
SERVICE CONTRACT TERMS & CONDITIONS

Administrator: Warrantech Consumer Product Services, Inc.
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CONGRATULATIONS! Thank You for Your recent purchase of a [ElectronicsProtect Plan] (the “**Service Contract**”). We hope You enjoy the added comfort and protection this Service Contract provides. Please keep this document in a safe place along with the Coverage Summary that You received when You purchased this Service Contract, as You will need them to verify Your coverage at the time of service. This information will serve as a valuable reference guide and will help You determine what is covered by this Service Contract. From the day You purchase this Service Contract the Administrator will assist You in understanding Your Service Contract benefits.

DEFINITIONS

Throughout this Service Contract, the following capitalized words have the stated meaning –

“**We**”, “**Us**”, “**Our**”: the party or parties obligated to provide service under this Service Contract as the service contract provider, AMT Warranty Corp., 59 Maiden Lane, 43rd Floor, New York, NY 10038 (Florida Residents: this Service Contract is an agreement between You and Technology Insurance Company, Inc., License No. 03605, 59 Maiden Lane, 43rd Floor, New York, New York, 10038). “**Administrator**”: the entity responsible for administering benefits to You in accordance with the Service Contract terms and conditions, Warrantech Consumer Product Services, Inc., PO Box [1189], Bedford, TX 76095 (Florida Residents: this Service Contract is administered by WCPS of Florida, Inc., License No. 80202). “**Dealer**”: the seller that has been authorized by Us to sell this Service Contract to You, who is Cross Country Home Service, P.O. Box 551540, Ft. Lauderdale, FL 33355-1540. “**You**”, “**Your**”, “**Contract Holder**”: the purchaser of this Service Contract who is to receive the coverage provided hereunder. “**Coverage Summary**”: means the numbered document which must be attached to and forms a part of this Service Contract; which lists information regarding the Contract Holder, the covered Product(s) and other important information. “**Service Contract Fee**”: means the payment amount required from the Contract Holder for coverage to remain effective under this Service Contract, as stated on the Coverage Summary document (excludes any applicable taxes and/or fees). “**Product(s)**”: the item(s) that is/are covered under this Service Contract. “**Failure**”: the mechanical or electrical breakdown of Your Product to perform its intended function including defects in materials or workmanship and normal wear and tear; occurring during normal use of the Product. “**ADH**”: sudden and unforeseen accidental damage from handling; such as damage resulting from dropping the Product, liquid, or in association with screen breakage (where applicable). “**Power Surge**”: damages to the Product resulting from an oversupply of voltage to Your Product while properly connected to a surge protector approved by the Underwriter’s Laboratory Inc. (UL), but not including damages resulting from the improper installation or improper connection of the Product to a power source. “**Deductible**”: the amount You are required to pay, per claim, for services covered under this Service Contract (if any). “**Commercial Use**”: any non-residential use; including rental, business, educational and institutional, but not including heavy industrial use. “**Abuse**”: the intentional treatment of the Product in a harmful, injurious, malicious or offensive manner which results in its damage and/or failure. “**Cosmetic Damage**”: damages or changes to the physical appearance of the Product that does not impede or hinder the Product’s normal operational function; such as scratches, abrasions, or changes in color, texture, or finish. “**Pre-Existing Condition**”: a condition that, within all reasonable mechanical or electrical probability, relates to the mechanical fitness of Your Product before this Service Contract was purchased.

Please contact the Administrator if You have any questions about this Service Contract.

PRODUCT ELIGIBILITY

Coverage under this Service Contract is eligible for the Product(s) specified in the applicable COVERAGE PLAN section below corresponding with the plan option You purchased, as evidenced under “PLAN PURCHASED” on Your Coverage Summary document. The Product(s) are covered regardless of make, model or age, and must be solely intended for normal indoor household use; including home office settings, and not intended for Commercial Use. *Accessories, external peripheral devices and/or add-on options which are not provided as standard original equipment items by the Product manufacturer are not covered under this Service Contract.* Eligible “external peripheral devices” includes items such as printer, document scanner, external hard drive (i.e. USB or Firewire), external CD/DVD drive, keyboard, mouse, monitor, docking station, USB hub and speakers.

SERVICE CONTRACT TERM

EFFECTIVE DATE OF COVERAGE: Coverage for damages to Your Product resulting from Power Surge or ADH (if applicable and specifically stated as covered under Your Plan details in the WHAT IS COVERED section below) begins on the “Effective Date” shown on Your Coverage Summary and expires on the “Expiration Date” shown on Your Coverage Summary. Coverage for a Failure resulting from mechanical or electrical breakdown, as referenced within the definition of “Failure” above, begins upon expiration of the shortest portion of the manufacturer’s original parts and/or labor warranty and continues until the “Expiration Date” shown on Your Coverage Summary document. NOTE: ADH coverage is not available with all Products / plan options; review Your Plan details in the WHAT IS COVERED section carefully.

MONTHLY BILLING (if applicable You)

If You are paying Your Service Contract Fee on a monthly basis (as evidenced on Your Coverage Summary document), if Your Product experiences a covered Failure or Power Surge during a time in which there are unpaid Service Contract Fee charges due from You; regardless of whether such payments are currently due or overdue, We reserve the right to deduct all or any portion of any unpaid amounts from the covered claim amount, or require full payment of the remaining unpaid balances prior to providing coverage/reimbursement for Your claim, at Our discretion.

WHAT IS COVERED

In the event of a covered claim, Your Plan provides labor and/or parts required to repair Your Product, or at Our sole discretion, replacement of Your originally covered Product in lieu of repair. When applicable and provided to You, a replacement product may be a new or refurbished product of equal or similar features and functionality, but not necessarily the same brand (if unavailable).

Additionally, if a covered Product has three (3) service repairs; which first began after the manufacturer's warranty period had expired ("Qualifying Service Repairs"), covered under this Service Contract completed for the same problem and a fourth (4th) covered repair is required for the same problem, as determined by Us, within any consecutive twelve (12) month period, We will replace that covered Product with a product of like kind and quality, but not necessarily same brand (if unavailable). ANY REPAIR SERVICES PERFORMED WHILE YOUR PRODUCT IS UNDER THE MANUFACTURER'S WARRANTY PERIOD ARE NOT CONSIDERED QUALIFYING SERVICE REPAIRS UNDER THIS NO LEMON GUARANTEE.

