

## Service Agreement

### A. Key Terms:

Throughout this document, You and Your refer to the person who is a member in the **Program**. Membership must not have expired or been canceled by You or the **Program**. We, Us, and Our refer to National Product Care Company (NPCC) at 175 West Jackson Blvd., Chicago, IL 60604 except in Arizona, Florida, Oklahoma, and

Wisconsin where it is **Service Saver, Incorporated** (SSI) at 175 West Jackson Blvd., Chicago, IL 60604; in Florida, the license number is: 80173. This **Agreement** is not available in Maine. In addition, when in bold certain words and phrases are defined as follows:

**Administrator** means cynoSure Financial, Inc. You may contact the **Administrator** if You have questions regarding this coverage or would like to make a claim. The **Administrator** can be reached by phone at 1-800-711-4280 or mail at P.O. Box 7690 St. Clair Shores, MI 48080.

**Agreement** means the terms, conditions, limitations, and exclusions set forth within described benefits.

**Breakdown** means a mechanical failure of the **Eligible Products** to perform their fundamental operation(s) in normal service.

**Coverage Period** means the period starting on the **Membership Effective Date** and will continue for the term of the membership.

**Eligible Product(s)** means an item purchased during the **Coverage Period** with a purchase price less than \$5,000.

**Membership Effective Date** means the date You enroll as a member in the **Program** or upon receipt of payment of Your initial membership dues as per the membership terms and conditions for the **Program**, whichever occurs last.

**Program** means American Advantage Association Membership.

### B. COVERAGE AGREEMENT:

In the event of a **Breakdown** of an **Eligible Product**, We will reimburse You for the repair or replacement of the **Eligible Product**.

We will double the original manufacturer's warranty of an **Eligible Product** for up to twelve (12) months. In the event the original manufacturer's warranty is longer than twelve (12) months, We will add twelve (12) months to the end of the **Eligible Product's** original manufacturer's warranty.

### C. Limits of Liability:

Coverage is limited to the lesser of the following:

- Actual repair cost;
- Actual replacement cost;
- Original purchase price (as documented by Your purchase receipt).

Coverage does not include taxes, storage, shipping, handling, postage, transportation, and delivery charges.

If Your original manufacturer's warranty has expired, We will, at Our discretion, either repair or replace the **Eligible Product(s)**, or reimburse You the original purchase price of the **Eligible Product(s)**. **Eligible Products** will be replaced with an item of like kind and like quality (We cannot guarantee to match exact color, material, brand, size, or model).

Diagnostic, repair, replacement, and teardown costs will be Your responsibility if the product **Breakdown** is not covered under this **Agreement**.

Coverage under this **Agreement** is excess of any valid warranty, insurance, or indemnity benefit available to You.

