

COVERAGE SUMMARY

This Coverage Summary discusses coverage, exclusions, and limitations for the Plan You selected, as identified in the Coverage Letter. See below for components and services “excluded from coverage” to assist Your understanding under this Contract. **Your coverage depends upon the Plan You selected. Your selected Plan is listed in the Coverage Selected section of this Coverage Letter, and a summary of specific coverages, limitations, and exclusions for Your Plan are found below. A complete list of coverages, limitations, and exclusions are found in the Terms and Conditions of Your Contract.**

Personal Electronics Protection Plans

[Personal Electronics Repair Plan]

If You selected the Personal Electronics Repair Plan as indicated under the heading “Coverage Selected” on Your Coverage Letter, the Plan covers components and parts which are necessary for the operation of the Covered Equipment listed below which are owned by You, up to the limits set forth in Your Terms and Conditions. **For certain claims You must pay a Service Fee in advance of service as described in the Terms and Conditions.** If We determine the Covered Equipment listed below is not repairable due to a covered Failure, then We will, at Our absolute and sole discretion, (i) replace the Covered Equipment with one of equal or similar features and functionality, (ii) replace the Covered Equipment with a product of like quality taking into consideration the make, model, and features of the item being replaced, or (iii) provide You with a payment in an amount equal to the Replacement Value of the Covered Equipment, as determined by Us, and in any event subject to Your available coverage limit. **Failures due to accidental damage from handling (as defined in Your Terms and Conditions as “ADH”) are covered for laptops, portable DVD/Blu-ray players, portable handheld gaming devices, tablets, wearables, audio headsets, virtual reality headset, and printer display screens only.**

This Plan covers only the following Covered Equipment, subject to the applicable exclusions:

Home Office Equipment. In this Contract “Home Office Equipment” means only the following if owned by You and typically located at the Covered Property:

- (i) Desktop computers, laptop computers and tablets equipped with a Windows Operating System version 8 or newer or Android version 1.6 or newer, and (ii) Apple computers which are equipped with an Apple operating system version OS X (10) or newer or Chrome OS PCs (collectively “PC”). Each PC can include one (1) of each of the following accessories: an associated external monitor, keyboard (wired or wireless), mouse (wired or wireless), and external desktop speaker set (wired).
- External hard drives.
- Printers and multifunction printers.

Home Entertainment Equipment. In this Contract “Home Entertainment Equipment” equipment means only the following if owned by You and typically located at the Covered Property:

- LCD, Plasma, or LED televisions (collectively referred to as “televisions”). Televisions include coverage for the original remote control and connected gaming systems. Gaming systems include the original remote controls.
- DVD players, Blu-ray players and portable DVD players.
- Any of the following if purchased as a home theater systems set: a receiver, sound bar, speakers, Blu-ray player, amplifier, subwoofer, and tuner (collectively referred to as “home theater system in a box” or “home theater systems in a box”).
- Bluetooth and Wi-Fi enabled speakers, audio/video streaming devices, audio headsets, and virtual reality headsets.

Wearable Electronics. In this Contract “Wearable Electronics” means only the following if owned by You and typically located at the Covered Property:

- Health and fitness bands.
- Smart watches.

Home Connectivity Devices: Routers (wired or wireless) and modems.

Smart Home Products. In this Contract “Smart Home Products” means only the following if owned by You and located at the Covered Property:

- Smart device hubs.
- Smart light dimmers.
- Smart thermostats.
- Smart smoke detectors.
- Smart door locks.
- Smart home security cameras.
- Smart video doorbells.
- Smart carbon monoxide detectors.

The following items are excluded from coverage: Items covered under any insurance policy, warranty (manufacturer's or otherwise), or other service contract; Additional expenses, such as the Authorized Repair Technician's travel charges, not covered in standard service call rate; Cosmetic defects, damage to or failures of non-operational components that do not inhibit the proper operation and performance of the Covered Equipment, including but not limited to: appearance parts, decorative finishing, finish defects, nonfunctional plastic, trim, attachments, and accessories (except as otherwise stated herein); Products that are not owned by You, leased and rented products, or products that are not customarily located in Your specified residence; Theft or loss of the Covered Equipment; Data or software of any kind that is deleted or damaged during a repair or replacement under this Plan; Support or repairs to software, loss or damage to software due to any cause, including but not limited to: computer virus, worm, Trojan programs, adware, spyware, firmware or any other software program; Burned-in images and pixel failure within designed specifications or that do not materially alter the product's functionality; PCs that do not have administrator's permissions. Covered PCs must be able to upload and download software; ADH unless otherwise specified above.]

[Personal Electronics with Mobile Devices Repair Plan]

If You selected the Personal Electronics with Mobile Devices Repair Plan as indicated under the heading "Coverage Selected" on Your Coverage Letter, the Plan covers components and parts which are necessary for the operation of the Covered Equipment listed below which are owned by You, up to the limits set forth in Your Terms and Conditions. **For certain claims You must pay a Service Fee in advance of service as described in the Terms and Conditions.** If We determine that a component or part of a Covered Equipment listed below is not repairable due to a covered Failure, then We will, at Our absolute and sole discretion, (i) replace the Covered Equipment with one of equal or similar features and functionality, (ii) replace the Covered Equipment with a product of like quality taking into consideration the make, model, and features of the item being replaced, or (iii) provide You with a payment in an amount equal to the Replacement Value of the Covered Equipment, as determined by Us, and in any event subject to Your available coverage limit. **Failures due to accidental damage from handling (as defined in Your Terms and Conditions as "ADH") are covered for laptops, portable DVD/Blu-ray players, portable handheld gaming devices, tablets, wearables, audio headsets, virtual reality headset, printer display screens, and Mobile Devices only.**

This Plan covers only the following Covered Equipment, subject to the applicable exclusions:

Home Office Equipment. In this Contract "Home Office Equipment" means only the following if owned by You and typically located at the Covered Property:

- (i) Desktop computers, laptop computers and tablets equipped with a Windows Operating System version 8 or newer or Android version 1.6 or newer, and (ii) Apple computers which are equipped with an Apple operating system version OS X (10) or newer or Chrome OS PCs (collectively "PC"). Each PC can include one (1) of each of the following accessories: an associated external monitor, keyboard (wired or wireless), mouse (wired or wireless), and external desktop speaker set (wired).
- External hard drives.
- Printers and multifunction printers.

Home Entertainment Equipment. In this Contract "Home Entertainment Equipment" equipment means only the following if owned by You and typically located at the Covered Property:

- LCD, Plasma, or LED televisions (collectively referred to as "televisions"). Televisions include coverage for the original remote control and connected gaming systems. Gaming systems include the original remote controls.
- DVD players, Blu-ray players and portable DVD players.
- Any of the following if purchased as a home theater systems set: a receiver, sound bar, speakers, Blu-ray player, amplifier, subwoofer, and tuner (collectively referred to as "home theater system in a box" or "home theater systems in a box").
- Bluetooth and Wi-Fi enabled speakers, audio/video streaming devices, audio headsets, and virtual reality headsets.

Wearable Electronics. In this Contract "Wearable Electronics" means only the following if owned by You and typically located at the Covered Property:

- Health and fitness bands.
- Smart watches.

Home Connectivity Devices: Routers (wired or wireless) and modems.

Smart Home Products. In this Contract "Smart Home Products" means only the following if owned by You and located at the Covered Property:

- Smart device hubs.
- Smart light dimmers.
- Smart thermostats.
- Smart smoke detectors.
- Smart door locks.
- Smart home security cameras.
- Smart video doorbells.
- Smart carbon monoxide detectors.

Mobile Devices: Unlimited number of Mobile Devices per Covered Property of any brand and any age (excluding accessories) that are activated with a wireless telecommunications service. Claims on Mobile Devices are limited to up to a maximum of three (3) claims on Covered Equipment per rolling 12-month period. Mobile Device coverage includes coverage for accidental damage from handling (ADH) as defined in the Terms and Conditions of this Contract.

The following items are excluded from coverage: Items covered under any insurance policy, warranty (manufacturer's or otherwise), or other service contract, additional expenses, such as the Authorized Repair Technician's travel charges, not covered in standard service call rate; Cosmetic defects, damage to or failures of non-operational components that do not inhibit the proper operation and performance of the Covered Equipment, including but not limited to: appearance parts, decorative finishing, finish defects, nonfunctional plastic, trim, attachments, and accessories (except as otherwise stated herein); Products that are not owned by You, leased and rented products, or products that are not customarily located in Your specified residence; Theft or loss of the Covered Equipment; Data or software of any kind that is deleted or damaged during a repair or replacement under this Plan; Support or repairs to software, loss or damage to software due to any cause, including but not limited to: computer virus, worm, Trojan programs, adware, spyware, firmware or any other software program; Burned-in images and pixel failure within designed specifications or that do not materially alter the product's functionality; PCs that do not have administrator's permissions. Covered PCs must be able to upload and download software; ADH unless otherwise specified above.

Also excluded from coverage are Covered Equipment with altered or defaced International Mobile Equipment Identity (IMEI) numbers, and accessories, including, but not limited to, car chargers, Bluetooth headsets, face plates, and any accessories that come with the Mobile Device.]

