



Keep this Protection Plan and your original sales invoice in a safe place. Any stain or physical damage must be reported to Administrator within thirty (30) business days of the date that the stain or physical damage occurred. Notify Administrator by filing a Service Request at www.permaplatefurniture.com or by calling (888) 810-7377.

CUSTOMER INFORMATION

Name
Address City State Zip
Email
Phone Home Cell Work

SELLING STORE

Store Name
Address City State Zip Phone
Store Representative

COVERED FURNITURE INFORMATION

Furniture: One piece Set
Furniture Make (Couch, Sofa, Loveseat, Recliner, Accent Chair, Chair, etc.):
Material Construction (Fabric, Leather, Microfiber):
Type of Material: Solid Color Design/Pattern Color of Material:
Location of Furniture: (Living Room, Dining Room, Bedroom, Family Room, etc.):
IMPORTANT: Photos of furniture should be uploaded and registered as per the instructions listed under the section, "REGISTER."

Protection Plan Purchase Date:
Protection Plan Purchase Price - One Piece: \$
Protection Plan Purchase Price - Set: \$
Protection Plan Term:

NOTICE TO CUSTOMER:
IF A STAIN OR PHYSICAL DAMAGE LISTED IN THE "WHAT IS COVERED" SECTION OCCURS DURING THE TERM OF THIS PROTECTION PLAN, PROVIDER AGREES TO PROVIDE SERVICE AS OUTLINED IN THE "SERVICE PROCEDURES" SECTION OF THIS PROTECTION PLAN.
SEE IMPORTANT TERMS AND CONDITIONS ON THE FOLLOWING PAGES OF THIS AGREEMENT, AS WELL AS STATE SPECIFIC AMENDMENTS FOR YOUR STATE.
THERE IS NO DEDUCTIBLE FOR COVERAGE UNDER THIS CONTRACT.
THIS PROTECTION PLAN IS NOT A CLEANING OR MAINTENANCE CONTRACT, INSURANCE POLICY, OR YOUR ORIGINAL MANUFACTURER WARRANTY.
THIS PROTECTION PLAN COVERS ACCIDENTAL PHYSICAL DAMAGE AS LISTED IN THE "WHAT IS COVERED" SECTION.
THIS PROTECTION PLAN IS ONLY VALID FOR RESIDENTIAL FURNITURE USES ONLY.
THIS PROTECTION PLAN IS VALID FOR NEW FURNITURE ONLY.
YOU MUST RETAIN THIS PROTECTION PLAN AND THE SALES RECEIPT FOR BOTH THE FURNITURE AND THIS PROTECTION PLAN AND ALSO REGISTER FURNITURE WITH PERMAPLATE AS PER THE INSTRUCTIONS LISTED UNDER THE SECTION, "REGISTER."

I (Customer), whose signature appears below, acknowledge that the information contained above is true and accurate. I have read the terms and conditions, understand and agree to all of the provisions herein.

Customer Signature

IN ORDER TO RESOLVE AND PROPERLY CARE FOR THE COVERED FURNITURE, DAMAGE MUST BE REPORTED TO ADMINISTRATOR WITHIN THIRTY (30) BUSINESS DAYS OF OCCURRENCE. FAILURE TO DO SO MAY RESULT IN CLAIM DENIAL.

DEFINITIONS:

1. "Administrator/Provider, We, Us, and Our" means Siskin Enterprises, Inc. or if in Florida, Siskin Enterprises of Florida, Inc.
2. "Covered Furniture" means the new furniture that You purchased and appears on the same sales receipt as the Protection Plan, subject to the terms and conditions of this Protection Plan.
3. "Customer," "You" and its possessive, "Your" means the original purchaser and consumer.
4. "Protection Plan/Service Contract" means this PermaPlate Furniture Appearance Protection Plan, purchased by Customer.
5. "Term" means the term of this Protection Plan noted above, beginning on the delivery date of Your new Covered Furniture.

I. WHAT IS COVERED

Damage to Covered Furniture such as damage listed below will be repaired free of charge up to \$30,000.00 USD over the lifetime of this Protection Plan.

