

**Obligors:** The companies obligated under this Contract are as follows: If this Contract is purchased in Maine: the retailer from which You purchased this Contract and the Product; if purchased in any other state (except Arizona, Florida, Oklahoma, Texas or Wisconsin) or the District of Columbia: **National Product Care Company**, 175 West Jackson Blvd., Chicago, Illinois 60604; If purchased in Arizona, Oklahoma or Wisconsin: **Service Saver, Incorporated**, 175 West Jackson Blvd., Chicago, Illinois 60604; If purchased in Florida: **National Electronics Warranty Corporation of Florida**, (a Service Warranty Association), P.O. Box 1846, Ashburn, Virginia 20146; if purchased in Texas: National Product Care Company, dba **Texas National Product Care Company, Inc.**, 175 West Jackson Blvd., Chicago, Illinois 60604.

**Instructions:** You must keep this Contract and the sales receipt for the Product; they are integral parts of this Contract and You may be required to produce them to obtain service. This Contract, including the terms, conditions, limitations, exceptions and exclusions, and the sales receipt constitute the entire agreement. Your rights under this Contract may vary from state to state.

**To Obtain Service:** Call N.E.W. 24 hours a day, seven days a week, at (866) 805-9095 for referral to the nearest authorized service center. Please have Your receipt handy and be prepared to tell Us which Product needs service and the nature of the problem. You must call N.E.W. prior to having service; all repairs must be authorized in advance. There is no deductible required to obtain service for Your covered Product. We will not reimburse You for work done by unauthorized servicers or others. Foreign language assistance is available for Your convenience.

**What is Covered:**

**For Furniture and Chairs:** This Contract covers parts, material and labor costs resulting from a Breakdown of the Product caused by defects in workmanship and/or materials, including those experienced during normal wear and tear to include the following enhanced coverage: (1) Case goods — Structural defects to frames, cases, seat and back construction; dovetail construction; shelving and legs such as warpage, frame breakage or separation of frame components; hinges, mechanisms, and metal hardware; lifting, cracking, peeling, tarnishing or pitting of veneers, laminate, other wood, lacquer, engraved photo finish or solid brass furniture; breakage of casters, wheels, buttons, drawer pull/guides and other moving parts (2) Finishes — Lifting, cracking, peeling or scaling of solid woods, laminated finishes and veneer; (3) Fabrics — Seam separation and loss of latex backing to fabrics and vinyl; (4) Cushions — Excessive loss of foam, latex and spring resiliency of backs and cushions; (5) Frames — Structural defects, warping, cracking and breaking to frames and legs; (6) Leather — Seam separation, lifting and peeling of topcoat finish; (7) Mechanisms to include all moving parts; (8) Lifting and peeling of topcoat finish; (9) Upholstery — Seam separation, loss of latex backing to fabrics and vinyl; and (10) Casters. We will repair the Product, or reimburse You with an OfficeMax gift card for authorized repairs to or replacement of the Product, at Our discretion, when required due to a Breakdown which is not covered under any other warranty or service contract. On-site service is provided for the full term of this Contract. You may be required to send a picture of the covered breakdown prior to on-site service being performed. Non-original manufacturer's parts may be used for repair of the Product if the manufacturer's parts are unavailable or more costly.

**For Electronics and Computers/Laptops:** This Contract covers parts and labor costs resulting from a mechanical or electrical failure of the Product caused by defects in workmanship and/or materials, including those manifesting from power surges. A mechanical or electrical breakdown caused by unintentional and accidental damage from handling of the Covered Product is also covered. N.E.W. is responsible for shipping or delivery charges to Our service center or replacement facility. We will repair or replace the Product with one with similar features or reimburse You for the purchase price of the Product including sales tax, with an OfficeMax gift card, at Our discretion, when required due to a Breakdown, including those experienced during normal wear and tear, in accordance with the terms stated herein, which is not concurrently covered under any other warranty or service contract. Note: Repair or replacement due to damage manifesting from power surges shall be provided regardless of whether a Product is covered under any other warranty or service contract. Non-original manufacturer's parts may be used for repair of the Product if the manufacturer's parts are unavailable or more costly. You are responsible for backing up all computer software prior to commencement of any repairs. We are not responsible for restoring software to Your Product.

