



XTAUTOCA 07-01-21 REV 02-02-22

I. DEFINITIONS:

ADMINISTRATOR: CornerStone United, Inc. dba CornerStone United Insurance Services, CA License # 0M08838, 1020 Main Ave. NW, Hickory, NC 28601, 1-866-912-2770. **WE, US and OUR:** Dealers Alliance Corporation, CA License# 0E40854, 15920 Addison Road, Addison TX, 75001, 1-800-282-8913.

YOU, YOUR, YOURS, CONTRACT HOLDER: The person(s) listed on the Registration page as the purchaser(s) of this CONTRACT.

BUSINESS USE VEHICLE: Privately or company owned vehicles that are used by a primary driver for the purpose of, but not limited to, non-delivery route / sales work and light duty route work. Examples of business use are vehicles used for pizza and floral delivery, realtors and sales reps. Vehicles used for business use are eligible for coverage under this CONTRACT. **COMMERCIAL USE VEHICLE:** Vehicles used in any other type of business use not described above under BUSINESS USE VEHICLE, including, but not limited to, fleet and multiple driver vehicles, vehicles used for livery, service and repair work, trade work, mobile businesses, route delivery and vehicles used to pull commercial trailers. Examples of COMMERCIAL USE VEHICLES are vehicles used for taxis, shuttles, lawn care, home inspectors, mail / parcel delivery, dog washing, appliance delivery, contractors / trades. COMMERCIAL USE VEHICLES are eligible under this CONTRACT only if the COMMERCIAL USAGE surcharge is purchased and marked on the Registration page of this CONTRACT. Emergency Roadside Assistance Benefits are not available on COMMERCIAL USE VEHICLES.

CONTRACT: This Vehicle Service Contract, once it is accepted by the ADMINISTRATOR.

CONTRACT PURCHASE DATE: The date this CONTRACT was purchased by YOU for the covered VEHICLE.

COVERED REPAIR: A MECHANICAL BREAKDOWN that qualifies for coverage under the terms and conditions of this CONTRACT.

DEDUCTIBLE: The amount the CONTRACT HOLDER is required to pay as shown in this CONTRACT, per occurrence for a COVERED REPAIR once a part is repaired or replaced under the terms of this CONTRACT. If the Disappearing option is selected, the CONTRACT HOLDER is not required to pay a deductible for COVERED REPAIRS performed by the SELLING DEALER but is required to pay the listed DEDUCTIBLE for COVERED REPAIRS performed at other licensed repair facilities.

MECHANICAL BREAKDOWN: The inability any covered part(s) to perform the function for which it was designed due to defects in material or workmanship of that covered part, solely because of its condition and not because of the action or inaction of any non-covered parts, except as specifically outlined in Section II. "Coverages", J. "Optional Surcharges", 2. "Consequential Damage Option" of this CONTRACT. MECHANICAL BREAKDOWN does not include the gradual reduction in operating performance due to normal wear and tear, unless the part(s) can no longer perform its function(s).

ORIGINAL IN-SERVICE DATE: The date the original manufacturer warranty first went into effect.

POST-SALE CONTRACT: A used vehicle CONTRACT in which the CONTRACT PURCHASE DATE is after the VEHICLE PURCHASE DATE.

REPAIR COSTS: The usual and fair charges for replacement parts (of like kind and quality) and labor based on the normal hourly labor rate needed to perform repairs covered by this CONTRACT. Labor time will be calculated using a nationally recognized labor guide. Replacement parts may be new, remanufactured or of like kind and quality. **SELLING DEALER:** The Automobile Dealer identified on the Registration page of this CONTRACT.

TERM OF COVERAGE: The time in months and / or miles YOUR VEHICLE is covered under this CONTRACT as listed under on the Registration page of this CONTRACT. The CONTRACT length of the TERM OF COVERAGE is calculated as follows:

1. If **ULTIMATE XT** Certified Wrap or **ULTIMATE XT** Certified Wrap Plus coverage is purchased and marked on the Registration page of this CONTRACT, the TERM OF COVERAGE in months begins on the original manufacturer's warranty ORIGINAL IN-SERVICE DATE and the TERM OF COVERAGE in miles start from zero (0) miles; or **2.** If Used box is marked under "Vehicle Information" on the Registration page of this CONTRACT and the Factory Plus option is purchased and marked on the Registration page of this CONTRACT and:

a. If XT-1 Coverage is purchased and marked on the Registration page of this CONTRACT, the TERM OF COVERAGE in months are added to the term months of the original manufacturer's powertrain warranty starting from the ORIGINAL IN-SERVICE DATE and TERM OF COVERAGE in miles are added to the term miles of the original manufacturer's powertrain warranty; or

b. If any coverage other than XT-1 Coverage is purchased and marked on the Registration page of this CONTRACT, the TERM OF COVERAGE in months are added to the term months of the original manufacturer's full warranty starting from the ORIGINAL IN-SERVICE DATE and TERM OF COVERAGE in miles are added to the term miles of the original manufacturer's full warranty; or

3. If the New or Extended New box is marked under "Vehicle Information" on the Registration page of this CONTRACT, the TERM OF COVERAGE in months begins on the CONTRACT PURCHASE DATE and the TERM OF COVERAGE miles start from zero (0) miles; or

4. If Used box is marked under "Vehicle Information" on the Registration page of this CONTRACT, TERM OF COVERAGE in months begins on the CONTRACT PURCHASE DATE and the TERM OF COVERAGE in miles are added to the odometer miles on the VEHICLE on the CONTRACT PURCHASE DATE.

This CONTRACT expires when the TERM OF COVERAGE in months or in miles has been reached, whichever occurs first.

VEHICLE: The New or Used Vehicle described on the Registration page of this CONTRACT.

VEHICLE PURCHASE DATE: The date the VEHICLE was purchased by YOU from the SELLING DEALER.

II. PRODUCT INELIGIBILITY:

Coverage is not available if any of the following apply:

1. Any vehicle not using publicly maintained roads.
2. If YOUR VEHICLE'S odometer has stopped working, been changed or altered.
3. A used vehicle if the date YOU purchased this CONTRACT and the date you purchased YOUR VEHICLE are different unless the POST-SALE CONTRACT surcharge is purchased and marked under MANDATORY SURCHARGES on the Registration page of this CONTRACT.
4. Any vehicle older than 19 model years from the current model year.