Fabric, Leather, & Vinyl Upholstered Furniture Damage:

- A. Food or beverage stains
- B. Water and oil based stains
- C. Cosmetic stains
- D. Human or pet bodily fluid stains
- E. Wine and berry juice stains
- F. Water-based paint and household dye stains
- G. Beer and coffee stains
- H. Dye transfers from blue jeans, newspapers, or magazines
- I. Children crafts stains such as crayons, markers, clays, or highlighters
- J. Punctures, cuts, rips, or tears
- K. Checking, cracking, bubbling and peeling of finish from a specific incident
- L. Scratches and gouges that penetrate wood finishes and expose the substrate or bare wood
- M. Liquid marks or rings only on fabric, leather, or vinyl upholstery
- N. Small heat or burn marks (i.e. cigarette burns) from a specific incident. Heat and burn marks means discoloration, blistering or bubbling due to heat or burns, and does not include char, scorch or singe marks
- O. Blood, nail polish, tomato sauce, ball point pen and ink
- P. Loss of silvering on mirrors
- Q. Chips or breakage of glass or mirrors

Structural or Mechanical Damage / Operational Damages or Failures:

- A. Electrical components and motors, excluding clocks and hydraulics
- B. Furniture wires and switches associated components
- C. Breaking or bending of mechanisms, springs, and coils
- D. Frame repairs associated with manufacturing defects after the manufacturer's limited warranty period
- E. Crushed arms associated with manufacturing defects

Area Rug:

- A. Only household stains, such as food and beverages or any water-based stains
- B. Human and pet bodily fluids
- C. Punctures, cuts, tears, or rips
- D. Minor burns that are not caused by a fire, such as damage from cigarette, irons, electrical, etc
- E. Coverage is provided for a single incident of damage per piece, excluding incidents outlined in Section V. "What Is Not Covered"

II. REGISTER

Furniture Registration Process (any questions call 888-810-7377)

- A. Take digital photos or video of the Covered Furniture (front, back, side views - 360 degree views)
- B. Take a photo of the manufacturer's ID Tag
- C. Go to www.permaplatefurniture.com and click on Furniture Registration
- D. Complete the Registration Form with your information
- E. Upload photos and/or videos

III. REQUESTING SERVICE REQUIREMENTS

Customer must meet the following requirements in order to provide the best customer experience.

- A. If spill occurs, you must follow the cleaning methods recommended by the furniture manufacturer.
- B. The Covered Furniture must have been previously registered with PermaPlate before a claim can be initiated.
- C. Any stain or physical damage must be reported to Administrator within thirty (30) business days of the date that the stain or physical damage occurred. Notify Administrator by calling (888) 810-7377, or by filling out a Service Request Form at www.permaplatefurniture.com.

IV. SERVICE PROCEDURES

If Administrator determines that the reported stain or physical damage is covered under this Protection Plan, and You have complied with the requirements of this Protection Plan, Administrator will perform one or more of the following:

- A. Administrator may provide a cleaning kit or advice on how to remove the stain.
- B. Administrator may dispatch an authorized technician to remove the stain or repair the damaged area.
- C. Administrator may replace all or part of the affected area, component, or piece of furniture. Dye lots vary and furniture may fade over time, so replacements may not exactly match the color of non-replaced areas. Administrator may use non-manufacturers' parts at Administrator's sole discretion, whether or not an equivalent manufacturers' part is available. The affected item may be replaced with a product of similar quality and characteristics as determined by Administrator, not to exceed the purchase price of the Covered Furniture, excluding sales tax, delivery and installation costs.
- D. All or part of the Covered Furniture may be replaced at Administrator's sole discretion instead of repairs. Furniture item(s) and materials replaced under the terms and conditions of this Service Contract become Administrator's sole property except where prohibited by law.
- E. Administrator may offer a settlement amount up to the original purchase price of the furniture.
- F. Replacement or a settlement will complete Your coverage under this protection Plan on the area, component, or piece of Covered Furniture. Replaced furniture is not eligible for a new Protection Plan.
- G. If You submit a covered claim for a stain or physical damage that Administrator is unable to repair and the particular store location where you originally purchased Your Covered Furniture has closed, no longer carries Administrator as a supplier, changed ownership, or has stopped selling new furniture since Your purchase, Administrator will give you a pro-rata refund of the original purchase price of the Covered Furniture, based on the time elapsed since the Protection Plan Purchase Date and not to exceed \$30,000, which will complete Your coverage under this Protection Plan.
- H. Service requests are paid only when an approved service technician makes the repair.
- I. Parts or replacements will be provided at Administrator's sole discretion with those of similar quality and characteristics, as determined by Administrator, and may be new or remanufactured. Administrator does not guarantee color match for repairs or replacements under the following conditions:
 - If the Covered Furniture cannot be repaired, or
 - The cost of the repair exceeds the original purchase price, or
 - The parts are no longer available or discontinued by the manufacturer.

