITIES

In order for you to receive benefits under the terms of this **Service Contract**, you are required to maintain **Your Vehicle** according to the manufacturer's recommended service schedule, as shown in **Your Vehicle's** owner's manual. The manufacturer's recommended service schedule for **Your Vehicle** will be considered the maximum allowable interval between the maintenance services required by this **Contract**. (If there is no written maintenance schedule for oil changes for **Your Vehicle**, the maximum allowable interval between oil changes must not exceed 7,500 miles.) All maintenance on **Your Vehicle** must be performed by a licensed repair facility. You must keep verifiable repair facility receipts and work orders indicating the date, mileage and service performed.

Failure to have the required maintenance performed and/or failure to provide verifiable receipts when requested will result in denial of coverage.

It is your responsibility to have any non-covered repairs or maintenance performed at the time it is recommended.

You will be required under this **Service Contract** to authorize the repair facility to perform any diagnosis or teardown necessary to determine the cause of failure and **Cost** to repair. You will be responsible for all incurred expenses if the failure or **Mechanical Breakdown** is not covered by this **Contract**.

Should any payment be made by virtue of this **Service Contract** for any repair or replacement for which the manufacturer or distributor now or subsequently provides remuneration or recovery, then the **Contract** holder assigns to the **Administrator** all rights to such remuneration or recovery not to exceed the amount of the benefit(s) provided under this **Contract**.

OLD REPUBLIC CLAIMS SERVICE CENTER TOLL-FREE NUMBER 800-331-3780

HOW THIS CONTRACT PROTECTS YOU

The Obligor, in return for payment of the applicable charge, agrees to repair, replace, or arrange for the payment of the Cost to repair or replace the covered parts of Your Vehicle when due to a Mechanical Breakdown during the Term of this Contract. Replacement of any part may be made with like kind and quality, serviceable used or remanufactured parts.

The Obligor's maximum limit of liability is the lesser of: The Cost to repair Your Vehicle, less the Deductible - *or* - the actual cash value of Your Vehicle at the time of the Mechanical Breakdown, as determined by the most recent National Automobile Dealers Association Used Car Guide.

WHAT TO DO IF A MECHANICAL BREAKDOWN OCCURS

1. You must use all reasonable means to protect Your Vehicle from further damage. Example: activated warning lights indicate that you should stop operating Your Vehicle immediately.
2. You must authorize a licensed repair facility to perform any diagnosis or teardown necessary to determine the cause of failure and repair Cost. You are responsible for all incurred expenses if it is determined that the failure or repair is not covered by this Contract.
3. You must ensure that the repair facility contacts the Claims Administrator at (800) 331-3780 when the cause of failure and repair Cost are determined. The Claims Administrator reserves the right to inspect Your Vehicle before repairs are performed.
4. Depending on the particular failure, maintenance records may be requested from you before the Claims Administrator will authorize the claim.
5. **DO NOT AUTHORIZE REPAIRS UNTIL THE CLAIMS ADMINISTRATOR VERIFIES THAT THE MECHANICAL BREAKDOWN IS COVERED BY THIS CONTRACT AND ISSUES AN APPROVAL NUMBER TO THE REPAIR FACILITY OR YOUR CLAIM WILL BE DENIED. (EXCEPTION - SEE EMERGENCY REPAIRS.)**
6. It is your responsibility to pay any expenses that are not covered by this Contract, including the Deductible.

EMERGENCY REPAIRS: If you have a Mechanical Breakdown that renders Your Vehicle inoperable or unsafe to operate outside our

normal business hours (8 am to 6 pm Central Time, Monday - Friday, and 8 am to 4 pm Central Time, on Saturday) and when a minor repair, not to exceed a Cost of \$500, can be performed that will return Your Vehicle to operation, you may, at your own discretion, authorize the necessary emergency repairs, subject to the following conditions:

- A. Emergency repairs can only be performed on Your Vehicle when you cannot obtain approval from the Claims Administrator because the Mechanical Breakdown occurred outside our normal business hours.
- B. You must report the claim directly to the Claims Administrator within five (5) days from the date the Mechanical Breakdown occurred by calling the toll-free claims number (800) 331-3780. Mail-in claims for emergency repairs will not be accepted.
Note: If the Claims Administrator re-opens before repairs to Your Vehicle are completed, you must immediately contact the Claims Administrator for instructions before continuing with the repairs.
- C. Repairs must be performed by a licensed repair facility, and not exceed a Cost of \$500.
- D. You must provide the Claims Administrator with a paid receipt.
- E. You must save all parts that were replaced and provide them to the Claims Administrator, if requested.

