

# StarProtect Vehicle Service Contract Terms and Conditions

## DEFINITIONS

- Administrator**.....refers to Interstate National Dealer Services of Florida, Inc. (“INDSF”) in Florida, Interstate Administrative Services, Inc. (“IAS”) in Oklahoma and Interstate National Dealer Services, Inc. (“INDS”) in all other jurisdictions. INDS, IAS and INDSF are located at 6120 Powers Ferry Rd NW, Suite 200, Atlanta, Georgia 30339 and phone number 1-800-942-0400.
- Application**.....refers to the document which is attached to and forms part of this **Contract**.
- Contract**.....refers to this Service **Contract**. The **Application**, the Terms and Conditions and the **Identification Card** comprise this **Contract**.
- Coverage** .....refers to the component protection **You** have chosen, as shown on the **Application** and **Identification Card**.
- Deductible** .....refers to the **Deductible** amount **You** will need to pay, as shown on the **Application** and the **Identification Card**, for each covered **Failure** repair visit.
- Failure**.....refers to the **Failure** of a covered part under normal service. A covered part has failed when it can no longer perform the function for which it was designed solely due to its condition, and not due to the action or inaction of any non-covered parts. In addition, a **Failure** will be deemed to have occurred when a covered part has worn beyond the manufacturer’s tolerances allowed for the particular **Vehicle** at the mileage when the problem occurs.
- Identification Card** .....refers to the numbered card which becomes part of this **Contract**. It gives information about **You**, **Your Vehicle**, **Coverage** chosen and other significant data.
- Vehicle**.....refers to the **Vehicle** which is described on the **Application** and **Identification Card**, which cannot be used for rental, emergency or for-hire purposes.
- We, Us, Our**.....refers to the entity who is obligated to perform under this **Contract**. The obligor is **Interstate National Dealer Services of Florida, Inc. (“INDSF”) in Florida under license numbers 60088, 70042 and 80230**, Interstate Administrative Services, Inc. (“IAS”) in Oklahoma and Interstate National Dealer Services, Inc. (“INDS”) in all other jurisdictions. INDSF, IAS and INDS are located at 6120 Powers Ferry Rd NW, Suite 200, Atlanta, Georgia 30339 and phone number 1-800-942-0400.
- You, Your, Holder** .....refers to the person named on the **Application** and the **Identification Card** or the person to whom this **Contract** was properly transferred.

## TERMS AND CONDITIONS

These Terms and Conditions include information about **Coverage**, Benefits, Cancellations, What to do in the Event of a **Failure** and Exclusions of **Your Vehicle Service Contract**. If **You** do not receive **Your Identification Card** within sixty (60) days from date of purchase, call toll-free 1-800-942-0400. This document is an **Application** for the **Vehicle Service Contract** and does not constitute a **Contract** until accepted by the **Administrator**.