**No Lemon Policy:** After three service repairs have been completed on an individual Product and that Product requires a fourth repair, as determined by Us, We will replace it, at Our discretion, with a product with similar

features or provide You with a gift card, with a value equivalent to the purchase price of the Product, including sales tax, for use at OfficeMax stores. This Contract shall be satisfied upon issuance of Your gift card. (NOTE: The No Lemon Policy is not applicable to breakdowns caused by unintentional and accidental damage from handling).

**Term of Coverage:**

**For Furniture Plans:** Coverage begins on the fifteenth (15th) day from Your date of purchase, and continues for a period of three (3) years. In the event Your Product is being serviced by an authorized service center when the Contract expires, the term of the Contract will be extended until the covered repair has been completed. If You register this Contract online at [www.OfficeMax.com/warranty](http://www.OfficeMax.com/warranty) within ninety (90) days of Your date of purchase, You will receive an additional fifteen (15) days of coverage, pursuant to the terms of this Contract, at no additional charge. Note: Coverage is for Breakdowns not concurrently covered under any other warranty or service contract; if Your Product is covered by a manufacturer's warranty or service contract on the fifteenth (15th) day from Your date of purchase, Your term of coverage under this Contract shall commence on such date, but We shall not be obligated to repair or replace Your Product unless Your Breakdown (i) is not covered by such manufacturer's warranty or service contract; or (ii) occurs after the expiration of such warranty or service contract and prior to expiration of this Contract.

**For Replacement Plans (other than Cameras and Camcorders):** With the exception of power surge protection, which starts on Your date of purchase, coverage commences upon expiration of Your Product's manufacturer's labor warranty, and extends for a period of one (1) or two (2) years, as indicated on Your sales receipt. Note: If You register this Contract online at [www.OfficeMax.com/warranty](http://www.OfficeMax.com/warranty) within ninety (90) days of Your date of purchase, You will receive an additional thirty (30) days of coverage, pursuant to the terms of this Contract, at no additional charge.

**For Electronics Service Plans (other than Cameras and Camcorders):** With the exception of power surge protection, which starts on Your date of purchase, coverage commences upon expiration of Your Product's manufacturer's labor warranty, and extends for a period of one (1), two (2) or three (3) years, as indicated on Your sales receipt. In the event Your Product is being serviced by an authorized service center when the Contract expires, the term of the Contract will be extended until the covered repair has been completed. Note: If You register this Contract online at [www.OfficeMax.com/warranty](http://www.OfficeMax.com/warranty) within ninety (90) days of Your date of purchase, You will receive an additional thirty (30) days of coverage, pursuant to the terms of this Contract, at no additional charge.

**For Cameras and Camcorders only:** This Contract becomes effective on the date of Product purchase and continues for a period of two (2) or three (3) years. Except for power surge and coverage for accidental damage from handling, which begins on the date You purchase Your Covered Product, coverage is effective upon expiration of the manufacturer's labor warranty. In the event Your Product is being serviced by an authorized service center when the Contract expires, the term of the Contract will be extended until the covered repair has been completed. If You register this Contract online at [www.OfficeMax.com/warranty](http://www.OfficeMax.com/warranty) within ninety (90) days of Your date of purchase, You will receive an additional thirty (30) days of coverage, pursuant to the terms of this Contract, at no additional charge.