Your affected item will be replaced with a product of similar quality and features & characteristics as determined solely by Administrator. The replacement Furniture item will not exceed the purchase price of the Covered Furniture, excluding sales tax, delivery and installation costs. YOU ARE RESPONSIBLE FOR ANY SALES TAX, DELIVERY AND INSTALLATION COSTS ASSOCIATED WITH A REPLACEMENT ITEM.

- J. If Your Covered Furniture is replaced, We will have no further obligation to repair or replace Your Covered Furniture, and You will not be entitled to make any further claims for its repair or replacement. In the event that We replace the Covered Furniture pursuant to the terms of this Service Contract, We have no obligation to replace matching pieces that You may have purchased with the Covered Furniture as part of a matching furniture set. Upon replacement, Administrator no longer have any obligation for the replaced or replacement product under this Service Contract.
- K. SERVICE REPAIRS OR REPLACEMENT COSTS, TECHNICIAN TRIP CHARGES, INSPECTION FEES OR ESTIMATES FOR REPAIRS THAT ARE NOT AUTHORIZED AND APPROVED BY US, WILL NOT BE COVERED UNDER THIS SERVICE CONTRACT AND WILL BE YOUR RESPONSIBILITY.
- L. In no event shall Administrator be liable for any consequential, indirect damages or accidents, which include and are not limited to, property damage, any delay in providing service under this Service Contract, loss of use during the repair period of the Covered Furniture, or while Customer and Administrator is awaiting parts.

V. WHAT IS NOT COVERED

This Protection Plan provides no service or benefit for any of the following:

General Exclusions

- A. Any claim not reported within 30 days of occurrence of damage.
- B. Any stain or physical damage that is not specifically listed under the section titled "What is Covered."
- C. When the actions listed in the "Requesting Service Requirements" have not been followed.
- D. Any stain of unknown origin or accumulation of stains, damage or a soil buildup (as well as, perspiration, hair, and body oil) that occurs from repeated use rather than from a particular incident.
- E. Furniture that is sold "Secondhand", "Pre-Owned", or "As Is" from the Retailer/Seller.
- F. Damages that occur, and claims made for services, repair, or replacement from outside of the 50 United States and the District of Columbia.
- G. Damages from abuse, misuse, mishandling, introduction of foreign objects, modifications, or alterations to the Covered Furniture.
- H. Product repairs that are covered by the manufacturer's warranty or Seller's Limited Product Warranty, or are a result of recall, regardless of the manufacturer's or Seller's ability to pay for such repairs.

I. Bodily injury or damage to personal property.

J. Outdoor furniture.

Ineligible Furniture & Components

A. Furniture sold with stains or damage prior to delivery (“as is”)

B. Customer’s Own Material (COM) furniture - furniture in which customer provided or supplied materials/parts

C. Stains or physical damage to nubuck, suede, aniline, buffed, or exotic leathers.

D. Stains or physical damage to “X” cleaning code fabrics (see below) and non-colorfast fabrics and leathers (fabric or leather that loses color when cleaned according to the manufacturer’s cleaning instructions)

E. Ready To Assemble (RTA) furniture - furniture that required complete construction and is not eligible for an extended warranty

F. Wicker, Rattan, Bamboo, Sisal, Jute and other types of plant fiber furniture construction

G. Mattresses, including box springs, bunkie boards, futon mattresses, or sectional sofa mattresses

H. Breakage of glass or mirror components, any chip or scratch of glass or mirrors and loss of silvering on mirrors

Ineligible area rugs

A. Exotic or oriental handcrafted area rugs.

B. Area rugs made from natural materials like wool, silk, or jute.

Improper Maintenance, Care, or Misuse

A. Stains or physical damage on furniture that has not been properly cared for or maintained, as per your manufacturer’s warranty.

B. Stains or physical damage resulting from the improper use or misuse of furniture, including the use of furniture beyond the purpose for which it had been designed.

C. Stains or physical damage caused by or resulting in mold or mildew.

D. Stains or physical damage, including color loss or color change, caused by household cleaning methods like vinegar, lemon juice, bleach, lotion or any acidic cleaning liquid other than those recommended by the furniture manufacturer, including power washing or exposure to salt water.