- 1. CONTRACT PERIOD:** **Coverage** under this **Contract** begins at the **Contract** purchase date, as shown on the **Application** and will expire according to the time/mileage of the **Contract** selected, whichever occurs first, as shown on the **Identification Card**. **Contract** expiration is measured in time from the **Contract** purchase date and mileage from the odometer mileage at **Contract** purchase date.
- 2. FAILURE OF COVERED PARTS:** **We** will pay on behalf of, or reimburse **You**, for the reasonable costs to repair or replace any of the parts included in **Your Coverage** which cause a **Failure**. **Replacement parts may be new, remanufactured or replacement parts of like kind and quality**. Sales tax will be authorized for covered **Failures** only when required by the applicable state where the repair is taking place.
- 3. TERRITORY:** This **Contract** is limited to **Failures** which occur, and repairs that are made, within the United States of America (excluding U.S. territories and possessions) and Canada.
- 4. LIMIT OF LIABILITY**
  - a) The Maximum limit of liability per loss shall be equal to the actual cash value of the **Vehicle** at the time of **Failure**.
  - b) The Aggregate limit of liability for each Service **Contract** shall not exceed the purchase price of the **Vehicle**.
- 5. OUR RIGHT TO RECOVERY:** If **We** pay anything under this **Contract** and **You** have a right to recover from another party, **Your** rights will become **Our** rights up to the amount **We** paid. **You** will do whatever is reasonably necessary to enable **Us** to enforce these rights.
- 6. TRANSFER RIGHTS:** This **Contract** is for the benefit of the original **Contract Holder** but is transferable subject to a transfer fee and inspection providing:
  - a) Proof of transfer of the remaining manufacturer’s warranty must be provided, if applicable.
  - b) **Contract** is being transferred to a subsequent private purchaser of **Your Vehicle**. (Transfer rights are voided when the **Vehicle** is traded, sold or put on consignment to an individual or entity engaged in the wholesale or retail sale, leasing or rental of **Vehicles**.)**You** must submit the following:
  - a) Complete a Transfer Application (Available from the **Administrator**) and submit to the **Administrator**.
  - b) Provide a Bill of sale with the Transfer Application indicating the sale date and mileage at time of sale.
  - c) Issue a check in the amount of fifty dollars (\$50.00) for the Transfer fee made payable to the **Administrator**
  - d) Provide all documents to the **Administrator** within thirty (30) days of the transfer of **Vehicle** ownership.
- 7. VEHICLE MAINTENANCE REQUIREMENTS:** **You** must maintain **Your Vehicle** according to the manufacturer’s recommendations as outlined in the owner’s manual. **Your owner’s manual has separate required maintenance schedules for “normal” and “more severe” operating conditions. You are required to follow the maintenance schedule that applies to Your Vehicle’s conditions. If you do not have the owner’s manual, please contact the Original Manufacturer’s franchise dealership to determine your vehicle’s correct maintenance requirement(s). You must be sure only the proper grade of lubricants and coolants, as recommended by the manufacturer, is used in Your Vehicle. It is necessary for You to retain verifiable receipts for all parts and materials necessary to perform the required maintenance. If necessary, this documentation will be verified by the Administrator.**
- 8. DEDUCTIBLE:** In the event of a **Failure** covered by this **Contract**, **You** may be required to pay a **Deductible**. No **Deductible** payment is required with respect to **Coverage** listed in the Benefits section of this **Contract**. The **Deductible** amount **You** have to pay is shown on the **Application** and the **Identification Card**, for covered **Failures** on a per repair visit basis. Should a covered **Failure** require more than one visit to repair, only one **Deductible** will apply to that **Failure**, as long as it was originally documented on a previously written repair order.
- 9. ARBITRATION:** Should a dispute or controversy or claim arise out of or relating to this **Contract**, or the alleged breach thereof, the matter may be settled by non-binding Arbitration. In this Arbitration clause “We, Us, Our” and “You” will be referred to individually as “party” and collectively as the “parties.” Either party may make a written request to any nationally recognized organization that performs consumer related Arbitration services. If both parties agree to Arbitrate, the parties would then agree to abide by the consumer related rules and protocol established by the chosen Arbitration organization.

## COVERAGE

The components listed below, within the **Coverage** level indicated on the **Administrator** copy of the **Application** and **Your Identification Card**, are covered by this **Contract**. Except for Diamond Coverage, components not listed are not covered. If no **Coverage** level is checked, **Bronze Coverage** will apply.

### DIAMOND

We will pay on behalf of or reimburse You, for the reasonable costs to repair or replace any of the parts included in Your Coverage which cause a Failure, except for those components and conditions listed in the Exclusions section of this Contract.

### TITANIUM

**ENGINE:** cylinder block; cylinder heads; all internally Lubricated Parts; turbocharger; supercharger; harmonic balancer; timing gear, chain and belt; timing cover; thermostat; intake and exhaust manifolds; valve covers; oil pan; oil pump; engine mounts; belt tensioners; cam gear bolt; harmonic balancer bolt; head bolts, and High Pressure Pump.

**TRANSMISSION:** transmission case; all internally Lubricated Parts; torque converter; flywheel/flex plate; vacuum modulator; transmission mounts; transmission cooler; transmission oil pan; and transmission control module (TCM).

