

# HiRoad Classic Vehicle Service Contract Terms and Conditions

## Definitions

- Administrator**..... refers to Interstate National Dealer Services of Florida, Inc. (“INDSF”) in Florida and Interstate National Dealer Services, Inc. (“INDS”) in all other jurisdictions. INDSF and INDS are located at 6120 Powers Ferry Rd NW, Suite 200, Atlanta, Georgia 30339 and phone number 1-800-942-0400.
- Application**..... refers to the document attached hereto which forms part of this **Contract**.
- Contract**..... refers to this Service **Contract**. The **Application**, the Terms and Conditions and the **Identification Card** comprise this **Contract**.
- Coverage**..... refers to the component protection **You** have chosen, as shown on the **Application** and the **Identification Card**.
- Deductible**..... refers to the **Deductible** type and amount **You** will need to pay, as shown on the **Application** and the **Identification Card**, for each covered **Failure** repair visit.
- Failure**..... is defined as a **Failure** of a defective part or faulty workmanship as supplied by the Manufacturer or Dealer, but does not include gradual reduction in operating performance due to wear or tear or damage resulting from **Failure** of non-covered parts.
- Identification Card**..... refers to the numbered card which becomes part of this **Contract**. It gives information about **You**, **Your Vehicle**, **Coverage** chosen and other significant data.
- Vehicle**..... refers to the **Vehicle** which is described on the **Application** and the **Identification Card**, which cannot be used for rental, emergency or for-hire purposes.
- We, Us, Our**..... refers to the entity who is obligated to perform under this **Contract** (the “obligor”). The obligor for this Contract is **Interstate National Dealer Services of Florida, Inc. (“INDSF”) in Florida under license numbers 60088, 70042 and 80230**, Interstate Administrative Services, Inc. (“IAS”) in Oklahoma and Interstate National Dealer Services, Inc. (“INDS”) in all other jurisdictions. INDSF, IAS and INDS are located at 6120 Powers Ferry Rd NW, Suite 200, Atlanta, Georgia 30339 and phone number 1-800-942-0400. In Maine, the seller of this **Contract** is the obligor.
- You, Your**..... refers to the **Contract** holder named on the **Application** and the **Identification Card** or the person to whom this **Contract** was properly transferred.

## Terms and Conditions

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

- 1. CONTRACT PERIOD:** **Coverage** under this **Contract** begins immediately and will expire according to the time/mileage of the **Contract** selected, whichever occurs first, as shown on the **Identification Card**. **Contract** expiration is measured in time from the **Contract** purchase date and mileage from the odometer mileage at **Contract** purchase date.
- 2. FAILURE OF COVERED PARTS:** **We** will pay on behalf of or reimburse **You** for the reasonable costs to repair or replace any of the parts included in **Your Coverage** that cause a **Failure**. **Replacement parts may be new, remanufactured or replacement parts of like kind and quality**. Sales tax will be authorized for covered **Failures** only when required by the applicable state where the repair is taking place.
- 3. TERRITORY:** This **Contract** is limited to **Failures** which occur, and repairs that are made, within the United States of America (excluding U.S. territories and possessions) and Canada.

#### 4. LIMIT OF LIABILITY

In no case shall benefits paid (including tax, if applicable) be greater than:

- The NADA wholesale value; OR
- The purchase price of the **Vehicle**; OR
- The Limit of Liability listed below, whichever is less:

Hi-Road Classic LTD	Limit of Liability
3 month / 3,000 miles	\$500*
6 month / 6,000 miles	\$1000
12 month / 12,000 miles	\$1500
24 month / 24,000 miles	\$2500
36 month / 36,000 miles	\$3000

Hi-Road Classic	Limit of Liability
Classic PT	\$2500
Classic PT+	\$3500
Classic HiTech	\$4500
Classic HiTech+	ACV (Actual Cash Value)
Classic Complete	ACV (Actual Cash Value)

\*Unless the \$1000 Limit of Liability is purchased and so indicated on the Administrator copy of the Application.

- Once the Limit of Liability has been reached, this **Contract**, along with its transfer and cancellation rights terminates.