**D. What is NOT Covered:**

- **ELIGIBLE PRODUCTS NOT ORIGINALLY COVERED BY AN ORIGINAL MANUFACTURER'S WARRANTY OR ANY EXTENDED WARRANTY;**
- **ELIGIBLE PRODUCT REPAIRS THAT SHOULD BE COVERED BY THE ORIGINAL MANUFACTURER'S WARRANTY , OR ARE A RESULT OF A RECALL, REGARDLESS OF THE MANUFACTURER'S OR STORE'S ABILITY TO PAY FOR SUCH REPAIRS;**
- **PERIODIC CHECKUPS AND/OR PREVENTATIVE MAINTENANCE WHETHER DIRECTED BY THE MANUFACTURER OR OTHERWISE;**
- **ANY AND ALL PRE-EXISTING CONDITIONS THAT OCCUR PRIOR TO THE EFFECTIVE DATE OF THIS AGREEMENT;**
- **ANY ELIGIBLE PRODUCTS SOLD "AS-IS" OR WITHOUT AN ORIGINAL MANUFACTURER'S WARRANTY OR , INCLUDING BUT NOT LIMITED TO FLOOR MODELS, DEMONSTRATION MODELS, ETC;**
- **PARTS OR REPAIRS DUE TO NORMAL WEAR AND TEAR UNLESS TIED TO A BREAKDOWN;**
- **ITEMS NORMALLY DESIGNED TO BE PERIODICALLY REPLACED DURING THE LIFE OF THE ELIGIBLE PRODUCTS, INCLUDING BUT NOT LIMITED TO BATTERIES, ETC.;**
- **DAMAGE FROM ACCIDENT, ABUSE, MISUSE, MISHANDLING, INTRODUCTION OF FOREIGN OBJECTS INTO THE ELIGIBLE PRODUCTS, UNAUTHORIZED MODIFICATIONS OR ALTERATIONS TO AN ELIGIBLE PRODUCT, FAILURE TO FOLLOW THE MANUFACTURER'S INSTRUCTIONS, AND EXTERNAL CAUSES INCLUDING THIRD PARTY ACTIONS, FIRE, THEFT, INSECTS, ANIMALS, EXPOSURE TO WEATHER CONDITIONS, WINDSTORM, SAND, DIRT, HAIL, EARTHQUAKE, FLOOD, WATER, ACTS OF GOD OR CONSEQUENTIAL LOSS OF ANY NATURE;**
- **LOSS OR DAMAGE CAUSED BY WAR, INVASION OR ACT OF FOREIGN ENEMY, HOSTILITIES, CIVIL WAR, REBELLION, RIOT, STRIKE, LABOR DISTURBANCE, LOCKOUT, OR CIVIL COMMOTION;**
- **INCIDENTAL, CONSEQUENTIAL OR SECONDARY DAMAGES OR DELAY IN RENDERING SERVICE UNDER THIS AGREEMENT, OR LOSS OF USE OF THE ELIGIBLE PRODUCTS;**
- **ELIGIBLE PRODUCTS THAT ARE IDENTIFIED BY THE MANUFACTURER AS COMMERCIAL PRODUCTS;**
- **ELIGIBLE PRODUCTS PURCHASED FOR RESALE;**
- **ANY ELIGIBLE PRODUCTS USED IN A COMMERCIAL SETTING, OR RENTAL BASIS;**
- **BREAKDOWNS THAT OCCUR OUTSIDE OF THE 50 STATES OF THE UNITED STATES OF AMERICA OR THE DISTRICT OF COLUMBIA;**
- **NONFUNCTIONAL OR AESTHETIC PARTS INCLUDING BUT NOT LIMITED TO PLASTIC PARTS, KNOBS, ROLLERS, BASKETS;**
- **SCRATCHES, PEELING AND DENTS WHICH DO NOT AFFECT THE FUNCTION OF THE ELIGIBLE PRODUCTS AS SPECIFIED BY THE MANUFACTURER;**
- **UNAUTHORIZED REPAIRS AND/OR PARTS;**
- **COST OF INSTALLATION, SET-UP, DIAGNOSTIC CHARGES, REMOVAL OR REINSTALLATION OF THE ELIGIBLE PRODUCTS, EXCEPT AS PROVIDED IN THIS AGREEMENT;**
- **ACCESSORIES USED IN CONJUNCTION WITH AN ELIGIBLE PRODUCT UNLESS THE ACCESSORY IS ITSELF AN ELIGIBLE PRODUCT;**
- **ANY LOSS OTHER THAN A BREAKDOWN OF THE ELIGIBLE PRODUCTS;**
- **ANY BREAKDOWN CAUSED BY OR RELATED TO DEFECTS OR ANY DAMAGE CAUSED BY A COMPUTER VIRUS;**
- **SERVICE WHERE NO PROBLEM CAN BE FOUND;**
- **BREAKDOWNS WHICH ARE NOT REPORTED WITHIN THE COVERAGE PERIOD.**

**SPECIFIC TO APPLIANCES:**

- **BREAKDOWNS AS A RESULT FROM RUST OR CORROSION ON ANY ELIGIBLE PRODUCTS OR PART;**
- **DAMAGE TO CLOTHING;**
- **ABNORMAL VARIATION OF ELECTRICITY OR WATER SUPPLY OTHER THAN A POWER SURGE;**
- **WATER AND GAS LINES THAT ARE NOT A COMPONENT OF AN ELIGIBLE PRODUCT, INCLUDING BUT NOT LIMITED TO, FLEXIBLE LINES, HOSES, AND CONNECTORS;**
- **DAMAGE INCURRED WHILE MOVING THE ELIGIBLE PRODUCTS TO ANOTHER LOCATION;**