E. Stains or physical damage caused by household animals and birds, such as clawing, teething marks, beak marks etc., with the exception of pet bodily fluid stains. However, repetitive bodily or pet fluid stains that are considered by Administrator as preventable occurrences will not be eligible for service.

F. Stains or physical damage due to intentional actions.

G. Furniture that show signs of infestation, including, but not limited to, insects, termites, cockroaches, and rodents.

H. Unauthorized repairs and/or parts.

I. Scratches, rips, cuts, gouges, and scuff marks of any type that do not clearly penetrate through upholstery or the clear-coat finish on wood exposing the bare wood.

Manufacturer Quality Issues

A. Seam separation (an upholstery seam that comes unstitched or unglued), stress tear (tearing or ripping of upholstery within one-half inch of and parallel to the seam line), fabric or leather flaws, including fraying, shredding, or decorative stitching, or fabric or leather failure.

B. Fading, color loss, or color change.

C. Loss of foam resiliency in cushion cores, backs and arms, and/or inner spring resiliency, including body impressions.

D. Damage resulting from defects in design flaws, materials or workmanship, zippers, rust or corrosion, except for damage specifically listed in the “What is Covered” section

Non-Household Environments

A. Stains or physical damage that occur during any delivery or installation process, or before the furniture is delivered to Your residence.

B. Stains or physical damage that occur while the furniture is in storage, or being moved to or from storage, or between residences.

C. Any Furniture used in commercial setting, home office, daycare or for communal use, including, without limitation, third party rental properties or properties for the purpose of renting to vacationers.

Normal Wear & Tear Cause by Repeated Use (over time)

Damage caused by wear, such as, but not limited to, the following:

A. Scuffing or other surface abrasions.

B. Pilling or fraying of fabric.

C. Loose joints of components.

D. Springs.

Miscellaneous

A. Odors.

B. Stains or damage caused by any homemade concoctions, such as “slime”, or other similar goeey mixtures or products. Silly Putty, Flubber, Gluep, Glurch, or Gak, for example.

C. Stains or physical damage covered under any manufacturer’s warranties, or under any homeowner’s, renter’s, or other insurance policy.

D. Stains or physical damage caused by residential structural failures, including, but not limited to, skylights, roofs, windows, or water pipes.

- E. Stains or physical damage caused by appliance malfunctions, including, but not limited to, air conditioners and water heaters.
- F. Stains or physical damage caused by independent contractors, such as, but not limited to maintenance personnel, painters, or other repair or contractor services.
- G. Stains or physical damage caused by activities like theft, vandalism, invasion, war, rebellion, riots, hostilities, or civil commotion.
- H. Stains or physical damage caused by weather, outdoor use or fading by sun damage.
- I. Damage of nonfunctional or aesthetic parts including, but not limited to plastic parts, knobs, rollers, baskets, remotes, accessories used in conjunction with the Covered Product such as pillows and buttons.
- J. Indentation from writing, drawing or using the wood surfaces as a “desk” or any type of surfaces abrasion.
- K. Administrator will not cover cost of, or losses related to product repairs that:
 - a. are covered by the manufacturer’s warranty, result of recall, regardless of the manufacturer’s ability to pay for such repairs, maintenance checkups, general cleaning directed by the manufacturer,
 - b. Service where no problem can be found, malfunction, damage or disrepair not occurring within the Term of coverage,
 - c. Bodily injury, damage to personal property, other than damage to Covered Furniture by this Plan.
- L. PRE-EXISTING CONDITIONS that occur prior to the effective date of this Protection Plan will not be covered.
- M. Fraud. If reasonable evidence, e.g., photos, videos, recordings or inspection by the Administrator or Administrator’s service technician shows that the Customer has misrepresented, or deliberately misinformed the Administrator regarding the nature and details of the claim, Administrator may, at its sole and reasonable discretion, deny coverage for the fraudulent claim and terminate this Protection Plan, and deny a refund for the cost of the Protection Plan.