IMPORTANT: COVERAGE DESCRIBED IN THIS SERVICE CONTRACT WILL NOT REPLACE OR PROVIDE DUPLICATIVE BENEFITS DURING ANY ACTIVE MANUFACTURER'S WARRANTY PERIOD. DURING SUCH PERIOD, ALL PARTS, LABOR, ON-SITE SERVICE AND/OR SHIPPING COSTS COVERED BY THAT WARRANTY ARE THE SOLE RESPONSIBILITY OF THE MANUFACTURER. PARTS USED TO REPAIR OR REPLACE YOUR PRODUCT MAY BE NEW, USED, REFURBISHED, OR NON-ORIGINAL MANUFACTURER PARTS THAT PERFORM TO THE FACTORY SPECIFICATIONS OF YOUR PRODUCT. Where applicable, technological advances may result in a replacement product with a lower selling price than Your original Product, and no refunds will be made based on the replacement product cost difference. Any and all parts or units replaced under this Service Contract become Our property in their entirety. In no event shall the Administrator or We be liable for any damages as a result of the unavailability of a replacement product.

COVERAGE PLAN (OPTIONS)

A. TV ONLY PLAN – If You purchased a TV Only Plan ("Your Plan") as evidenced on Your Coverage Summary document, Your Plan provides coverage as described in the WHAT IS COVERED section above for a single or for all flat panel televisions, in accordance with Your purchased option and as evidenced on Your Coverage Summary document, that are located and operated within Your single residence; including, but not limited to: LCD, LED, OLED and Plasma units of any brand, any age and any size. Coverage also includes the original remote control and 3D glasses. ADH COVERAGE IS NOT INCLUDED UNDER YOUR PLAN FOR TV PRODUCTS.

B. COMPUTER ONLY PLAN – If You purchased a Computer Only Plan ("Your Plan") as evidenced on Your Coverage Summary document, Your Plan provides coverage as described in the WHAT IS COVERED section above for computers, in accordance with Your purchased option and as evidenced on Your Coverage Summary document, that are located and operated within Your single residence; including, but not limited to: a desktop computer, a laptop/notebook computer or a tablet. Your Plan includes coverage for accidental damage from handling (ADH); such as damage resulting from dropping the Product, liquid, or in association with screen breakage (screen breakage is only applicable to Products that include a detachable screen/monitor; such as a laptop, notebook or tablet).

NOTE: Coverage under Your Plan is limited to computers that are equipped with a) Windows Operating System version XP or newer, b) Android Operating System version 1.6 or newer, c) Apple Operating System version OS X / iOS 6 or newer, or d) Linux Operating System with publication date of 2009 or newer (as applicable to You).

C. CELL PHONE ONLY PLAN – If You purchased a Cell Phone Only Plan ("Your Plan") as evidenced on Your Coverage Summary document, Your Plan provides coverage as described in the WHAT IS COVERED section above for a single or all cell phone devices, in accordance with Your purchased option and as evidenced on Your Coverage Summary document, that are located and operated within Your single residence. Your Plan includes coverage for accidental damage from handling (ADH); such as damage resulting from dropping the Product, liquid, or in association with screen breakage.

D. TV, COMPUTER & CELL PHONE PLAN – If You purchased a TV, Computer & Cell Phone Plan (“Your Plan”) as evidenced on Your Coverage Summary document, Your Plan provides coverage as described in the WHAT IS COVERED section above for either 1) one TV, computer and cell phone or 2) two TVs, computers and cell phones; in accordance with Your purchased option and as evidenced on Your Coverage Summary document, that are located and operated within Your single residence.

1. For TV Products, coverage includes, but is not limited to flat panel LCD, LED, OLED and Plasma televisions of any brand, any age and any size. Coverage also includes the original remote control and 3D glasses.
 - ADH COVERAGE IS NOT INCLUDED UNDER YOUR PLAN FOR TV PRODUCTS.
2. For computer Products, coverage includes desktop computers, laptop/notebook computers and/or tablets, and is limited to computers that are equipped with a) Windows Operating System version XP or newer, b) Android Operating System version 1.6 or newer, c) Apple Operating System version OS X / iOS 6 or newer, or d) Linux Operating System with publication date of 2009 or newer (as applicable to You).
 - ADH coverage is included for computer Products; such as damage resulting from dropping the Product, liquid, or in association with screen breakage (screen breakage is only applicable to computer Products that include a detachable screen/monitor; such as a laptop, notebook or tablet).
3. For cell phone Products, ADH coverage is included; such as damage resulting from dropping the Product, liquid, or in association with screen breakage.

E. MEDIA ROOM PLAN – If You purchased a Media Room Plan (“Your Plan”) as evidenced on Your Coverage Summary document, Your Plan provides coverage as described in the WHAT IS COVERED section above for a distributed audio home theater system comprised of at least one TV, one audio component, one video component and one set of speakers that are installed and operated within a single room of Your residence. The Product span for Your Plan includes the following items:

3D GLASSES	HDTV CONVERTER/DECODER	PROJECTION SCREEN	TV - LCD LED 3D
3D GLASSES CHARGER	HOME THEATER BATTERY BACK	PROJECTOR - D-ILA	TV - LCD PROJECTION
3D SYNC TRANSMITTER	HOME THEATER COMPONENTS	PROJECTOR - DLP	TV - LCD/DVD COMBO
AMPLIFIER	HOME THEATER COOLING FANS	PROJECTOR - LCD	TV - PLASMA
AUDIO ADAPTERS	HOME THEATER IN A BOX	PROJECTOR - LCOS	TV - PLASMA 3D
AUDIO HEADPHONES	HOME THEATRE SPEAKER PACKAGE	RECEIVER-AUDIO	UNIVERSAL REMOTE CONTROL
AUDIO SPEAKERS	HT POWER DISTRIBUTION	RECEIVER-AUDIO/VIDEO	VIDEO ANTENNA
AUDIO SUBWOOFER/AMPLIFIER	IPOD DOCKING STATION	REMOTE BLIND OPENER	VIDEO CASSETTE RECORDER
AUDIO/VIDEO COMPONENT	IPOD STEREO/AUDIO SYSTEM	REMOTE CONTROL DOCKING STATION	VIDEO CONVERTER/ENHANCER
DIGITAL MEDIA RECEIVER	MULTIMEDIA INTERNET LINK	SPEAKERS (POWERED, IN-WALL, OUTDOOR)	VIDEO GAME ACCESSORIES
DIGITAL MEDIA/MUSIC MANAGER	MULTIMEDIA PLAYER/RECORDER	STABILIZER	VIDEO GAME CONSOLE
DIGITAL SATELLITE RECEIVER	MULTIMEDIA STORAGE SERVER	SURGE PROTECTOR	VIDEO GAME CONTROLLER
DIGITAL VIDEO RECORDER (TIVO)	NETWORK ETHERNET ADAPTER	SWITCHERS - AUDIO	WIRELESS LAN ADAPTER
DVD PLAYER/RECORDER	NETWORK ETHERNET SWITCH	SWITCHERS - VIDEO	WIRELESS ROUTER
HARD DISK RECORDER	NETWORK MUSIC PLAYER	TV - LCD FLAT PANEL	