Failure to comply with the above procedures will result in a denial of coverage.

BRONZE PLAN COVERAGE (PRE-OWNED VEHICLES ONLY)

If you purchased the BRONZE PLAN as shown on the application, covered parts are:

ENGINE: All internal parts; manifolds; timing gears, chain or belt; flex plate; oil pump; water pump; fuel delivery pump; engine mounts; harmonic balancer; turbocharger housings and internal parts. The engine block and heads, valve covers, timing cover, and oil pan are covered only if damaged by the failure of an internal part.

TRANSMISSION: (Automatic or Manual) All internal parts; torque converter; transmission pan; transmission mounts; vacuum modulator. The transmission case is covered only if damaged by the failure of an internal part.

TRANSFER CASE: All internal parts; transfer case mounts. The transfer case is covered only if damaged by the failure of an internal part.

DRIVE AXLE: (Front / Rear Wheel Drive) All internal parts; axle shafts; constant velocity joints (except any damage to the constant velocity joint due to the failure of the sealing boot is not covered); universal joints; propeller shafts; axle bearings; hubs and hub bearings. The drive axle case is covered only if damaged by the failure of an internal part.

Note: Seals and Gaskets are not covered under the Bronze Plan.

ANY PART NOT LISTED ABOVE IS NOT COVERED.

SILVER PLAN COVERAGE (NEW & PRE-OWNED VEHICLES)

If you purchased the SILVER PLAN as shown on the application, covered parts are:

ENGINE: All internal parts; manifolds; timing gears, chain or belt; flex plate; oil pump; water pump; fuel delivery pump; engine mounts; harmonic balancer; turbocharger/supercharger housings and internal parts. The engine block and heads, valve covers, timing cover, and oil pan are covered only if damaged by the failure of an internal part.

TRANSMISSION: (Automatic or Manual) All internal parts; torque converter; transmission pan; transmission mounts; vacuum modulator. The transmission case is covered only if damaged by the failure of an internal part.

TRANSFER CASE: All internal parts; transfer case mounts. The transfer case is covered only if damaged by the failure of an internal part.

DRIVE AXLE: (Front / Rear Wheel Drive) All internal parts; axle shafts; constant velocity joints (except any damage to the constant velocity joint due to the failure of the sealing boot is not covered); universal joints; propeller shafts; axle bearings; hubs and hub bearings; locking rings. The drive axle case is covered only if damaged by the failure of an internal part.

STEERING: Gear housing, rack and pinion, internal steering rack seals, and all internal components; power steering pump and pump seal; steering column shafts, joints and couplings.

SILVER PLAN COVERAGE (NEW & PRE-OWNED VEHICLES) *CONTINUED*

SUSPENSION: (Front and Rear) Upper and lower control arms; control arm shafts and bushings; control arm linkage; ball joints; torsion bars and bushings; steering knuckles / spindles; stabilizer shaft linkage and bushings; wheel bearings; MacPherson strut upper mount/bearing plate (strut shock absorber function is not covered).

AIR CONDITIONING: Compressor; clutch and pulley; condenser; evaporator; receiver-drier; refrigerant valves; accumulator; idler pulley and bearings; orifice tube.

BRAKES: Master cylinder and seals; wheel cylinders and seals; disc brake calipers; power brake booster; hydraulic brake lines, fittings and valves; parking brake linkage and cables; anti-lock brake system: electronic control unit, wheel / speed sensor(s), valve(s), hydraulic unit, accumulator, modulator, and actuator(s).