III. COVERAGE:

A. XT-1 COVERAGE: Coverage is provided for the following listed components subject to the exclusions listed in Section IV. "Exclusions" of this CONTRACT. Only those components listed as covered are covered. Any components not listed below are not covered under this CONTRACT. XT-1 Coverage includes all of the following components:

1. Engine (Gas or Diesel): All internally lubricated engine parts including: pistons, piston rings, piston pins, crankshaft, main bearings, thrust bearings / shims, connecting rods, connecting rod bearings, camshaft, camshaft bearings, balance shaft, balance shaft bearings, timing chain or belt (the timing belt must be serviced according to manufacturer's recommendations to qualify for coverage), timing gears, tensioners / guides, intake and exhaust valves, valve springs, valve guides, oil pump and oil pump housing, push rods, rocker arms, rocker arm shafts, lifters; intake & exhaust manifold; distributor shaft and housing; harmonic balancer; crankshaft pulley; flexplate; valve covers; timing gear cover; air filter housing; water pump; fuel pump; vacuum pump; thermostatically controlled air intake; oil pan; oil dipstick and tube; engine block and heads are covered if damaged by the MECHANICAL BREAKDOWN of an internally lubricated moving part. Diesel: diesel injection pump, injectors and vacuum pump. Rotary: rotary chamber, rotor and main bearings.

2. Transmission: All internal parts; mounts; transmission pan and transmission case are covered if damaged by the MECHANICAL BREAKDOWN of an internally lubricated moving part. Automatic: torque converter, front pump, planetary gear set, clutches, clutch apply piston, internal sealing rings, input and output shafts, roller clutches, bands, check balls, band apply servo, drums, center support, governor assembly, vacuum modulator, valve body, stator and stator shaft, bushings, pressure regulator valve and bearings. CVT (Continuously Variable Transmission): transaxle assembly; valve body, CVT belt, and pulleys. DCT (Dual Clutch Transmission): Dual-clutch assembly. Manual: Gears, shafts, bearings, bushings, counter shaft, synchronizers, synchronizer sleeves, detent balls, thrust washers, shift forks, levers, collars, and springs. (Note: No Coverage is afforded for clutch assembly; pressure plate; slave cylinder; flywheel; throw-out bearing; worn synchronizers or cables.)

3. Hybrid / Electric Vehicle: Hybrid Control Unit(s) including inverter; stator and rotor; battery sensors; cooling fan; cooling duct(s); high voltage harness and junction box; electric drive motor(s); drive battery pack. (The drive battery pack has suffered a MECHANICAL BREAKDOWN only if it retains less than 70% of its original charge-holding capacity. To determine if a MECHANICAL BREAKDOWN of the drive battery pack exist, the ADMINISTRATOR will require YOUR VEHICLE to undergo an extended charge capacity test as prescribed by the manufacturer YOUR VEHICLE. If the drive battery pack does not qualify as a MECHANICAL BREAKDOWN under the terms of this CONTRACT, the cost incurred for disassembly and / or diagnostic charges will be YOUR responsibility and expense. The drive battery pack may be repaired, replaced with a rebuilt unit, replaced with an aftermarket unit, or replaced with a new unit at the sole discretion of the ADMINISTRATOR.)

4. Turbo / Supercharger: All internal parts; housing is covered if damaged by the MECHANICAL BREAKDOWN of an internally lubricated moving part.

5. Transfer Unit (4x4): All internal parts; transfer case is covered if damaged by the MECHANICAL BREAKDOWN of an internally lubricated moving part.

6. Drive Axle(s): All internal parts; "U" joints; propeller shafts; drive shafts; CV / Tripod joints; differential case is covered if damaged by the MECHANICAL BREAKDOWN of an internally lubricated moving part.

7. Seals and Gaskets: Seals and gaskets are covered for the above listed assemblies. (Seepage and / or sweating of seals or gaskets are not covered, unless causing one of the assemblies stated above to operate below standards.)

B. XT-2 COVERAGE: Coverage is provided for the following listed components subject to the exclusions listed in Section IV. "Exclusions" of this CONTRACT. Only those components listed as covered are covered. Any components not listed below are not covered under this CONTRACT. XT-2 Coverage includes all components listed under XT 1 Coverage plus the following components:

1. Steering (Manual or Power): All internal parts in rack and pinion; all internal parts in recirculating ball housing; couplings; gear housing; power steering pump; steering main and intermediate shafts; power cylinder assembly; power steering cooler; control valve; Pitman arm; idler arm; tie rod ends; drag link / center link.

2. Electrical: Alternator; voltage regulator; starter motor, drive and solenoid; power seat motors; power door lock actuators; power window motors, regulators and drives; trunk actuator and motor; front wiper motor including circuit board, relay and delay switch; horn switch; brake light switch; manually operated switches for power windows, power seat(s), turn signal switch, headlamps, wipers (front and rear), emergency warning flashers;

3. Suspension: Upper and lower control arms, control arm shafts and bushings; upper and lower ball joints; steering knuckles; stabilizer shaft, link and bushings; king pins and bushings; strut bar and bushings; spindles and spindle supports.

4. Brakes: Master cylinder; power assist booster and valve; wheel cylinders; calipers; combination valve; steel lines and fittings; backing plates; vacuum assist booster pump; springs, clips and retainers; self-adjusters; rear activators; parking brake linkage and cables.

5. Air Conditioning: Compressor; internal assembly including pistons, rods, bearings, valves and shafts; clutch; coil and pulley; orifice tube; condenser; evaporator; manual switches for the Air Conditioning system.

6. Cooling: Radiator; fan clutch and fan; engine cooling fan motors; thermostat; heater core.

7. Electronics: Electronic Spark Control (ESC) module, Electronic Engine Control (EEC) module; Engine Control Module (ECM); electronic module retard vacuum switch; electronic ignition module; fuel pump driver module; igniter; electronic digital instrument cluster; digital driver information display and module; front, rear, and side view camera(s) and display monitor; instrument panel printed circuit board; Throttle Position Sensor (TPS); throttle actuator; Camshaft Position (CMP) sensor(s); Crankshaft Position (CKP) sensor; transmission / transaxle sensors; sensors, initiators, and control module for Tire Pressure Monitoring System (TPMS).

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8. Emissions: Anti-detonation / Knock sensor; Oxygen sensor(s); Engine Air Intake Temperature (IAT) sensor.