- REIMBURSEMENT OF FOOD LOSS;

**SPECIFIC TO COMPUTERS AND PERIPHERALS:**

- ANY STORAGE MEDIA DAMAGED BY MALFUNCTIONING PART;
- IMPROPER INSTALLATION OF COMPONENTS OR PERIPHERALS;
- REPAIR OR REPLACEMENT OF UPGRADED INTERNAL COMPUTER COMPONENTS WHEN REPAIR OR REPLACEMENT IS REQUIRED DUE TO INCOMPATIBILITY OF PARTS OR INCORRECT INSTALLATION;
- BROKEN OR CRACKED LCD SCREENS IN NOTEBOOKS OR PORTABLE COMPUTERS AND BURNED-IN PHOSPHOR IN CRT OR ANY OTHER TYPE OF DISPLAY;
- APPLICATION PROGRAMS, OPERATING SOFTWARE OR OTHER SOFTWARE, LOSS OF DATA OR RESTORATIONS OF PROGRAMS;
- CORRUPTION OF ANY PROGRAM, DATA OR SETUP INFORMATION RESIDENT ON ANY HARD DRIVES AND INTERNAL OR EXTERNAL REMOVABLE STORAGE DEVICES, AS A RESULT OF THE MALFUNCTIONING OR DAMAGE OF AN OPERATING PART, OR AS A RESULT OF ANY REPAIRS OR REPLACEMENT UNDER THIS AGREEMENT.

**SPECIFIC TO ELECTRONICS:**

- IMPROPER INSTALLATION OF COMPONENTS OR PERIPHERALS;
- CORRUPTION OF ANY RECORDING MEDIA, INCLUDING ANY PROGRAM, DATA OR SETUP INFORMATION RESIDENT ON ANY HARD DRIVES AND INTERNAL OR EXTERNAL REMOVABLE STORAGE DEVICES, AS A RESULT OF THE MALFUNCTIONING OR DAMAGE OF AN OPERATING PART, OR AS A RESULT OF ANY REPAIRS OR REPLACEMENT UNDER THIS AGREEMENT;
- PLASMA TELEVISIONS IN USE AT OR ABOVE 6000 FT ABOVE SEA LEVEL;
- BURNED-IN PHOSPHOR (INCLUDING IMAGE GHOSTING) OR PIXEL BURNOUT NOT IN ACCORDANCE WITH THE MANUFACTURER'S SPECIFICATIONS.

**E. How to File a Claim:**

Call the **Administrator** at 1-800-711-4280 to request a claim form. You must report the claim within ninety (90) days of the **Breakdown** or as soon as reasonably possible.

The following required items, must be sent to the **Administrator** at P.O. Box 7690 St. Clair Shores, MI 48080 and be postmarked within one-hundred and eighty (180) days of **Breakdown** or as soon as reasonably possible:

1. The fully completed claim form.
2. Original itemized and dated receipt for the **Eligible Product**.
3. Proof of the original manufacturer's warranty.
4. Repair estimate from an authorized repair service provider.
5. Any other documents that the **Administrator** may reasonably request to validate a claim.

**F. General Provisions:**

- Cancellations: You may cancel this **Agreement** at any time by sending written request to **Program**, or by calling 1-888-424-4186. If You cancel this **Agreement** You automatically cancel the **Program** membership as well as Your right to file a claim. If You cancel, You will receive a pro-rata refund of the unearned premium, if applicable. We and **Program** may cancel this **Agreement**, in accordance with the terms of Your membership at anytime for: 1.) Non-payment of membership fees; 2.) Fraud, or material misrepresentation. **Program** will notify You of this cancellation. Notice of cancellation will be in writing and will be given to You at least thirty (30) days prior to cancellation.
- Deductible: Coverage under this **Agreement** is not subject to a deductible per claim.
- Transfers: Your rights and duties under this **Agreement** are not transferable.
- Where You Are Covered: Coverage applies to **Breakdowns** that occur within the fifty (50) United States of America.
- Subrogation: If We pay for a **Breakdown**, We may require You to assign Us Your rights of recovery against others. We will not pay for a **Breakdown** if You impart these rights to recover. Your right to recover may not be waived.
- Dispute Resolution – Arbitration: This **Agreement** requires binding arbitration if there is an unresolved dispute between You and Us concerning this **Agreement** (including the cost of, lack of or actual repair or replacement

arising from a **Breakdown**). Under this Arbitration provision, You give up Your right to resolve any dispute arising from this **Agreement** 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. In arbitration, a group of three arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing Your and Our positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.