NRG Protects Inc.
1301 McKinney Street, Suite 4800,
Houston, Texas 77010

Terms & Conditions

1. SHOULD YOU NEED SERVICE

a. PLEASE READ THIS CONTRACT CAREFULLY and then place Your claim at www.nrgprotects.com, or by calling 866-940-7972. **You will pay the Service Fee identified below in advance of any claim services being scheduled or provided. Certain items and events are not covered by this Contract. Please refer to the exclusions listed in the Exclusions section of this document.**

b. Have Your Account Number, make or model of the Covered Equipment, and Covered Property's complete street address available.

2. DEFINITIONS

In addition to the definitions found in the Coverage Summary, the following definitions will apply to this Contract:

- a. **"ADH"** means a drop, a liquid spill, or a cracked screen due to unintentional and accidental damage from handling as a result of normal use.
- b. **"Administrator"** means Asurion Technology Services of Florida, Inc. in Florida and Asurion Services, LLC in all other jurisdictions. You can write to Asurion at P. O. Box 805227, Chicago, IL 60680 or call 1-800-216-5232.
- c. **"Advanced Exchange"** means You will be shipped a replacement product after the claim has been filed. Upon receipt of the replacement product, the product which was approved for replacement must be returned to Us at Our expense in the return mailer that was shipped to You.
- d. **"Authorized Repair Center"** means a repair shop/depot We designate in response to Your request for service which is operated for the purposes of Carry-In Service.
- e. **"Authorized Repair Technician"** means a service contractor We dispatch for On-Site Service in response to Your request for service, an Authorized Repair Center We designate for Carry-In Service, an Advanced Exchange service We designate, or repair depot We designate for Repair Depot Service.
- f. **"Carry-In Service"** means repair or replacement of Covered Equipment performed at an Authorized Repair Center.
- g. **"Contract"** means this service contract between You and Us consisting of these Terms and Conditions, and the Coverage Letter (including the Coverage Summary).
- h. **"Coverage Letter"** means the letter attached to these Terms and Conditions setting forth the Plan You have selected, the monthly (or yearly) charge for the Plan, the specific coverages, exclusions, and limitations for the Plan You selected, and other important details about the Plan.
- i. **"Covered Equipment"** means the Home Office Equipment, Home Entertainment Equipment, Wearable Electronics, Home Connectivity Devices, and Smart Home Products owned by You, if listed in the Coverage Summary for the Plan, and typically located at the Covered Property. If You enrolled in a Plan that includes coverage for Mobile Devices, Covered Equipment also includes the Mobile Devices listed in the Coverage Summary if owned by You and typically located at the Covered Property.
- j. **"Coverage Summary"** means the summary of Covered Equipment, exclusions, and limitations for Your Plan which is included with the Coverage Letter.
- k. **"Covered Property"** means the residential service address listed on Your Coverage Letter.
- l. **"Failure"** means the mechanical or electrical breakdown of the Covered Equipment due to defects in materials or workmanship, Power Surge, normal wear and tear, or ADH as applicable.
- m. **"Home Connectivity Devices"** means only the Covered Equipment listed next to the Home Connectivity Devices heading in the Coverage Summary for the Plan, if Home Connectivity Devices coverage is included.
- n. **"Home Entertainment Equipment"** means only the Covered Equipment listed next to the Home Entertainment Equipment heading in the Coverage Summary for the Plan, if Home Entertainment Equipment coverage is included.
- o. **"Home Office Equipment"** means only the Covered Equipment listed next to the Home Office Equipment heading in the Coverage Summary for the Plan, if Home Office Equipment coverage is included.
- p. **"Mobile Devices"** means mobile devices typically located at the Covered Property of any brand and any age (excluding accessories) that are activated with a wireless telecommunications service.
- q. **"On-Site Service"** means diagnosis or repair of Covered Equipment performed at the Covered Property by an Authorized Repair Technician.
- r. **"Parties"** mean the parties to this Contract, namely Us and You.
- s. **"Plan"** or **"Plans"** means the specific protection plan You selected as listed on Your Coverage Letter.
- t. **"Plan End Date"** means the date which a Plan ends, as indicated in Your Coverage Letter.
- u. **"Plan Start Date"** means the date which a Plan starts, as indicated in Your Coverage Letter, subject to the applicable Waiting Period.
- v. **"Plan Term"** means the 12-month period of time reflected in the Coverage

Letter, subject to the applicable Waiting Period or any renewal Plan Term as the case may be.

- w. **"Power Surge"** means a short-term burst of excessive, unwanted energy (transient over-voltage) on a circuit, which if not suppressed, can accelerate wear and tear of attached electrical equipment increasing repair frequency, repair costs, or product failure.
- x. **"Repair Depot Service"** means a repair depot designated by Us.
- y. **"Replacement Value"** means replacement cost of the Covered Equipment as determined by Us, based on the replacement value, age, and condition of the Covered Equipment, as determined by Us, immediately prior to the breakdown.
- z. **"Service Fee"** means a non-refundable service fee plus tax, where applicable by law, paid by You via debit or credit card or other electronic payment method approved by Us at time of claim filing either online or by phone, in advance of service being provided, based on Service Fee table found below.
- aa. **"WAITING PERIOD" MEANS THE 30-DAY PERIOD FOLLOWING THE PLAN START DATE. THIS PERIOD DOES NOT APPLY TO ANY SUBSEQUENT PLAN TERM.**
- bb. **"We", "Us", and "Our"** means NRG Protects Inc. 1301 McKinney Street, Suite 4800, Houston, Texas 77010 1-855-241-9094.
- cc. **"Wearable Electronics"** means only the Covered Equipment listed next to the Wearable Electronics heading in the Coverage Summary for the Plan, if Wearable Electronics coverage is included.
- dd. **"You" and "Your"** means the customer contracting for services covered by the Plan pursuant to this Contract. If You are not the owner of the Covered Property, by entering into this Contract You represent to Us that You are authorized to enter into this Contract.

3. IMPORTANT

- a. ALL PLANS ARE PROVIDED BY US. THIS CONTRACT IS NOT INSURED. OBLIGATIONS UNDER THIS CONTRACT ARE BACKED BY THE FULL FAITH AND CREDIT OF NRG PROTECTS INC. UNLESS OTHERWISE NOTED IN THE STATE SPECIFIC CANCELLATION AND OTHER PROVISIONS SECTION. 1301 MCKINNEY STREET, SUITE 4800, HOUSTON, TX 77010. THIS PLAN IS NOT INSURED BY A SERVICE CONTRACT REIMBURSEMENT INSURANCE POLICY, UNLESS EXPRESSLY INDICATED IN THE "STATE SPECIFIC CANCELLATION AND OTHER PROVISIONS" SECTION BELOW.
- b. THIS IS A CONTRACT FOR REPAIR OR REPLACEMENT OF YOUR COVERED EQUIPMENT. **THIS IS NOT A CONTRACT FOR INSURANCE.** THE PURCHASE OF COVERAGE IS NOT MANDATORY, AND SIMILAR COVERAGE MAY BE PURCHASED THROUGH OTHER PROVIDERS.
- c. **THIS CONTRACT COVERS ONLY COVERED EQUIPMENT AND EXCLUDES ALL OTHERS UNLESS OTHERWISE STATED. SUBJECT TO ALL LIMITATIONS CONTAINED HEREIN, THIS CONTRACT PROVIDES COVERAGE FOR FAILURES IF THE FAILURE DID NOT EXIST, AND THE COVERED EQUIPMENT IS IN PROPER WORKING ORDER, AT THE END OF THE WAITING PERIOD.** UNLESS OTHERWISE SPECIFIED, ANY DOLLAR LIMIT MENTIONED IS IN THE AGGREGATE. WE **WILL NOT REIMBURSE YOU** FOR SERVICES PERFORMED WITHOUT OUR PRIOR APPROVAL.

4. CUSTOMER SERVICE

- a. If You suspect Your Covered Equipment has suffered a Failure after the Waiting Period, You must notify Us as soon as a Failure is discovered before the Plan End Date or within a reasonable time but **no later than ninety (90) days after the date on which the Failure occurred or the claim will not be considered.** For service, please call the number listed above. We will accept service requests online 24 hours a day, 7 days a week, 365 days a year, or 7am-10pm CT Monday-Friday, and 8am-5pm CT Saturday and Sunday by phone.
- b. When We process Your claim, We will inform You, at Our sole discretion, which type of service Your Covered Equipment qualifies for from the following options:
 - i. **Carry-In Service:** If We determine Carry-In Service is needed, We will provide You with instructions on how to leave the Covered Equipment at an Authorized Repair Center during their normal business hours for diagnosis and repair or replacement based on Our sole discretion.
 - ii. **Advanced Exchange:** If the product qualifies for Advanced Exchange, We will ship You a replacement product after the claim has been filed. Upon receipt of the replacement product, the product which was approved for replacement must be returned to Us at Our expense in the return mailer that was shipped to You. **You must return the product as directed by Us per the shipping instructions included in the return mailer, or You may be charged a non-returned equipment charge up to the retail price of the**