9. Sport Utility: Step bumpers and mounting brackets; power tailgate actuator and motor; power winch motor, its controller and wire harness; power winch roller; spare tire carrier, swing arm, pivots, latches and locks; factory installed running boards, power running board actuator and motor; swing out mirror arms, mounts, actuator and motor; pop-out or sliding side / rear window latches and hinges; convenience bed liner (not warpage); tailgate handle, lock, cables, hinges and latches; edge protectors; cargo lamp; tie downs; trailer hitch receiver, insert and plug receptacle; auxiliary fuel tank and its switch over valve. Note: Rust damage and any MECHANICAL BREAKDOWN caused by rust are expressly excluded.

10. Seals and Gaskets: Seals and gaskets are covered for the above listed assemblies. (Seepage and / or sweating of seals or gaskets are not covered, unless causing one of the assemblies stated above to operate below standards.)

C. XT-3 COVERAGE: Coverage is provided for the following listed components subject to the exclusions listed in Section IV. "Exclusions" of this CONTRACT. Only those components designated as covered are covered. Any components not listed below are not covered under this CONTRACT. XT-3 Coverage includes all components listed under XT-2 Coverage plus the following components:

1. Enhanced Electrical: Fuel gauge sending unit; heated back glass elements (glass is not covered); rear wiper motor; heater blower motor; horn; factory installed sun / moon roof motor and its wiring harness and switches; convertible top motor and switches; radio and CD player (factory or dealer installed with factory approved parts only); power antenna motor, mast and switches.

2. Enhanced Electronics: Powertrain Control Module (PCM); Transmission Control Module (TCM); remote keyless entry transmitter and receiver (loss is not covered); heated side view mirror element; cruise control servo, module and transducer; compass; Vehicle Speed Sensor (VSS); thermometer.

3. Enhanced Suspension: MacPherson struts; shackle bushings and eye bushings; springs, torsion bars and bushings; wheel bearings and seals; automatic leveling unit compressor, sensor and limiter valve.

4. Enhanced Air Conditioning: Expansion valve; dryer tank; accumulator; POA valve; hi / low pressure cut-off switch; ducts and outlet hoses; automatic temperature control programmer.

5. 4-Wheel Steering: Control unit; actuator; mode selector; position sensor; rear tie rod assembly; rear gear assembly; cylinder barrel; center joint; pinion; power steering housing is covered if damaged by the MECHANICAL BREAKDOWN of an internal part.

6. Anti-Lock Brakes (ABS): Electronic control unit; anti-lock computer module; wheel speed sensors / exciters; proportioning valves; high pressure hydraulic pump; electro hydraulic proportioning control valves; accumulator.

7. Fuel Delivery: Fuel injector metering pump; fuel injectors; fuel distributor; diesel injection pump; fuel tank; metal fuel lines.

8. Interior / Exterior: Glove box door and hinge; manually operated seat tracks; adjustable pedals; interior and exterior door handles; door hinges; map / courtesy light assembly; hood, trunk and hatch gas cylinders; hood, trunk and hatch hinges; bumper energy absorbers; speedometer head.

9. Enhanced Emissions: Manifold Air Pressure (MAP) sensor; Mass Air Flow (MAF) sensor; Exhaust Gas Recirculation (EGR) valve; Delta Pressure Feedback EGR (DPFE) sensor; Fuel pressure sensor; Idle Air Control (IAC) valve; Secondary Air Injection (SAI) system; and throttle body assembly.

10. Seals and Gaskets: Seals and gaskets are covered for the above listed assemblies. (Seepage and / or sweating of seals or gaskets are not covered, unless causing one of the assemblies stated above to operate below standards.)

D. ULTIMATE XT COVERAGE: Includes all components and assemblies listed above plus all other mechanical and electrical components of the VEHICLE as defined in this CONTRACT except for those items listed under Section IV. "Exclusions" of this CONTRACT.

E. ULTIMATE XT WRAP COVERAGE: Includes all components and assemblies covered under ULTIMATE XT Coverage as defined in this CONTRACT except for those components and assemblies listed under XT-1 Coverage and those items listed under Section IV. "Exclusions" of this CONTRACT.

F. ULTIMATE XT WRAP PLUS COVERAGE: Includes all components and assemblies covered under ULTIMATE XT Coverage as defined in this CONTRACT except for those components and assemblies listed under XT-1 Coverage during the term of the vehicle manufacturer's extended powertrain warranty and those items listed under Section IV. "Exclusions" of this CONTRACT.

G. ULTIMATE XT CERTIFIED WRAP COVERAGE: Includes all components and assemblies covered under ULTIMATE XT Coverage as defined in this CONTRACT except for those components and assemblies listed under XT-1 Coverage and those items listed under Section IV. "Exclusions" of this CONTRACT.

H. ULTIMATE XT CERTIFIED WRAP PLUS COVERAGE: Includes all components and assemblies covered under ULTIMATE XT Coverage as defined in this CONTRACT except for those components and assemblies listed under XT-1 Coverage during the term of the vehicle manufacturer's extended powertrain warranty and those items listed under Section IV. "Exclusions" of this CONTRACT.

I. MANDATORY SURCHARGES:

1. HYBRID / ELECTRIC VEHICLES: Coverage for hybrid / electric VEHICLES is only available if the Hybrid / Electric Vehicle surcharge is purchased and marked on the Registration page of this CONTRACT.

2. COMMERCIAL USAGE: Coverage for COMMERCIAL USE VEHICLES is only available if the Commercial Usage surcharge purchased and marked under the "Mandatory Surcharges" section of the Registration page of this CONTRACT.

3. LIFTED BODY / SUSPENSION AND / OR OVERSIZED TIRES: Coverage for VEHICLES with lifted body / suspension / oversized tires is only available if the Lifted Body / Suspension / Oversized Tires surcharge is purchased and marked on the Registration page of this CONTRACT. Coverage is provided for VEHICLES that have a lifted body / suspension over six (6) inches, to a maximum of twelve (12) inches and / or has tires over 35 inches in diameter, to a maximum of 40 inches in diameter. Lifted body / suspension of up to six (6) inches, lowered body / suspension of up to four (4) inches, and oversized tires up to 35 inches in diameter are covered under this CONTRACT without a surcharge. Lowered body / suspension of over four (4) inches are not covered under this CONTRACT.

4. POST-SALE CONTRACT: Coverage for used VEHICLES is only available at the time of delivery unless the Post-Sale Contract surcharge is purchased and marked on the Registration page of this CONTRACT. For POST-SALE CONTRACTS, MECHANICAL BREAKDOWNS that occur during the first thirty (30) days and one thousand (1,000) miles from the CONTRACT PURCHASE DATE are not COVERED REPAIRS.