NOTE: ADH COVERAGE IS NOT INCLUDED UNDER YOUR PLAN FOR ANY OF THE PRODUCTS REFERENCED ABOVE UNDER THE “MEDIA ROOM PLAN”.

F. ENTERTAINMENT PACKAGE PLAN – If You purchased an Entertainment Package Plan (“Your Plan”) as evidenced on Your Coverage Summary document, Your Plan provides coverage as described in the WHAT IS COVERED section above for a distributed audio home theater system comprised of at least one TV, one audio component, one video component and one set of speakers that are installed and operated within a single room of Your residence. Your Plan also provides coverage for all additional flat panel televisions located and operated within Your single residence that are not a part of an audio home theater system. The Product span for Your Plan includes the following items:

3D GLASSES	HDTV CONVERTER/DECODER	PROJECTION SCREEN	TV - LCD LED 3D
3D GLASSES CHARGER	HOME THEATER BATTERY BACK	PROJECTOR - D-ILA	TV - LCD PROJECTION
3D SYNC TRANSMITTER	HOME THEATER COMPONENTS	PROJECTOR - DLP	TV - LCD/DVD COMBO
AMPLIFIER	HOME THEATER COOLING FANS	PROJECTOR - LCD	TV - PLASMA
AUDIO ADAPTERS	HOME THEATER IN A BOX	PROJECTOR - LCOS	TV - PLASMA 3D
AUDIO HEADPHONES	HOME THEATRE SPEAKER PACKAGE	RECEIVER-AUDIO	UNIVERSAL REMOTE CONTROL
AUDIO SPEAKERS	HT POWER DISTRIBUTION	RECEIVER-AUDIO/VIDEO	VIDEO ANTENNA
AUDIO SUBWOOFER/AMPLIFIER	IPOD DOCKING STATION	REMOTE BLIND OPENER	VIDEO CASSETTE RECORDER
AUDIO/VIDEO COMPONENT	IPOD STEREO/AUDIO SYSTEM	REMOTE CONTROL DOCKING STATION	VIDEO CONVERTER/ENHANCER
DIGITAL MEDIA RECEIVER	MULTIMEDIA INTERNET LINK	SPEAKERS (POWERED, IN-WALL, OUTDOOR)	VIDEO GAME ACCESSORIES
DIGITAL MEDIA/MUSIC MANAGER	MULTIMEDIA PLAYER/RECORDER	STABILIZER	VIDEO GAME CONSOLE
DIGITAL SATELLITE RECEIVER	MULTIMEDIA STORAGE SERVER	SURGE PROTECTOR	VIDEO GAME CONTROLLER
DIGITAL VIDEO RECORDER (TIVO)	NETWORK ETHERNET ADAPTER	SWITCHERS - AUDIO	WIRELESS LAN ADAPTER
DVD PLAYER/RECORDER	NETWORK ETHERNET SWITCH	SWITCHERS - VIDEO	WIRELESS ROUTER
HARD DISK RECORDER	NETWORK MUSIC PLAYER	TV - LCD FLAT PANEL	

Coverage for all additional flat panel TVs located and operated within Your single residence that are not part of an audio home theater system includes, but is not limited to, all flat panel LCD, LED, OLED and Plasma TVs of any brand, any age and any size. Coverage also includes the original remote control and 3D glasses.

NOTE: ADH COVERAGE IS NOT INCLUDED UNDER YOUR PLAN FOR ANY OF THE PRODUCTS REFERENCED ABOVE UNDER THE “ENTERTAINMENT PACKAGE PLAN”.

G. PREMIER PLAN – If You purchased a Premier Plan (“Your Plan”) as evidenced on Your Coverage Summary document, Your Plan provides coverage as described in the WHAT IS COVERED section above for all applicable media/entertainment, security, TV and computer Products that are located and operated within Your single residence as detailed below.

1. Coverage for media/entertainment, security & TV Products includes the following Product span (as applicable to Your single residence):