**For Computer System and Laptop Plans:** This Contract becomes effective on the date of Product purchase and continues for the period indicated on Your sales receipt. Except for power surge and coverage for accidental damage from handling, which begins on the date You purchase Your Covered Product, coverage is effective upon expiration of the manufacturer's parts and labor warranties. In the event Your Product is being serviced by an authorized service center when the Contract expires, the term of the Contract will be extended until the covered repair has been completed. If You register this Contract online at [www.OfficeMax.com/warranty](http://www.OfficeMax.com/warranty) within ninety (90) days of Your date of purchase, You will receive an additional thirty (30) days of coverage, pursuant to the terms of this Contract, at no additional charge. Note: With the exception of surge protection, unintentional and accidental damage from handling, coverage is for Breakdowns not concurrently covered under any other warranty or service contract; if Your Product is covered by a manufacturer's warranty or other service contract on Your date of purchase, Your term of coverage under this Contract shall commence on such date, but We shall not be obligated to repair or replace Your Product unless Your Breakdown (i) is not covered by such manufacturer's warranty or

other service contract; or (ii) occurs after the expiration of such warranty or service contract and prior to expiration of this Contract.

**Limit of Liability:** For any single claim, the limit of liability under this Contract is the least of the cost of (1) authorized repairs, (2) replacement with a product with similar features, (3) reimbursement for authorized repairs or replacement of Your Product, or (4) the price that You paid for the Product (excluding any delivery charge). The total liability under this Contract is the purchase price You paid for the Product including sales tax; in the event that the total of all repairs exceeds the purchase price You paid for the Product including sales tax, or We reimburse You for a Product with another product with similar features, We shall have satisfied all obligations owed under this Contract.