**TRANSFER CASE:** transfer case; all internally Lubricated Parts; 4X4 actuator; and 4X4 sensors.

**DRIVE AXLES:** drive axle housing; all internally Lubricated Parts; drive shafts; universal joints; constant velocity joints except if boot was damaged or missing; Axle bearings; locking hubs; center support/carrier bearings; and differential cover.

**AC/HEATING (includes only factory or dealer installed equipment):** condenser; condenser fan/motor; compressor; compressor clutch; compressor pulley; evaporator; accumulator; drier; expansion valve; idler pulley; A/C controls and module; heater core; and blower motor.

**SUSPENSION:** control arms; control arm shafts, bearings and bushings; McPherson Struts; wheel bearings; spindles and supports; ball joints; kingpins and bushings; radius arm and bushings; stabilizer bar, links and bushings; torsion bars; hub assembly; and springs.

**STEERING:** steering gear box/rack; all internally Lubricated Parts; power steering pump; pitman arm; idler arm; tie rod ends; drag link; steering column shaft and column couplings.

**COOLING:** water pump; radiator; cooling fan; cooling fan motor; fan clutch; radiator fan shroud; and coolant recovery tank.

**FUEL SYSTEM:** fuel delivery pump; fuel injection pump; fuel injectors; fuel tank; metal fuel lines; fuel pressure regulator; fuel sending unit; fuel gauge; idle air control (IAC) valve and motor; engine control module (ECM); and fuel injection sensors.

**BRAKE:** master cylinder; power brake cylinder; vacuum assist booster; calipers; wheel cylinders; compensating valve; anti-lock brake system (ABS); hydro boost; hydraulic lines and fittings; and parking brake actuator.

**ELECTRICAL:** alternator; ignition coil; horns; distributor; starter motor; starter solenoid; starter drive; windshield wiper motors; windshield wiper linkage; windshield washer pump; power seat motor; power antenna motor; power window motors; window regulators; power door locks; power door lock actuators; power trunk release; wiring harnesses; cruise control assembly; electronic ignition module; ignition lock cylinder; all manually operated switches; rear window heating elements; sunroof/moonroof motor; convertible top motor; and driver information gauges.

**HIGH TECH ELECTRONICS:** electronic digital driver information display and module; computerized mixture control unit and sensors; oxygen sensors; MAF/MAP sensors, anti-detonation/knock sensor; electronic level control compressor, sensor and limiter; factory installed compass and thermometer.

**SEALS and GASKETS:** leaking seals and gaskets, if needed, on any Covered Part listed above. Minor loss of fluid or seepage is considered normal and is not considered a **Failure**.

### COPPER

**ENGINE:** cylinder block; cylinder heads; all internally Lubricated Parts; turbocharger; supercharger; harmonic balancer; timing gear, chain, and belt; timing cover; thermostat; intake and exhaust manifolds; valve covers; oil pan; oil pump; and engine mounts.

**TRANSMISSION:** transmission case; all internally Lubricated Parts; torque converter; flywheel/flex plate; vacuum modulator; transmission mounts; and transmission oil pan.

**TRANSFER CASE:** transfer case; all internally Lubricated Parts; and 4X4 actuator.

**DRIVE AXLES:** drive axle housing; all internally Lubricated Parts; drive shafts; universal joints; constant velocity joints, unless boot was damaged or missing; Axle bearings; and locking hubs.

**A/C HEATING (includes only factory or dealer installed equipment):** condenser; condenser fan/motor; compressor; compressor clutch; compressor pulley; and evaporator. A/C controls and module.

**SUSPENSION:** control arms; control arm shafts, bearings, and bushings; wheel bearings; spindles and supports; radius arm, and bushings; stabilizer bar, links, and bushings; torsion bars; hub assembly; and springs.

**STEERING:** steering gear box/rack; all internally Lubricated Parts; power steering pump; and steering column shaft/ couplings.

**COOLING:** water pump; radiator; cooling fan; cooling fan motor and fan clutch.

**FUEL SYSTEM:** fuel delivery pump; fuel injection pump; fuel injectors; fuel tank; metal fuel lines; and fuel pressure regulator.

**BRAKE:** master cylinder; power brake cylinder; vacuum assist booster; calipers; wheel cylinders; and compensating valve.