To start arbitration, either You or We must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the **Breakdown** occurred or the dispute arose. You and We will each separately select an arbitrator. The two arbitrators will select a third arbitrator called an "umpire." Each party will each pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by You and Us. Unless otherwise agreed to by You and Us, the arbitration will take place in the county and state in which You live. The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1 et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association (www.adr.org) will apply to any arbitration under this **Agreement**. The laws of the state of Illinois (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this **Agreement** and all transactions contemplated by this **Agreement**, including, without limitation, the validity, interpretation, construction, performance and enforcement of this **Agreement**.

#### **G. State Amendments:**

**In Alabama, Arkansas and Utah:** The following statement has been added under "General Provisions": We reserve the right to select and use parts other than original manufacturer parts. Parts used will be of like kind and quality.

**In Arkansas and Missouri:** The following statement has been added: This is not a contract of insurance. Our obligations are insured by a contractual liability insurance policy with Virginia Surety Company, Inc. 175 West Jackson Blvd., Chicago, Illinois 60604. If the **Administrator** does not pay a claim or provide service within sixty (60) days of submitting the claim, the claim can be submitted to Virginia Surety Company, Inc. at 175 West Jackson Blvd., Chicago, Illinois 60604. Telephone number is 1-800-209-6206. A claim against the provider may include a claim for return of the unearned provider fee in the event of a cancellation.

**In Arizona:** Under "General Provisions" bullet #1, 4, 5, and 6 are deleted in their entirety.

**In California:** Under "General Provisions" bullet #1 is amended to include the following: In the event You cancel this **Agreement** within sixty (60) days of receipt of this **Agreement**, You shall receive a full refund of any payments made by You under this **Agreement**. If You cancel this **Agreement** within sixty (60) days of receipt of this **Agreement**, and do not receive a refund or credit within sixty (60) days of receipt of this returned **Agreement**, a ten percent (10%) penalty per month shall be applied to the refund. Under "General Provisions" bullet #6 is amended to include: 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).

**In Connecticut:** Under "General Provisions" bullet #6 is amended as follows: The State of Connecticut has established an arbitration process to settle disputes arising from this **Agreement**. A written complaint may be mailed to: State of Connecticut, Insurance Department, PO Box 816, Hartford, CT 06142-0186, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase price of the **Eligible Product**, and a copy of this **Agreement**. The following statement has been added: In the event a **Eligible Product** is being serviced by an authorized service center when this **Agreement** expires, the term of this **Agreement** will be extended for the failed **Eligible Product** only until the covered repair has been completed. Under "General Provisions" bullet #1 is amended to include the following: You do not have the right to cancel this **Agreement** if the **Eligible Product** is lost, stolen or destroyed. Under "How to File a Claim", the following is added: In-home service is not available and You are responsible for all costs related to mailing and/or transporting the **Eligible Product** for service.

**In Florida:** Under "General Provisions" bullet #1 is amended to include the following: In the event of cancellation by You or Us. You shall be entitled to one hundred percent (100%) of the unearned pro-rata premium. Under "General Provisions" bullet #6 Arbitration has been deleted in its entirety.

**In Georgia:** Under “General Provisions” bullet #1 is amended to include the following: Cancellations will comply with Section 33-24-44 of the Code of Georgia. 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. Under “General Provisions” bullet #6 is deleted in its entirety. Under “What is not Covered” bullet #4 is amended to include the following: Any and all pre-existing conditions known to you that occur prior to the effective date of this agreement.

**In Michigan:** The following statement has been added: If performance under this **Agreement** is interrupted because of a strike or work stoppage at Our place of business, the effective period of this **Agreement** shall be extended for the period of the strike or work stoppage.