ELECTRICAL: Alternator; starter motor; starter solenoid; starter drive; alternator voltage regulator; power window motor; power seat motor; wiper motors; distributor; manually operated switches; coil; horn relay; electronic ignition module; rear window defroster (except for physical damage); rear window heating relay; power door lock actuator; convertible top motor; power antenna motor and mast drive cable; electronic fuel injection sensors, control unit and injectors; electronic transmission control module.

CHASSIS HARDWARE: Hood latch and cable; door / hood / trunk / hatch hinges; glove box / console lock and latch; ignition lock and tumbler; window regulators.

LIMITED SEAL AND GASKET COVERAGE: Seal and gasket coverage is provided until **Your Vehicle** reaches 80,000 miles, as indicated on the odometer, except for those specifically named seals and gaskets listed. (Silver Plan Only).

ANY PART NOT LISTED ABOVE IS NOT COVERED.

SILVER PLUS COVERAGE (NEW & PRE-OWNED VEHICLES)

If you purchased the **Silver Plus** Plan as shown on the application, covered parts are:

ENGINE: All internal parts; manifolds; timing gears, chain or belt; flex plate; oil pump; water pump; fuel delivery pump; throttle body; throttle cable/linkage; fuel lines and fuel regulators; camshaft and crankshaft position sensors; knock sensors; manifold pressure sensors; EGR valve; temperature sensors; thermostat; electric cooling fan motors; fan clutch and pulleys; belt tensioner; coolant recovery tank; radiator and mounts; engine mounts; harmonic balancer; turbocharger/supercharger housings and internal parts; wastegate; bypass valve; actuators and sensors. The engine block and heads, valve covers, timing cover, and oil pan are covered only if damaged by the failure of an internal part.

TRANSMISSION: (Automatic or Manual) All internal parts; torque converter; transmission pan; transmission mounts; vacuum modulator; shift linkage; electronic shift control module; sensors and switches; auxiliary cooler. The transmission case is covered only if damaged by the failure of an internal part.

TRANSFER CASE: All internal parts; transfer case mounts; shift linkage; electronic shift control module; sensors and switches; all wheel drive engagement module and actuator. The transfer case is covered only if damaged by the failure of an internal part.

DRIVE AXLE: (Front / Rear Wheel Drive) All internal parts; axle shafts; constant velocity joints (except any damage to the constant velocity joint due to the failure of the sealing boot is not covered); universal joints; propeller shafts; center support bearings; axle bearings; hubs and hub bearings; locking rings. The drive axle case is covered only if damaged by the failure of an internal part.

STEERING: Gear housing, rack and pinion, internal steering rack seals, and all internal components; power steering pump and pump seal; power steering lines/hoses; tilt wheel mechanism; steering linkage; tie rod ends; pitman arms, center link; steering dampener; steering column shafts, joints and couplings.

SUSPENSION: (Front and Rear) Upper and lower control arms; control arm shafts and bushings; control arm linkage; ball joints; torsion bars and bushings; steering knuckles / spindles; stabilizer shaft linkage and bushings; wheel bearings; springs; MacPherson strut upper mount/bearing plate (strut shock absorber function is not covered).

AIR CONDITIONING: Compressor; clutch and pulley; condenser; evaporator; receiver-drier; refrigerant valves; accumulator; idler pulley and bearings; orifice tube; temperature control panel and module; heater control valve and heater core.

BRAKES: Master cylinder and seals; wheel cylinders and seals; disc brake calipers; power brake booster; hydraulic brake lines, fittings and valves; parking brake linkage and cables; anti-lock brake system: electronic control unit, wheel / speed sensor(s), valve(s), hydraulic unit, accumulator, modulator, and actuator(s); linkage and hardware (backing plates, caliper mounting pins, etc.).

ELECTRICAL: Alternator; starter motor; starter solenoid; starter drive; alternator voltage regulator; power window motor; power seat motor; wiper motors; distributor; manually operated switches; coil; horn relay; electronic ignition module; rear window defroster (except for physical damage); rear window heating relay; power door lock and actuator; convertible top motor; power antenna motor and mast drive cable; electronic fuel injection sensors, control unit and injectors; electronic transmission control module; gauges; stereo or audio equipment; cruise control components; sunroof motor; mirror motors; wiper washer pump and motor; combination entry system transmitters and receivers.