5. **OUR RIGHT TO RECOVERY:** If **We** pay anything under this **Contract** and **You** have a right to recover from another party, **Your** rights will become **Our** rights up to the amount **We** paid. **You** will do whatever is reasonably necessary to enable **Us** to enforce these rights.
6. **TRANSFER RIGHTS:** This **Contract** is for the benefit of the original **Contract** holder but is transferable subject to a transfer fee and inspection providing:
  - a) Proof of transfer of the remaining manufacturer's warranty is provided, if applicable.
  - b) **Contract** is being transferred to a subsequent private purchaser of **Your Vehicle**. (Transfer rights are voided when the **Vehicle** is traded, sold or put on consignment to an individual or entity engaged in the wholesale or retail sale, leasing or rental of **Vehicles**.)**You** must submit the following:
  - a) Complete transfer Application (Available from **Administrator**) and submit to the **Administrator**.
  - b) Provide a Bill of sale with the Transfer Application indicating the sale date and mileage at time of sale.
  - c) Issue a check in the amount of fifty dollars (\$50) for the Transfer fee made payable to the **Administrator**.
  - d) Provide all documents to the **Administrator** within thirty (30) days of the transfer of **Vehicle** ownership.
7. **MAINTENANCE REQUIREMENTS:** **Your Vehicle** is required to have the oil changed every three (3) months or three thousand (3,000) miles, OR according to the manufacturer's recommendations as outlined in the owner's manual. A transmission fluid change and engine tune-up is required every twelve (12) months or twelve thousand (12,000) miles OR according to the manufacturer's recommendations as outlined in the owner's manual. **You** are responsible for making sure the oil warning light/gauge and the temperature light/gauge are functioning properly before operating the **Vehicle**. **Your Vehicle** must be pulled off the road immediately and **Vehicle** operation discontinued when either of these lights/gauges registers inadequate protection or performance. Failure to perform the maintenance requirements to **Your Vehicle** as outlined in this section may result in denial of coverage. **Your owner's** manual has separate required maintenance schedules for "normal" and "more severe" operating conditions. **You** are required to follow the maintenance schedule that applies to **Your Vehicle's** conditions. **You** must be sure only the proper grade of lubricants and coolants, as recommended by the manufacturer, are used in **Your Vehicle**. The fluid levels are to be checked every three hundred (300) miles or when refueling. It is necessary for **You** to retain verifiable receipts for all parts and materials necessary to perform the required maintenance. If necessary, this documentation will be verified by the **Administrator**.
8. **DEDUCTIBLE:** In the event of a **Failure** covered by this **Contract**, **You** may be required to pay a **Deductible**. No **Deductible** payment is required with respect to **Coverages** listed in the Benefits section of this **Contract**. The **Deductible** type and amount **You** have to pay is shown on the **Application** and the **Identification Card**, for covered **Failures** on a per repair visit basis. Should a covered **Failure** require more than one visit to repair, only one **Deductible** will apply to that **Failure**.
9. **ARBITRATION:** Should a dispute or controversy or claim arise out of or relating to this **Contract**, or the alleged breach thereof, the matter may be settled by non-binding Arbitration. Either party may make a written request to any nationally recognized organization that performs consumer related Arbitration services. If both parties agree to Arbitrate, the parties would then agree to abide by the consumer related rules and protocol established by the chosen Arbitration organization.

## COVERAGE

The components listed below, within the Coverage level indicated on the Administrator copy of the Application and Your Identification Card, are covered by this Contract. If no Coverage level is checked, Classic Ltd Coverage will apply. Except for Classic Complete Coverage, components not listed are not covered. At the Administrator's option, failed parts may be replaced, depending upon availability, with like quality, used, rebuilt, remanufactured or new parts.

### *HiRoad Classic Ltd Coverage*

<b>Classic Ltd</b>
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**Engine (Gas or Diesel):** All internally lubricated parts including: crankshaft and bearings, oil pump, pistons, piston rings, connecting rods and rod bearings, timing gears and chain or belt, camshaft and camshaft bearings, push rods, rocker arms, rocker arm shaft and hydraulic lifters, intake and exhaust valves, valve springs. Engine blocks are covered if damage was caused by the **Failure** of a covered component.

**Turbo/Supercharger:** Internal parts; vanes; shafts; bearings and housing if damage is caused by a **Failure** of a covered component.

**Automatic Transmission:** All internal parts: gears, input and output shafts, bearings, front pump, planetary assemblies, transmission case, overdrive carrier, reaction carrier, center support, parking lock actuator, stator and stator shaft, separator plate, pressure regulator valve, dipstick and filter tube, springs governor assembly, valve body and torque converter.