**In Nevada:** The following statement is added: This **Agreement** is renewable at Our discretion. The following statement is added under “General Provisions” bullet #1: No claim incurred or paid, nor any repair made, will be deducted from the amount to be returned in the event of cancellation.

**In New Hampshire:** The following statement has been added: In the event You do not receive satisfaction under this **Agreement**, You may contact the New Hampshire Insurance Department at New Hampshire Insurance Department, 21 South Fruit Street, Concord, New Hampshire 03301, telephone number 1-603-271-2261.

**In New Mexico:** Under “General Provisions” bullet #1 is amended to include the following: A ten percent (10%) penalty per month shall be applied to refunds not paid or credited within sixty (60) days of receipt of this returned **Agreement**. We may not cancel this **Agreement** without providing You with written notice at least fifteen (15) days prior to the effective date of cancellation. Such notice shall include the effective date of cancellation and the reason for cancellation. If this **Agreement** has been in force for a period of seventy (70) days, We may not cancel before the expiration of this **Agreement** 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 this **Agreement**; 3) You engage in fraud or material misrepresentation in obtaining this **Agreement**; or 4) You commit any act, omission, or violation of any terms of this **Agreement** after the effective date of this **Agreement** which substantially and materially increase the service required under this **Agreement**. The following statements have been added: This **Agreement** cannot be renewed independently of Your membership. The telephone number for NPCC is 1-800-209-6206.

**In North Carolina:** Under “General Provisions” bullet #1 is amended to include the following: We may not cancel this **Agreement** except for nonpayment by You or for violation of any of the terms and conditions of this **Agreement**. The following statement has been added: Purchase of the **Program** Membership is not required to purchase or to obtain financing.

**In Oklahoma:** Section (F) general Conditions #1 Cancellation is deleted and replaced with the following: You may cancel this **Agreement** for any reason at any time. To cancel, contact the **Representative** is writing. If You cancel within the first thirty (30) days of receipt of You **Agreement**, You will receive a full refund. If You cancel after thirty (30) days, You will receive a pro-rata refund based on the time expired less a cancellation fee of 10% of the purchase price. No claim incurred or paid nor any repair made, will be deducted from the amount to be returned in the event of cancellation. We may not cancel this **Agreement** except for fraud, material misrepresentation or nonpayment by You. Notice of such cancellation will be mailed to You at least thirty (30) days prior to cancellation. If We cancel, the return premium is based upon one-hundred percent (100%) of the unearned pro-rata premium. The following statements have been added: Notice: This **Agreement** is not issued by the manufacturer or wholesale company marketing the **Eligible Products** covered by this **Agreement**. This **Agreement** will not be honored by such manufacturer or wholesale company. Oklahoma does not review commercial service contract language (only personal). The following statement has been added: Obligations of the obligor under this service **Agreement** are insured by a contract liability policy with Virginia Surety Company, Inc. 175 West Jackson Blvd. 11<sup>th</sup> Floor, Chicago, IL 60604.

**In South Carolina:** The following statement has been added: If You purchased this **Agreement** in South Carolina, complaints or questions about this **Agreement** may be directed to the South Carolina Department of Insurance, P.O. Box 100105, Columbia, South Carolina 29202-3105, telephone number 1-803-737-6180.

**In Texas:** The following statement has been added: Unresolved complaints or questions concerning the regulation of service **Agreements** may be addressed to the Texas Department of Licensing and Regulation at PO Box, 12157, Austin, TX 78711, telephone number 1-800-803-9202. In Texas, We, Us, and Our means Texas National Product Care Company, Inc.

**In Utah:** The following statement has been added to this **Agreement**: This service contract or warranty is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. Under “General Provisions” bullet #1 cancellation is amended as follows: We can cancel this **Agreement** 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 **Agreement** 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 **Agreement** by mailing a cancellation notice to You at least ten (10) days prior to the cancellation date for cancellations due to nonpayment of premium, and thirty (30) days prior to 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 this **Agreement**, (c) substantial breaches of contractual duties, conditions, or warranties. Under “General Provisions” the following statement has been added: Proof of loss should be furnished by You to Us as soon as reasonably possible. Failure to furnish such notice or proof within the time required by this **Agreement** does not invalidate or reduce a claim. Under “General Provisions” bullet #6 is amended as follows: **Binding Arbitration:** Any matter between You and Us may be subject to arbitration as an alternative to court action pursuant to the rules of (the American Arbitration Association or other recognized arbitrator), a copy of which is available on request from Us. 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. There is no time limit to request arbitration. The following statement has been added: **Coverage afforded under this Agreement is not guaranteed by the Property and Casualty Guarantee Association.**