5. MODIFIED VEHICLE: Coverage for modified VEHICLES is only available if the Modified Vehicle surcharge is purchased and marked on the Registration page of this CONTRACT. Coverage is provided for VEHICLES that have modifications that are not recommended by the vehicle manufacturer. The modifications covered by this surcharge are limited to performance / cold air intake modifications, enlarged throttle body / spacers, headers / exhaust modifications, high flow catalytic converter, high flow cat-back exhaust, performance chips / tuners, aftermarket forced induction systems (turbo / supercharger), aftermarket electronic ignition systems and aftermarket mufflers / pipes. The modifications allowed under this surcharge are limited to modifications that do not render YOUR VEHICLE illegal for on-road use. This surcharge allows for coverage on modified vehicles. It does not provide coverage for modified components unless those components are covered under the terms and conditions of this CONTRACT.

6. SNOWPLOW VEHICLE: Coverage for VEHICLES used for plowing snow is only available if the Snowplow Vehicle surcharge is purchased and marked on the Registration page of this CONTRACT. Coverage is allowed for VEHICLES used for plowing snow if the blade length does not exceed eight (8) feet. The plow itself, plow controls, and the plow assembly are excluded from coverage.

7. BRANDED TITLE VEHICLE: Coverage for a VEHICLE that has been issued a branded title indicating that the VEHICLE has sustained significant damage and been declared a total loss by an insurance company prior to restorative repairs is only available if the Branded Title Vehicle surcharge is purchased and marked on the Registration page of this CONTRACT. Vehicles with a branded title indicating that the Vehicle's odometer has been rolled back or altered and / or has suffered water damage / flood damage are not eligible for coverage under this CONTRACT.

J. OPTIONAL COVERAGES:

1. LUXURY ELECTRONICS PACKAGE: If the Luxury Electronics Package option is purchased and marked on the Registration page of this **CONTRACT**, or if ULTIMATE XT Coverage is selected, coverage for the following components is provided (Factory or dealer installed with factory approved parts only): GPS navigation system or other navigational /motorist assistance system; Bluetooth control unit, steering wheel switches, microphone; DVD player, front and rear monitor(s); internet access system; Heads-Up Display (HUD) projector, display module, and control unit; audio system amplifier and graphic equalizer; driver assist sensors including parking / back-up, lane assist, collision avoidance sensors; suspension sensors; seat heater element(s). The following parts are specifically excluded: antennae; cables and wiring; remote controls assemblies.

2. CONSEQUENTIAL DAMAGE OPTION: If the Consequential Damage Option is purchased and marked on the Registration page of this **CONTRACT**, in the event damage occurs to a non-covered part under this **CONTRACT** due to a **MECHANICAL BREAKDOWN**, the non-covered part will be repaired (as an exception to Exclusion J.) In the event damage occurs to a covered part under this **CONTRACT** due to the failure of a non-covered part, the covered part will be repaired (as an exception to Exclusion J.)

3. RENTAL EXPENSE UPGRADE: If the Rental Expense Upgrade option is purchased and marked on the Registration page of this **CONTRACT**, Rental Expense benefit increases to Sixty Dollars (\$60.00) for every eight (8) hours, or portion thereof, of applicable labor time required to complete the **COVERED REPAIR** up to a maximum of Three Hundred Sixty Dollars (\$360.00) per occurrence.

4. MOBILITY EQUIPMENT PACKAGE: If the Mobility Equipment Package option is purchased and marked on the Registration page of this **CONTRACT**, a **MECHANICAL BREAKDOWN** for factory, or factory authorized, installed mobility equipment has coverage. Coverage is limited to: chair lift motors and assemblies; electric / hydraulic ramp controls and assemblies; adjustable seating mechanisms; adjustable pedal and steering control mechanisms; hoist and swing arm mechanisms; kneel systems; door opening and closing systems that are a part of the original mobility conversion. (All parts must have been installed in the **VEHICLE** by an authorized licensed factory mobility equipment company.)

5. FACTORY PLUS (available for Used vehicles only): If the Factory Plus option is purchased and marked on the Registration page of this **CONTRACT**, the months and miles of **TERM OF COVERAGE** are added to the original factory warranty term of the **VEHICLE** starting from the **ORIGINAL IN-SERVICE DATE** of the **VEHICLE** and from zero (0) miles. If XT-1 Coverage is purchased, the months and miles of **TERM OF COVERAGE** are added to the original factory powertrain warranty term starting from **ORIGINAL IN-SERVICE DATE** of the **VEHICLE** and from zero (0) miles. If any coverage other than XT-1 Coverage is purchased, the months and miles of **TERM OF COVERAGE** are added to the original full factory warranty term.

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K. COVERAGE BENEFITS:

1. RENTAL EXPENSE: In the case of a **COVERED REPAIR**, ADMINISTRATOR will reimburse **CONTRACT HOLDER** for substitute transportation. Such reimbursement will be limited to Forty Dollars (\$40.00) for every eight (8) hours, or portion thereof, of applicable labor time required to complete the **COVERED REPAIR** (based on applicable nationally recognized labor guide), up to a maximum of Two Hundred Dollars (\$200.00) per occurrence (except where prohibited by law).

2. ADDITIONAL RENTAL EXPENSE: Rental benefits will be increased up to five (5) additional days (\$40.00 per day maximum) in cases of covered major component (Engine, Transmission, Drive Axle) **MECHANICAL BREAKDOWN** and / or parts delay for any **COVERED REPAIR** or ADMINISTRATOR requested **VEHICLE** inspection, provided additional authorization is obtained from ADMINISTRATOR (except where prohibited by law). In all cases, no rental expense reimbursement will be provided if the repair is not covered by this **CONTRACT**.

3. TRIP INTERRUPTION EXPENSES: ADMINISTRATOR will reimburse YOU up to two hundred dollars (\$200.00) per day for a maximum of three (3) days for expenses for meals (restaurants only) and lodging (hotel / motel only) expenses IF (except where prohibited by law):

a. YOU cannot utilize the **VEHICLE** due to a **COVERED REPAIR**; and

b. YOU are more than one hundred (100)miles from YOUR home address shown on the Registration page of this **CONTRACT**; and

c. YOU incur meal and lodging expenses as a direct result of a **COVERED REPAIR** causes a delay en route. The date of the **MECHANICAL BREAKDOWN** shall be considered the first day of the three (3) consecutive calendar day maximum period. The expense must be incurred between the duration of the **COVERED REPAIR**, or by the end of the third (3rd) calendar day of the **COVERED REPAIR**, whichever occurs first.