LEATHER IDENTIFICATION There are many different leather types available. Please reference the chart below that identifies which types of leather are eligible for service under this Protection Plan. This Protection Plan does not cover any type of leather that is non-colorfast; other excluded leathers are listed under Ineligible Furniture & Components.	FABRIC CLEANING CODES Fabric Cleaning Codes on upholstered furniture can be found on the manufacturer’s ID tag. Always follow the manufacturer’s recommended cleaning methods, and pre-test any product in a hidden area for colorfastness of fabric or leather. This Protection Plan does not cover any type of fabric that is non-colorfast.	
LEATHER TYPES:	FABRIC TYPES:	Covered under this Protection Plan
Aniline (Unfinished): Leather treated with an aniline dye with no other pigmented finishes applied	“S” Cleaning Code: Can only be cleaned using a solvent-based cleaner.	YES
Bicast: Split hide finished with polyurethane top coating.	“W” Cleaning Code: Can only be spot cleaned with a water-based cleaner.	YES
Finished: Aniline dyed leather treated with a surface application to color protect, or mask imperfections.	“WS” or “SW” Cleaning Code: Can be spot cleaned with solvent-based or water-based cleaning products.	YES
Pull-Up (Waxed): Full aniline dyed leather with an oil or wax surface.	“X” Cleaning Code: Can only be vacuumed and cannot be cleaned with any type of cleaner.	NO
Semi-Aniline: Aniline leather with a thin layer of pigmented coating partially seals the pores of the leather’s surface.		

VI. CANCELLATION / TRANSFERS

- A. You may cancel and return the Protection Plan to the retailer or seller from whom You purchased it for a full refund of its purchase price within 30 days after its delivery. If no service has been provided under the Protection Plan on the date of Your cancellation, the Protection Plan is void and the retailer or seller from whom you purchased it shall refund to you its full purchase price.
- B. If You cancel after 30 days from the date of purchase, or if a claim has been made, the Provider will provide a refund of 100% of the unearned pro-rata purchase price based on the number of days remaining on the Protection Plan term, less any claims paid. A cancellation fee equal to the lesser of 10% of the Protection Plan's purchase price or \$25 may be deducted from the purchase price. This fee may differ from state to state. Please refer to Your state provisions in Section VIII, State Specific Amendments.
- C. A monthly penalty of 10% of the Protection Plan's purchase price per shall be added to any refund owed that is not paid within 45 days of Your proper return of the Protection Plan.
- D. You may not cancel the Protection Plan after expiration of the applicable return period described above. This restriction may differ from state to state. Please refer to Your state provisions in Section VIII, State Specific Amendments.
- E. Administrator may not cancel the Protection Plan, although under certain circumstances Your coverage may end following resolution of a claim as described in the Section IV, Service Procedures.
- F. The Covered Furniture, the Protection Plan's purchase price and its seller are listed on Your sales receipt.
- G. This Protection Plan is non-transferrable and not renewable. You may not sell or transfer Your rights under the Protection Plan.

VII. GENERAL INFORMATION

SISKIN ENTERPRISES, INC. IS THE ADMINISTRATOR/PROVIDER OF THIS SERVICE CONTRACT. TERMS AND CONDITIONS ARE AS STATED AND CANNOT BE ALTERED. **THIS IS A SERVICE CONTRACT AND IS NOT INSURANCE.** THIS SERVICE CONTRACT SPECIFICALLY EXCLUDES ADMINISTRATOR FROM LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES RELATING TO EITHER SERVICES PROVIDED UNDER THIS SERVICE CONTRACT OR FURNITURE COVERED BY THE SERVICE CONTRACT. SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION OR EXCEPTION MAY NOT APPLY TO YOU. Please review Section VIII. for information specific to Your State. **Obligations of the Provider under this Service Contract are insured under a reimbursement policy. Customer may apply directly to Wesco Insurance Company (a member of AmTrust Group) at any time, 59 Maiden Lane, 43rd Floor, New York, NY 10038, 866-505-4048, for benefits afforded under this Service Contract.**

VIII. STATE SPECIFIC AMENDMENTS

Please review the following state specific amendments carefully for variations in this Service Contract based on Your state.

Alaska: The cancellation fee in the VI. CANCELLATION/TRANSFER section shall be the lesser of \$50 or 7.5 percent of the unearned provider fee. The time period for application to the insurer of 60 days in the VII. GENERAL INFORMATION section is amended to 30 days.

Arizona: This contract cannot be cancelled by Us for conditions within our knowledge and/or control including but not limited to (1) pre-existing conditions; (2) misrepresentation by Us or our subcontractors; or (3) ineligibility for the program. You may file with the Director of the Arizona Department of Insurance for relief of any complaint under the provisions of A.R.S. 20.1095.04. Cancellation will be the lesser of \$50 or 10% of the gross amount paid by the contract holder. V. WHAT IS NOT COVERED, Miscellaneous, Item L is amended to include the following: unless such pre-existing conditions were known or should reasonably have been known by Us or the person selling the service contract on Our behalf.