3D GLASSES	CONTROLLERS - TABLETOP	IPOD STEREO/AUDIO SYSTEM	SWITCHERS - AUDIO
3D GLASSES CHARGER	CONTROLLERS - VOLUME	KEYBOARD - COMPUTER/LAPTOP	SWITCHERS - VIDEO
3D SYNC TRANSMITTER	CONTROLLERS - WALL MOUNT	KEYPADS - TABLETOP	TABLET
AMPLIFIED SPEAKERS/SUBWOOFER	DESKTOP COMPUTERS	KEYPADS - WALL MOUNT	TOUCHPANEL - HANDHELD
AMPLIFIER	DIGITAL MEDIA RECEIVER	LAPTOP	TOUCHPANEL - INTERFACE
AUDIO ADAPTERS	DIGITAL MEDIA/MUSIC MANAGER	MODEM	TOUCHPANEL - TABLETOP
AUDIO HEADPHONES	DIGITAL SATELLITE RECEIVER	MONITOR	TOUCHPANEL - WALL MOUNT
AUDIO MODULES	DIGITAL VIDEO RECORDER (TIVO)	MOUSE	TOUCHPANEL - WIRELESS
AUDIO SPEAKERS	DLP PROJECTOR	MULTIMEDIA INTERNET LINK	TV - DLP LED PROJECTION
AUDIO/VIDEO COMPONENT	DOCKING STATION - NOTEBOOK	MULTIMEDIA PLAYER/RECORDER	TV - LCD FLAT PANEL
AV CABINET	DOCUMENT SCANNER	MULTIMEDIA STORAGE SERVER	TV - LCD LED
AV CABINET - LOWBOY	DVD HOME THEATER SYSTEM	NETWORK ETHERNET ADAPTER	TV - LCD LED 3D
BLIND/DRAPE/SHADE CONTROL	DVD PLAYER/RECORDER	NETWORK ETHERNET SWITCH	TV - LCD LED TV/DVD COMBO
SECURITY CAMERAS - BOARD/BULLET/DOME	ENTERTAINMENT CENTER	NETWORK MUSIC PLAYER	TV - LCD PROJECTOR
SECURITY CAMERAS - HIDDEN	E-READER	PRINTER - ALL IN ONE	TV - LCD TV/DVD COMBO
SECURITY CAMERAS - MAGNIFYING	EXTERNAL CD/DVD	PRINTER - INJET	TV - PLASMA
SECURITY CAMERAS - MOTION DETECTOR	EXTERNAL HARD DRIVE	PRINTER - LASER	TV - PLASMA 3D
SECURITY CAMERAS - MOTORIZED	EYE TREK GLASSES	PROJECTION SCREEN	TV - PLASMA W/BUILT IN DVR
SECURITY CAMERAS - NIGHT VISION/INFRARED	HARD DISK RECORDER	PROJECTOR - D-ILA	TV CABINET
SECURITY CAMERAS - OUTDOOR	HDTV CONVERTER/DECODER	PROJECTOR - DLP	TV CABINET - LOWBOY
SECURITY CAMERAS - PAN/TILT/ZOOM	HOME THEATER BATTERY BACK-UP	PROJECTOR - LCD	TV STAND
SECURITY CAMERAS - SMOKE DETECTOR STYLE	HOME THEATER COMPONENTS	PROJECTOR - LCOS	UNIVERSAL REMOTE CONTROL
SECURITY CAMERAS - ULTRACOMPACT	HOME THEATER COOLING FANS	RECEIVER-AUDIO	USB HUB
SECURITY CAMERAS - WIRELESS	HOME THEATER IN A BOX	RECEIVER-AUDIO/VIDEO	VIDEO ANTENNA
COMMUNICATION CAMERA	HOME THEATRE SPEAKER PACKAGE	REMOTE BLIND OPENER	VIDEO CASSETTE RECORDER
COMPUTERIZED GAME/GAME CONSOLE	HT POWER DISTRIBUTION	REMOTE CONTROL DOCKING STATION	VIDEO CONVERTER/ENHANCER
CONTROLLERS - CLIMATE	INTERFACE - DOORBELL	SATELLITE RADIO	VIDEO GAME ACCESSORIES
CONTROLLERS - DIMMERS	INTERFACE - INTERCOM	SPEAKER STAND	VIDEO GAME CONTROLLER
CONTROLLERS - HANDHELD	INTERFACE - IPOD	SPEAKERS (POWERED, IN-WALL, OUTDOOR)	WIRELESS LAN ADAPTER
CONTROLLERS - LIGHTING	INTERFACE - TELEPHONE	STABILIZER	WIRELESS ROUTER
CONTROLLERS - SYSTEM	IPOD DOCKING STATION	SURGE PROTECTOR	

2. Coverage for any additional flat panel TVs located and operated within Your single residence that are not part of an audio home theater system include, but are not limited to, flat panel LCD, LED, OLED and Plasma TVs of any brand, any age and any size. Coverage also includes the original remote control and 3D glasses.

NOTE: ADH COVERAGE IS NOT INCLUDED UNDER YOUR PLAN FOR ANY OF THE PRODUCTS REFERENCED ABOVE UNDER THE “PREMIER PLAN”.

3. Coverage for computer Products includes desktop computers, laptop/notebook computers and/or tablets, and is limited to computers that are equipped with a) Windows Operating System version XP or newer, b) Android Operating System version 1.6 or newer, c) Apple Operating System version OS X / iOS 6 or newer, or d) Linux Operating System with publication date of 2009 or newer (as applicable to Your computer Product).

- ADH coverage is included for computer Products; such as damage resulting from dropping the Product, liquid, or in association with screen breakage (screen breakage is only applicable to computer Products that include a detachable screen/monitor; such as a laptop, notebook or tablet).

DEDUCTIBLE

Under Your Plan, You are required to pay the Deductible amount specified on Your Coverage Summary document, per claim, for covered services under this Service Contract; which must be paid at the time services are authorized by the Administrator.

PLACE OF SERVICE

Determination of which place of service applies to Your Product is based on and will be the same as that which was provided under Your Product’s original manufacturer’s warranty. The Administrator can provide assistance in confirming which of the following is applicable to Your Product:

- For Products that included **In-Home/On-Site Service**, We will arrange for Your Product to be serviced at Your location; provided You have prepared the following provisions: (1) accessibility to the Product; (2) a non-threatening and safe environment; and (3) an adult over the age of 18 to be present for the period of time Our authorized technician is scheduled for service and while Our authorized technician is on Your property servicing Your Product. In the event it is necessary to continue certain repair services at a repair center, You may be required to ship/transport the Product to a repair center designated by the Administrator. In such circumstances, the shipping/transportation charges will be covered by this Service Contract. In-Home/On-Site Service will be provided by a service provider authorized by the Administrator during regular business hours, local time, Monday through Friday (except holidays).
- For Products that included **Depot Service**, We will pay for the packaging and postage costs required to ship Your Product to and from Our authorized depot center.

IF OUR DIAGNOSIS INDICATES THAT THE PROBLEM IS NOT COVERED BY THIS SERVICE CONTRACT, YOU MAY BE RESPONSIBLE FOR ALL SERVICE FEES INCURRED FOR SUCH DIAGNOSIS.

LIMIT OF LIABILITY

- **Product Claim Annual Limit:** For any one Product, the maximum amount We will pay during a consecutive twelve (12) month period for a single claim shall not exceed the "Product Claim Annual Limit" amount shown on Your Coverage Summary document.
- **Aggregate Claim Annual Limit:** In the aggregate, the total amount We will pay during a consecutive twelve (12) month period for all claims shall not exceed the "Aggregate Claim Annual Limit" amount shown on Your Coverage Summary document. In the event this Aggregate Claim Annual Limit is reached, You are no longer eligible to receive coverage under this Service Contract for Your Product(s) until twelve (12) months thereafter (assuming continual payment in full of Your Service Contract Fee when due).