4. ROADSIDE ASSISTANCE: *Emergency Roadside Assistance* is available 24 hours a day, every day of the year throughout the United States, Canada and Puerto Rico. YOUR coverage begins at the date shown on the **CONTRACT** and terminates on either the expiration date shown or at the expiration of YOUR limited warranty or extended service **CONTRACT**, unless canceled. YOU will only have to pay for any non-covered roadside assistance expenses or covered costs in excess of YOUR one hundred dollar (\$100) per occurrence maximum. Service must be a covered benefit under the terms and conditions of this **CONTRACT** and is available only for the specific Covered Vehicle registered as part of this Agreement.

All roadside assistance benefits are administered by Brickell Financial Services-Motor Club, Inc. dba Road America Motor Club, administrative offices at 7300 Corporate Center Drive, Suite 601, Miami, Florida 33126.

In the event that service is not obtainable through Road America, YOU will receive an authorization number to receive a refund of payments made according to YOUR program benefit and coverage limits for services received independently. YOU must first contact Road America for authorization to obtain independent services. All of the services provided are described herein and are applicable throughout the United States, Canada and Puerto Rico.

Just call the TOLL-FREE Number 1-877-373-6284 and a service vehicle will be dispatched to YOUR assistance. Important: Please be with YOUR Covered **VEHICLE** when the service provider arrives, as they cannot service an unattended vehicle. **NOTE: ASSISTANCE OBTAINED THROUGH ANY SOURCE OTHER THAN ROAD AMERICA IS NOT COVERED AND IS NOT REIMBURSABLE.**

The following are covered emergencies, subject to the \$100 per occurrence limit:

a. Towing Assistance - When towing is necessary, the Covered **VEHICLE** will be towed to the nearest qualified service facility or to any location requested by the covered customer up to the \$100 per occurrence limit.

b. Flat Tire Assistance - Service consists of the removal of the flat tire and its replacement with the spare tire located with the Covered **VEHICLE**. Towing assistance will be provided if needed.

c. Fuel, Oil, Fluid and Water Delivery Service - An emergency supply of fuel, oil, fluid and water will be delivered if the Covered **VEHICLE** is in immediate need. YOU must pay for the fuel or other fluid when it is delivered;

d. Lock-out Assistance – If YOUR keys are locked inside the Covered VEHICLE, assistance will be provided to supply assistance in gaining entry into the Covered VEHICLE.

e. Battery Assistance – If battery failure occurs, a jump start will be provided to start YOUR Covered VEHICLE.

The following items are not included as part of the emergency roadside assistance benefit: Coverage shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the Covered VEHICLE in the commission of a felony. Cost of parts, replacement keys, fluids, lubricants, or cost of fuel, material, additional labor relating to towing, or the cost of installation of products. Non-emergency towing or other non-emergency service. Non emergency mounting or removing of snow tires or chains. Shoveling snow from around a vehicle. Tire Repair. Extrication or Winching. Motorcycles, trucks over one and a half ton capacity, antique vehicles (meaning vehicles over 20 years old or out of manufacture for 10 years or more), taxicabs, limousines, or other commercial vehicles. Recreational Vehicles (RVs), camping trailers, travel trailers, or any vehicles in tow. Any and all taxes or fines. Damage or disablement due to fire, flood or vandalism. Towing from or repair work performed at a service station, garage or repair shop. Towing by other than a licensed service station or garage; vehicle storage charges; a second tow. Service on a vehicle that is not in a safe condition to be towed or services that may result in damage to the vehicle if towed or serviced. Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc. Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law. Repeated service calls for a covered VEHICLE in need of routine maintenance or repair. Services received independently from Road America without prior authorization from Road America. Only one disablement for the same service type during any seven day period will be accepted.

THIS IS NOT A ROADSIDE ASSISTANCE REIMBURSEMENT SERVICE: The Emergency Roadside Assistance benefit is not intended to provide reimbursement of service secured independently of this program. Fees for services incurred independently are NOT covered without prior authorization from Road America.

IV. EXCLUSIONS

A. This CONTRACT does not cover freight charges, shipping charges, core charges, storage charges, environmental fees, waste fees, shop supplies and hazardous waste removal.

B. This CONTRACT does not cover manual / hydraulic clutch assembly; slave cylinder; clutch throw out bearing; friction clutch disc and pressure plate; any refitting, repositioning or realigning of hoses and rubber parts; spark / glow plugs and ignition wires; distributor cap and rotor; fuses; filters; consumables; air bag / supplemental restraint systems; seat belts and buckles; battery and cable (except as listed above); light bulbs; headlights, taillights, and turn signal assemblies; shocks; weather stripping; brake rotors / drums; brake pads, linings and shoes; lubricant seepage; exhaust system (except manifold) and emission system components (except as listed above); catalytic converter; Diesel Particulate Filter (DPF); Diesel Exhaust Fluid (DEF) system components; Evaporative (EVAP) emissions control components; Positive Crankcase Ventilation (PCV) system; carburetor; constant velocity joint boots; wiper blades and windshield wiper arms; cable, satellite, and telephone wiring; bolts and fasteners (except as required with a COVERED REPAIR); timing belt / chain (timing belt when not serviced according to manufacturer's recommendations).

C. This CONTRACT does not cover chrome; bright metal; paint; carpeting and all other floor coverings; trim; moldings; lenses; body parts; bumpers; canvas, vinyl or fabric; all fabric and wood panels; fiberglass top; tires / wheels / rims; hubcaps; knobs / dials / buttons; handles; glass; glass framework and fastening adhesives; outside ornamentation; cosmetic damage to any material including but not limited to discoloration, fading, peeling or cracking.

D. This CONTRACT does not cover routine maintenance including but not limited to suspension alignments, wheel balances, engine tune-ups, lubricants*, fluids*, air conditioning refrigerant*, hoses*and belts* (*except as required with a COVERED REPAIR); service adjustments and cleaning; body adjustments and cleaning; cosmetic adjustment or replacement.

E. This CONTRACT does not cover normal worn parts, adjustments, or to damage caused by:

1. neglect, lack of maintenance, accident, abnormal operation or excessive / improper use, improper removal / installation or service as deemed by US;
2. use of an accessory or part not manufactured or sold by an authorized dealer of the manufacturer;
3. missing / absence of parts or parts that have been removed from the VEHICLE;
4. power surges, regardless of the source.

F. This CONTRACT does not cover the gradual reduction of operating performance caused by normal wear and tear when the wear on the component does not exceed factory field tolerances; any repairs caused by product vibration or loose fasteners.