failed product. **YOU CAN AVOID THIS CHARGE BY SIMPLY RETURNING THE PRODUCT AS DIRECTED.**

- iii. **On-Site Service:** If We determine On-Site Service is needed, the Authorized Repair Technician will be dispatched during normal business hours (i.e. usually 8AM – 5PM in Your time zone, M-F, subject to change). **An adult eighteen (18) years or older must be present during the entirety of the service event. For Covered Equipment requiring On-Site Service, You may be required to perform assisted troubleshooting steps as part of the repair process. Unwillingness to assist in troubleshooting steps may result in denial of Your claim.**
- iv. **Repair Depot Service:** If We determine Repair Depot Service is needed, You will be required to ship the Covered Equipment to a designated repair depot for service. We may either send You a prepaid shipping label, or another method of prepaid shipping, and instructions for shipping Your Covered Equipment to the repair depot. **Non-original parts may be used for repair of the Covered Equipment.**
- v. **Replacement products and reimbursements:** At Our sole discretion, We may opt to reimburse You in the form of a gift card, electronic payment, or check for the replacement cost of the Covered Equipment as determined by Us, based on the Replacement Value, age, and condition of the Covered Equipment, as determined by Us, immediately prior to the Failure for the Covered Equipment, or replace the Covered Equipment with a product of like quality taking into consideration the make, model, and features of the item being replaced. If We opt to provide You a replacement product, We reserve the right to take ownership of the original Covered Equipment. We may require that You return or send pictures of the original Covered Equipment to Us for inspection as a condition to receiving a replacement product or reimbursement. **You may be required to perform assisted troubleshooting steps as part of the replacement product process. Unwillingness to assist in troubleshooting steps may result in denial of Your claim.** We will pay shipping and handling costs associated with the return of the original Covered Equipment.
- c. **We have the sole right to select the Authorized Repair Technician to perform the service. In the event an Authorized Repair Technician is not available, We may direct You to select a technician that is independent, meaning not related to or biased in favor of You in any way, that engages in such repairs on a regular and ongoing basis.**
- d. **We will not reimburse You or any other party for services performed without Our prior approval.**
- e. **YOU UNDERSTAND THAT WE ARE NOT THE AUTHORIZED REPAIR TECHNICIAN AND WE WILL NOT BE PERFORMING THE ACTUAL REPAIR OF COVERED EQUIPMENT.** The Authorized Repair Technician may be an employee of an affiliate of Ours, an employee of an affiliate's franchisee, a third-party independent contractor from Our independent and local contractor network, or an employee, franchisee, or contractor of the Administrator. **THE AUTHORIZED REPAIR TECHNICIANS ARE NOT OUR EMPLOYEES OR AGENTS AND ARE NOT AUTHORIZED TO BIND US OTHER THAN AS MAY BE EXPRESSLY PERMITTED UNDER THE TERMS OF THIS CONTRACT.**
- f. We may provide the Authorized Repair Technician with Your contact information, and, in the case of On-Site Service, the Authorized Repair Technician will contact You directly to set up an appointment to make a service call.
- g. **No On-Site Service will be performed if the Authorized Repair Technician encounters dangerous or threatening animals or insects, or unsafe conditions, including, but not limited to, hazardous materials (for example, mold or asbestos) at the Covered Property.**
- h. It is a substantial breach of this Contract if a customer threatens acts of violence or bodily harm that would pose risk or harm to Us or an Authorized Repair Technician.
- i. By providing Your email address or phone number to Us, You are authorizing Us and Authorized Repair Technicians to communicate with You, and provide notices to You, electronically, including but not limited to SMS, should We elect to do so. Standard text messaging rates may apply and are Your responsibility.
- j. You must pay the Service Fee, plus applicable tax where required by law, for each service request in advance of any claim services being scheduled or provided. The Service Fee applies to each service request dispatched, scheduled, or processed, including, but not limited, to those service requests wherein coverage is deemed excluded or denied under Your Contract. The Service Fee is due if You fail to be present at a scheduled time for On-Site

Service, or in the event You cancel an On-Site Service call at the time when the Authorized Repair Technician is on the way to Your Covered Property, or already at Your Covered Property. **The Service Fee You owe will be determined by Us, based on the Covered Equipment category as defined in Your Coverage Summary, in the following table:**

Covered Equipment	Service Fee
Mobile Devices (cracked screen repair claims only)	\$29.00
Smart Home Products and Wearable Electronics	\$49.00
Home Entertainment Equipment, Home Office Equipment, Mobile Devices (replacement, reimbursement or any other repair), and Home Connectivity Devices	\$99.00

A Service Fee does not apply to the repair or replacement of standalone routers, external hard drives, original remote controls, PC or gaming system accessories, DVD Players, streaming devices, smart device hubs, smart light dimmers, smart smoke detectors, or smart carbon monoxide detectors, however, the associated costs will apply toward Your aggregate claim limit.

5. COVERAGE TIME, RENEWAL & PAYMENT

Coverage Time

- a. Coverage under the Plan selected by You begins on the Plan Start Date, subject to the Waiting Period, and continues until the Plan End Date, as set forth in the Coverage Letter.
- b. In the event You elect during any Plan Term to upgrade Your Plan (if an upgrade is available), We will consider this a cancellation of this Contract by You and the Contract for Your upgraded Plan will have its own Plan Start Date and Plan End Date. A new Coverage Letter will be mailed to You to reflect Your upgraded Plan.
- c. In the event Your Covered Property is being serviced by an Authorized Repair Center when this Plan expires, the Plan Term of this Plan will be extended until the covered repair has been completed.

Payment

- d. The cost for this Plan is identified on the Coverage Letter. You agree to pay the Plan cost, plus any applicable taxes, by or before the day identified on the Coverage Letter during the Plan Term and any renewal Plan Terms.
- e. Except as provided in (f) below, the first payment date for the Plan will be the date after Your enrollment in the Plan (the **"Default Payment Date"**). If the enrollment date is the 29th-31st of a month, the Default Payment Date will be the 1st day of the next month. If You enrolled in more than one protection plan with Us on a single date, We may combine the monthly amounts owed for Your Plans into one monthly charge on Your payment method.
- f. You will be charged the cost of this Plan on the credit card, debit card, or checking account You authorize or on a third-party billing statement, if applicable under the following section (f). **You will not receive a monthly or annual bill from Us.**
- g. If You qualify to make payments for this Plan through a third-party bill as identified during Plan enrollment, the cost for this Plan will be reflected on billing statements, or other similar documents, from the third-party for payment by You following the Plan Start Date. **You agree to pay the amount for this Plan reflected on the billing statement. If You no longer receive billing statements from the third-party identified at enrollment, including as a result of cancellation or termination of Your service with that third-party, the payment for this Plan will remain due and owing to Us, and you must promptly contact Us prior to the next payment date to establish an alternative valid payment option (e.g., credit card, debit card, or checking account). If You do not establish and maintain a valid payment option with Us, Your coverage may be suspended and eventually cancelled by Us and We may refuse to provide service for the Plan.**
- h. Except as otherwise specifically stated in this Contract, **Your payments are non-refundable.**
- i. There is no deductible under this Contract, **but a Service Fee is required to be paid by You if identified in the chart in the Customer Service Section above.**
- j. If Your payments for this Plan are not current, Your coverage will be suspended and We may refuse to provide service for the Plan. If coverage is suspended due to nonpayment, Your Plan will continue to automatically renew while suspended and any future monthly or annual amounts owed will continue to accrue unless the Plan is cancelled by You or Us.

- k. If Your payment for this Plan is 30 days or more late, the Plan may be cancelled, and Your account with Us may be sent to a collection company for collection of past due amounts. If the Plan has been cancelled due to non-payment, You must pay the past due amount before re-enrolling in the Plan or enrolling in a new Plan. ALL APPLICABLE WAITING PERIODS WILL APPLY TO NEW ENROLLMENTS AND RE-ENROLLMENTS FOLLOWING A CANCELLATION.

Renewal

- l. We reserve the exclusive right not to renew this Contract for any reason. If We elect not to renew this Contract We will mail notice to Your last known address at least 60 days prior to the Plan End Date; otherwise, the Contract will renew on a continuous basis and You will continue to be charged for the Plan subject to the following sections.
- m. If We change Your Plan, We will notify You of the terms (including any increase to the price of the Plan) within sixty (60) days prior to the date to which the new terms apply.
- n. AT THE CONCLUSION OF EACH PLAN TERM, THIS CONTRACT WILL AUTOMATICALLY BE RENEWED FOR AN ADDITIONAL PLAN TERM OF EQUAL LENGTH AS THE PRIOR PLAN TERM AND YOU WILL CONTINUE TO BE CHARGED FOR THE PLAN UNLESS YOU CANCEL THE PLAN PRIOR TO THE PLAN END DATE, BY CALLING THE NUMBER LISTED BELOW, OR IF YOUR PLAN WAS PURCHASED ONLINE, BY VISITING WWW.NRGPROTECTS.COM AND ACCESSING YOUR ONLINE ACCOUNT. YOU MAY ALSO EMAIL CANCEL@NRGPROTECTS.COM TO CANCEL. EACH RENEWAL PAYMENT WILL SERVE AS YOUR AUTHORIZATION FOR ANOTHER PLAN TERM. If You request to cancel after automatic renewal takes place, We will honor Your request to cancel immediately pursuant to the Cancellation section of the Contract. If You have any questions, Our toll-free number is 1-855-241-9094. You may cancel this Contract at any time as described in the Cancellation section of the Contract. Notwithstanding the foregoing, this Contract and related services will terminate upon the earliest of the following to occur: (a) Failure to receive Your Plan payment in accordance with the Terms and Conditions of this Contract; or (b) Coverage under the Plan is cancelled by You or Us in accordance with the Terms and Conditions of this Contract.