NEITHER WE NOR THE ADMINISTRATOR NOR THE DEALER SHALL BE LIABLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES; INCLUDING BUT NOT LIMITED TO: PROPERTY DAMAGE, LOST TIME OR LOST DATA RESULTING FROM THE FAILURE OF ANY PRODUCT OR EQUIPMENT OR FROM DELAYS IN SERVICE OR THE INABILITY TO RENDER SERVICE. NEITHER WE NOR THE ADMINISTRATOR NOR THE RETAILER SHALL BE LIABLE FOR ANY AND ALL PRE-EXISTING CONDITIONS THAT OCCUR PRIOR TO THE EFFECTIVE DATE OF THIS SERVICE CONTRACT; INCLUDING ANY INHERENT PRODUCT FLAWS.

IF YOUR PRODUCT NEEDS SERVICE

If You need to file a claim under this Service Contract, You must contact the Administrator to obtain a repair authorization number prior to having any repairs made to Your Product. For fast service[, log onto www.ElectronicsProtect.com] or call the Administrator with Your Coverage Summary document readily available. Do not return Your Product to Your Retailer unless so instructed by the Administrator, and if instructed to do so, a copy of Your Coverage Summary document and a brief written description of the problem must accompany Your Product. NOTE: We are not liable for freight charges or damage due to improper packaging by You or Your representative. THIS SERVICE CONTRACT MAY PROVIDE NO COVERAGE IF YOU MAKE UNAUTHORIZED REPAIRS. When You receive authorization for repairs, You will also receive further instructions on how to obtain service for Your Product. In the event Your Service Contract expires during the time of an approved claim, this Service Contract is extended until the claim has been fulfilled.

WHAT IS NOT COVERED (GENERAL EXCLUSIONS)

AS RELATED AND APPLICABLE TO YOUR COVERED PRODUCT(S), THIS SERVICE CONTRACT DOES NOT COVER ANY FAILURE, LOSS, REPAIRS OR DAMAGE IN CONNECTION WITH OR RESULTING FROM: (a) Pre-Existing Conditions, as defined, incurred or known to You; (b) Improper packaging and/or transportation by You or Your representative resulting in damage to the Product while it is in transit, including improperly securing the Product during transportation; (c) Installation, removal, reinstallation or improper installation of parts/components, upgrades, attachments, accessories, peripherals or any items considered to be expendable or consumer replaceable; (d) Products that are used in heavy commercial or industrial applications/operations, or intended for Commercial Use, as defined; (e) Riot, nuclear radiation, war / hostile action, radioactive contamination, etc.; (f) Neglect, negligence, misuse, Abuse, vandalism, theft, or malicious mischief or disappearance; (g) Rust, corrosion, warping, bending; (h) animals, animal inhabitation or insect infestation; (i) Causes beyond Your control; such as battery failure/leakage, inadequate plumbing, environmental conditions, exposure to weather conditions or external perils of nature (including but not limited to: fire, flood, smoke, sand, dirt, lightning, humidity, liquid damage of any kind, storms, wind, hail and earthquake); (j) Operation of the Product outside of the manufacturer's operational or environmental specifications; (k) Collision, collapse or explosion of / with another object; (l) Dropping the Product, liquid spillage onto the Product, submersion of the Product into liquid, or screen breakage (unless otherwise stated herein); (m) Damage to a covered part caused by a non-covered part; (n) Lack of performing the manufacturer's recommended maintenance, operation/storage of the Product in conditions outside of the manufacturer's specifications or instructions, or use of the Product in a manner that would otherwise void the original manufacturer's warranty or that is contrary to the design and function for which the Product was originally intended; (o) Operational errors; (p) Loss of electricity, "power brown-out" or improper use of electricity; (q) Modifications, adjustments, alterations, manipulation or repairs made by anyone other than a service technician authorized by Us; (r) Products subject to a manufacturer's recall, warranty or rework to repair design or component deficiencies, improper construction, manufacturer error, etc.; regardless of the manufacturer's ability to pay for such repairs; (s) Merchandise sold without a manufacturer's warranty or "AS IS" (unless otherwise specified herein); (t) Merchandise that has removed or altered serial numbers; (u) Consequential damages or delay in rendering service under this Service Contract, or loss of use or data during the period of time in which the Product is at a repair facility or otherwise awaiting parts as authorized by Us; (v) Non-Failure problems, including but not limited to: Cosmetic Damage, imperfections, noises, squeaks, etc.; (w) Normal periodic or preventive maintenance, user education or set up adjustments; (x) Any service of the Product that is covered by a warranty, other service contract, or insurance; (y) Structural items or frames (unless otherwise specified herein); (z) Attachments that are essential to the basic function of the Product, but not provided by the manufacturer or not included in the original sale of the Product; (aa) Cost of lost components not covered by the Product's original manufacturer's warranty, or any non-

operating / non-power-driven part; including but not limited to: plastic parts or other parts such as accessory cables, batteries, bolts, cables, connectors, cords, dials, fuses, glass, handles, hinges, keypads, latches, liners, lines, masks, moldings, plastic body or molding, switches and wiring; (ab) Cost of removal or disposal of the Product from Your possession in order to comply with any EPA requirements; (ac) Liability or damage to property, or injury, or death to any person arising out of the operation, maintenance or use of the Product; or (ad) Any service performed outside of the United States of America, its territories, or Canada.

YOU ARE RESPONSIBLE FOR BACKING UP ALL SOFTWARE AND DATA ON A REGULAR BASIS AND PRIOR TO COMMENCEMENT OF ANY REPAIR. THIS SERVICE CONTRACT DOES NOT COVER RESTORATION OF SOFTWARE OR DATA, OR DATA RETRIEVAL TO/FROM YOUR COVERED PRODUCT, AND WE ARE UNABLE TO TRANSFER SUCH TO ANY REPLACEMENT DEVICE THAT MAY BE PROVIDED TO YOU. IN NO EVENT SHALL WE BE RESPONSIBLE FOR THE RESTORATION OF SOFTWARE OR DATA, OR FOR RETRIEVING DATA FROM YOUR PRODUCT.