**WHAT IS NOT COVERED:** (1) INCIDENTAL, CONSEQUENTIAL, OR SECONDARY DAMAGES, INCLUDING BUT NOT LIMITED TO ANY DELAY IN RENDERING SERVICE UNDER THIS CONTRACT OR FOR LOSS OF USE DURING THE PERIOD THAT THE PRODUCT IS AT A REPAIR CENTER OR OTHERWISE AWAITING PARTS; (2) ANY AND ALL PRE-EXISTING CONDITIONS THAT OCCUR PRIOR TO THE EFFECTIVE DATE OF THIS CONTRACT; (3) DAMAGE FROM ACCIDENT (UNLESS COVERAGE OTHERWISE NOTED ABOVE), ABUSE, MISUSE, INTRODUCTION OF FOREIGN OBJECTS INTO THE PRODUCT, UNAUTHORIZED PRODUCT MODIFICATIONS OR ALTERATIONS; (4) FAILURE TO FOLLOW THE MANUFACTURER'S INSTRUCTIONS (5) THIRD PARTY ACTIONS (FIRE, COLLISION, VANDALISM, THEFT, ETC.); (6) THE ELEMENTS OR ACTS OF GOD; (7) LOSS OR DAMAGE DUE TO WAR, INVASION OR ACT OF FOREIGN ENEMY, HOSTILITIES, CIVIL WAR, REBELLION, RIOT, STRIKE, LABOR DISTURBANCE, LOCKOUT OR CIVIL COMMOTION; (8) DAMAGE TO RUGS, CARPETS, TARPS, PICTURES, GLASS, AND ACCESSORIES; (9) DAMAGE COVERED BY ANY OTHER WARRANTY OR SERVICE CONTRACT; (10) PREVENTATIVE MAINTENANCE; (11) DAMAGE WHICH IS NOT REPORTED WITHIN THIRTY (30) DAYS AFTER EXPIRATION OF THIS CONTRACT; (12) FADING CAUSED BY SUNLIGHT, WIND OR WEATHER; (13) RUST, CORROSION, OR CHIPPING; (14) DAMAGE FROM EXCESSIVE HEAT; (15) DAMAGE FROM TRANSIT, MOVING, DELIVERY, PACKING OR UNPACKING, ASSEMBLY, INSTALLATION OR REMOVAL; (16) DAMAGE FROM FABRIC TEARS AND WEAR-THROUGH, PUNCTURES, SCRATCHES, PEELING, DENTS, BURNS, RUST STAINS OR DIRT UNLESS CAUSED BY USUAL WEAR AND TEAR; (17) DAMAGE CAUSED BY ANY ANIMAL; (18) WATER OR LIQUID MARKS OR RINGS FROM NORMAL HOUSEHOLD FOOD AND BEVERAGE PRODUCTS; (19); PERIODIC CHECKUPS AND/OR MAINTENANCE AS DIRECTED BY THE MANUFACTURER; (20) ANY LOSS OTHER THAN A COVERED BREAKDOWN OF THE PRODUCT; (21) PRODUCTS NOT ORIGINALLY COVERED BY A MANUFACTURER'S WARRANTY; (22) NON-FUNCTIONAL OR AESTHETIC PARTS INCLUDING BUT NOT LIMITED TO PLASTIC PARTS OR KNOBS, UNLESS CAUSED BY USUAL WEAR AND TEAR; (23) UNAUTHORIZED REPAIRS AND/OR PARTS; (24) PARTS FAILURE DUE TO A MANUFACTURER RECALL, REGARDLESS OF THE MANUFACTURER'S ABILITY TO PAY FOR SUCH REPAIRS; (25) ACCESSORIES USED IN CONJUNCTION WITH A COVERED PRODUCT; (26) COST OF INSTALLATION, REMOVAL OR REINSTALLATION OF THE PRODUCT; (27) PRODUCTS SOLD "AS-IS" INCLUDING BUT NOT LIMITED TO FLOOR MODELS (UNLESS COVERED BY A FULL MANUFACTURER'S WARRANTY ON YOUR DATE OF PURCHASE) AND DEMONSTRATION MODELS; (28) PRODUCT RENTALS TO THIRD PARTIES; (29); SERVICE WHERE NO PROBLEM CAN BE FOUND; (30) LOSS OR CORRUPTION OF DATA AND/OR THE RESTORATION OF SOFTWARE AND OPERATING SYSTEMS; (31) COST OF INSTALLATION, SET-UP, DIAGNOSTIC CHARGES, REMOVAL OR REINSTALLATION OF THE COVERED PRODUCT, EXCEPT AS PROVIDED HEREIN; (32) PARTS NORMALLY DESIGNED TO BE REPLACED PERIODICALLY BY YOU OR CONSUMED DURING THE LIFE OF THE PRODUCT (I.E., BATTERIES, RIBBONS, TONER CARTRIDGES, DRUMS, TAPES, BULBS, HOSES, FILTERS, FUSES, KNOBS, VACUUM CLEANER BELTS, BAGS); (33) DAMAGE, WARPING (EXCEPT AS PROVIDED HEREIN), OR RUSTING OF ANY KIND TO THE HOUSING, CASE OR FRAME OF THE PRODUCT OR ANY NON-OPERATING PART; (34) PRODUCTS WITH REMOVED OR ALTERED SERIAL NUMBERS; (35) IMPROPER INSTALLATION OF COMPONENTS OR PERIPHERALS; BURNED-IN PHOSPHOR IN CATHODE RAY TUBES OR ANY OTHER TYPE OF DISPLAY; (36) ANY DAMAGE CAUSED BY A COMPUTER VIRUS; (37) ANY DAMAGE TO RECORDING MEDIA INCLUDING ANY SOFTWARE PROGRAMS, DATA, OR CONFIGURATION/SETUP INFORMATION RESIDENT ON ANY MASS STORAGE DEVICES SUCH AS HARD DRIVES, CD ROM DRIVES, DVD DRIVES, FLOPPY DISKETTES, TAPE DRIVES OR TAPE BACKUP SYSTEMS OR MEMORY STICKS, AS

**A RESULT OF THE MALFUNCTIONING OR DAMAGE OF AN OPERATING OR NON-OPERATING PART OR AS A RESULT OF ANY REPAIRS OR REPLACEMENT UNDER THIS CONTRACT; (38) ALL SOFTWARE, INCLUDING CUSTOMIZED OR PROPRIETARY SOFTWARE, AND THOSE SOFTWARE ERRORS THAT CONFIRM IMPROPERLY FUNCTIONING OR DEFECTIVE SOFTWARE; (39) LOSS OR CORRUPTION OF DATA AND/OR THE RESTORATION OF SOFTWARE AND OPERATING SYSTEMS; (40) SERVICE THAT OCCURS OUTSIDE OF THE DISTRICT OF COLUMBIA AND THE FIFTY (50) UNITED STATES OF AMERICA; AND (41) DAMAGE CAUSED BY DEFECTIVE BATTERIES OR REPLACEMENT OF DEFECTIVE BATTERIES, WITH THE EXCEPTION OF DAMAGE MANIFESTING FROM POWER SURGES.**