CHASSIS HARDWARE: Hood/door/hatch/trunk latches, cables, hinges, supports and springs; glove box/console lock and latch; ignition lock and tumbler; window regulators; seat belts; trunk and fuel door release cables or controls; T-Top latches; manual sunroof latch; mechanical seat tracks and springs.

SEAL AND GASKET COVERAGE: Seal and gasket coverage is provided with the **Silver Plus** Plan for all parts listed in the above named component groups.

ANY PART NOT LISTED ABOVE IS NOT COVERED.

GOLD PLAN COVERAGE (NEW & PRE-OWNED VEHICLES)

If you purchased the **GOLD PLAN** as shown on the application, this **Contract** covers all original equipment factory installed mechanical and electrical parts and assemblies of **Your Vehicle** for **Mechanical Breakdown**, less any applicable **Deductible**, EXCEPT for the parts and services listed under "General Contract Exclusions."

If you purchased the **GOLD "WRAP" PLAN** as shown on the application, this **Contract** covers all original NON-POWERTRAIN factory installed mechanical and electrical parts and assemblies of **Your Vehicle** for **Mechanical Breakdown**, less any applicable **Deductible**, EXCEPT for the parts and services listed under "General Contract Exclusions."

The GOLD "WRAP" PLAN is exclusively for vehicles that have a full manufacturer's basic warranty and an extended powertrain warranty which matches the Term selected on the application.

GENERAL CONTRACT EXCLUSIONS (ALL PLANS)

This Service Contract does not cover the following parts, services, conditions or events:

1. Any item covered by Your Vehicle manufacturer's original factory warranty, and any component or equipment not installed by the manufacturer.
2. Any loss to the vehicle frame and chassis, exhaust system including the catalytic converter, transmission cooler lines and hoses, manual clutch release bearing, clutch pilot bushing or bearing, clutch disc and pressure plate, shock absorbers or MacPherson struts, wheels, wheel studs, convertible top and straps, window and door handles, cellular phones and video entertainment equipment. All fasteners, including, but not limited to: bolts, studs, nuts, pins, clips and retainers (except when required in conjunction with a covered repair).
3. Normal maintenance items or parts normally designed to be serviced or replaced periodically during the life of Your Vehicle, such as, but not limited to: oil, coolant, fluids, lubricants, refrigerants, filters, (except when required in conjunction with a covered repair), spark plugs, spark plug wires, glow plugs, light bulbs, sealed beams, lenses, fuses, wiper blades and arms, battery and battery cable, drive belts, coolant and vacuum hoses, brake rotors, brake drums, brake pads and linings.
4. Adjustments and cleaning, alignments and wheel balancing, freight charges, environmental disposal fees, storage charges, and shop supplies.
5. Any repair or replacement of a covered part that has not been authorized by the Claims Administrator prior to the repair being performed except as outlined under the "Emergency Repairs" section of "What To Do If a Mechanical Breakdown Occurs."
6. Any loss caused by the failure of any other part of Your Vehicle that is not included for coverage in this Contract, regardless if the resulting damage is to a covered part.
7. Liability for damage to property or injury to or death of any person arising from the operation, maintenance or use of Your Vehicle, whether or not related to the parts covered by the Contract.
8. Any loss caused by collision or upset, breakage of glass, missiles, falling objects, fire, theft or larceny, explosion, earthquake, windstorm, hail, water, flood, malicious mischief or vandalism, riot or civil commotion, lightning, contamination, rust, corrosion, freezing, smoke, acts of God or any cause whatsoever except as provided in the Contract.
9. Any loss that should be covered by a manufacturer's warranty, repairer's guarantee, or any recall issued by a manufacturer which addresses the contract holder's complaint. Components or parts covered by any other warranty are not covered by this Contract until expiration of the manufacturer, supplier, or other warranty. Any loss from an improper previous repair is not covered. The Service Contract does not guarantee the performance of any repair facility or technician.
10. Any loss if the odometer has been broken, disconnected or altered, or in any way does not represent Your Vehicle's true and correct mileage.
11. Repair or replacement and/or any loss caused by, or related to, any mechanical or vehicle alteration and/or modification not recommended by the manufacturer of Your Vehicle. This would include, but is not limited to, the installation of any high performance equipment, lift / lowering kits, incorrect tires / wheels or removal of any emission devices.
12. Incidental or consequential damages such as loss of use of Your Vehicle, inconvenience or commercial loss.