IF YOUR PRODUCT EXPERIENCES AN OCCURRENCE THAT IS EXCLUDED FROM COVERAGE UNDER THIS SECTION, OR IN THE EVENT OF A SERVICE INCIDENT WHEREIN THERE IS A "NO PROBLEM FOUND" DIAGNOSIS FROM OUR AUTHORIZED SERVICER, THEN YOU ARE RESPONSIBLE FOR ALL COSTS IN ASSOCIATION WITH SUCH SERVICE; INCLUDING ANY SHIPPING AND/OR ON-SITE SERVICING COSTS.

OUR RIGHT TO RECOVER PAYMENT

If You have a right to recover against another party for anything We have paid under this Service Contract, Your rights shall become Our rights. You shall do whatever is necessary to enable Us to enforce these rights. We shall recover only the excess after You are fully compensated for Your loss.

CANCELLATION

You may cancel this Service Contract at any time by informing the Dealer of Your cancellation request. If such request is within 30 days of the purchase of this Service Contract, You will receive a 100% refund of the Service Contract Fee paid by You, minus any claims paid by Us. If such request is made after 30 days of the purchase date of this Service Contract, You will receive a pro-rata refund based upon one-hundred percent of any unearned Service Contract Fee paid by You, minus any claims paid by Us.

NOTE: If You cancel this Service Contract during a time in which there are unpaid Service Contract Fee charges due from You; regardless of whether such payments are currently due or overdue, We reserve the right to deduct any or the entire portion of any such unpaid amounts from Your refund, if any. If Your calculated refund results in You owing Us payment for services provided in advance of Our receipt of Your due Service Contract Fee, We may bill You for the lesser of the net amount due to Us or the remaining unpaid full (annual Term) Service Contract Fee. We will bill or charge You any balance owed to Us through the same mechanism as any previous installment billings, or We will direct bill You if such a mechanism is not available.

We may only cancel this Service Contract for the following reasons: 1) non-payment of the Service Contract Fee by You; 2) material misrepresentation by You to Us; or 3) substantial breach of duties by You under this Service Contract in relation to the covered Product or its use. If We cancel this Service Contract, We must provide written notice to You at least 15 days prior to the effective date of cancellation. Such notice will be sent to Your current address in Our file with the reason for and effective date of such cancellation. If We cancel this Service Contract, You will receive a pro-rata refund based upon one-hundred percent of any unearned Service Contract Fee paid by You, minus any claims paid by Us.

NOTE: These CANCELLATION provisions apply to the original purchaser of this Service Contract only.

GUARANTY

This is not an insurance policy; it is a service contract. We have obtained an insurance policy to insure Our performance under this Service Contract. Should We fail to pay any claim or fail to replace the Product covered under this Service Contract within sixty (60) days after the claim has been submitted, or in the event You cancel this Service Contract, and We fail to refund any unearned portion of the Service Contract price, You are entitled to make a direct claim against the insurer, Wesco Insurance Company, at 866-505-4048 or 59 Maiden Lane, 43rd Floor, New York, NY 10038.

RENEWABILITY

Your coverage under this Service Contract will automatically renew as long as payment of the Service Contract Fee is received by Us on or before the due date. If You wish to non-renew Your coverage under this Service Contract, please call Us at 1-[855-828-4711] prior to Your next billing cycle due date.

TRANSFERABILITY

Coverage under this Service Contract is not transferable to any other person by You.

ENTIRE AGREEMENT

This Service Contract; including the terms, conditions, limitations, exceptions and exclusions, and Your Coverage Summary document, constitute the entire agreement between Us and You and no representation, promise or condition not contained herein shall modify these items, except as required by law.

SPECIAL STATE REQUIREMENTS

Regulation of service contracts may vary widely from state to state. Any provision within this Service Contract which conflicts with the laws of the state where You live shall automatically be considered to be modified in conformity with applicable state laws and regulations as set forth below. The following state specific requirements apply if Your Service Contract was purchased in one of the following states and supersede any other provision within Your Service Contract terms and conditions to the contrary.

Alabama: If You request cancellation of this Service Contract within thirty (30) days of the purchase date of the Service Contract and the refund is not paid or credited within forty-five (45) days after Your cancellation request to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract. Any refund may be credited to any outstanding balance of Your account and the excess, if any, returned to You. AMT Warranty Corp. is the Provider under this Service Contract.

Arizona: CANCELLATION - You may cancel this Service Contract at any time by informing the Dealer of Your cancellation request. If such request is within 30 days of the purchase date of this Service Contract and You have incurred no claims, You will receive a 100% refund of the Service Contract Fee paid by You. If such request is made after 30 days of the purchase date of this Service Contract or You have incurred paid claims within the first 30 days of the purchase date of this Service Contract, You will receive a pro-rata refund based upon one-hundred percent of any unearned Service Contract Fee paid by You. No claims incurred or paid will be subtracted from any refund. **WHAT IS NOT COVERED** - We shall not provide coverage only for those specifically listed items in the **"WHAT IS NOT COVERED"** section.

Arkansas: If You request cancellation of this Service Contract within thirty (30) days of the purchase date of the Service Contract and the refund is not paid or credited within forty-five (45) days after Your cancellation request to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract.

California: This Service Contract may be cancelled by the Service Contract Holder for any reason, including, but not limited to, the Product covered under this Service Contract being sold, lost, stolen or destroyed. If You decide to cancel Your Service Contract, and Your cancellation notice is received by the Administrator within thirty (30) days of the date You received the Service Contract, and You have made no claims against the Service Contract, you will be refunded the full Service Contract price paid; or if Your Service Contract is cancelled by written notice after thirty (30) days from the date You received this Service Contract or You have incurred a claim within the first thirty (30) days, You will be refunded a pro-rated amount of the Service Contract price paid, less any claims paid. Warrantech Consumer Product Services, Inc. (License No. SA-1) is the Service Contract Administrator and AMT Warranty Corp. (License No. SA-42) is the Obligor for this Service Contract.