6. COVERAGE MODIFICATIONS

You may upgrade Your Plan at any time if a higher-level plan is available. Your existing Plan will be cancelled, and a new plan will begin upon completion of the current monthly coverage period. You will receive a credit for the amount paid for unused coverage, if any. This credit will apply against the new plan on the subsequent Plan Start Date. If a lower-level plan is available, and You have not surpassed the aggregate claim limit, You may downgrade Your Plan within sixty (60) days before the expiration of Your current Plan Term or any renewal Plan Term. Eligible downgrades will be effective upon completion of the current monthly billing period following receipt of a request. The cost of any claims made under this Plan will apply to the aggregate claim limit of a new plan.

7. COVERAGE

- a. Your coverage depends upon the Plan You selected. Your selected Plan is listed in the Coverage Selected section of Your Coverage Letter. The specific coverages included in Your Plan are listed on Your Coverage Letter and Coverage Summary. Coverage under each Plan is subject to certain limits and exclusions, including claim-based and annual dollar limits and coverage exclusions.
- b. During the Plan Term, Our responsibility will be to arrange for an Authorized Repair Technician to provide one or more of the services subject in all cases to the terms of this Contract, including this Coverage Section and the limitations of

liability set forth in the Limits of Liability Section.

Repair Plans Generally

- c. During the Plan Term, Our responsibility will be to arrange for an Authorized Repair Technician to repair the Covered Equipment in accordance with the Terms and Conditions of this Contract, at Our expense, up to the limits set forth below.
- d. To be covered, the products, systems and components must be: (i) primarily stored or maintained at the Covered Property; (ii) inoperative due to a Failure; and (iii) in place and in proper working order on the Plan Start Date.
- e. THERE IS A 30-DAY WAITING PERIOD AFTER YOUR PLAN START DATE BEFORE YOU ARE ELIGIBLE FOR SERVICE UNDER THIS CONTRACT. Coverage under Your Plan begins after the Waiting Period.
- f. Our obligation to pay for services for a covered claim involving Covered Equipment (including any trip charge, shipping costs, parts and labor) is limited to \$2,000 per claim and \$5,000 per Plan in the aggregate rolling twelve (12) month period, including all repairs replacements, reimbursements, and Replacement Value payments and other payments provided under the Plan.
- g. If the Plan includes Mobile Device coverage, claims on Mobile Devices are limited to a maximum of three (3) claims on Covered Equipment per rolling twelve (12) month period.
- h. COMPATIBLE, AFTERMARKET, SUBSTITUTE, REMANUFACTURED OR RECYCLED PARTS MAY BE USED FOR REPAIR OF THE PRODUCT OR SYSTEM IF ORIGINAL PARTS ARE UNAVAILABLE OR MORE COSTLY, AT OUR SOLE DISCRETION.

8. LIMITS OF LIABILITY

- a. Delays. Problems cannot always be diagnosed and repaired on the first service visit or call. We are not liable for losses or damages resulting from misdiagnosis or delays in completing diagnosis, replacement, or repairs.
- b. Force Majeure.
- i. When a force majeure event occurs, We will make commercially reasonable efforts to fulfill Our obligations under this Contract. Force majeure events may result in delays due to Our inability to perform under this Contract. If We are unable to perform Our obligations, in whole or in part, due to a force majeure event, then Our obligations shall be suspended to the extent made necessary by such force majeure event, and in no event shall We be liable to You for Our failure to fulfill Our obligations for damages caused by any force majeure event.
- ii. Force majeure events include, but are not limited to, acts of God, fire, war, flood, earthquake, epidemic, pandemic, hurricanes, tornadoes, and other natural disasters, acts of terrorism, acts of any governmental authority, accidents, strikes, labor troubles, shortages in supply, changes in laws, rules or regulations of any governmental authority, and any other cause beyond Our reasonable control.
- c. Authorized Repair Technician Negligence. We will only engage Authorized Repair Technicians that meet Our standards. You agree that We are not liable for the negligence or the other conduct of the Authorized Repair Technician, nor are We an insurer of the Authorized Repair Technician's performance.
- d. Loss of Use Damages. IN NO EVENT SHALL WE OR OUR AFFILIATES BE RESPONSIBLE UNDER THIS CONTRACT FOR INCIDENTAL, CONSEQUENTIAL, SPECIAL, PUNITIVE, OR ECONOMIC DAMAGES OR LOSS, OR DAMAGES TO ANY PERSON OR PROPERTY ARISING FROM THE LOSS OF USE OR THE INABILITY TO USE THE APPLICABLE PRODUCTS OR SYSTEMS TO THE EXTENT SUCH MAY BE DISCLAIMED BY LAW, AND YOU EXPRESSLY WAIVE THE RIGHT TO ANY AND ALL SUCH DAMAGES.
- e. Remedies. Except for the coverage limits as described in the Coverage Section, Our total liability to You, and Your exclusive remedy for all damages, shall not exceed the amount paid by You hereunder.

9. EXCLUSIONS

- a. THE FOLLOWING ITEMS ARE NOT COVERED UNDER ANY PLAN:
- i. Incidental and consequential damage. This includes, by way of example only, damage from accident, abuse, misuse, introduction of foreign objects into the product or system, adequacy or capacity of systems or appliances, unauthorized modifications or alterations, and improper or incomplete installation or repair, fire, freeze, electrical failure, flood, collision, vandalism, theft, infestation, or any insurable event.
- ii. Costs associated with the installation or uninstallation of any Covered Equipment.

- iii. Cosmetic damage or defects.
- iv. Routine maintenance, inspections, cleanings, tune-ups, or costs related to customer education or no problem found during service.
- v. Any transportation costs, inclusive of mileage, associated with the transport of Covered Equipment to or from Authorized Repair Center.
- vi. Any software, including, but not limited to, application programs, databases, files, source codes, object codes or proprietary data, or any support, configuration, installation or reinstallation of any software or data.
- vii. Support or repairs to software, loss or damage to software due to any cause, including but not limited to computer virus, worm, Trojan Program, adware, spyware, firmware or any other software program.
- viii. Hardware upgrade(s) not purchased at an authorized retailer for the hardware. This Contract does not cover installation of hardware upgrades.
- ix. PC that does not have administrator's permission. Covered PC must be able to accept uploaded or downloaded software.
- x. Any Covered Equipment located outside the United States.
- xi. Accessories and supplies (including, but not limited to, batteries, cartridges, antennas, styluses, external power supplies and filters), unless expressly stated in the Coverage Summary.
- xii. Damage to real property.
- xiii. Service work needed to meet current building code violations or to correct code violations.
- xiv. Preexisting Conditions. This Contract will not cover any product or system which was not in good working order, or any defect in or problem with any product or system, existing prior to the start of coverage for the Covered Equipment.
- xv. Commercial property or residential property converted, in part or entirety, into a business.
- xvi. Opened Walls/Ceilings. At times it is necessary to open walls or ceilings to make repairs, We are not responsible for the repair or replacement of any drywall, restoration of any wall coverings, floor coverings, plaster, cabinets, countertops, tiling, paint or the like.
- xvii. Hazardous Materials. We shall have no obligation to identify any hazardous products or materials, including mold or asbestos, nor shall We arrange for and will have no liability or the removal of hazardous products or materials. We will have no liability for the removal of hazardous products or materials, nor for the failure to detect hazardous products or materials. We shall have no liability for contamination as a result of an Authorized Repair Technician's failure to detect any hazardous products or materials.
- xviii. Warranted Products. We will not be responsible for repairs of systems or components arising from a manufacturer's defect or recall or while still under manufacturer's or distributor's warranties. Our responsibility will be secondary to any applicable insured event or other extended or in-home warranties that exist for the Covered Equipment.
- xix. Permits. We will not be obligated to perform services if a required permit cannot be obtained.

- b. We reserve the right to offer cash back in lieu of repair or replacement in the amount of Our actual cost, which may be less than retail, to repair or replace any Covered Equipment.

10. TRANSFER OF CONTRACT

- a. This Contract is not assignable by You and cannot be transferred to another property without Our prior written consent. We reserve the right to deny the transfer of this Contract for any reason and/or to inspect the products and systems at Your new service address prior to covering such products and systems.
- b. We may assign this Contract, in whole or part, or any of its rights and obligations hereunder without Your consent, to the fullest extent allowed by law. Upon such assignment, You agree that We shall have no further obligation to You.

11. CANCELLATION

- a. You may cancel this Contract at any time.
- b. We may only cancel this Contract due to Your non-payment, fraud, in the event a customer threatens acts of violence or bodily harm that would pose risk or

breach of this Contract. In addition, We may be required to cancel this Contract as a result of a decision or order of a governmental body or a change in laws or regulations.