California: You may cancel this contract at any time for any reason. We may only cancel for Your non-payment, material misrepresentation, or fraud. If we cancel this contract, we will mail you written notice at least 15 days prior to the effective date of cancellation stating the effective date of and reason for cancellation. If You cancel this contract within the first 60 days from date of receipt of contract and no claim has been made, You will receive a full refund of the purchase price. If You cancel after a claim has been made or after 60 days from date of receipt of contract, You will receive a refund of the purchase price, less claims paid. If You cancel after 60 days from date of receipt of contract, a cancellation fee of the lesser of \$25 or 10% of the purchase price will be assessed. If We cancel this contract, You will receive a prorated refund based on unused months and less claims paid, if any; however, no cancellation fee will be assessed. Any refund owed to You due to our cancellation will be paid within thirty (30) days of the cancellation. Refunds not paid or credited to the consumer's account within 30 days after the obligor receives written notice of cancellation a penalty of 10% per annum for each additional 30 days or fraction thereof will apply. We remain liable to You for any claim reported prior to cancellation provided that the first step required for reporting a claim has been completed. Insurance Coverage: Performance to You under this contract is guaranteed by a California approved insurance company. You may file a claim with this insurance company if any promise made in this Service Contract has been denied or has not been honored within 60 days after your request. The name and address of the insurance company is Wesco Insurance Company (a member of AmTrust Group), 59 Maiden Lane, 43rd Floor, New York, NY 10038. If You are not satisfied with the insurance company's response, you may contact the California Department of insurance at 1-800-927-4357 or access the department's Internet Web site (www.insurance.ca.gov). NO PRE-EXISTING CONDITIONS ARE COVERED UNDER THIS CONTRACT. This Contract is not transferrable.

Connecticut: Dispute Resolution: We will attempt to resolve any dispute under this Contract with You through mediation. If mediation is unsuccessful, You may pursue arbitration to settle the disagreement. To request arbitration, mail Your complaint 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 purchase or lease price of the product, and a copy of the Service Contract. This Contract is not transferrable. If this Service Contract is for less than one year of coverage, this Contract will be extended while Your Furniture is being repaired.

Florida: The Obligor on this contract for Florida is Siskin Enterprises of Florida, Inc. dba PermaPlate, Florida license number 27271. The rate charged for this Service Contract is not subject to regulation by the Florida Office of Insurance Regulation. Cancellation: You may cancel the Service Contract within sixty (60) days after purchase, for a 100% refund of the gross purchase price, less any claims paid on the Service Contract, and a cancellation fee not to exceed 5% of the gross purchase price. If We cancel the Service Contract for nonpayment, We will provide You with written notice by certified mail. If We cancel the Service Contract in the first sixty (60) days, We will not charge a cancellation fee. If We cancel the Service Contract after the first sixty (60) days, We will refund 90% of the unearned pro rata premium, less any claims paid. Service warranty associations may effectuate refunds through the issuing sales representative. Each service warranty contract must be mailed, delivered, or electronically transmitted to the warranty holder within 45 days after the date of purchase. Electronic transmission of a service warranty contract constitutes delivery to the warranty holder. The electronic transmission must notify the warranty holder of his or her right to receive the contract via United States mail rather than electronic transmission. If the warranty holder communicates to the service warranty company electronically or in writing that he or she does not agree to receipt by electronic transmission, a paper copy of the contract shall be provided to the warranty holder.

Georgia: Cancellation will comply with O.C.G.A 33-24-44. For any cancellation by the Obligor, You will be refunded 100% of the pro-rate purchase price. For any cancellation by You, You will be refunded 90% of the pro-rata purchase price. Under no circumstances will a cancellation fee or the cost of any claims paid be deducted from any refund owed to You.

Idaho: Coverage afforded under this Service Contract is not guaranteed by the Idaho Insurance Guarantee Association.