Connecticut: In the event of a dispute with Administrator, You may contact The State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase or lease price of the Product, the cost of repair of the Product and a copy of the warranty Service Contract. You may cancel Your Service Contract if the covered Product is sold, lost, stolen, or destroyed. **SERVICE CONTRACT HOLDER'S RESPONSIBILITY:** It is the responsibility of the Service Contract Holder to follow the manufacturer's specifications for the use and care/maintenance of the Covered Product.

Florida: This Service Contract is between the Provider, Technology Insurance Company, Inc. (License No. 03605) and You, the purchaser. You may cancel Your Service Contract by informing the selling dealer or the Administrator, WCPS of Florida, Inc. (License No. 80202) of Your cancellation request. In the event the Service Contract is canceled by You, return of the premium shall be based upon ninety percent (90%) of the unearned pro-rata premium less any claims that have been paid or less the cost of repairs made on Your behalf. In the event the Service Contract is canceled by the Administrator or Provider, return of the premium shall be based upon one hundred percent (100%) of the unearned pro-rata premium less any claims that have been paid or less the cost of repairs made on Your behalf. The rates charged to You for this Service Contract are not subject to regulation by the Florida Office of Insurance Regulation.

Georgia: This Service Contract will be interpreted and enforced according to the laws of the state of Georgia. In no event will paid claims be deducted from any refund. **CANCELLATION** - If You request cancellation within 30 days of the purchase date of this Service Contract and You have incurred no claims, You will receive a 100% refund of the Service Contract Fee paid by You. If such request is made after 30 days of the purchase date of this Service Contract or You have incurred paid claims within the first 30 days of the purchase date of this Service Contract, You will receive a pro-rata refund based upon one-hundred percent of any unearned Service Contract Fee paid by You. No claims incurred or paid will be subtracted from any refund. The Administrator may not cancel this Service Contract except for fraud, material misrepresentation, or nonpayment by You. Notice of such cancellation will be in writing and given at least thirty (30) days prior to cancellation.

Hawaii: If You request cancellation of this Service Contract within thirty (30) days of the purchase date of the Service Contract and the refund is not paid or credited within forty-five (45) days after Your cancellation request to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract.

Illinois: Covered items must be in place and in good operating condition on the effective date of coverage and become inoperative due to normal wear and tear after the effective date of this Service Contract.

Indiana: Your proof of payment to the issuing vendor for this Service Contract shall be considered proof of payment to the insurance company which guarantees Our obligations to You.

Maine: If You request cancellation of this Service Contract within thirty (30) days of the purchase date of the Service Contract and the refund is not paid or credited within forty-five (45) days after Your cancellation request to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract.

Maryland: If You request cancellation of this Service Contract within thirty (30) days of the purchase date of the Service Contract and the refund is not paid or credited within forty-five (45) days after Your cancellation request to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract.

Minnesota: If You request cancellation of this Service Contract within thirty (30) days of the purchase date of the Service Contract and the refund is not paid or credited within forty-five (45) days after Your cancellation request to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract.

Missouri: CANCELLATION - If You request cancellation within 30 days of the purchase date of this Service Contract and You have incurred no claims, You will receive a 100% refund of the Service Contract Fee paid by You. If such request is made after 30 days of the purchase date of this Service Contract or You have incurred paid claims within the first 30 days of the purchase date of this Service Contract, You will receive a pro-rata refund based upon one-hundred percent of any unearned Service Contract Fee paid by You. No claims incurred or paid will be subtracted from any refund.

Nevada: If You request cancellation of this Service Contract within thirty (30) days of the purchase date of the Service Contract and the refund is not processed within forty-five (45) days, a penalty of ten percent (10%) of the Service Contract price paid will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract. If You request cancellation within 30 days of the purchase date of this Service Contract and You have incurred no claims, You will receive a 100% refund of the Service Contract Fee paid by You. If such request is made after 30 days of the purchase date of this Service Contract or You have incurred paid claims within the first 30 days of the purchase date of this Service Contract, You will receive a pro-rata refund based upon one-hundred percent of any unearned Service Contract Fee paid by You. No claims incurred or paid will be subtracted from any refund. If Your Service Contract was financed, the outstanding balance will be deducted from any refund.

New Hampshire: In the event You do not receive satisfaction under this Service Contract, You may contact the New Hampshire Insurance Department at, 21 South Fruit Street, Suite 14, Concord, NH 03301, 603-271-2261.

New Mexico: If You request cancellation of this Service Contract within thirty (30) days of the purchase date of the Service Contract and the refund is not paid or credited within sixty (60) days after Your cancellation request to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract.

New York: If You request cancellation of this Service Contract within thirty (30) days of the purchase date of the Service Contract and the refund is not paid or credited within thirty (30) days after Your cancellation request to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract.

North Carolina: We may cancel this Service Contract only for non-payment of the purchase price of the Service Contract or a direct violation of the Service Contract by You.

Oklahoma: Coverage afforded under this service warranty is not guaranteed by the Oklahoma Insurance Guaranty Association. **CANCELLATION** - The cancellation section of this contract is deleted in its entirety and replaced with the following: If You cancel this service warranty within the first thirty (30) days and no claim has been authorized or paid within the first thirty (30) days, We will refund the entire service warranty contract purchase price. If You cancel this service warranty after the first thirty (30) days, or have made a claim within the first thirty (30) days, return of premium shall be based upon ninety percent (90%) of the unearned pro-rata premium less the actual cost of any service provided under the service warranty contract. If We cancel this service warranty, return of premium shall be based upon one hundred percent (100%) of unearned pro-rata premium less the actual cost of any service provided under the service warranty contract. **WHAT IS NOT COVERED, Exclusion N – is deleted and replaced with the following:** N) FAILURE TO PROVIDE MANUFACTURER'S RECOMMENDED MAINTENANCE OR OPERATION/STORAGE OF THE COVERED PRODUCT IN CONDITIONS OUTSIDE MANUFACTURER SPECIFICATIONS OR USE OF A COVERED PRODUCT IN SUCH A MANNER AS WOULD CAUSE COVERAGE UNDER THE MANUFACTURER'S WARRANTY TO BECOME VOIDABLE OR THAT ARE USED IN A MANNER INCONSISTENT WITH THE DESIGN OF THE EQUIPMENT OR MANUFACTURER INSTRUCTIONS OR SPECIFICATIONS.

Oregon: This Service Contract is an agreement between the Obligor/Provider, AMT Warranty Corp., 59 Maiden Lane, 43rd Floor, New York, NY 10038, (866) 327-5818 and You.