- c. If either You or We cancel this Contract within 30 days from the Plan Start Date set forth on Your Coverage Plan Letter and You have not received services under that Plan, You are entitled to a full refund of the amount paid by You under that Plan.
- d. If You have not received any services (including any replacement credit), under this Contract and either You or We cancel that Plan after 30 days from the Plan Start Date, but before the end of the Plan Term, You are entitled to a pro rata refund of the amount paid by You for the unexpired portion of the Plan Term.
- e. If You cancel a Plan before the end of the Plan Term and You have received services (including any replacement credit) under that Plan, You shall be entitled to a pro rata refund of the amount paid by You for the unexpired portion of the Plan Term less any service/credit costs incurred by Us. Your cancellation of a Plan will be effective immediately.
- f. **We reserve the exclusive right not to renew this Contract for any reason.**

12. RESOLUTION OF DISPUTES

- a. DISPUTE RESOLUTION AND ARBITRATION: THE PARTIES EACH AGREE THAT ALL CLAIMS OR DISPUTES BETWEEN THE PARTIES IN ANY WAY RELATED TO, ARISING OUT OF, OR CONCERNING THIS CONTRACT, INCLUDING ANY BILLING DISPUTES, WILL BE RESOLVED EXCLUSIVELY BY BINDING ARBITRATION. The Parties both understand there is no judge or jury in arbitration, and court review of an arbitration award is limited. An arbitrator must follow this Contract and can award the same relief as a court. This arbitration provision shall survive termination of this Contract.
- b. ARBITRATION PROCEDURE. A single arbitrator selected by the Parties will administer the arbitration according to the American Arbitration Association's rules except where such rules are inconsistent with this Contract, in which case the terms of this Contract apply. If the Parties disagree over issues concerning the formation or meaning of this Contract, the arbitrator will resolve these arbitrability issues. The Parties agree that this Contract prohibits the arbitrator from consolidating the claims of others into one proceeding, to the maximum extent permitted by law. This means that the arbitrator will hear only individual claims and does not have authority to fashion a class or collective action or to award relief to a group of customers in one proceeding, to the maximum extent permitted by law. Any arbitration will be governed by the laws of the State of Texas and take place in Texas.
- c. JURY TRIAL WAIVER. Should a claim proceed in court rather than through arbitration, EACH PARTY WAIVES ANY RIGHT TO A TRIAL BY JURY.
- d. OPT-OUT. YOU MAY CHOOSE TO OPT OUT OF THE ARBITRATION PROCEDURES WITHIN THE WAITING PERIOD. You can opt out by calling 1-855-241-9094. Any opt-out received after the deadline will not be valid and You must pursue any claims against Us in arbitration.
- e. CLASS ACTION WAIVER. THE PARTIES EACH AGREE THAT ANY PROCEEDINGS TO RESOLVE DISPUTES ARISING OUT OF OR RELATED TO THIS CONTRACT WILL BE CONDUCTED ONLY ON AN INDIVIDUAL BASIS AND NOT IN A CLASS OR REPRESENTATIVE ACTION. You cannot be a class representative, class member, or otherwise participate in a class, consolidated, or representative proceeding.
- f. SMALL CLAIMS COURT. Notwithstanding the above, either party may bring an individual action in small claims court.
- g. Any failure by Us to assert a right or enforce a requirement under this Contract shall not be deemed a waiver of that or any other right or requirement and shall not preclude Us from asserting any right or enforcing the requirement at any time.

13. PERSONALLY IDENTIFIABLE INFORMATION

harm to Us or an Authorized Repair Technician, material misrepresentation or

By entering into this Contract, You agree that any personal information that You provide to Us in connection with this Contract constitutes permission for Us to use and share Your information as set forth in Our Privacy Policy (located at www.nrgprotects.com). You may opt out of receiving marketing communications from Us as set forth in the Privacy Policy or as provided within any marketing materials (e.g., using the “Unsubscribe” feature provided in the footer of emails).

- a. We reserve the right to amend this Contract due to regulatory or procedural changes that may affect Our ability to perform under this Contract.
- b. We will provide You with written notification of any material changes to this Contract, or changes to the administration of the Plan, at least 60 days prior to the date which such changes shall be implemented. Notice may be provided by mail or email or any other reasonable method.

14. CONTRACT TERMS

- c. You may not receive a notice when the changes are favorable to You or when changes are mandated by a regulatory agency. After notice of a material change, You may terminate this Contract by providing written notice prior to the date which such changes shall be implemented. If You do not respond prior to the date which such changes shall be implemented, You will be deemed to have accepted the change.

SAMPLE

STATE SPECIFIC CANCELLATION AND OTHER PROVISIONS

Covered Properties in Alabama: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 10 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract, and if You have not received any "Repair," or "Surge" service, You are entitled to a full refund of the amount paid by You under this Contract. If this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 5 days prior to cancellation by Us. Prior notice is not required if the reason for cancellation is nonpayment or material misrepresentation relating to the Covered Equipment or its use by You. The notice shall state the effective date and reason for the cancellation. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract. This Contract will be governed, construed and enforced in accordance with the laws of the state of Alabama.

Covered Properties in Arizona: The second paragraph of the Cancellation Section is REPLACED in its entirety with the following: "We may only cancel a Plan or this Contract due to Your non-payment, fraud, in the event a customer threatens acts of violence or bodily harm that would pose risk or harm to Us or an Authorized Repair Technician, and material misrepresentation or breach of this Contract." If You cancel this Contract, You shall be entitled to a pro rata refund less benefits paid. We will not charge an administrative fee or a cancellation fee, or any other type of fee, for cancellation of this Contract. This Contract will be governed, construed, and enforced in accordance with the laws of the state of Arizona.

This Contract does not cover known or unknown pre-existing conditions unless such pre-existing conditions were known, or should reasonably have been known, by Us or a person selling this Contract on Our behalf.

The Resolution of Disputes provision is revised to state: Arbitration cannot be an absolute dispute remedy and both parties must agree to arbitration. This arbitration provision does not prohibit an Arizona resident from following the process to resolve complaints under the provisions of A.R.S. §20-1095.09, Unfair trade Practices as outlined by the Arizona Department of Insurance and Financial Institutions. To learn more about this process, You may contact the Arizona Department of Insurance and Financial Institutions at 100 N. 15th Ave., Suite 261, Phoenix, AZ 85007-2630, Attn: Consumer Protection. You may directly file any complaint with the A.D.I.F.I. against a Service Company issuing an approved Service Contract under the provisions of A.R.S. §§ 20-1095.04 and/or 20- 1095.09 by contacting the Consumer Protection Division of the A.D.I.F.I. at 602-364-3100.

Section 14, Contract Terms, is deleted in its entirety.

Covered Properties in Arkansas: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 10 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and if You have not received any "Repair" or "Surge" service, You are entitled to a full refund of the amount paid by You under this Contract. If this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 15 days prior to cancellation by Us. Prior notice is not required if the reason for cancellation is nonpayment, material misrepresentation by You, or a substantial breach of Your duties relating to the Covered Equipment. The notice shall state the effective date and reason for the cancellation. A pro rata refund of the unearned portion of the provider fee less the amount or value of any claims paid shall accompany the notice unless cancellation is for nonpayment. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract.

Covered Properties in California: In addition to Your cancellation rights set forth in the Cancellation Section, We may only cancel a contract that is offered on a monthly basis for nonpayment, You materially breach the Contract, fraud, or if We plan to discontinue offering this service no later than 30 days after the effective date of the cancellation. A 10% penalty per 30 days on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 30 days after the cancellation of this Contract.

This Contract is cancellable if the Contract provides coverage prior to the time that an interest in the residential property to which it attaches is sold, upon the contingency that such sale does not occur.

Our obligations under this Plan are insured under a service contract reimbursement insurance policy. If We fail to pay or provide service on a claim including any claim for the return of the unearned portion of the provider fee, within 60 days after proof of loss has been filed, You are entitled to submit a claim directly to Lexington National Insurance Corporation, P.O. Box 6098, Lutherville, MD 21094.

Services will be performed upon Your telephonic request to Us. Services will be initiated within 48 hours after request for such services by You.

The Plan Term and billing for this Plan begins on the date You enroll and continues to renew on a 12-month basis unless cancelled. You can cancel this Plan at any time for any reason prior to the Plan End Date, by visiting www.nrgprotects.com and accessing Your online account, emailing cancel@nrgprotects.com, calling 1-855-241-9094, or by writing to 1301 McKinney Street, Suite 4800, Houston, Texas 77010. This Plan is offered on a term-to-term basis, We may offer other service contract programs and benefits which may be provided to You by NRG Protects Inc. The affirmative consent of the contract holder to this provision has been obtained at the time of enrollment. Proof of this consent is on file with Us.

Covered Properties in Colorado: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 10 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and if You have not received any "Repair" or "Surge" service, You are entitled to a full refund of the amount paid by You under this Contract. If You cancel this Contract after the 20 day / 10 day "free look" period, We will refund 100% of the unearned pro rata purchase price paid by You under this Contract, less any claims paid. If this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 5 days prior to cancellation by Us. Prior notice is not required if the reason for cancellation is nonpayment, material misrepresentation by You, or a substantial breach of Your duties relating to the Covered Equipment. The notice shall state the effective date and reason for the cancellation. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract.