**Standard Transmission:** All internal parts: gears, input and output shafts, bearings, overdrive housing and transmission case if damage is caused by a **Failure** of a covered component. Clutch plate, pressure plate, flywheel, release and pilot bearings are NOT included.

**Transaxle (Front Wheel Drive):** All internal parts; transaxle mounts; vacuum modulator; torque converter; drive axle shafts; constant velocity joints; front hub and bearing assembly. The case is also covered if damage is caused by a **Failure** of any of the above covered items.

**Transfer Unit (4x4):** Internal parts including: bearings, bushings, sprockets, chains, sleeves and gears (excluding electrical items). The transfer case is also covered if damage is caused by a **Failure** of any of the above covered components.

**Drive Axles (Front or Rear):** All internal parts; propeller shafts; "U" joints and CV joints except if boot was damaged or missing; axle shafts; bearings and supports. The case is also covered if damage is caused by a **Failure** of any of the above covered items.

**Seals and Gaskets:** Seals and gaskets are covered in conjunction with repair of above listed components. Failed seals and gaskets by themselves on above listed components are covered only when "Seals and Gaskets" option is selected and paid for.

### Classic Ltd + (includes All Classic Ltd Coverage as listed above, plus:)

**Water Pump:** Impeller shaft; bearings; bushings and housing (limited to one-half of parts and labor costs).

**Electrical:** Alternator, starter and voltage regulator (limited to one-half of parts and labor costs).

**Towing:** The **Administrator** will reimburse **You** up to fifty dollars (\$50) per occurrence, for expenses in towing the **Vehicle**, provided that the cause of the breakdown caused by the **Failure** of a covered component based on the **Coverage** plan selected. This reimbursement will be in addition to any other reimbursement from an insurance company or auto club. Towing benefits are available from day one (1) of **Your Contract**.

**Car Rental Reimbursement:** In the event of mechanical breakdown of a covered component, **You** will be reimbursed up to thirty dollars (\$30) per day for a rental vehicle for each four (4) hours of covered repair time as determined by a national flat rate guide. The total reimbursement will not exceed one hundred fifty dollars (\$150). Rental receipts are required for reimbursement.

## HiRoad Classic Coverage

### Classic PT

**Engine (Gas or Diesel):** All internally lubricated parts including: Crankshaft and bearings, oil pump, fuel pump, internal timing gears or chain, camshaft, camshaft bearings, valve lifters, rocker arm assemblies and push rods, valve guides, pistons and rings, wrist pins, connecting rods, distributor drive gear. The engine block and cylinder heads are covered if damage is caused by the **Failure** of an internally lubricated part.

**Turbo/Supercharger:** All internal parts; housing is covered if damaged by the **Failure** of an internally lubricated moving part.

**Transmission (Automatic or Standard):** All internal parts; torque converter. The automatic or manual transmission case is covered if damage is caused by the **Failure** of an internally lubricated part.

**Transaxle (Front Wheel Drive):** All internal parts; transaxle mounts; vacuum modulator; torque converter; drive axle shafts; constant velocity joints; front hub and bearing assembly. The case is also covered if damage is caused by a **Failure** of any of the above covered items.

**Transfer Unit (4x4):** Internal parts including: bearings, bushings, sprockets, chains, sleeves and gears (excluding electrical items). The transfer case is also covered if damage is caused by a **Failure** of any of the above covered components.

**Drive Axles (Front or Rear):** All internal parts; propeller shafts; "U" joints and CV joints except if boot was damaged or missing; axle shafts; bearings and supports. The case is also covered if damage is caused by a **Failure** of any of the above covered items.

**Seals and Gaskets:** Seals and gaskets are covered in conjunction with repair of above listed components. Failed seals and gaskets by themselves on above listed components are covered only when "Seals and Gaskets" option is selected and paid for.

### Classic PT+ (includes All Classic PT Coverage as listed above, plus:)

**Steering:** Steering gear box, pump housing, rack and pinion, control valves, bearings and shafts.

**Electrical:** Alternator/generator, starter motor, front and rear wiper motor.

**Towing:** The **Administrator** will reimburse **You** up to fifty dollars (\$50) per occurrence, for expenses in towing the vehicle, provided that the breakdown was caused by the **Failure** of a covered component based on the coverage plan selected. This reimbursement will be in addition to any other reimbursement from an insurance company or auto club. Towing benefits are available from day one (1) of **Your Contract**.