South Carolina: If You request cancellation of this Service Contract within thirty (30) days of the purchase date of the Service Contract and the refund is not paid or credited within forty-five (45) days after return of the Service Contract to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract. If You have any questions regarding this Service Contract, or a complaint against the Obligor, You may contact the South Carolina Department of Insurance at 1201 Main Street, Suite 1000, Columbia, South Carolina 29201, (803) 737-6160.

Texas: Warrantech Consumer Product Services, Inc. Service Contract Administrator No. 187. If You have any questions regarding the regulation of the Service Contract Provider or a complaint against the Obligor, You may contact the Texas Department of Licensing & Regulation, 920 Colorado, P.O. Box 12157, Austin, Texas 78711, (800) 803-9202. You may return this Service Contract within thirty (30) days of the date of purchase of this Service Contract. If this Service Contract is cancelled within the first thirty (30) days, We will refund the entire Service Contract charge, less claims paid. If this Service Contract is cancelled after the first thirty (30) days, You will receive a pro-rata refund [less a twenty-five dollar (\$25) administrative fee and] less any claims paid by Us. A ten percent (10%) penalty per month will be added to a refund that is not made within forty-five (45) days of Your return of the Service Contract to the provider. You may apply for reimbursement directly to the insurer if a refund or credit is not paid before the 46th day after the date on which the Service Contract is canceled. These provisions apply only to the original purchaser of the Service Contract. If We cancel this Service Contract, We shall mail a written notice to You at the last known address held by Us before the fifth day preceding the effective date of cancellation. The notice will state the effective date and the reason for the cancellation. However, prior notice is not required if the reason for cancellation is nonpayment of the provider fee, fraud or a material misrepresentation by the Service Contract Holder to the provider or the provider's administrator, or a substantial breach of duties by the Service Contract Holder relating to the covered product or its use. If We cancel this Service Contract, no cancellation fee shall apply.

Utah: The Provider/Obligor is AMT Warranty Corp., 59 Maiden Lane, 43rd Floor, New York, NY 10038, 866-327-5818. Coverage afforded under this Service Contract is not guaranteed by the Property and Casualty Guaranty Association. We may only cancel this Service Contract for material misrepresentation, nonpayment by You or a substantial breach of duties by You relating to the covered property or its use. If We cancel this Service Contract for non-payment, such cancellation will be effective ten (10) days after the mailing of notice. If We cancel this Service Contract material misrepresentation of a substantial breach of duties, such cancellation will be effective thirty (30) days after mailing of notice. This Service Contract or warranty is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. If You need to file a claim under this Service Contract, You must obtain authorization by submitting a claim by calling the Administrator at 1-877-319-8997. If a repair or replacement occurs when the Administrator's office is closed, You may follow these claims procedure without prior authorization. However, You must call the Administrator as soon as reasonably possible. Failure to call in and report the claim may result in non-payment.

Washington: If You request cancellation of this Service Contract within thirty (30) days of the purchase date of the Service Contract and the refund is not paid or credited within thirty (30) days after return of the Service Contract to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract. In the event We cancel this Service Contract, We will mail a written notice to You at Your last known address at least twenty-one (21) days prior to cancellation with the effective date for the cancellation and the reason for cancellation. What is Not Covered from coverage are limited to those expressly stated under the **"WHAT IS NOT COVERED"** section above. You may file a claim directly with Wesco Insurance Company at any time, at 59 Maiden Lane, 43rd Floor, New York, NY 10038 or 866-505-4048. The State of Washington is the jurisdiction for any civil action in connection with this Contract.

Wisconsin: THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. All references to "Your Plan" are hereby deleted and replaced with "Your Service Contract". You may cancel this Service Contract at any time. We may only cancel this Service Contract for material misrepresentation by You, nonpayment by You or a substantial breach of duties by You relating to the covered property or its use. If We cancel this Service Contract, We shall mail a written notice to You at Your last known address at least five (5) days prior to cancellation. The notice shall state the effective date of the cancellation and the reason for the cancellation. If this Service Contract is canceled within thirty (30) days of the date of purchase and no claims have been paid, the Administrator shall return one hundred percent (100%) of the purchase price paid and the Service Contract shall be void. The right to void the Service Contract applies only to the original purchaser of the Service Contract. If the refund is not paid or credited within forty-five (45) days after return of the Service Contract to Us, We shall pay a ten percent (10%) per month penalty of the refund amount outstanding which We shall add the amount of the refund.

For Service Contracts canceled subsequent to the period stated in the preceding paragraph or if a claim has been made under this Service Contract within such period, We shall refund one hundred percent (100%) of the unearned pro rate provider fee, less any claims paid and less a cancellation fee not to exceed ten percent (10%) of the Service Contract purchase price paid. If You request cancellation due to a total loss of Your product which is not covered by a replacement under the terms of Your Service Contract, the Administrator shall return one hundred percent (100%) of the unearned pro-rata Service Contract purchase price paid, less claims paid. Unauthorized repairs may not be covered. The **GUARANTY** section is deleted and replaced as follows: Our obligations under this Service Contract are insured under a service contract reimbursement insurance policy. Should We fail to pay any claim or fail to replace the product covered under this Service Contract within sixty (60) days after You provide proof of loss or, in the event You cancel this Service Contract and We fail to refund the unearned portion of the Service Contract purchase price, or if the Provider becomes insolvent or otherwise financially impaired, You are entitled to make a direct claim against the insurer, Wesco Insurance Company, at 1-866-505-4048 or 59 Maiden Lane, 43rd Floor, New York, NY 10038 for reimbursement, payment or provision of this Service Contract.

Wyoming: If You request cancellation of this Service Contract within thirty (30) days of the purchase date of the Service Contract and the refund is not paid or credited within forty-five (45) days after return of the Service Contract to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract. If We cancel this Service Contract, We shall mail a written notice to You at Your last known address at least ten (10) days prior to cancellation. The notice shall state the effective date of the cancellation and the reason for the cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the provider fee, a material misrepresentation by You to the provider or a substantial breach of duties by You relating to the covered product or its use.

***[Log onto the Administrator's website at www.ElectronicsProtect.com] or]
Call 1-[855-828-4711] to obtain a copy of these terms & conditions.***