Actions under a home warranty service contract may be covered by the provisions of the "Colorado Consumer Protection Act" or the "Unfair Practices Act", articles 1 and 2 of title 6, and that a party to such a contract may have a right of civil action under those laws, including obtaining the recourse or penalties specified in those laws.

Our obligations under this Plan are insured under a service contract reimbursement insurance policy. If We fail to pay or provide service on a claim including any claim for the return of the unearned portion of the provider fee, within 60 days after proof of loss has been filed, You are entitled to submit a claim directly to Lexington National Insurance Corporation, P.O. Box 6098, Lutherville, MD 21094.

Covered Properties in Connecticut: If the Contract is for less than one (1) year, this Contract will automatically extend while the Covered Equipment is in the custody of the repair facility. The following Resolution of Disputes is added: If YOU are unable to resolve any disputes arising under this Contract with Us, the State of Connecticut has established a process to settle disputes arising from service contracts as outlined in R.C.S.A §§ 42-260-1. If You purchase this Contract in Connecticut, to initiate the process You must first submit a written complaint which may be mailed to: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attention: Consumer Affairs. The written complaint must contain a description of the dispute, the Contract and Plan purchase price, the cost of repair of the Covered Equipment and a copy of this Contract.

In addition to Your Cancellation rights set forth in the Cancellation section, You may cancel this Contract if You return the product or the product is sold, lost, stolen or destroyed.

The Renewal section is amended to include that We will provide You notice of Your ability to cancel the Contract 45 days before the contract will be renewed.

Our obligations under this Plan are insured under a service contract reimbursement insurance policy. If We fail to pay or provide service on a claim including any claim for the return of the unearned portion of the provider fee, within 60 days after proof of loss has been filed, You are entitled to submit a claim directly to Lexington National Insurance Corporation, P.O. Box 6098, Lutherville, MD 21094.

Covered Properties in the District of Columbia: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 30 days of the date this Contract was mailed to You or the date of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and if You have not received any "Repair" or "Surge" service, You are entitled to a full refund of the amount paid by You under this Contract. If this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 5 days prior to cancellation by Us. Prior notice is not required if the reason for cancellation is nonpayment, material misrepresentation by You, or a substantial breach of Your duties relating to the Covered Equipment. The notice shall state the effective date and reason for the cancellation. If We cancel this Contract for a reason other than nonpayment, We shall refund to You 100% of the unearned pro rata provider fee, less any claims paid. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract. Your right to cancel this Contract and receive a full refund is not transferable and applies only to the original Contract purchaser.

Covered Properties in Florida: You have the right to assign this Contract in a consumer transaction, within 15 days from the date the home is sold or transferred, to a subsequent retail purchaser of the home covered by this Contract and all conditions on such right of transfer. We may charge an assignment fee not to exceed \$40.

This Contract does not provide listing period coverage free of charge.

You may cancel this Contract within 10 days after purchase. The refund will be 100% of the gross premium paid, less any claims paid on the Contract. After this Contract has been in effect for 10 days, if You cancel this Contract, a return of premium will be based upon 90% of unearned pro rata premium less any claims that have been paid. If We cancel this Contract for any reason other than for fraud or misrepresentation, a return of premium shall be based upon 100% of unearned pro rata premium, less any claims paid on the Contract.

The rate charged for this Contract is not subject to regulation by the Office of Insurance Regulation.

Our obligations under this Plan are insured under a service contract reimbursement insurance policy. If We fail to pay or provide service on a claim including any claim for the return of the unearned portion of the provider fee, within 60 days after proof of loss has been filed, You are entitled to submit a claim directly to Lexington National Insurance Corporation, P.O. Box 6098, Lutherville, MD 21094.

Covered Properties in Georgia: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 10 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract, and You will be refunded the full purchase price paid by You under this Contract, less any claims paid. If You cancel this Contract after the 20 day / 10 day "free look" period, We will refund 100% of the unearned pro rata purchase price paid by You under this Contract, less any claims paid. A 10% penalty per month on the purchase price amount for this Contract must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract.

We may cancel this Contract only for fraud, material misrepresentation, or failure to pay. If We cancel this Contract, You will be provided 30 days written notice regardless of the reason for cancellation; and We will refund 100% of the unearned pro rata purchase price, less any claims paid. After the "free look" period, You may cancel this Contract at any time upon demand and surrender of the Contract, in which case We will refund 100% of the unearned pro rata purchase price, less any claims paid.

This Contract does not cover pre-existing conditions, problems or defects if they are known to You or if they were determined by an in-home inspection. This Contract will be governed, construed and enforced in accordance with the laws of the state of Georgia.

Our obligations are insured by Lexington National Insurance Corporation, P.O. Box 6098, Lutherville, MD 21094 - telephone number (888) 888-2245 ("LNIC"). If We fail to pay or provide service on a claim including any claim for the return of the unearned portion of the provider fee, within 60 days after proof of loss has been filed, You are entitled to submit a claim directly to LNIC. Our obligations under all other Plans under this Contract are guaranteed by a surety bond executed by Federal Insurance Company, 15 Mountain View Road, Warren, NJ 07059 - telephone number (908) 903-2000 ("FIC"). You are entitled to make a direct claim against FIC in the event We fail to pay any claim within 60 days after the claim has been filed with Us.

The Renewal section is amended to include that We will provide notice to You 45 days before the termination date. The notice shall state the Contract will automatically renew unless You cancel it and the methods by which You may obtain details of the automatic renewal provision and cancellation procedure.

Arbitration is non-binding.

Covered Properties in Hawaii: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 30 days of the date this Contract was mailed to You or within 20 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and if You have not received any "Repair" or "Surge" service, You are entitled to a full refund of the amount paid by You under this Contract. If this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 5 days prior to cancellation by Us. Prior notice is not required if the reason for cancellation is nonpayment, material misrepresentation by You, or a substantial breach of Your duties relating to the Covered Equipment. The notice shall state the effective date and reason for the cancellation. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract. Your right to cancel this Contract and receive a full refund is not transferable and applies only to the original Contract purchaser.

Covered properties in Indiana: Our obligations under this Plan are insured under a service contract reimbursement insurance policy. If We fail to pay or provide service on a claim including any claim for the return of the unearned portion of the provider fee, within 60 days after proof of loss has been filed, You are entitled to submit a claim directly to Lexington National Insurance Corporation, P.O. Box 6098, Lutherville, MD 21094.

Covered Properties in Iowa: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 10 days of delivery if this

Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and, if You have not received any "Repair," or "Surge" service, You are entitled to a full refund of the amount paid by You under this Contract. If this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 15 days prior to cancellation by Us. Prior notice is not required if the reason for cancellation is nonpayment, material misrepresentation by You, or a substantial breach of Your duties relating to the Covered Equipment. The notice shall state the effective date and reason for the cancellation. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 30 days after the cancellation of this Contract.

The issuer of this Contract is subject to regulation by the Insurance Division of the Department of Commerce of the State of Iowa. Complaints which are not settled by the issuer may be sent to the Insurance Division. The insurance commissioner is Doug Ommen and the address of the Insurance Division is 1963 Bell Avenue, Suite 100, Des Moines, IA 50315-1000; and the Division's telephone number is (515) 654-6600.

Covered Properties in Kentucky: The obligations under this Contract are guaranteed by a surety bond executed by Federal Insurance Company, 15 Mountain View Road, Warren, NJ 07059 - telephone number (908) 903-2000 (the "insurer"). You are entitled to make a direct claim against the insurer in the event We fail to pay any claim within 60 days after the claim has been filed with Us.

Covered Properties in Louisiana: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 of the date this Contract was mailed to You or within 10 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and if You have not received any "Repair" or "Surge" service, You are entitled to a full refund of the amount paid by You under this Contract. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract.

If this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 15 days prior to cancellation by Us. Prior notice is not required if the reason for cancellation is nonpayment, material misrepresentation or substantial breach of duties by You. The notice shall state the effective date and reason for the cancellation.

Covered Properties in Maine: In addition to Your cancellation rights set forth in the Cancellation Section, , You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 10 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract, and if You have not received any "Repair," or "Surge" service, You are entitled to a full refund of the amount paid by You under this Contract. If this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 15 days prior to cancellation by Us. The notice shall state the effective date and reason for the cancellation. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract.

Our obligations under this Plan are insured under a service contract reimbursement insurance policy. If We fail to pay or provide service on a claim including any claim for the return of the unearned portion of the provider fee, within 60 days after proof of loss has been filed, You are entitled to submit a claim directly to Lexington National Insurance Corporation, P.O. Box 6098, Lutherville, MD 21094.

Covered Properties in Maryland: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 20 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and if You have not received any "Repair" or "Surge" service, this Contract is void and You are entitled to a full refund of the amount paid by You under this Contract. This right to void this Contract is not transferable and applies only to the original Contract purchaser. A 10% penalty per month on the purchase price amount for this Plan must be added to a

refund that is not paid or credited to You within 45 days after the cancellation of this Contract.

The Contract is extended automatically when We fail to perform the services under the Contract and won't terminate until the services are provided in accordance with the Contract.