**Car Rental/Substitute Transportation:** The **Administrator** will reimburse **You** for the cost as specified below, provided that the **Vehicle** has become disabled, due to the **Failure** of a covered component based on the **coverage** plan selected and the necessary repairs require more than eight (8) hours of labor. Reimbursement shall be made up to thirty dollars (\$30) per eight (8) hour labor charge, with a one hundred fifty dollar (\$150) maximum per claim. Rental benefits are available from day one (1) of the **Vehicle Service Contract**. Reimbursement is valid only for rental from a licensed car rental agency.

**Travel Expenses:** We will in the event a **Failure** covered by this **Contract** which occurs more than one hundred (100) miles from **Your** home, reimburse **You** up to fifty dollars (\$50) per day for up to five (5) consecutive days toward receipted motel/restaurant expenses (except where prohibited by law). The date of **Failure** will be considered the first day of the five (5) day maximum period.

### Classic Tech (includes all Classic PT+ Coverage as listed above, plus:)

**Air Conditioning:** Compressor, condenser, evaporator, expansion valve, and receiver drier. NOTE: If the air conditioning system is unable to be repaired because of the unavailability or restriction of CFCs (chlorofluorocarbons) due to the Federal Mandate, then the Administrator does not have any further obligation for repair of the air conditioning system under this Service Contract. In addition, there is no obligation to install a retrofit kit in the vehicle that would require the use of any alternate to CFCs.

**High-Tech Electronics:** Voltage regulator, distributor, solenoids, manually operated switches, electronic level control compressor including its sensor and limiter valve, electronic fuel injection sensors and injectors, electronic ignition module, power window motors, rear window heating elements, power mirror motors and controls, power seat motors, and power door locks.

### Classic Tech+ (includes all Classic Tech Coverage as listed above, plus:)

**Brakes:** Master cylinder, power brake cylinder, vacuum assist booster, hydro boost, disc brake caliper, wheel cylinders, compensating valve, brake hydraulic lines and fittings, and hydraulic control unit.

**Anti-Lock Brakes (ABS):** Electronic control processor, wheel speed sensors, hydraulic pump/motor assembly, pressure modulator valve, isolation dump valve, and accumulator.

**Front & Rear Suspension:** Upper and lower control arms, control arm shafts and bearings or bushings, upper and lower ball joints, radius arm and bushings, torsion bars and mounts or bushings, stabilizer bars, links and bushings, struts, strut bearing plates, spindle and spindle support, wheel bearings, variable dampening suspension, compressor, control module, actuator, solenoid, height sensor, and mode selector switch.

**Cooling:** Engine cooling fan and motor, fan clutch, serpentine belt tensioner, radiator, heater core, thermostat, blower motor and hot water valve.

**Water Pump:** Impeller shaft; bearings; bushings and housing.

**Seals and Gaskets:** This coverage option is included on Vehicles with less than one hundred thousand (100,000) miles at **Vehicle Purchase/Effective date**.

### Classic Complete

#### Comprehensive Coverage - All Classic Tech+ Coverage as listed above, plus:

**We will pay on behalf of or reimburse You, for the reasonable costs to repair or replace any of the parts included in Your Coverage which cause a Failure, except for those components and conditions listed in the Exclusions section of this Contract. In addition, the definition of Failure previously mentioned is replaced by the following definition: Failure refers to the Failure of a covered part under normal service. A covered part has failed when it can no longer perform the function for which it was designed solely due to its condition, and not due to the action or inaction of any non-covered parts. In addition, a Failure will be deemed to have occurred when a covered part has worn beyond the manufacturer's tolerances allowed for the particular Vehicle at the mileage when the problem occurs.**