Note: Some states do not allow exclusion or limitation of incidental or consequential damages, so this limitation/exclusion may not apply to you.
13. Any loss resulting from the failure to have the recommended maintenance services performed for Your Vehicle. Any loss due to contaminated fuel, lubricants, coolant, or damage caused by a build up of carbon or sludge, restricted oil passages or contamination. Any loss caused by the lack of necessary and proper amounts or types of filters, lubricants or coolant is not covered, including, but not limited to, damage resulting from loss of lubricants or coolant due to the failure of a covered part.
14. Any loss to Your Vehicle if used for competitive driving, racing, off-road use, hire to the public, rental, pool cars, or if Your Vehicle is equipped for or used as a snow plow or emergency vehicle. Vehicles used commercially for any purpose other than those defined under Light Commercial Vehicle are not covered, e.g., wrecker services, cable installation, farming or ranching, hauling, mining or forestry.
15. Any loss to Your Vehicle if used for towing a trailer or another vehicle or object unless properly equipped beforehand for this purpose as recommended by the manufacturer.
16. Any loss due to neglect, abuse or misuse of Your Vehicle, or failure to protect Your Vehicle from further damage.
17. Any loss to a Gray Market or to any vehicle that has ever been declared a salvaged, reconstructed or similar type titled vehicle.
18. Repair or replacement of any part will not be covered unless an actual Mechanical Breakdown has occurred. A reduction in performance of any part, including engine valves and rings, is not covered if the part is operating within the original manufacturer's specifications for Your Vehicle.
19. No benefit is provided for a condition which existed prior to the Service Contract effective date or which existed prior to the expiration of the manufacturer's warranty.
20. Any repair or replacement of a covered part which has not failed but which a repair facility recommends or requires be repaired or replaced. Any cost to modify, convert or retrofit original equipment, or any parts that have been updated by the manufacturer for the sole purpose of betterment is not covered.

Note: It is a federal offense to alter Your Vehicle's odometer.

TOWING, RENTAL, TRAVEL AND LODGING COVERAGE (ALL PLANS)

1. TOWING - If Your Vehicle has a covered Mechanical Breakdown, We will repay your receipted out-of-pocket costs, up to \$75.00, that are not also covered by someone else.
2. CAR RENTAL - If Your Vehicle has a covered Mechanical Breakdown, you may also be eligible to receive reimbursement for a portion of your car rental costs.

We do not cover you for time spent waiting for parts, or for any other delays beyond our control. Before We can repay you, you must give Us valid receipts from an authorized rental car agency or the dealer.

3. TRAVEL AND LODGING - You may receive up to \$100.00 per day to a maximum of \$300.00 reimbursement for receipted expenses for meals and lodging (restaurants and hotels only) if you cannot operate Your Vehicle:
 - a. due to a covered Mechanical Breakdown and you are more than one hundred (100) miles from your home, and;
 - b. meals and lodging are required because the Mechanical Breakdown causes a delay enroute. The date of the Mechanical Breakdown shall be considered the first day of the three (3) day period. The expense you incur must be between the time of the Mechanical Breakdown and the time when the repairs are completed or by the end of the third calendar day subsequent to the Mechanical Breakdown, if the repairs are not completed, whichever occurs first.