Covered Properties in Massachusetts: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 10 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and if You have not received any "Repair" or "Surge" service, You are entitled to a full refund of the amount paid by You under this Contract. If this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 5 days prior to cancellation by Us. Prior notice is not required if the reason for cancellation is nonpayment, material misrepresentation by You, or a substantial breach of Your duties relating to the Covered Equipment. The notice shall state the effective date and reason for the cancellation. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract.

Covered Properties in Michigan: If the performance of this Contract is interrupted because of a strike or work stoppage, the effective period of this Contract shall be extended by the period of the strike or work stoppage.

Covered Properties in Minnesota: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 10 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and if You have not received any "Repair" or "Surge" service, You are entitled to a full refund of the amount paid by You under this Contract. If this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 15 days prior to cancellation by Us. If We cancel this Contract for nonpayment, material misrepresentation by You, or a substantial breach of Your duties relating to the Covered Equipment then notice will be provided at least 5 days before cancellation. The notice shall state the effective date and reason for the cancellation. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract.

Covered Properties in Missouri: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 10 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and if You have not received any "Repair" or "Surge" service, You are entitled to a full refund of the amount paid by You under this Contract. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract.

Covered Properties in Montana: In addition to Your cancellation rights set forth in the Cancellation Section, if this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 5 days prior to cancellation by Us. Prior notice is not required if the reason for cancellation is nonpayment, material misrepresentation by You, or a substantial breach of Your duties relating to the Covered Equipment. The notice shall state the effective date and reason for the cancellation.

Covered Properties in Nevada: The Obligor of this Contract is NRG Protects Inc. In addition to Your Cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 10 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and if You have not received any "Repair" or "Surge" service, this Contract is void and You are entitled to a full refund of the amount paid by You under this Contract. This right to void this Contract is not transferable and applies only to the original Contract purchaser. A 10% penalty per 30 day period on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract.

We will not cancel this Contract, if it has been in effect for at least 70 days, before the expiration of the Plan Term or 1 year after the Plan Start Date, whichever occurs first except for: (a) failure to pay by You any amount under this Contract when due (including failure to pay any Service Fee); (b) Your conviction of a crime which results in an increase in the service required under this Contract; (c) discovery of fraud or material misrepresentation by You in obtaining this Contract, or in presenting a claim under this Contract; (d) Your act or omission, or Your violation of any condition of this Contract, the discovery of which occurs after the Plan Start Date and which substantially and materially increases the service required under this Contract; or (e) a material change in the nature or extent of the required service or repair which occurs after the Plan Start Date and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that this Contract was issued or sold. In the event of cancellation, You will be provided a pro rata refund less any outstanding balance on Your account. We will not charge an administrative fee or a cancellation fee, or any other type of fee, for cancellation of this Contract.

We may not cancel this Contract without providing You with written notice at least 15 days prior to the effective date of cancellation.

Weekend, holiday and evening service will be performed only in the event of a failure or malfunction of Covered Equipment, for which repair is prescribed under this Contract, which is essential to Your health and safety ("Emergency Service"). An event will qualify for Emergency Service if the emergency involves the loss of heating or cooling, loss of plumbing or substantial loss of electrical service and the emergency renders the dwelling unfit for a person to live in because of defects that immediately endanger the health and safety of the occupants of the dwelling. In the case of an Emergency Service, You will not be required to obtain Our prior authorization for service. Only in the case of Emergency Service, You may directly contact an Authorized Repair Technician to obtain service in the event of failure or malfunction of Covered Equipment, for which repair is prescribed under this Contract. Upon completion of the service, the Authorized Repair Technician must provide You an itemized invoice for the charges. You should try to find an Authorized Repair Technician who will charge a fair and reasonable cost for parts and labor as You will be responsible for paying the Authorized Repair Technician directly for the services rendered, including any diagnostic fee or similar charge, as well as all costs over and above those charged during normal business hours such as overtime. You will then submit the itemized invoice to Us for reimbursement up to the limit of coverage under this Contract. Please call Us at 855-241-9094 to find out the best way to submit the paid invoice; or, You may submit the paid invoice by mailing it to Us at 1301 McKinney Street, Suite 4800, Houston, Texas 77010, with an explanation of the emergency, when it occurred, Your name, Your account number and Your contact information. We may need to contact You for further information.

If We determine that Emergency Service cannot practicably be completed within 3 calendar days after the report of the claim, We will provide a status report to You and the Nevada Commissioner of Insurance. If You are not satisfied with the manner in which We are handling Your claim under this Contract, You may contact the Nevada Division of Insurance toll-free at (888) 872-3234.

We may not change the conditions of this Contract during the Plan Term without Your affirmative consent, unless the changes are favorable to You in their entirety or are mandated by Nevada law to apply to in-force contracts. If We decide to alter the terms of this Contract in a manner not entirely favorable to You and not mandated by law, then We may only do so upon the expiration of the current Plan Term. This Contract shall be governed and construed and enforced in accordance with the laws of the State of Nevada without regard to principles of conflicts of law.

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

If your written notice of cancellation is received prior to the expiration of the term, We will not deduct the cost of any claims that have been paid or repairs that have been made from your refund.

The Resolution of Disputes Section is amended to state that all arbitration provisions are subject to and will not impede any consumer rights as provided for in RSA 542. Any civil action or alternative dispute resolution procedure brought under this service contract shall be brought in New Hampshire.

Covered Properties in New Jersey: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 10 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and if You have not received any "Repair" or "Surge" service, You are entitled to a full refund of the amount paid by You under this Contract. If this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 5 days prior to cancellation by Us. No notice is required if We cancel this contract for nonpayment, material misrepresentation by You, or a substantial breach of Your duties relating to the Covered Equipment. The notice shall state the effective date and reason for the cancellation. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract.

We will acknowledge Your request for cancellation within 5 business days of receipt and honor it within 10 business days of receipt.

Covered Properties in New Mexico: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 10 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and if You have not received any "Repair" or "Surge" service, You are entitled to a full refund of the amount paid by You under this Contract. A 10% penalty per 30 day period on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 60 days after the cancellation of this Contract.

If this Contract has been in effect for at least 70 days, We may only cancel for 1. nonpayment, 2. fraud, and 3. substantial breach of this contract.

We may not cancel this Contract without providing You with written notice at least 15 days prior to the effective date of cancellation.

Covered Properties in New York: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 10 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and if You have not received any "Repair" or "Surge" service, this Contract is void and You are entitled to a full refund of the amount paid by You under this Contract. If this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 15 days prior to cancellation by Us. No notice is required if We cancel this contract for nonpayment, material misrepresentation by You, or a substantial breach of Your duties relating to the Covered Equipment. The notice shall state the effective date and reason for the cancellation. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 30 days after the cancellation of this Contract.

The Renewal section is amended to include that We will provide notice to You 15 days before the termination date.

Covered Properties in North Carolina: You may cancel this Contract at any time after purchase and receive a pro rata refund less any claims paid. We may only cancel this Contract for nonpayment or for Your direct violation of any provision of this Contract. The purchase of this Contract is not required either to purchase or to obtain financing for a home appliance.

Covered Properties in Ohio: Our obligations under this Plan are insured under a service contract reimbursement insurance policy. If We fail to pay or provide service on a claim including any claim for the return of the unearned portion of the provider fee, within 60 days after proof of loss has been filed, You are entitled to submit a claim directly to Lexington National Insurance Corporation, P.O. Box 6098, Lutherville, MD 21094.

Covered Properties in Oklahoma: In the event You cancel this Contract, return of the Contract fee will be based upon 90% of the unearned pro rata Contract fee less the actual cost of any service provided under this Contract. In the event We cancel this Contract, return of Contract fee will be based upon 100% of unearned pro rata Contract fee less the actual cost of any service provided under this Contract.

Our obligations under this Plan are insured under a service contract reimbursement insurance policy. If We fail to pay or provide service on a claim including any claim for the return of the unearned portion of the provider fee, within 60 days after proof of loss has been filed, You are entitled to submit a claim directly to Lexington National Insurance Corporation, P.O. Box 6098, Lutherville, MD 21094.

We are licensed as a home service contract provider in Oklahoma under License No. 522767266. Coverage afforded under this Contract is not guaranteed by the Oklahoma Insurance Guaranty Association. In the event that a Plan is a monthly Plan, the Plan will not expire while Your Covered Equipment is being repaired for a covered service. You must notify Us of a request for service to be performed under this Contract as soon as the problem is discovered. We will accept requests for service 24 hours a day, 7 days a week, 365 days a year. For prior approval for service to be performed under this Contract, please contact Us toll-free at 800-123-4567. In order for the request for service to be covered, notice must be given to Us prior to expiration of the Plan under which service is needed. Under normal circumstances, We will dispatch requests for service to an Authorized Repair Technician within 48 hours. If You request non-emergency service outside of the Authorized Repair Technician's normal business hours (i.e. usually 8 AM - 5 PM in Your time zone, M-F, subject to change), You will be responsible for any additional fees or overtime charges. We will determine what repairs constitute an emergency and will make reasonable efforts to expedite emergency service (generally breakdowns to Covered Equipment that are essential to health and safety and would pose a substantial risk to loss of life or peril, such as breakdowns of heating, cooling, plumbing or substantial electrical service that renders the dwelling otherwise uninhabitable). We have the sole and absolute right to select the Authorized Repair Technician to perform the service. We will not reimburse for any services performed without Our prior approval.