#### What to do in the Event of a Failure

1. Prevent Further Damage - **You** should use all reasonable means and precautions to protect **Your Vehicle** from further damage. This **Contract** will not cover damage caused by not securing a timely repair of the failed component.
2. If **Your Vehicle** breaks down, return to the Issuing Dealer during normal service department hours. If this is not possible, take **Your Vehicle** to the licensed repair facility of your choice (**You** may contact the **Administrator** for assistance in locating a repair facility).
3. Instruct the repair facility that they must obtain an authorization number from the **Administrator** prior to proceeding with the repairs. The amount authorized is the maximum that will be paid. Any additional amounts need prior approval.
4. In some cases, **You** may be required to authorize the repair facility to inspect or tear down **Your Vehicle** to determine the cause and cost of the repair. **You** will be responsible for these charges if the **Failure** is not covered by this **Contract**. **We** reserve the right to require an inspection of **Your Vehicle** prior to any repair being performed. **We** reserve the right to move **Your** covered **Vehicle** to another repair facility.
5. After the **Administrator** has been contacted, review with the repair facility the components that will be covered by this **Contract**.
6. **We** will reimburse the repair facility or **You** for the cost of authorized repairs performed on **Your Vehicle**, less any applicable **Deductible**. All repair orders and necessary documentation **must** be submitted to **Us** within thirty (30) days by **You** or the repair facility to qualify for payment.

#### Repair Facility Guidelines for Claims Handling

##### Follow these steps when handling a claim:

1. Advise the **Contract** holder that evaluation of a **Failure** does not mean that the repair is covered under this **Contract**. All covered repairs must receive prior authorization from the **Administrator**.
2. Have the **Contract** holder authorize the inspection/tear down of the **Vehicle** to determine the cause of the **Failure** and the cost to repair. Save all components, including fluids and filters, should the **Administrator** require an outside inspection. Notify the **Contract** Holder that the cost of tear down will not be paid if it is determined that the **Failure** is not covered under this **Contract**.
3. Determine the cause of **Failure**, correction required and cost of the repair(s).
4. Contact the **Administrator's** Claims Department at **1-800-526-0929** to get authorization to proceed with the claim. Be prepared with the following information when placing the call:
  - a. Contract Holder's Name and **Contract** Number.

- b. Cause of **Failure** and recommended correction.
  - c. Cost of repair(s).
5. A Claims Advisor will verify **Coverage** and do one of the following:
    - a. Approve Claim - If approved, the repair facility will be given an authorization number to be recorded on the repair order. The authorized amount is the maximum that will be paid. Additional amounts must receive prior approval.
    - b. Require Additional Evaluation, Inspection or Tear Down – The **Administrator** may require an inspection prior to the repair being completed. If a tear down is required to determine the cause of **Failure**, the **Contract** holder must authorize same. Notify the **Contract** holder that if the repair is not covered, then the **Contract** holder will be responsible for cost of the tear down. The repair facility should save all components requiring inspection, including fluids and filters. The Claims Advisor will arrange for the inspection. If the inspection is not made within forty-eight (48) hours, contact the Claims Advisor.
    - c. Deny the claim and provide the reason for the denial.
  6. Review the **Administrator's** findings with the **Contract** holder as well as what will be covered by the **Contract** and what portion of the repair(s), if any, will not be covered.
  7. Obtain the **Contract** holder's authorization to complete repair(s). All repair orders must have the **Contract** holder's signature to qualify for payment.
  8. Submit the repair order(s) that must include the **Contract** number, authorization number and authorized amount to the **Administrator** within thirty (30) days to the following address:

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

### Cancellation of Vehicle Service Contract

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

### EXCLUSIONS

*For all coverage levels except Classic Complete, parts not listed are not covered.*

*For all coverage levels, this Vehicle Service Contract Provides NO Coverage or Benefits for the following:*