The amount We will repay you depends upon the total authorized cost of covered repairs for each repair visit. The most We will pay is shown in the table below:

REPAIR COST	MAXIMUM REPAYMENT
\$ 200.00 - \$ 500.00	\$ 50.00
\$ 501.00 - \$1000.00	\$100.00
\$1001.00 - \$1500.00	\$150.00
\$1501.00 - \$2000.00	\$200.00
Greater than \$2000.00	\$250.00

TIRE ROAD HAZARD COVERAGE (ALL PLANS)

The Tire Road Hazard benefit provides coverage for the repair, or if necessary, the replacement of any of **Your Vehicle's** tires which have become damaged or unsafe for use due to a **Road Hazard** loss for the entire **Term** of this **Contract**. The tire must have a tread depth of at least 3/32 of an inch at the time of loss. In no event will our liability for tire coverage exceed \$125.00 per occurrence or \$500 during the **Term** of this **Contract**. Towing, car rental, travel and lodging reimbursement are not available for any claim you may have for tire damage. Note: Not available in Arizona and Louisiana.

ROADSIDE ASSISTANCE REIMBURSEMENT BENEFITS (ALL PLANS)

The **Service Contract** will *reimburse* you for Roadside Assistance, subject to a \$35 per occurrence limitation, for the following emergency services for **Your Vehicle**:

- ♦ Lock-Out Assistance
- ♦ Fuel Delivery Services
- ♦ Flat Tire Assistance
- ♦ Battery Service.

For reimbursement for Roadside Assistance benefits, submit your paid receipt and the details of the service(s) performed on **Your Vehicle** to the Claims Administrator, P.O. Box 35008, Tulsa, Oklahoma 74153-0008.

CANCELLATION PROVISION

The original contract holder may cancel this **Contract** by contacting the selling dealer and completing a cancellation request form. The selling dealer will submit the cancellation request to the **Administrator** for processing. The cancellation refund will be mailed to the selling dealer for payment to you. In the event you are unable to return to the selling dealer, you may forward a letter requesting cancellation to the **Administrator**. Include a notarized statement indicating the mileage (odometer reading) of the vehicle at the time the cancellation is to be effective. You will receive your cancellation refund from the selling **Dealer**.

We may cancel this **Contract** for the following reasons:

1. If there has been a material misrepresentation or fraud at the time of sale;
2. If you have failed to maintain **Your Vehicle** as prescribed by the manufacturer;
3. If the odometer has been tampered with, is disconnected, or is disabled and you have not repaired it.

If **We** cancel the **Contract**, your refund will be 100% of the unearned pro rata premium. If you cancel the **Contract**, the following applies:

In Arizona: If you cancel the **Contract** *within* the first thirty (30) days of the **Contract Term** and no claims have been made, you will receive a 100% refund. If a claim has been made against your **Contract**, or if the **Contract** has been in effect more than thirty (30) days, **We** will calculate a pro rata refund based upon the greater of the time in force or the miles driven compared to the total time or mileage of your **Contract Term**, less a \$50.00 cancellation fee.

In Florida: If you cancel the **Contract** *within* the first sixty (60) days of the **Contract Term**, you will receive a 100% refund, less any claims paid on the **Contract**. If you cancel the **Contract** *after* sixty (60) days, **We** will calculate a pro rata refund based upon the greater of the time in force or the miles driven compared to the total time or mileage of your **Contract Term**. An administrative fee will be retained equal to 10% of the unearned pro rata premium, but not to exceed \$50.00.

In Louisiana: If you cancel the **Contract** *within* the first thirty (30) days of the **Contract Term**, you will receive a 100% refund. If the

Contract has been in effect more than thirty (30) days, **We** will calculate a pro rata refund based upon the greater of the time in force or the miles driven compared to the total time or mileage of your **Contract Term**, less a \$50 cancellation fee.

In New Mexico: If you cancel the **Contract** *within* the first sixty (60) days (new vehicle plans) or thirty (30) days (pre-owned vehicle plans) from the date shown on the application and **Registration Page**, and no claims have been made, you will receive a 100% refund. A ten percent (10%) penalty per month shall be added to the refund if not made within sixty (60) days of the effective date of cancellation. If a claim has been made against your **Contract**, or if the **Contract** has been in effect more than, sixty (60) days (new vehicle plans) or thirty (30) days (pre-owned vehicle plans), **We** will calculate a pro rata refund based upon the greater of the time in force or the miles driven compared to the total time or mileage of your **Contract Term**.