Covered Properties in Oregon: The Resolution of Disputes Section is replaced with: Any controversy or claim arising out of or relating to this Contract shall be settled by arbitration only upon YOUR and OUR mutual agreement, in accordance with the Oregon Uniform Arbitration Act, and in YOUR county of residence or another location in Oregon mutually agreed to by YOU and US.

Our obligations under this Plan are insured under a service contract reimbursement insurance policy. If We fail to pay or provide service on a claim including any claim for the return of the unearned portion of the provider fee, within 60 days after proof of loss has been filed, You are entitled to submit a claim directly to Lexington National Insurance Corporation, P.O. Box 6098, Lutherville, MD 21094 – telephone number (888) 888-2245.

Covered Properties in South Carolina: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 10 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and if You have not received any "Repair" or "Surge" service, this Contract is void and You are entitled to a full refund of the amount paid by You under this Contract. This right to void this Contract is not transferable and applies only to the original Contract purchaser. If this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 15 days prior to cancellation by Us. No notice is required if We cancel this contract for nonpayment, material misrepresentation by You, or a substantial breach of Your duties relating to the Covered Equipment. The notice shall state the effective date and reason for the cancellation. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract.

If you have any question regarding this Contract, or a complaint against Us, You may contact the South Carolina Department of Insurance, 1201 Main St. Ste.

1000, Columbia, SC 29201 or PO Box 100105, Columbia, SC 29202-3105, or call (800) 768-3467.

Covered Properties in Tennessee: If there is a Failure of a Covered Equipment during this Contract, this Contract shall be extended by the number of days You were deprived of the use of the Covered Equipment by reason of the Covered Equipment was being repaired plus two additional days.

Covered Properties in Texas: This Contract is issued by a Service Contract Provider licensed by the Texas Department of Licensing & Regulation. Complaints about this Contract or Us may be directed to the Texas Department of Licensing & Regulation at PO Box 12157, Austin, TX 78711, (512) 936-3049.

We will initiate the performance of services not later than 48 hours after You request service.

In addition to Your cancellation rights set forth in the Cancellation Section, if this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 5 days prior to cancellation by Us. Prior notice is not required if the reason for cancellation is nonpayment, material misrepresentation by You, or a substantial breach of Your duties relating to the Covered Equipment. The notice shall state the effective date and reason for the cancellation. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract.

Covered Properties in Utah: The second paragraph in the Cancellation section above is revised as follows: We may cancel this Contract at any time for any reason, if this Contract has not been previously renewed, and if this Contract has been in effect less than 60 days when the written notice of cancellation is mailed or delivered. After this Contract has been in force for 60 days, this Contract may be cancelled by Us for the following reasons: (i) material misrepresentation; (ii) substantial change in the risk assumed, unless We should reasonably have foreseen the change or contemplated the risk when entering into the contract; (iii) substantial breaches of contractual duties, conditions, or warranties; or (iv) nonpayment. Cancellation for these reasons, except cancellation for nonpayment of premium, is effective no sooner than 30 days after the delivery or first-class mailing of a written notice to You. Cancellation for nonpayment of premium is effective no sooner than 10 days after delivery or first class mailing of a written notice to You. The written notice shall include a statement for the reason for cancellation. If We cancel this Contract within the first 30 days of the Plan Start Date You will NOT be charged an administrative fee, and You shall be entitled to a refund of the paid premium less any costs that were incurred by Us under the Contract. If We cancel this Contract after the 30th day from Plan Start Date, You shall be entitled to a pro rata refund of the paid premium for the unexpired portion of the Plan Term, less any costs that were incurred by Us under the Contract.

For purposes of the preceding paragraph, fraud and any customer threat of acts of violence or bodily harm that would pose risk or harm to Us or an Authorized Repair Technician are considered substantial and material breaches of Your contractual duties. In addition, We may be required to cancel this Contract as a result of a decision or order of a governmental body or a change in laws or regulations.

All other portions of the Cancellation section apply.

Weekend, holiday and evening service will be performed only in the event of a failure or malfunction of Covered Equipment, for which repair is prescribed under this Contract, which is essential to Your health and safety ("Emergency Service"). An event will qualify for Emergency Service if the emergency involves the loss of heating or cooling, loss of plumbing or substantial loss of electrical service and the emergency renders the dwelling unfit for a person to live in because of defects that immediately endanger the health and safety of the occupants of the dwelling. In the case of an Emergency Service, You will not be required to obtain Our prior authorization for service. Only in the case of Emergency Service, You may directly contact an Authorized Repair Technician to obtain service in the event of failure or malfunction of Covered Equipment, for which repair is prescribed under this Contract. Upon completion of the service, the Authorized Repair Technician must provide You an itemized invoice for the charges. You should try to find an Authorized Repair Technician who will charge a fair and reasonable cost for parts and labor as You will be responsible for paying

the Authorized Repair Technician directly for the services rendered, including any diagnostic fee or similar charge, as well as all costs over and above those charged during normal business hours such as overtime. You will then submit the itemized invoice to Us for reimbursement up to the limit of coverage under this Contract. Please call Us at 855-241-9094 to find out the best way to submit the paid invoice; or, You may submit the paid invoice by mailing it to Us at 1301 McKinney Street, Suite 4800, Houston, Texas 77010, with an explanation of the emergency, when it occurred, Your name, Your account number and Your contact information. We may need to contact You for further information.

Our obligations under this Plan are insured under a service contract reimbursement insurance policy. If We fail to pay or provide service on a claim including any claim for the return of the unearned portion of the provider fee, within 60 days after proof of loss has been filed, You are entitled to submit a claim directly to Lexington National Insurance Corporation, P.O. Box 6098, Lutherville, MD 21094 - telephone number (888) 888-2245

Coverage afforded under this Contract is not guaranteed by the Property and Casualty Guarantee Association. This Contract is subject to limited regulations by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. Purchase of this product is optional and is not required in order to finance, lease, or purchase Covered Equipment.

Covered Properties in Vermont: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of receipt of this Contract if You have not received any "Repair" or "Surge" service for a full refund of the amount paid by You under this Contract.

We shall provide or mail a copy of the Contract to the You within 14 days of the date of sale, unless We make a copy of the Contract terms and conditions available to You at the point of sale, in which event We must provide or mail the Contract to You within a reasonable period of time.

This Contract will be governed, construed and enforced in accordance with the laws of the state of Vermont.

The Renewal section is amended to include that We will provide written or electronic notice to You 45 days before the termination date. The notice will provide the date that the contract will terminate and the length and any additional terms of the renewal period.

Covered Properties in Virginia: If any promise made in this Contract has been denied or has not been honored within 60 days after Your request, You may contact the Virginia Department of Agriculture and Consumer Services, Office of Charitable and Regulatory Programs at www.vdacs.virginia.gov/food-extended-service-contractproviders.shtml to file a complaint.

Covered Properties in Washington: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 10 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and if You have not received any "Repair" or "Surge" service, this Contract is void and You are entitled to a full refund of the amount paid by You under this Contract. This right to void this Contract is not transferable and applies only to the original Contract purchaser. If this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 21 days prior to cancellation by Us. The notice shall state the effective date and reason for the cancellation. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 30 days after the cancellation of this Contract.

The Resolution of Dispute Section is deleted in its entirety.

Covered Properties in Wisconsin: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 15 days of the date this Contract was delivered to You for a full refund less actual costs or charges needed to issue and service this Contract. If this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 5 days prior to cancellation by Us. We may only cancel this Contract for nonpayment, material misrepresentation by You, or a substantial breach of Your duties relating to the Covered Equipment. The notice shall state the effective date and reason for the cancellation. A 10% penalty per month on the purchase price amount for

this Plan must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract.

THIS WARRANTY IS SUBJECT TO LIMITED REGULATION BY THE WISCONSIN OFFICE OF THE COMMISSIONER OF INSURANCE. This Contract shall be governed, construed and enforced in accordance with the laws of the State of Wisconsin without regard to principles of conflicts of law.

Covered Properties in Wyoming: In addition to Your cancellation rights set forth in the Cancellation Section, You may cancel this Contract within 20 days of the date this Contract was mailed to You or within 10 days of delivery if this Contract is delivered to You at the time of sale or within a longer time period permitted under this Contract and if You have not received any "Repair" or "Surge" service, You are entitled to a full refund of the amount paid by You under this Contract. Your right to cancel this Contract and receive a full refund under the preceding sentence is not transferable and applies only to the original contract purchaser. If this Contract is canceled by Us, We shall mail a written notice to You at the last known address at least 10 days prior to cancellation by Us. No notice is required if We cancel this Contract for nonpayment, material misrepresentation by You, or a substantial breach of Your duties relating to the Covered Equipment. The notice shall state the effective date and reason for the cancellation. A 10% penalty per month on the purchase price amount for this Plan must be added to a refund that is not paid or credited to You within 45 days after the cancellation of this Contract.

The Resolution of Disputes Section, including the discussion of venue, waiver of jury trial, governing law, and waiver of class action of this Contract does not apply to Wyoming residents. Wyoming Law will govern contracts issued in Wyoming.

Where required by state law:

Signature _____