- A. **THE FOLLOWING PARTS: CARBURETOR; BATTERY; BATTERY/BATTERY PACK ON HYBRID VEHICLES; SHOCK ABSORBERS; MANUAL TRANSMISSION CLUTCH ASSEMBLY; FRICTION CLUTCH DISC AND PRESSURE PLATE; THROWOUT BEARING; MANUAL AND HYDRAULIC LINKAGES; DISTRIBUTOR CAP AND ROTOR; SAFETY RESTRAINT SYSTEMS (INCLUDING AIR BAGS); GLASS; LENSES; SEALED BEAMS; LIGHT BULBS; BRAKE HARDWARE; ALL EXHAUST AND EMISSION COMPONENTS EXCEPT THOSE SPECIFICALLY LISTED UNDER THE COVERAGE SECTION OF THIS CONTRACT; WEATHER STRIPS; ALL TRIM, MOLDINGS, HANDLES, KNOBS OR DIALS; BRIGHT METAL; CHROME; UPHOLSTERY AND CARPET; PAINT; OUTSIDE ORNAMENTATION; BUMPERS; BODY SHEET METAL AND PANELS; TIRES AND WHEELS/RIMS; GPS NAVIGATION SYSTEMS; PHONE SYSTEMS; TV/VIDEO/ENTERTAINMENT SYSTEMS AND INTERNET ACCESS SYSTEMS.**
- B. **MAINTENANCE SERVICES AND PARTS DESCRIBED IN YOUR VEHICLE'S OWNER'S MANUAL AS SUPPLIED BY THE MANUFACTURER AND OTHER NORMAL MAINTENANCE SERVICES AND PARTS INCLUDING, BUT NOT LIMITED TO: ALIGNMENTS; WHEEL BALANCING; TUNEUPS; SPARK PLUGS AND SPARK PLUG WIRES; GLOW PLUGS; HOSES; DRIVE BELTS; BRAKE PADS, LININGS, SHOES, DRUMS AND ROTORS; WIPER BLADES.**