**Definitions:** (1) **We/Us/Our:** The company obligated under this Contract, as referenced in the "Obligors" section of this Contract; (2) **N.E.W.:** The administrator of this Contract; namely: In all states (except AL, AZ and FL) and DC: National Electronics Warranty Corporation; In AL and AZ: N.E.W. Warranty Services, Inc.; In FL: National Electronics Warranty Corporation of Florida; (3) **Breakdown:** The mechanical or electrical failure of the Product caused by defects in workmanship and/or materials; (4) **Product:** The consumer item(s) which You purchased concurrently with and is covered by this Contract; (5) **You/Your/Warranty Holder:** The individual who purchased the Product and this Contract or the approved Transferee.

**Transfer:** This Contract may be transferred. You may transfer the balance of this Contract by contacting N.E.W. at P.O. Box 1846, Ashburn, Virginia 20146-1846, (866) 805-9095. Information provided by You must include the Contract number, date of transfer, new owner's name, complete address and telephone number.

**Renewal:** Repair plans are renewable, at Our discretion. Replacement plans are not eligible for renewal.

**Cancellation:** You may cancel this Contract at any time by surrendering it or providing written notice to the retailer at the address where You purchased this Contract You may also cancel this Contract by surrendering it or providing written notice to N.E.W. at the address listed above. This Contract may be canceled by You for any reason. In the event You cancel this Contract within thirty (30) days of receipt of this Contract. You shall receive a full refund of any payments made by You under this Contract. In the event You cancel this Contract after thirty (30) days of receipt of this Contract, You shall receive a pro rata refund of any amount paid based upon elapsed time less an administrative fee not to exceed ten percent (10%) of the price of this Contract or twenty-five dollars (\$25), whichever is less, and less any claims that have been paid or repairs that have been made. We or N.E.W. may not cancel this Contract except for fraud, material misrepresentation or non-payment by You; or if required to do so by any regulatory authority. If We or N.E.W. cancels this Contract, You shall receive a refund of one hundred percent (100%) of the pro rata unearned portion of the Contract price less any claims which have been paid. We or N.E.W. may not cancel this Contract without providing You with written notice at least thirty (30) days prior to the effective date of cancellation. Such notice shall include the effective date of cancellation and the reason for cancellation. In Alabama, Arkansas, Hawaii, Maryland, Minnesota, Missouri, Nevada, New York, South Carolina, Washington and Wyoming: If You cancel Your Contract within thirty (30) days of receipt of Your Contract and do not receive a refund or credit within thirty (30) days of receipt of the returned service contract, a ten percent (10%) penalty per month shall be applied to the refund.

**Insurance:** This is not a contract of insurance. Obligations of the Obligor under this Contract are insured under a service contract reimbursement insurance policy issued by Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, Illinois 60604. In AL, AR, AK, AZ, CT, GA, IL, KY, MO, MT, NH, NC, NY, OH, OR, TX, UT, WA, WI, and WY only: If You have filed a claim in writing under this Contract and the Obligor fails to pay or provide service within sixty (60) days of filing such a claim, or if You are otherwise dissatisfied, please submit Your claim in writing and a copy of this Contract and the sales receipt for the Product to Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, Illinois 60604, Attention: Service Contract Claims, 1-800-209-6206.

**Arbitration:** To the extent permitted by applicable law, any controversy or claim arising out of or relating to this Contract, or breach thereof, will be settled by binding arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association. Under this Arbitration provision, You give up your right to resolve any controversy or claim arising out of or relating to this Contract by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any

consolidation of individual arbitrations. The laws of the state of Illinois (without giving effect to its conflict of laws principles) govern all matters arising out of or relating to this Contract and all transactions contemplated by this Contract, including, without limitation, the validity, interpretation, construction, performance and enforcement of this Contract. A judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The parties specifically agree to the binding nature of the arbitration.