Iowa: A claim against a reimbursement insurance policy shall also include a claim for return of the unearned service company fee paid for the Service Contract. This service contract is subject to the applicable provisions of the Iowa Consumer Credit Code, Chapter 537. You may contact the Iowa Securities and Regulated Industries Bureau, Two Ruan Center, 601 Locust Street, 4th Floor, Des Moines, Iowa 50309-3738. Used parts will not be used to replace parts covered under this Service Contract without Your prior written authorization. Rebuilt parts will not be used to replace parts covered under this Agreement unless those parts are rebuilt according to national standards recognized by the Insurance Division rule 191-104.7 (1) (516E). If You cancel this Service Contract pursuant to the VI. CANCELLATION / TRANSFER section and are due a full refund of the purchase price of this Service Contract, and such refund is not paid within 30 days, a 10% penalty will be added for each 30-day period that the refund remains unpaid. If You cancel this Service Contract, We will mail written notice of termination to You within fifteen (15) days of termination.

Kentucky: The following is added to the VII. GENERAL INFORMATION section: "Should the Service Contract Provider fail to pay any claim within 60 days after the claim has been filed, You may make a claim directly with Wesco Insurance Company."

Louisiana: At no time will any claims paid be deducted from Your refund.

Maine: The cancellation fee shall be the lesser of \$50 or 10 percent of the provider fee. If We cancel this Service Contract for any reason other than nonpayment by You, We will refund you 100% of the unearned pro-rata provider fee, less any claims paid.

Maryland: Cancellation: The following sentence(s) is added: "If this Service Contract is originally delivered to You by mail, You may cancel this Service Contract within 20 days after the date the Service Contract was received by You and receive a full refund of the Service Contract price provided no claim has been made under the Service Contract. If a full refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made within 45 days of return of the Service Contract to Us." The \$25 service fee does not apply to Maryland residents. There is no fee for cancellation of this contract. The following is added to the VII. GENERAL INFORMATION section: "Should the Service Contract Provider fail to make any refund or consideration due within 60 days from filing the proof of cancellation with the Obligor, You may make a claim directly with Wesco Insurance Company."

Mississippi: The following is added to section VI. CANCELLATION/TRANSFER: We may only cancel this Service Contract for nonpayment of provider fee, substantial breach of duties, or material misrepresentation. If the Obligor initiates the cancellation, no cancellation fee will apply. The Obligor may cancel this Service Contract by mailing written notice of cancellation to You at the last known address in Provider's records at least 30 days before cancellation, ten (10) days of cancelled for nonpayment. The cancellation notice will state the effective date and reason for cancellation.

Missouri: A claim against the Provider also shall include a claim for return of the unearned provider fee. (Need to state any limitations on the number or value of repairs, replacements, or monetary settlements, as applicable, that will be provided during the term of coverage). If You cancel this Service Contract by the 30th day of receipt if delivered in person, or 30th day after mailing if delivered via mail, the contract is voided and the Provider will provide a full refund or credit to your account, less any claims paid. This right to void the Service Contract is applicable only to the original holder and is not transferrable to subsequent holders of the Service Contract. If cancellation is after 30 days from the Service Contract Date of Sale, the Obligor will provide a refund of 100% of the unearned prorated purchase price, based on number of days remaining on the Service Contract term, less any claims paid and a cancellation fee of \$50.

Nevada: In the event of cancellation, we will deduct any outstanding balance on the account from the amount of the unearned purchase price when calculating Your refund, regardless of any claims paid. The following is added to section VI. CANCELLATION / TRANSFER: If cancellation is after 30 days from the Service Contract Date of Sale or if a claim has been made, the Provider will provide a prorated refund based on the number of days remaining on the Service Contract term less a \$25 cancellation fee. We may only cancel this Service Contract for Your nonpayment of provider fee, fraud by You, or material misrepresentation by You. If the Obligor initiates the cancellation, no cancellation fee will apply. This Service Contract is not transferrable. This service contract is not renewable. Under no circumstances will the cost of any claims paid be deducted from a refund owed to You. No pre-existing conditions are covered under this Service Contract. If You are not satisfied with the manner in which We handle a claim on this Service Contract, You may contact the Commissioner by use of the toll-free number of the Division, (888) 872-3234. The Administrator may cancel this Protection Plan by mailing written notice of cancellation to You at Your last known address in Our records 15 days prior to the effective date of the cancellation. The cancellation notice will state the effective date and reason for cancellation.

New Hampshire: In the event you do not receive satisfaction under this Service Contract, You may contact the New Hampshire Insurance Department, 21 South Fruit, Suite 14, Concord NH 03301, (603) 271-2261. Arbitration is subject to the state rules governing the arbitration of disputes as set forth in RSA 542. You have the right to bring an action to enforce the terms of the contract, or otherwise challenge the denial of a claim You believe is wrongful. Any civil action or alternative dispute resolution procedure must be brought in New Hampshire.