**ELECTRICAL:** alternator; starter motor; starter solenoid; starter drive; and rear window heating elements.

**SEALS and GASKETS:** leaking seals and gaskets, if needed, on any Covered Part listed above. Minor loss of fluid or seepage is considered normal and is not considered a **Failure**.

### BRONZE

**ENGINE:** cylinder block; cylinder heads; all internally Lubricated Parts; turbocharger; supercharger; harmonic balancer; timing gear, chain, and belt; timing cover; thermostat; intake and exhaust manifolds; valve covers; oil pan; and oil pump.

**TRANSMISSION:** transmission case; all internally Lubricated Parts; and torque converter.

**TRANSFER CASE:** transfer case; all internally Lubricated Parts; and 4X4 actuator.

**DRIVE AXLES:** drive axle housing; all internally Lubricated Parts; drive shafts; universal joints; constant velocity joints, unless boot was damaged or missing.

**COOLING:** water pump.

**FUEL SYSTEM:** fuel delivery pump.

**SEALS and GASKETS:** leaking seals and gaskets, if needed, on any Covered Part listed above. Minor loss of fluid or seepage is considered normal and is not considered a **Failure**.

## OPTIONAL COVERAGE

### OPTIONAL ENHANCED ELECTRONICS COVERAGE – (Included in Diamond Coverage).

Coverage applies only if indicated on the Administrator copy of the Application and Your Identification Card:

- **GPS Navigation System:** Navigation display unit, navigation control module. The following parts are specifically excluded: antenna; cables and wiring.
- **Factory Installed Infotainment Systems:** LCD screen (10" or less), RF modulator, digital video disc player, compact disc player, Bluetooth, microphone, back up cameras and sensors and power converter. The following parts are specifically excluded: remote control; cables and wiring.
- **Factory Installed Internet Access Systems:** Power converter, satellite receiver, satellite dish or wireless receiver (where available). The following parts are specifically excluded: cables and wiring.

## BENEFITS

Deductible Does Not Apply

- **CAR RENTAL:** We will, in the event of a **Failure** covered by this **Contract**, pay or reimburse **You** for receipted expenses to rent replacement transportation (from a Dealer or licensed rental agency) while **Your Vehicle** is undergoing repair. Such payment shall be limited to forty dollars (\$40) for each eight (8) labor hours, or portion thereof, of applicable labor time necessary to complete the repair, up to a maximum of two hundred dollars (\$200) per occurrence. This **Coverage** does not apply to time waiting for parts or other delays beyond the control of the repair facility. In the event of a major component (engine, transmission or drive axle) replacement, a maximum of five (5) days of parts delay **Coverage** will be afforded provided additional authorization is obtained from **Administrator** (except where prohibited by law).
- **TRAVEL EXPENSES:** We will in the event a **Failure** covered by this **Contract** occurs more than one hundred (100) miles from **Your** home, reimburse **You** up to one hundred dollars (\$100) per day for up to five (5) consecutive days for receipted motel/restaurant expenses (except where prohibited by law). The date of **Failure** will be considered the first day of the five (5) day maximum period.
- **EMERGENCY ROADSIDE ASSISTANCE: Towing / Road Service / Lockout: 1-800-492-6762 – Producer Code: 28244 – Plan: "AB"**  
In the event **Your Vehicle** is disabled, **We** will dispatch a service vehicle to **Your** location to assist **You**. In the event **Your Vehicle** is unable to continue under its own power **Your Vehicle** may be towed to a location of **Your** choosing. **We** will pay the first One Hundred Dollars (\$100) of any roadside assistance requested. Additional costs exceeding the first One Hundred Dollars (\$100) are **Your** responsibility and payment will be expected at the time service is rendered. When calling for towing or road service **You** must call toll-free **1-800-492-6762**. **You** will be required to give the representative assisting **You** the following information: Producer Code – **28244**, **Your Vehicle** Service **Contract** Number (located on the front right hand corner of this application) and **Your** Plan Letter which is **AB**.  
**Coverage:** **You** are entitled to one (1) service per seventy-two (72) hours. **We** will pay the first One Hundred Dollars (\$100) for any of the following requested services: towing; battery jumpstart; flat tire change; essential fluid delivery (**You** are responsible for the actual cost of the delivered fluids i.e. gas, oil, water, etc.); locksmith (cost of replacement keys is not included).  
**Reimbursement:** In the event **Your Vehicle** is disabled and **You** contracted for any of the above covered services on **Your** own, **You** will be able to submit **Your** original receipted road service expenses for reimbursement consideration. Reimbursement will only be considered when properly licensed and insured providers provide a covered service; private citizen services are not reimbursable. **Your** reimbursement for towing is One Hundred Dollars (\$100). Reimbursement for any other roadside service including locksmith services is One Hundred Dollars (\$100). **You** must send **Your** original receipted roadside bills along with a completed claim form to the **Administrator**. Claim forms may be obtained from the **Administrator**.