**State Variations:**

The following state variations shall control if inconsistent with any other terms and conditions:

**ARIZONA ONLY:** The following statement is added to the "Cancellation" section of this Contract: No claim incurred or paid will be deducted from the amount to be returned in the event of cancellation. In the "WHAT IS NOT COVERED" section of this Contract, exclusion (2) does not apply in the state of Arizona. The following statement is added to the "Arbitration" section of this Contract: Arbitration does not preclude the Arizona consumer's right to file a complaint with the Arizona Department of Insurance, Consumer Affairs Division 800-325-2548.

**ARKANSAS ONLY:** The following statement is added to the "Insurance" section of this Contract: A claim submitted to Virginia Surety Company, Inc. may include a claim for return of the unearned premium in the event of a cancellation. The following statement is added to this Contract: This Contract does not exclude pre-existing conditions.

**CALIFORNIA ONLY:** The following statement is added to the "Arbitration" section of this Contract: This arbitration provision does not prohibit a California resident from following the process to resolve complaints as outlined by the California Bureau of Electronic and Appliance Repair (BEAR). To learn more about this process, You may contact BEAR at 1-800-952-5210, or You may write to Department of Consumer Affairs, 3485 Orange Grove Avenue, North Highlands, California, 95660, or You may visit their website at [www.bear.ca.gov](http://www.bear.ca.gov). The following statement amends the "Cancellation" section of this Contract: In the event You cancel this Contract within sixty (60) days of receipt of this Contract, You shall receive a full refund of any payments made by You under this Contract. In the event You cancel this Contract after sixty (60) days of receipt of this Contract, You shall receive a pro-rata refund of any amount paid based upon elapsed time less an administrative fee not to exceed ten percent (10%) of the price of this Contract or twenty-five dollars (\$25.00), whichever is less, and less any claims that have been paid or repairs that have been made.

**CONNECTICUT ONLY:** The following statement is added to this Contract: If You purchased this Contract in Connecticut, You may pursue arbitration to settle disputes between You and the provider of this Contract. You may mail Your complaint to: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, Connecticut 06142-0816, Attention: Consumer Affairs. The written complaint must describe the dispute, identify the price of the Product and cost of repair, and include a copy of this Contract. The following statement is added to the "Term of Coverage" section of this Contract: The term of this Contract will be automatically extended for the period during which the Product is in the custody of a service center for repair. The following statement is added to the "Cancellation" section of this Contract: You may cancel this Contract if You return the Product or the Product is sold, lost, stolen, or destroyed.

**FLORIDA ONLY:** The following statement is added to the "Cancellation" section of this Contract: In the event this Contract is cancelled by the Warranty Holder, return of the premium shall be based upon ninety percent (90%) of the unearned pro rata premium less any claims that have been paid or less the cost of repairs made on behalf of the Warranty Holder. In the event this Contract is cancelled by N.E.W., return of premium shall be based upon one hundred percent (100%) of the unearned pro rata premium. The Arbitration section of this Contract is not applicable. The following is added to the "What is Covered section:" You will be reimbursed in the form of a replacement product or check for the original purchase price plus applicable taxes.

**GEORGIA ONLY:** The following statement is added to the "Cancellation" section of this Contract: If You cancel after thirty (30) days of receipt of Your Contract, You will receive a pro rata refund of the Contract price. Cancellation will comply with Section 33-24-44 of the Code of Georgia. Claims paid and administrative fees shall not be deducted from any refund owed as a result of cancellation. We or N.E.W. may not cancel this Contract except for fraud, material misrepresentation, or non-payment by You. Any refund owed and not paid as required is subject to a penalty equal to twenty-five percent (25%) of the refund owed and interest of eighteen percent (18%) per year until paid; however, such penalty shall not exceed fifty percent (50%) of the amount of the refund. In the "What is Not Covered" section of this Contract, exclusion (2) is removed and replaced with: Any and all pre-existing conditions known by You that occur prior to the effective date of this Contract. The "Arbitration" section of this Contract is not applicable.