In Oklahoma: If you cancel the **Contract** *within* the first sixty (60) days (new vehicle plans) or thirty (30) days (pre-owned vehicle plans) from the date shown on the application and **Registration Page**, and no claims have been made, you will receive a 100% refund. If a claim has been made against your **Contract**, or if the **Contract** has been in effect more than, sixty (60) days (new vehicle plans) or thirty (30) days (pre-owned vehicle plans), **We** will calculate a pro rata refund based upon the greater of the time in force or the miles driven compared to the total time or mileage of your **Contract Term**. An administrative fee will be retained equal to 10% of the unearned pro rata premium, but not to exceed \$50.00.

In Wisconsin: If you cancel the **Contract** *within* the first thirty (30) days of the **Contract Term** and no claims have been made, you will receive a 100% refund. If a claim has been made against your **Contract**, or if the **Contract** has been in effect more than thirty (30) days, **We** will calculate a pro rata refund based upon the greater of the time in force or the miles driven compared to the total time or mileage of your **Contract Term**, less a \$50 cancellation fee.

NOTE: If the cost of the Contract was financed, the refund will be paid to the Service Contract Finance Source as their interest may appear. The Finance Source will be named as the sole payee on a cancellation refund if Your Vehicle has been repossessed.

TRANSFER PROVISIONS

This **Contract** is for the benefit of the **Service Contract** purchaser and applies only to the vehicle listed on the application and **Registration Page**. However, if you sell **Your Vehicle**, the remaining coverage can be transferred, one time only, to a private party purchaser while the **Contract** is in force, provided that:

1. Any remaining manufacturer's warranty is transferred to the new owner (if applicable).
2. **Your Vehicle** has not been sold or traded to or through an automobile dealer.
3. You provide the new owner all maintenance records confirming that **Your Vehicle** has had all required maintenance and servicing. Both you and the new owner are responsible for ensuring that all maintenance records for **Your Vehicle** are available for review in the event of a **Mechanical Breakdown**.

4. The new owner:

- a. requests transfer within fifteen (15) days of a change of ownership or taking possession of the vehicle, (whichever occurs first),
- b. submits a copy of a cancelled check or finance contract as proof of the vehicle purchase,
- c. and remits a \$50 transfer fee (\$40 in Florida).

The new owner must send the **Administrator** a completed **Transfer Request Form**, transfer fee, and documents verifying vehicle purchase date and transfer of manufacturer's warranty. (A **Transfer Request Form** can be obtained from the **Dealer** or **Administrator**.) Until the transfer has been approved by the **Administrator**, coverage does not apply to the transferee. **NOTE: Cancellation refund provisions do not apply to a transferee.**

NO REFUND RIGHTS ARE APPLICABLE ON TRANSFERS.

IMPORTANT NOTICE

Minnehoma Automobile Association, Inc., is insured to the extent of its obligations for **Mechanical Breakdown** under the **Service Contract** for New and Pre-Owned Vehicles by a policy of insurance issued by Old Republic Insurance Company - Tulsa Branch, 8282 South Memorial, Tulsa, Oklahoma 74133, (800) 331-3780. If you have not received payment of a claim after proof of loss has been filed and approved by the **Association**, you may make a direct claim against Old Republic Insurance Company.

There are various state and federal laws that protect your interests as a consumer. In the event you have a problem that cannot be resolved, you may have other rights and remedies available to you.

This **Contract** will pay only the reasonable repair or replacement **Cost** of the covered parts to **Your Vehicle**. It is not a condition of the sale of the vehicle.

This **Contract** covers only **Mechanical Breakdowns** which occur during the **Contract Term** within the United States and Canada.

Customer Assistance Information:

You must obtain prior authorization for any covered claim.

Call (800) 331-3780 for claims approval.

Do not authorize the actual repairs until the repair facility has received an approval number from the Claims Administrator.

See Page 2 for emergency repairs outside our normal business hours.