## WHAT YOU SHOULD DO IN THE EVENT OF A FAILURE

1. Prevent Further Damage - **You** should use all reasonable means and precautions to protect **Your Vehicle** from further damage. This **Contract** will not cover damage caused by not securing a timely repair of the failed component or by **NOT PROTECTING THE VEHICLE FROM FURTHER DAMAGE WHEN A FAILURE HAS OCCURRED. Lastly, REPAIRS TO SEIZED OR DAMAGED ENGINES DUE TO CONTINUED OPERATION REGARDLESS OF CAUSE OR WITHOUT SUFFICIENT LUBRICANTS OR COOLANT. YOU ARE RESPONSIBLE FOR MAKING CERTAIN THAT THE OIL AND TEMPERATURE WARNING LIGHTS/GAUGES ARE FUNCTIONING PROPERLY. YOU MUST PULL OFF THE ROAD IMMEDIATELY AND DISCONTINUE VEHICLE OPERATION WHEN EITHER OF THESE LIGHTS/GAUGES INDICATES INADEQUATE PROTECTION OR PERFORMANCE OR WHEN OVERHEATING OCCURS.**
2. If **Your Vehicle** breaks down, return to the Issuing Dealer during normal service department hours. If this is not possible, take **Your Vehicle** to the licensed repair facility of **Your** choice (**You** may contact the **Administrator** for assistance in locating a repair facility).
3. Instruct the repair facility that they must obtain an authorization number from the **Administrator** prior to proceeding with repairs. The amount authorized is the maximum that will be paid. Any additional amounts need prior approval.
4. 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 **Failure** is not covered by this **Contract**. **We** reserve the right to require an inspection of **Your Vehicle** prior to any repair being performed. **We** reserve the right to move **Your** covered **Vehicle** to another repair facility.
5. After the **Administrator** has been contacted, review with the repair facility the components that will be covered by this **Contract**.
6. **We** will reimburse the repair facility or **You** for the cost of authorized repairs performed on **Your Vehicle**, less any applicable **Deductible**. All repair orders and necessary documentation must be submitted to **Us** within thirty (30) days by **You** or the repair facility to qualify for payment.
7. **EMERGENCY REPAIRS.** If a covered **Failure** occurs when the **Administrator's** office is closed, emergency repairs can be performed. **You** may proceed without prior authorization from the **Administrator**, however, **IF YOU AUTHORIZE EMERGENCY REPAIRS AND THE FAILURE IS NOT COVERED BY THIS CONTRACT, YOU WILL NOT BE REIMBURSED FOR THE REPAIR COSTS. YOU MUST NOTIFY THE ADMINISTRATOR WITHIN THREE (3) BUSINESS DAYS FROM THE DATE OF REPAIR COMPLETION IN ORDER TO OBTAIN REIMBURSEMENT FOR THE COVERED EMERGENCY REPAIRS LESS THE COST OF ANY APPLICABLE DEDUCTIBLE(S).**