New Mexico: Final contract price to be determined prior to presentation to consumer for signature.

New York: If You cancel this Service Contract pursuant to VI. CANCELLATION / TRANSFER section A. and are due a full refund of the purchase price of this Service Contract, and such refund is not paid within 30 days, a 10% penalty will be added for each 30 day period that the refund remains unpaid.

North Carolina: We may only cancel this Service Contract for nonpayment of the provider fee by You, or for a direct violation of this Service Contract by You. The cancellation fee in VI. CANCELLATION / TRANSFER section B shall be the lesser of \$50 or 10 percent of the pro rata refund.

Oklahoma: Coverage afforded under this contract is not guaranteed by the Oklahoma Insurance Guaranty Association. This Service Contract is provided by Siskin Enterprises, Inc., P.O. Box 58 Salt Lake City, Utah 84110, license number #44201653. In the event You cancel this Service Contract, the return shall be based upon ninety (90) percent of the unearned pro rata provider fee less any claims paid. If We cancel this Service Contract, Your refund will be based on one hundred (100) percent of the unearned pro rata provider fee, less claims paid.

Oregon: This Service Contract is not transferrable.

South Carolina: This Contract is not transferrable.

Texas: Unresolved complaints concerning a provider or questions concerning the registration of a service contract provider may be address to the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, TX 78711, telephone number 512-463-6599 or 800-803-9202. You may request reimbursement directly from Wesco Insurance Company if a refund or credit is not paid before the 46th day after the date on which the Service Contract is returned to the Obligor. Obligor Texas Service Contract Provider's license number is #703.

Utah: We may only cancel this Service Contract for nonpayment, material misrepresentation, substantial breach of duty, or a substantial change in the risk. Cancellation of Your Service Contract will be effective no sooner than 30 days after delivery or first class mailing of written notice to you, except if for nonpayment. If cancellation is for nonpayment, the effective date of termination will be no sooner than 10 days after delivery or first class mailing of written notice. If this Service Contract has been in effect for less than 60 days when the written notice of cancellation is mailed or delivered, cancellation will be effective 10 days after notice has been mailed or delivered. Any matter in dispute between You and Us may be subject to arbitration as an alternative to court action pursuant to the rules of the American Arbitration Association, a copy of which is available on request from the Administrator. Any decision reached by arbitration shall be binding upon both You and Us. The Arbitration award may include attorney's fees if allowed by state law and may be entered as a judgment in any court of proper jurisdiction. Nothing in this section shall preclude You from bringing an action arising under this Service Contract in a small claims court having proper jurisdiction. VII. GENERAL INFORMATION section is revised to state that if We fail to pay or provide service on any claim within 60 days after proof of loss has been filed, You may make a claim directly against the insurer. Coverage afforded under this contract is not guaranteed by the Property and Casualty Guaranty Association. This contract is subject to limited regulation by the Utah insurance Department. To file a complaint, contact the Utah Insurance Department. This contract is not transferrable.

Virginia: If any promise in the contract has been denied or has not been honored within sixty (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-contract-providers.shtml to file a complaint.

Wisconsin: THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. Cancellation is amended as follows: We may only cancel this Agreement for nonpayment of the provider fee, material misrepresentation by You, or a substantial breach in duties by You. If this Service Contract is cancelled by Us for a reason other than nonpayment, You are entitled to a refund of 100 percent of the unearned pro-rata provider fee, less any claims paid. In the event of a total loss of property covered by this Service Contract that is not covered by a replacement pursuant to the terms of this Service Contract, You are entitled to cancel this Service Contract and receive a pro rata refund of any unearned provider fee, less any claims paid. The cancellation fee in VI. CANCELLATION / TRANSFER section C shall be the lesser of \$50 or 10 percent of the provider fee. The ability to file a claim directly with the insurer as outlined in the VII. GENERAL INFORMATION section also applies in the event that We become insolvent or otherwise financially impaired.

Wyoming: At the time of any disagreement between the Customer and the Service Contract Provider, in a separate written agreement, the parties may voluntarily agree to submit their matters of difference to arbitration in accordance with the Wyoming Uniform Arbitration Act, and that the results of arbitration are binding on the parties without the right of appeal.