G. This CONTRACT does not cover loss or damage caused by accident, collision, roll-over, riots, fire, theft, vandalism, explosion, lightning, earthquake, windstorms, hail, volcano eruption, water or flood, misuse, abuse, civil disorder, act of war, nuclear incidents, or other acts of nature.

H. This CONTRACT does not cover any decrease in market value of the VEHICLE as a result of a MECHANICAL BREAKDOWN.

I. This CONTRACT does not cover any costs, expenses or equipment required to comply with law and / or regulations imposed or set forth by any governmental agencies.

J. This CONTRACT does not cover any incidental or consequential damages including damage to a non-covered part or a covered part or any covered part which has not suffered a MECHANICAL BREAKDOWN but which an authorized repair facility recommends or requires be repaired, replaced, or where government / industry regulations disallow use of said part(s).

K. This CONTRACT does not cover any internal or external damage due to freezing, rust, corrosion, electrolysis, salt or any other environmental conditions or inadequate or improper storage / lay-up.

L. THIS CONTRACT DOES NOT COVER ANY MECHANICAL BREAKDOWN THAT EXISTS AT THE TIME OF THE RETAIL SALE OF THIS CONTRACT.

M. This CONTRACT does not cover any loss resulting from inadequate amounts of coolant, lubricant or fluids or damages resulting from overheating or freezing. **N.** This CONTRACT does not cover any loss caused by improper or contaminated fuels or other fluids.

O. This CONTRACT does not cover MECHANICAL BREAKDOWN covered under manufacturer's warranty, other applicable warranties, guarantees, policies (including any recalls) or other product that would provide any additional coverage.

P. This CONTRACT does not provide coverage in the event of a MECHANICAL BREAKDOWN of the VEHICLE, during which any operation of the VEHICLE results in further damage that is obvious and apparent and related to the original MECHANICAL BREAKDOWN. Continued operation of the VEHICLE will be considered failure on the part of the CONTRACT HOLDER to protect the VEHICLE and will not be covered under this CONTRACT.

Q. This CONTRACT does not cover damage to covered components due to the alteration, modification or use of YOUR VEHICLE not recommended by the manufacturer, including the use of "non-stock" or modified parts. MECHANICAL BREAKDOWNS from certain modifications are not excluded if the respective modification is listed in Section II. "Coverages", I. "Mandatory Surcharges", 5. "Modified Vehicles" of this CONTRACT and the Modified Vehicle surcharge is purchased and marked on the Registration page of this CONTRACT. Lifted body / suspension of up to six (6) inches, lowered body / suspension of up to four (4) inches and / or oversized tires up to 35 inches in diameter are not considered modifications under this CONTRACT. Vehicles with lifted body / suspension over six (6) inches, to a maximum of twelve (12) inches and / or with tires over 35 inches in diameter, to a maximum of 40 inches in diameter are covered under this CONTRACT if the Lifted Body / Suspension / Oversized Tires surcharge is purchased and marked on the Registration page of this CONTRACT. Vehicles with lowered body / suspension of more than four (4) inches are not covered under this CONTRACT.

R. This CONTRACT does not cover any equipment that was not installed by the original vehicle manufacturer, except those allowed modifications of covered components as outlined in Section II. "Coverages", I. "Mandatory Surcharges", 5. "Modified Vehicles". Equipment not covered includes but is not limited to aftermarket liftgates, customized beds, or truck mounted mechanical equipment used for commercial applications.

S. This CONTRACT will be canceled if the odometer has ceased to operate and has not been repaired immediately. This CONTRACT will be canceled if the odometer has been altered by YOU or if an accurate odometer reading cannot be determined.

T. This CONTRACT does not cover COMMERCIAL USE VEHICLES unless the Commercial Usage surcharge is purchased and marked on the Registration page of this CONTRACT.

U. This CONTRACT does not cover any vehicle used for emergency purposes or used for competitive driving, racing or contest of speed or is principally for off-road use.

V. This CONTRACT does not cover vehicles used for snowplowing unless the Snowplow Vehicle surcharge is purchased and marked on the Registration page of this CONTRACT. No coverage is provided for snowplow blades, components or assemblies.

W. This CONTRACT does not cover any vehicle not using publicly maintained roads.

X. This CONTRACT does not cover any vehicle in which the original manufacturer warranty has ever been voided by the manufacturer unless Branded Title Vehicle surcharge is purchased and marked on the Registration page of this CONTRACT.

Y. This CONTRACT does not cover any vehicle that has been deemed a total loss unless the Branded Title Vehicle surcharge is purchased and marked on the Registration page of this CONTRACT. Vehicles with a title indicating that the vehicle's odometer has been rolled back and / or has suffered water damage / flood damage are not eligible for coverage under this CONTRACT.

Z. This CONTRACT does not cover any used vehicle if the date YOU purchased the CONTRACT and date YOU purchased YOUR VEHICLE are different unless the Post Sale Contract surcharge is purchased and marked on the Registration page of this CONTRACT. For POST-SALE CONTRACTS, MECHANICAL BREAKDOWNS occurring during the first thirty (30) days and one thousand (1,000) miles from the CONTRACT PURCHASE DATE are not COVERED REPAIRS.

V. GENERAL PROVISIONS

A. TERRITORIAL LIMITS: This CONTRACT will cover the VEHICLE only when it is in the United States or Canada.

B. CONSEQUENTIAL DAMAGES: ADMINISTRATOR is not responsible for any incidental or consequential damages except as specifically outlined in the in Section II. "Coverages", J. Optional Surcharges", 2. "Consequential Damage Option" of this CONTRACT, or any oral misrepresentation other than the coverage and exclusions contained herein. This CONTRACT applies to the parts and labor for the identified items only, and does not provide for bodily injury, property damages, liability, or any other type of liability coverage.

C. CHANGES: No changes may be made to this CONTRACT unless approved by US in writing. None of OUR representatives have the authority to change or waive any provisions to this CONTRACT.

D. REPRESENTATIONS: By acceptance of this CONTRACT, YOU agree that statements in this CONTRACT made by YOU are YOUR representations and agreements and that this CONTRACT is issued in reliance upon the truths of those statements.

E. CONFORMITY TO STATUTE: This CONTRACT will be governed and construed in accordance with the laws of the State where this CONTRACT is written and any dispute or litigation by either party arising out of the terms of the CONTRACT will be commenced in a court of competent jurisdiction in said state.

F. ENTIRE AGREEMENT: This CONTRACT is the entire understanding between YOU and US and there are no warranties, representations or agreements that are not expressly set forth herein.