**In Washington:** Under “General Provisions” bullet #1 is amended to include the following: We may not cancel this **Agreement** without providing You with written notice at least twenty-one (21) days prior to the effective date of cancellation. Such notice shall include the effective date of cancellation and the reason for cancellation. The following statement has been added: You may make a claim directly with Virginia Surety Company, Inc. at 175 West Jackson Blvd., Chicago, Illinois 60604 1-800 209-6206, who insures the obligations of National Product Care Company under this **Agreement**.

**In Wisconsin:** Under “General Provisions” bullet #5 is amended to include the following: You will be made whole before the insurer may retain amounts it has recovered. Under “How to File a Claim” is amended to include the following: Proof of loss, including required claim documents, should be furnished by You to the **Administrator** as soon as reasonably possible and within one (1) year after the time required by this **Agreement**. Failure to furnish such notice or proof, including required claim documents, within the time required by this **Agreement** does not invalidate or reduce a claim. The following statement has been added: Notice: **This Agreement is subject to limited regulation by the office of the Commissioner of Insurance.** Under “General Provisions” bullet #6 is amended to include the following: Arbitration must be agreed to by all parties involved.

**In Wyoming:** Under “General Provisions” bullet #6 is amended to include the following: Arbitration can only be final and binding, if agreed to by the parties involved, in a separate written agreement. Under “What is NOT covered” the statement plasma televisions in use at or above 6000 ft above sea level is removed.

**In Alabama, Arkansas, Missouri, New York, Oregon, South Carolina, Utah, Vermont, and Washington:** The following statement has been added: Emergency repairs: In the event an emergency repair is required outside of the normal business hours of the **Administrator**, You may engage Your own licensed repair provider without prior authorization. Emergency repair is defined as a **Breakdown** that creates a risk to health or property and that such **Breakdown** requires an immediate repair be made.

**In Alabama, Arkansas, Florida, Hawaii, Illinois, Maryland, Minnesota, Missouri, Nevada, New Mexico, New York, South Carolina, Texas, Vermont, Wisconsin and Wyoming:** Under “General Provisions” bullet #1 is amended to include the following: If You cancel within thirty (30) days from receipt of Your membership packet You are eligible for a full refund.

**In Alabama, Arkansas, Hawaii, Maryland, Minnesota, New York, South Carolina, Texas, Washington, and Wyoming:** Under “General Provisions” bullet #1 is amended to include the following: If You cancel Your **Agreement** within thirty (30) days of receipt of Your **Agreement** and do not receive a refund or credit within thirty (30) days of receipt of the returned service **Agreement**, a ten percent (10%) penalty per month shall be applied to the refund.

**In Alabama, Connecticut, Georgia, Illinois, Kentucky, Montana, New Hampshire, New York, North Carolina, Ohio, Texas, Utah, Wisconsin and Wyoming:** The following statement has been added: This is not a contract of insurance. Our obligations are insured by a contractual liability insurance policy with Virginia Surety Company, Inc. 175 West Jackson Blvd., Chicago, Illinois 60604. If the **Administrator** does not pay a claim or provide service within sixty (60) days of submitting the claim, the claim can be submitted to Virginia Surety Company, Inc. at 175 West Jackson Blvd., Chicago, Illinois 60604. Telephone number is 1-800-209-6206.

**In Alabama, Arkansas, Hawaii, Nevada, New Hampshire, New Mexico, New York, South Carolina, Texas, Utah, Washington, and Wyoming:** The following statement has been added: This **Agreement** does not exclude pre-existing conditions.

**In Hawaii, Minnesota, Nevada, Oregon, and South Carolina:** The following statement has been added: This is not a contract of insurance. Our obligations are insured by a contractual liability insurance policy with Virginia Surety Company, Inc. 175 West Jackson Blvd., Chicago, Illinois 60604.