## REPAIR FACILITY GUIDELINES FOR CLAIMS HANDLING

*Follow these steps when handling a claim:*

1. Advise the **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 the **Contract Holder** authorize the inspection/tear down of the **Vehicle** to determine the cause of the **Failure** and the cost to repair. Save all components, including fluids and filters, should the **Administrator** require an outside inspection. Notify the **Contract Holder** that the 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 **800-526-0929** to get authorization to proceed with the claim. Be prepared with the following information when placing the call:
  - a. **Contract Holder'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, **You** will be given an authorization number to 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 - The **Administrator** may require an inspection prior to the repair being completed. If a tear down is required to determine the cause of **Failure**, the **Contract** holder must authorize same. Notify the **Contract Holder** that if the repair is not covered, then the **Contract Holder** will be responsible for the cost of the tear down. The repair facility should save all components requiring inspection, including fluids and filters. The Claims Advisor will arrange for the inspection. If the 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 repair(s), if any, will not be covered.
7. Obtain the **Contract Holder's** authorization to complete repair(s). All repair orders must have the **Contract Holders'** 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 thirty (30) days to the following address:

Interstate National Dealer Services, Inc.  
6120 Powers Ferry Rd. NW, Suite 200, Atlanta, GA 30339  
800-526-0929, Claims Fax: 770-952-9245  
www.indes.com  
e-mail: claims@indes.com

## CANCELLATION OF VEHICLE SERVICE CONTRACT

1. **You** may cancel this **Contract** at any time including when the **Vehicle** is sold, lost, stolen or destroyed by notifying **Us**. Contact the **Administrator** for a Cancellation Form which will need to be completed and sent to the **Administrator**.
2. **We** may cancel this **Contract** for non-payment of the **Contract** charge, or for **Your** intentional misrepresentation in obtaining this **Contract** or in submitting a claim. If **We** cancel this **Contract**, an amount of the unearned **Contract** charge will be refunded 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 service charge of fifty dollars (\$50).
3. If **Your Vehicle** and this **Contract** has been financed, the lien holder may cancel this **Contract** for non-payment, or if **Your Vehicle** has been declared a total loss or has been repossessed. The rights under this **Contract** are transferred to the lien holder and the lien holder is also entitled to any resulting refund.
4. If **You** cancel this **Contract** within thirty (30) days of purchase and no claim has been authorized or paid, the entire **Contract** charge paid will be refunded. If **You** cancel this **Contract** after thirty (30) days of purchase or if a claim has been authorized or paid, an amount of the unearned **Contract** charge will be refunded 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**. Elapsed time and mileage shall be measured from **Contract** sale date and **Contract** sale mileage.
5. A fifty dollar (\$50) service charge will be deducted from all refunds after thirty (30) days of purchase.
6. In the event of cancellation, the lien holder, if any, will be named on the cancellation refund check.

## EXCLUSIONS

This Vehicle Service Contract Provides NO Coverage or Benefits for the following:

- A. THE FOLLOWING PARTS: CARBURETOR; BATTERY; BATTERY/BATTERY PACK ON HYBRID VEHICLES; SHOCK ABSORBERS; MANUAL TRANSMISSION CLUTCH ASSEMBLY; FRICTION CLUTCH DISC AND PRESSURE PLATE; THROWOUT BEARING; MANUAL AND HYDRAULIC LINKAGES; DISTRIBUTOR CAP AND ROTOR; SAFETY RESTRAINT SYSTEMS (INCLUDING AIR BAGS); GLASS; GLASS REPLACEMENT DUE TO FAILURE OF COVERED PART; LENSES; SEALED BEAMS; LIGHT BULBS; BRAKE HARDWARE; ALL EXHAUST AND EMISSION COMPONENTS EXCEPT THOSE SPECIFICALLY LISTED UNDER THE COVERAGE SECTION OF THIS CONTRACT; WEATHER STRIPS; ALL TRIM, MOLDINGS, HANDLES, KNOBS OR DIALS; BRIGHT METAL; CHROME; UPHOLSTERY AND CARPET; PAINT; OUTSIDE ORNAMENTATION; BUMPERS; BODY SHEET METAL AND PANELS; TIRES AND WHEELS/RIMS. GPS NAVIGATION SYSTEMS; PHONE SYSTEMS; TV/VIDEO/ENTERTAINMENT SYSTEMS AND INTERNET ACCESS SYSTEMS UNLESS DIAMOND COVERAGE OR ENHANCED ELECTRONICS OPTION HAS BEEN PURCHASED BY YOU, AS INDICATED ON ADMINISTRATOR COPY AND YOUR IDENTIFICATION CARD.
- B. MAINTENANCE SERVICES AND PARTS DESCRIBED IN YOUR VEHICLE'S OWNER'S MANUAL AS SUPPLIED BY THE MANUFACTURER AND OTHER NORMAL MAINTENANCE SERVICES AND PARTS INCLUDING, BUT NOT LIMITED TO: ALIGNMENTS; WHEEL BALANCING; TUNEUPS; SPARK PLUGS AND SPARK PLUG WIRES; GLOW PLUGS; HOSES; DRIVE BELTS; BRAKE PADS, LININGS, SHOES, DRUMS AND ROTORS; WIPER BLADES.
- C. SHOP SUPPLY CHARGES; EPA DISPOSAL FEES; SPECIAL ORDER PARTS SHIPPING COST; PARTS LOCATOR RESEARCH FEE; STORAGE FEES; FILTERS, LUBRICANTS, COOLANTS, FLUIDS AND REFRIGERANTS EXCEPT WHEN REPLACEMENT IS REQUIRED DUE TO A COVERED FAILURE.
- D. ANY COMPONENT NOT COVERED BY THE VEHICLE MANUFACTURER FOR THE FULL TERM OF THE VEHICLE WARRANTY IS EXCLUDED.
- E. ANY FAILURE RESULTING FROM COLLISION; INTERNAL OR EXTERNAL FIRE; THEFT; VANDALISM; RIOT; EXPLOSION; LIGHTNING; EARTHQUAKE; FREEZING; RUST OR CORROSION; WINDSTORM; HAIL; WATER OR FLOOD; ACTS OF GOD; ACTS OF WAR; ACTS OF TERRORISM; SALT; ENVIRONMENTAL DAMAGE; CONTAMINATION OR LOSS OF FLUIDS, FUELS, COOLANTS OR LUBRICANTS; ABUSE; NEGLIGENCE; LACK OF NORMAL MAINTENANCE REQUIRED BY THE MANUFACTURER'S MAINTENANCE SCHEDULE FOR

YOUR VEHICLE; IMPROPER SERVICING AFTER THE EFFECTIVE DATE OF THIS CONTRACT; SLUDGE BUILD-UP OR FAILURE TO MAINTAIN PROPER LEVELS OF LUBRICANTS AND/OR COOLANTS; NOT PROTECTING THE VEHICLE FROM FURTHER DAMAGE WHEN A FAILURE HAS OCCURRED.