G. DELAYS: This CONTRACT does not guarantee days or time of service. WE are not liable for any damages whatsoever arising out of delays, either before or after a day or time of service is agreed upon.

H. LIMIT OF LIABILITY: For each claim / repair visit, OUR liability will in no event exceed the actual cash value of the VEHICLE immediately prior to the MECHANICAL BREAKDOWN. The aggregate of all coverages and benefits payable under this CONTRACT will not exceed the price the CONTRACT HOLDER paid for the VEHICLE. If parts are not available and the VEHICLE cannot be repaired, a prorated portion of the CONTRACT charge will be returned to the CONTRACT HOLDER.

I. TRANSFER: To transfer the CONTRACT, the CONTRACT HOLDER will forward their copy of the CONTRACT and a copy of the bill of sale or receipt, the new owner's information and the transfer fee of Fifty Dollars (\$50.00) to the ADMINISTRATOR within thirty (30) days of transfer date. Proof of maintenance may be required. Transfer of the CONTRACT from the CONTRACT HOLDER to any of the following (or like kind of the following) is not permitted:

1. Consignment sales;
2. Dealers; or
3. Rental agencies

J. OTHER COVERAGE: This CONTRACT provides coverage only in excess of other applicable and valid service CONTRACTS (including warranties and policies of insurance) which the CONTRACT HOLDER has, or upon which the CONTRACT HOLDER can recover from third parties.

K. INSURANCE: Performance to YOU under this CONTRACT is guaranteed by a California approved insurance company. YOU may file a claim with this insurance company if any promise made in the CONTRACT has been denied or has not been honored within sixty (60) days after the date proof of loss was filed. The name and address of the insurance company is: Dealers Assurance Company, 15920 Addison Road, Addison TX, 75001, 1-800-282-8913. If YOU are not satisfied with the insurance company's response, YOU may contact the California Department of Insurance at 1-800-927-4357 or access the department's Internet Web site (www.insurance.ca.gov).

VI. CANCELLATION

A. Cancellation by the CONTRACT HOLDER: YOU may cancel this CONTRACT by giving written notice to US stating when, thereafter the cancellation will be effective. If cancellation is effected by YOU within sixty (60) days (thirty (30) days for used vehicles) of the CONTRACT PURCHASE DATE and no claims have been filed, the refund shall be one hundred percent (100%) of the CONTRACT price paid. If cancellation is effected by YOU within sixty (60) days (thirty (30) days for used vehicles) of the CONTRACT PURCHASE DATE and claims have been filed, the refund will be according to the pro-rata method reflecting the days in force based on the term of the CONTRACT. If cancellation is effected by YOU after sixty (60) days (thirty (30) days for used vehicles) from the CONTRACT PURCHASE DATE, the refund will be according to the pro-rata method reflecting the greater of the days in force or the mileage elapsed based on the term of the CONTRACT less a twenty-five dollar (\$25.00) service charge, or ten percent (10%) of the CONTRACT price, whichever is less.

B. Cancellation by the OBLIGOR: The OBLIGOR may cancel this CONTRACT for any reason within the first sixty (60) days of the CONTRACT PURCHASE DATE. If the OBLIGOR cancels this CONTRACT within sixty (60) days of the CONTRACT PURCHASE DATE, WE will mail YOU notice of cancellation postmarked before the sixty-first (61st) day after the CONTRACT PURCHASE DATE. The CONTRACT ceases to be valid no less than five (5) days after the postmark date of such notice. If the OBLIGOR cancels this CONTRACT within sixty (60) days of the CONTRACT PURCHASE DATE, WE will refund 100% of the gross written premium, less any claims paid, within thirty (30) days from the date of cancellation. After sixty (60) days, the OBLIGOR may only cancel this CONTRACT for material misrepresentation, fraud, or non-payment of the service contract price. If this CONTRACT is canceled due to fraud, material misrepresentation or non-payment of the service contract price, a notice of cancellation will be mailed to the YOU stating the nature of misrepresentation or the specific grounds for cancellation, a pro-rata refund of the CONTRACT purchase price, less any claims paid, will be paid within thirty (30) days of the date of cancellation, and the OBLIGOR will not impose a cancellation fee. The CONTRACT ceases to be valid no less than five (5) days after the postmark date of such notice. If the OBLIGOR cancels this CONTRACT, any claim reported to the OBLIGOR prior to the cancellation, will be reviewed for coverage under, the terms, conditions, exclusions, and limitations herein this CONTRACT.

C. Cancellation by Lienholder: If the VEHICLE and/or this CONTRACT have been financed, the Lienholder shown on the REGISTRATION PAGE may cancel this CONTRACT for non-payment, if the VEHICLE is declared a total loss, or is repossessed. This right of cancellation does not confer ownership of this CONTRACT to the Lienholder or otherwise entitle the Lienholder to performance under this CONTRACT. If cancellation is effected by the Lienholder within sixty (60) days (thirty (30) days for used vehicles) of the CONTRACT PURCHASE DATE and no claims have been filed, the refund shall be one hundred percent (100%) of the CONTRACT price paid. If cancellation is effected by the Lienholder within sixty (60) days (thirty (30) days for used vehicles) of the CONTRACT PURCHASE DATE and claims have been filed, the refund will be according to the pro rata method reflecting the days in force based on the term of the CONTRACT. If cancellation is effected by the Lienholder after sixty (60) days (thirty (30) days for used vehicles) from the CONTRACT PURCHASE DATE, the refund will be according to the pro-rata method reflecting the greater of the days in force or the mileage elapsed based on the term of the CONTRACT less a twenty-five dollar (\$25.00) service charge, or ten percent (10%) of the CONTRACT price, whichever is less.

*In the event that the cost of the CONTRACT is part of a retail sales contract, then the Lienholder of the said sales contract shall be the sole payee of any refund check.
In the case of a total loss or repossession, the Lienholder shall be the sole payee of any refund check.*

VII. YOUR RESPONSIBILITIES AND HOW TO MAKE A CLAIM

A. MAINTENANCE REQUIREMENTS: In order to keep YOUR CONTRACT in force during its term, YOU must maintain the VEHICLE in accordance with published manufacturer maintenance requirements. If YOU fail to follow published manufacturer maintenance requirements, YOU may be denied coverage. Before any repair is authorized, WE may require YOU to furnish US with proof that YOU have properly maintained the VEHICLE as required. YOU are responsible for retaining the receipts identifying the VEHICLE, showing dates, mileage, services performed, year, make, model and vehicle identification number and providing them to US in the event of a claim. Failure to show proof of servicing may result in the denial of coverage. MAINTENANCE COSTS ARE YOUR RESPONSIBILITY.