- C. SHOP SUPPLY CHARGES; EPA DISPOSAL FEES; SPECIAL ORDER PARTS SHIPPING COST; PARTS LOCATOR RESEARCH FEE; STORAGE FEES; FILTERS, LUBRICANTS, COOLANTS, FLUIDS AND REFRIGERANTS EXCEPT WHEN REPLACEMENT IS REQUIRED DUE TO A COVERED FAILURE.
- D. ANY COMPONENT NOT COVERED BY THE VEHICLE MANUFACTURER FOR THE FULL TERM OF THE VEHICLE WARRANTY IS EXCLUDED.
- E. ANY FAILURE RESULTING FROM COLLISION; INTERNAL OR EXTERNAL FIRE; THEFT; VANDALISM; RIOT; EXPLOSION; LIGHTNING; EARTHQUAKE; FREEZING; RUST OR CORROSION; WINDSTORM; HAIL; WATER OR FLOOD; ACTS OF GOD; ACTS OF WAR; ACTS OF TERRORISM; SALT; ENVIRONMENTAL DAMAGE; CONTAMINATION OR LOSS OF FLUIDS, FUELS, COOLANTS OR LUBRICANTS; ABUSE; NEGLIGENCE; LACK OF NORMAL MAINTENANCE REQUIRED BY THE MANUFACTURER'S MAINTENANCE SCHEDULE FOR YOUR VEHICLE; IMPROPER SERVICING AFTER THE EFFECTIVE DATE OF THIS CONTRACT; SLUDGE BUILD-UP OR FAILURE TO MAINTAIN PROPER LEVELS OF LUBRICANTS AND/OR COOLANTS; NOT PROTECTING THE VEHICLE FROM FURTHER DAMAGE WHEN A FAILURE HAS OCCURRED.
- F. ANY REPAIR OR REPLACEMENT OF A COVERED PART IF NO FAILURE HAS OCCURRED REGARDLESS OF REPAIR FACILITY RECOMMENDATIONS; OR IF THE WEAR ON THAT PART HAS NOT EXCEEDED THE FIELD TOLERANCES PERMITTED BY THE MANUFACTURER; ANY REPAIR NOT SPECIFICALLY AUTHORIZED BY US.
- G. IF ANY ALTERATIONS HAVE BEEN MADE TO YOUR VEHICLE OR YOU ARE USING, OR HAVE USED, YOUR VEHICLE IN A MANNER NOT RECOMMENDED BY THE MANUFACTURER. THIS WILL INCLUDE, BUT NOT BE LIMITED TO: THE FAILURE OF ANY CUSTOM OR ADD-ON/AFTERMARKET PART REGARDLESS IF SUPPLIED BY A FRANCHISED DEALER OR NOT; ANY FRAME OR SUSPENSION MODIFICATIONS; LIFT KITS; OVERSIZED/UNDERSIZED TIRES OR WHEELS; TRAILER HITCHES; UNAUTHORIZED MODIFICATIONS TO ANY SYSTEM.
- H. IF YOUR ODOMETER HAS CEASED TO WORK AND REPAIRS HAVE NOT BEEN IMMEDIATELY MADE; THE ODOMETER HAS BEEN ALTERED IN ANY WAY SUBSEQUENT TO PURCHASE; OR IF VEHICLE'S TRUE MILEAGE CANNOT BE DETERMINED.
- I. ANY LIABILITY FOR PROPERTY DAMAGE, OR FOR INJURY TO OR DEATH OF ANY PERSONS ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF YOUR VEHICLE, WHETHER OR NOT RELATED TO THE PARTS COVERED. LOSS OF TIME, PROFIT, INCONVENIENCE, OR ANY OTHER LOSS THAT RESULTS FROM A FAILURE (EXCEPT AS PROVIDED UNDER THE BENEFITS OR COVERAGES HEREIN.) THIS CONTRACT DOES NOT PROVIDE COVERAGE FOR DAMAGES FOR BAD FAITH, PUNITIVE OR EXEMPLARY DAMAGES, PERSONAL INJURY INCLUDING BODILY INJURY, PROPERTY DAMAGE (EXCEPT AS SPECIFICALLY STATED IN THE CONTRACT) AND ATTORNEY'S FEES.
- J. REPAIRS TO SEIZED OR DAMAGED ENGINES DUE TO CONTINUED OPERATION REGARDLESS OF CAUSE OR WITHOUT SUFFICIENT LUBRICANTS OR COOLANT. YOU ARE RESPONSIBLE FOR MAKING CERTAIN THAT THE OIL AND TEMPERATURE WARNING LIGHTS/GAUGES ARE FUNCTIONING PROPERLY. YOU MUST PULL OFF THE ROAD IMMEDIATELY AND DISCONTINUE VEHICLE OPERATION WHEN EITHER OF THESE LIGHTS/GAUGES INDICATES INADEQUATE PROTECTION OR PERFORMANCE OR WHEN OVERHEATING OCCURS.
- K. SALVAGED TITLE VEHICLES; WHEN RESPONSIBILITY FOR A REPAIR IS COVERED BY AN INSURANCE POLICY; WARRANTY FROM THE MANUFACTURER INCLUDING EXTENDED DRIVE TRAIN, MAJOR COMPONENT OR FULL COVERAGE WARRANTIES; A REPAIRER'S GUARANTEE/WARRANTY; OR FAILURES FOR WHICH THE MANUFACTURER HAS ANNOUNCED ITS RESPONSIBILITY THROUGH ANY MEANS, INCLUDING RECALL CAMPAIGNS AND FACTORY SERVICE BULLETINS.
- L. IF YOUR VEHICLE IS USED FOR TOWING A TRAILER OR OTHER OBJECT OR VEHICLE WITHOUT BEING EQUIPPED WITH A FACTORY INSTALLED OR AUTHORIZED TOW PACKAGE; OR IS USED FOR COMMERCIAL PURPOSES, INCLUDING, BUT NOT LIMITED TO, RENTAL, TAXI, LIMOUSINE, LIVERY OR SHUTTLE, TOWING OR ROAD REPAIR, CONSTRUCTION, FARMING OR AGRICULTURAL PURPOSES, JOB SITE ACTIVITIES, HAULING, POLICE OR EMERGENCY SERVICES, PRINCIPAL OFF ROAD USE, RACING, COMPETITIVE DRIVING, SNOW REMOVAL, ROUTE-WORK, SERVICE OR REPAIR UNLESS COMMERCIAL USE OPTION HAS BEEN PURCHASED AND ACCEPTED BY US.
- M. ANY FAILURE OCCURRING PRIOR TO THE CONTRACT PURCHASE DATE, OR IF INFORMATION PROVIDED BY YOU OR A REPAIR FACILITY CANNOT BE VERIFIED AS ACCURATE OR IS FOUND TO BE DECEPTIVELY INACCURATE.
- N. ANY FAILURE OCCURRING OUTSIDE OF THE UNITED STATES OF AMERICA (50 U.S. STATES AND THE DISTRICT OF COLUMBIA) OR CANADA.
- O. DAMAGE CAUSED BY PRE-IGNITION DETONATION, PINGING, IMPROPER/CONTAMINATED FUEL OR IMPROPER ENGINE ADJUSTMENTS.

**INTERSTATE NATIONAL DEALER SERVICES, INC.**

6120 Powers Ferry Rd NW, Suite 200, Atlanta, Georgia 30339  
1-800-942-0400 www.inds.com