- F. ANY REPAIR OR REPLACEMENT OF A COVERED PART IF NO FAILURE HAS OCCURRED REGARDLESS OF REPAIR FACILITY RECOMMENDATIONS; OR IF THE WEAR ON THAT PART HAS NOT EXCEEDED THE FIELD TOLERANCES PERMITTED BY THE MANUFACTURER; ANY REPAIR NOT SPECIFICALLY AUTHORIZED BY US.
- G. IF ANY ALTERATIONS HAVE BEEN MADE TO YOUR VEHICLE OR YOU ARE USING, OR HAVE USED, YOUR VEHICLE IN A MANNER NOT RECOMMENDED BY THE MANUFACTURER. THIS WILL INCLUDE, BUT NOT BE LIMITED TO: THE FAILURE OF ANY CUSTOM OR ADD-ON/AFTERMARKET PART REGARDLESS IF SUPPLIED BY A FRANCHISED DEALER OR NOT; ANY FRAME OR SUSPENSION MODIFICATIONS; LIFT KITS; OVERSIZED/UNDERSIZED TIRES OR WHEELS; LIFTED VEHICLES, UNLESS INDICATED ON THE ADMINISTRATOR COPY OF THE APPLICATION AND YOUR IDENTIFICATION CARD; TRAILER HITCHES, UNLESS INSTALLED ACCORDING TO MANUFACTURER'S SPECIFICATIONS; UNAUTHORIZED MODIFICATIONS TO ANY SYSTEM.
- H. IF YOUR ODOMETER HAS CEASED TO WORK AND REPAIRS HAVE NOT BEEN IMMEDIATELY MADE; THE ODOMETER HAS BEEN ALTERED IN ANY WAY SUBSEQUENT TO PURCHASE; OR IF VEHICLE'S TRUE MILEAGE CANNOT BE DETERMINED.
- I. ANY LIABILITY FOR PROPERTY DAMAGE, OR FOR INJURY TO OR DEATH OF ANY PERSONS ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF YOUR VEHICLE, WHETHER OR NOT RELATED TO THE PARTS COVERED. LOSS OF TIME, PROFIT, INCONVENIENCE, OR ANY OTHER LOSS THAT RESULTS FROM A FAILURE (EXCEPT AS PROVIDED UNDER THE BENEFITS OR COVERAGES HEREIN.) THIS CONTRACT DOES NOT PROVIDE COVERAGE FOR DAMAGES FOR BAD FAITH, PUNITIVE OR EXEMPLARY DAMAGES, PERSONAL INJURY INCLUDING BODILY INJURY, PROPERTY DAMAGE (EXCEPT AS SPECIFICALLY STATED IN THE CONTRACT) AND ATTORNEY'S FEES.
- J. REPAIRS TO SEIZED OR DAMAGED ENGINES DUE TO CONTINUED OPERATION REGARDLESS OF CAUSE OR WITHOUT SUFFICIENT LUBRICANTS OR COOLANT. YOU ARE RESPONSIBLE FOR MAKING CERTAIN THAT THE OIL AND TEMPERATURE WARNING LIGHTS/GAUGES ARE FUNCTIONING PROPERLY. YOU MUST PULL OFF THE ROAD IMMEDIATELY AND DISCONTINUE VEHICLE OPERATION WHEN EITHER OF THESE LIGHTS/GAUGES INDICATES INADEQUATE PROTECTION OR PERFORMANCE OR WHEN OVERHEATING OCCURS.
- K. SALVAGED TITLE VEHICLES; WHEN RESPONSIBILITY FOR A REPAIR IS COVERED BY AN INSURANCE POLICY; WARRANTY FROM THE MANUFACTURER INCLUDING EXTENDED DRIVE TRAIN, MAJOR COMPONENT OR FULL COVERAGE WARRANTIES; A REPAIRER'S GUARANTEE/WARRANTY; OR FAILURES FOR WHICH THE MANUFACTURER HAS ANNOUNCED ITS RESPONSIBILITY THROUGH ANY MEANS, INCLUDING RECALL CAMPAIGNS AND FACTORY SERVICE BULLETINS.
- L. IF YOUR VEHICLE IS USED FOR TOWING A TRAILER OR OTHER OBJECT OR VEHICLE WITHOUT BEING EQUIPPED WITH A FACTORY INSTALLED OR AUTHORIZED TOW PACKAGE; OR IS USED FOR COMMERCIAL PURPOSES, INCLUDING, BUT NOT LIMITED TO, RENTAL, TAXI, LIMOUSINE, LIVERY OR SHUTTLE, TOWING OR ROAD REPAIR, CONSTRUCTION, FARMING OR AGRICULTURAL PURPOSES, JOB SITE ACTIVITIES, HAULING, POLICE OR EMERGENCY SERVICES, PRINCIPAL OFF ROAD USE, RACING, COMPETITIVE DRIVING, SNOW REMOVAL, ROUTE-WORK, SERVICE OR REPAIR UNLESS BUSINESS USE OPTION HAS BEEN PURCHASED BY YOU AND ACCEPTED BY US.
- M. ANY FAILURE OCCURRING PRIOR TO THE CONTRACT PURCHASE DATE, OR IF INFORMATION PROVIDED BY YOU OR A REPAIR FACILITY CANNOT BE VERIFIED AS ACCURATE OR IS FOUND TO BE DECEPTIVELY INACCURATE.
- N. ANY FAILURE OCCURRING OUTSIDE OF THE UNITED STATES OF AMERICA (50 U.S. STATES AND THE DISTRICT OF COLUMBIA) OR CANADA.
- O. DAMAGE CAUSED BY PRE-IGNITION DETONATION, PINGING, IMPROPER/CONTAMINATED FUEL OR IMPROPER ENGINE ADJUSTMENTS.

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