B. In the event of MECHANICAL BREAKDOWN of the VEHICLE, any operation of the VEHICLE that results in further damage related to the original MECHANICAL BREAKDOWN will be considered the CONTRACT HOLDER'S failure to protect the VEHICLE and will not be covered under this CONTRACT. YOU are responsible for making sure all warning lights and gauges are functioning before driving YOUR VEHICLE (if applicable). YOU are required to safely stop the VEHICLE and shut down the engine immediately when either of these lights / gauges indicates a problem. Take all reasonable precautions to protect the VEHICLE from further damage in order to prevent additional costs or repairs. YOUR failure to do so will cause the additional cost to be paid by YOU and / or it may result in the complete denial of the claim.

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C. WHAT TO DO IN THE EVENT OF A FAILURE AND HOW TO MAKE A CLAIM:

1. YOU should use all reasonable means and precautions to protect YOUR VEHICLE from further damage. This may require that YOU stop the VEHICLE, turn off the engine and have it towed. This CONTRACT will not cover damage caused by not securing a timely repair of the failed component;
2. Return the VEHICLE to the SELLING DEALER or repair facility of YOUR choice in the United States or Canada during normal service department hours. If the MECHANICAL BREAKDOWN is not covered by this CONTRACT, the costs incurred for disassembly and / or diagnostic work are YOUR responsibility and expense;
3. Provide the repair facility with a copy of YOUR CONTRACT;
4. Prior to starting repairs, YOU or the repair facility must call the ADMINISTRATOR at 1-866-912-2770 to verify coverage and obtain a Claim Authorization Number for claims. The amount authorized is the maximum that will be paid. Any additional amounts need prior approval;
5. Provide complete cooperation in the investigation of any MECHANICAL BREAKDOWN;
6. In some cases, YOU may be required to authorize the repair facility to inspect or tear down YOUR VEHICLE to determine the cause and cost of the repair. YOU will be responsible for these charges if the repair is not covered by this CONTRACT. The ADMINISTRATOR reserves the right to require an inspection of YOUR VEHICLE prior to any repair being performed. The ADMINISTRATOR reserves the right to move YOUR covered VEHICLE to another repair facility;
7. Provide proof of maintenance upon request;

- 8.** After the ADMINISTRATOR has been contacted, review with the repair facility components that will be covered by this CONTRACT;
- 9.** When YOU pick up YOUR VEHICLE, review the repair order with the service manager;
- 10.** Pay the DEDUCTIBLE and any other non-covered expenses, if applicable;
- 11.** YOU or the repair facility must provide the ADMINISTRATOR with the repair order within forty-five (45) days of the completion of the authorized repairs. Failure to submit the repair order within forty-five (45) days may result in complete denial and non-payment of the claim;
- 12.** The ADMINISTRATOR will reimburse the repair facility or YOU after receipt of the repair order, in accordance with the provisions of the CONTRACT, for authorized REPAIR COSTS performed on YOUR VEHICLE, less any applicable DEDUCTIBLE;
- 13.** If a MECHANICAL BREAKDOWN occurs when the ADMINISTRATOR'S office is closed, YOU may follow these claims procedures without prior authorization. However, YOU or the Authorized repair facility MUST call the ADMINISTRATOR during the next business day. Failure to call in and report the claim on the next business day may result in non-payment. Unapproved mail-in claims may be denied. Reimbursement for emergency repairs performed outside of normal business hours can be obtained by YOU only if YOU follow the above procedures on the first business day after such emergency repairs are performed, unless YOU show that it was not reasonably possible to give notice or file the proof of loss within the prescribed time and that the notice was filed as soon as reasonably possible.

VIII. OUR RIGHT TO RECOVER PAYMENT

If WE make any payments under this CONTRACT, YOU agree that WE hold all rights of recovery for those payments against anyone, due to, but not limited to a safety recall campaign, any repair required by any court, regulatory agency, decree or settlement and YOU agree to do nothing to harm those rights. If WE pay for repairs under this CONTRACT and YOU are repaid for the same repairs by someone else, YOU agree for YOUR payment to become OUR property up to the amount that WE paid for repairs.

IX. REPAIR FACILITY GUIDELINES FOR HANDLING CLAIMS

Follow these steps when handling a claim:

1. Advise CONTRACT HOLDER that evaluation of a failure does not mean that the repair is covered under this CONTRACT. All covered repairs must receive prior authorization from the ADMINISTRATOR.
2. Have CONTRACT HOLDER authorize inspection / tear down of the VEHICLE to determine cause of failure and cost to repair. Save all components, including fluids and filters, should ADMINISTRATOR require outside inspection. Notify CONTRACT HOLDER that cost of tear down will not be paid if it is determined that the failure is not covered under this CONTRACT.
3. Determine the cause of failure, correction required, and cost of the repair(s).
4. Contact the ADMINISTRATOR'S Claims Department at 1-866-912-2770 to obtain authorization to proceed with the claim. Be prepared with the following information when placing the call:
 - a. Customer's Name and Contract Number.
 - b. Cause of failure and recommended correction.
 - c. Cost of repair(s).
5. A Claims Advisor will verify coverage and do one of the following:
 - a. Approve Claim - If approved, the authorization number must be recorded on the repair order. The authorized amount is the maximum that will be paid. Additional amounts must receive prior approval.
 - b. Require Additional Evaluation, Inspection or Tear Down - ADMINISTRATOR may require an inspection prior to repair being completed. If a tear down is required to determine cause of failure, CONTRACT HOLDER must authorize same.
 - i. If an inspection is required, the Claims Advisor will arrange for the inspection. Repair facility should save all components requiring inspection, including fluids and filters. If inspection is not made within Forty-Eight (48) hours, contact the Claims Advisor.
 - c. Deny the claim and provide the reason for the denial.
6. Review the ADMINISTRATOR'S findings with the CONTRACT HOLDER as well as what will be covered by the CONTRACT and what portion of the repairs, if any, will not be covered.
7. Obtain CONTRACT HOLDER'S authorization to complete repairs. All repair orders must have customer's signature to qualify for payment. 8. Submit the repair order(s) that must include the CONTRACT number, authorization number and authorized amount to the ADMINISTRATOR within forty-five (45) days to the following address: CornerStone United, Inc. dba CornerStone United Insurance Services, 1020 Main Ave. NW, Hickory, North Carolina 28601.