**MICHIGAN ONLY:** The following statement is added to this Contract: If performance under this Contract is interrupted because of a strike or work stoppage at Our place of business, the effective period of the Contract shall be extended for the period of the strike or work stoppage.

**MISSOURI ONLY:** The following statement is added to the "Insurance" section of this Contract: A claim submitted to Virginia Surety Company, Inc. may include a claim for return of the unearned premium in the event of a cancellation.

**NEVADA ONLY:** The following statement is added to the "Cancellation" section of this Contract: No claim incurred or paid will be deducted from the amount to be returned in the event of cancellation. In the "Arbitration" section of this contract, any reference to "Illinois" is replaced with "Nevada".

**NEW HAMPSHIRE ONLY:** The following statement is added to this Contract: In the event You do not receive satisfaction under this Contract, You may contact the New Hampshire Insurance Department, 21 South Fruit Street, Concord, NH 03301, (603) 271-2261.

**NEW MEXICO ONLY:** The following statement is added to the "Cancellation" section of this Contract: If this Contract has been in force for a period of seventy (70) days, We may not cancel before the expiration of the Contract term or one (1) year, whichever occurs first, unless: 1) You fail to pay any amount due; 2) You are convicted of a crime which results in an increase in the service required under the Contract; 3) You engage in fraud or material misrepresentation in obtaining this Contract; or 4) You commit any act, omission, or violation of any terms of this Contract after the effective date of this Contract which substantially and materially increases the service required under this Contract. If You cancel Your Contract within thirty (30) days of receipt of Your Contract and do not receive a refund or credit within sixty (60) days of receipt of the returned service contract, a ten percent (10%) penalty per month shall be applied to the refund.

**NORTH CAROLINA ONLY:** The following statement is added to this Contract: You understand that the purchase of this Contract is not required to purchase or to obtain financing for the Product. The following statement is added to the "Cancellation" section of this contract: We or N.E.W. may not cancel this Contract except for nonpayment by You or for violation of any of the terms and conditions of this Contract.

**OKLAHOMA ONLY:** The "Cancellation" section is deleted and replaced by the following: You may cancel this contract at any time by surrendering it or providing written notice to the retailer at the address where You purchased this Contract. You may also cancel this Contract by surrendering it or providing written notice to N.E.W. at the address listed below. You may cancel this Contract for any reason. In the event You cancel this Contract within 30 days of receipt of the Contract, You shall receive a full refund of any payments made by You under this Contract. In the event You cancel this Contract after 30 days of receipt of this Contract, You shall receive a refund based upon 100% of the unearned pro-rata premium less an administrative fee not to exceed 10% of the unearned pro-rata premium or \$25, whichever is less, and less the cost of claims paid. We or N.E.W. may not cancel this Contract except for fraud, material misrepresentation or non-payment by You; or if required to do so by any regulatory authorization. If we or N.E.W. cancel this Contract, You shall receive a refund of 100% of the unearned pro-rata premium. We or N.E.W. may not cancel this Contract without providing You with written notice at least thirty days prior to the effective date of cancellation. Such notice shall include the effective date of cancellation and the reason for cancellation. The following sentence is added to this contract: Coverage afforded under this contract is not guaranteed by the Oklahoma Insurance Guaranty Association. Oklahoma service warranty statutes do not apply to commercial use references in this Contract.

**OREGON ONLY:** The "Arbitration" section of this Contract is removed.

**SOUTH CAROLINA ONLY:** The following statement is added to this Contract: If You purchased this Contract in South Carolina, complaints or questions about this Contract may be directed to the South Carolina Department of Insurance, P.O. Box 100105, Columbia, South Carolina 29202-3105, telephone number 803-737-6180.

**TEXAS ONLY:** The following statement is added to the "Cancellation" section of this Contract: If You cancel Your Contract within thirty (30) days of receipt of Your Contract, Your Contract will be voided. If Your Contract is voided and You do not receive a refund or credit within thirty (30) days of receipt of the returned service contract, You may request a refund from Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, Illinois 60604, and a ten percent (10%) penalty per month shall be applied to the refund. The following statement is added to this Contract: If You purchased this Contract in Texas, unresolved complaints or questions concerning the regulation of service contracts may be addressed to the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711, telephone number (512) 463-2906 or (800) 803-9202.

**UTAH ONLY:** The following statement is added to the "Cancellation" section of this Contract: We can cancel this Contract during the first sixty (60) days of the initial annual term by mailing to You a notice of cancellation at least thirty (30) days prior to the effective date of cancellation except that We can also cancel this Contract during such time period for nonpayment of premium by mailing You a notice of cancellation at least ten (10) days prior to the effective date of cancellation. After sixty (60) days have elapsed, We may cancel this Contract by mailing a cancellation notice to You at least ten (10) days prior to the cancellation date for nonpayment of premium and thirty (30) days prior to the cancellation date for any of the following reasons (a) material misrepresentation, (b) substantial change in the risk assumed, unless We should reasonably have foreseen the change or contemplated the risk when entering into the Contract, (c) substantial breaches of contractual duties, conditions, or warranties. The notice of cancellation must be in writing to You at Your last known address and contain all of the following: (1) the Contract number, (2) the date of notice, (3) the effective date of the cancellation and, (4) a detailed explanation of the reason for cancellation. The "Arbitration" section of this Contract is removed and replaced with: Any matter in dispute between You and Us may be subject to arbitration as an alternative to court action pursuant to the rules of the American Arbitration Association, a copy of which is available on request from the Company. Any decision reached by arbitration shall be binding upon both You and Us. The arbitration award may include attorney's fees if allowed by state law and may be entered as a judgment in any court of proper jurisdiction. The following statement is added to this Contract: Coverage afforded under this Contract is not guaranteed by the Utah Property and Casualty Guaranty Association. Proof of loss should be furnished by You to the Administrator as soon as reasonably possible. Failure to furnish such notice or proof within the time required by this Contract does not invalidate or reduce a claim. This Contract is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department.

**WASHINGTON ONLY** The following statement amends the "Insurance" section of this Contract: If You have filed a claim in writing under this Contract and the Obligor fails to pay or provide service on a claim, or if You are otherwise dissatisfied, please submit Your claim in writing and a copy of the Contract and sales receipt for the Product to Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, Illinois 60604, Attention: Service Contract Claims, 1-800-209-6206.

**WISCONSIN ONLY:** In the "What is Not Covered" section of this Contract, exclusion (23) is removed. The following statement is added to the "Cancellation" section of this Contract: Claims paid or the cost of repairs performed shall not be deducted from the amount to be refunded upon cancellation of this Contract. The following statements are removed from the "Arbitration" section of this Contract: You give up your right to resolve any controversy or claim arising out of or relating to this Contract by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. The following statements are added to the "Arbitration" section of this Contract: No mandatory arbitration is allowed. Both parties must agree to participate. If one party disagrees to

participate, this arbitration provision becomes null and void. The following statement is added to this Contract:

**This Contract is subject to limited regulation by the Office of the Commissioner of Insurance of the State of Wisconsin.** You should furnish proof of loss to the Administrator as soon as reasonably possible and within one (1) year after the time required by this Contract. Failure to furnish such notice or proof within the time required by this Contract does not invalidate or reduce a claim.

**WYOMING ONLY:** The following statement is added to the "Arbitration" section of this Contract: In the state of Wyoming, arbitration can only be final and binding if agreed to by the parties involved, in a separate written agreement.

TO OBTAIN A LARGE-TYPE COPY OF THE TERMS AND CONDITIONS OF THIS CONTRACT, PLEASE CALL 1-866-805-9095.

Administered by:

N.E.W.

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