

(1) **WHAT IS COVERED:** In consideration of payment of the contract price, the issuing dealer through its Administrator, VAC Service Corp., hereinafter known as VAC, will furnish labor and replacement parts or pay for same necessary to maintain the product specified in this contract in operating condition during the term of this contract, provided such service is necessitated by product failure during normal usage. It shall be at the sole option of the issuing dealer whether parts will be replaced as opposed to being repaired. The limit of liability for the dealer under this contract shall be the actual cash value of the product in operating condition at the time of the claim. There is no limit on the number of repairs that can be performed on the product covered by this contract. The period of liability for the dealer shall commence upon expiration of the manufacturer's labor warranty or any other applicable extended labor warranty period. In the event the manufacturer provides a general labor warranty for a longer time for certain specified items, the period of liability commences upon expiration of the general labor warranty. Service will be provided at an authorized service center or at such other location as may be designated unless In-Home or On-Site Service is specified. Service will be provided during normal business hours. Service will be provided only in the U.S.A. If the product covered under this contract is a refrigerator or refrigerator/freezer and a mechanical breakdown of the covered product results in food loss, VAC will reimburse the customer up to a maximum of \$200 per year of contract coverage. This loss must be verified by an authorized service center; customer may have to produce receipts for the food; the allowance for coverage is based on a limit of five dollars (\$5.00) per cubic foot of storage space up to a maximum of \$200; free-standing freezers are not eligible for coverage under this program.

(2) **WHAT IS NOT COVERED:** Damage, warping or rusting of any kind to the housing, case or frame of the product or to any non-operating part, including any or all plastic, wood or decorative parts; repair or replacement of parts normally designed to be replaced periodically by the Purchaser during the life of the product; loss or damage resulting from external causes such as but not limited to, damage resulting from a collision with any object, or from fire, flooding, sand, dirt, windstorm, hail, earthquake, an Act of God, insect infestation, or damage from exposure to weather conditions or battery leakage, theft, misuse, abuse, damage resulting from failure of, or improper use of any electrical source, or connection to other products not recommended for interconnection by the manufacturer of the product covered under this contract; loss or damage resulting from the failure to provide manufacturer's recommended maintenance; consequential damages or spoilage of film or recording tape as a result of the malfunctioning or damage of an operating part, or as a result of any repairs or replacement under this contract; items which remain subject to the manufacturer's warranty; consequential damages or delay in rendering service under this contract or loss of use during the period that the product is at the repair center or otherwise awaiting parts; add-on items, accessories, attachments, external wiring and cabling, battery chargers, structural items such as chassis, racks, bins, knobs or handles, appearance items, antennas, jacks, consumables such as but not limited to batteries, drums, toner, recording or photographic media, audio cartridge and needles; damages to computer software and hardware due to but not limited to computer viruses and defective software.

(3) **WHAT TO DO IF COVERED PRODUCT REQUIRES SERVICE:** Call the toll-free number cited below, explain the problem. You then will be directed to an authorized service center.

NOTE: Unauthorized repairs may void this contract. The issuing dealer reserves the right to inspect the covered product from time to time.

(4) **RENEWAL:** This contract is renewable. When a renewal contract is offered by Dealer, the contract price quoted will reflect the age of the product and the current service cost at the time of the renewal.

(5) **CONTRACT TRANSFER:** This contract is transferable. Call VAC at the toll-free number cited below to arrange for contract transfer.

(6) **GUARANTEE:** The Dealer, through VAC, has obtained various insurance policies to insure the Dealer's performance under this contract. Should the Dealer or VAC fail to pay any claim or fail to replace the product covered under this contract within sixty (60) days after product has been returned or fail in the event of contract cancellation to refund the unearned portion of the service contract price, the Purchaser is entitled to make a direct claim against the insurance

company, Dealers Assurance Company, 3518 Riverside Drive, PO Box 21185, Columbus, OH 43221-0185, 1.800.282.8913.

(7) CANCELLATION: The Purchaser may cancel this contract at any time. To arrange for contract cancellation, call VAC at the toll-free number cited below. The refund amount of the contract price will be based on prorating the remaining contract term minus any claims that have been paid.

(8) ENTIRE CONTRACT: This instrument sets forth the entire contract between the parties and no representation, promise or condition not contained herein shall modify these terms.

If you reside in one of the following states, these provisions apply to You:

California: The Purchaser may cancel this contract at any time. This contract can be cancelled for any reason including but not limited to the product covered under this contract being sold, lost, stolen or destroyed. To cancel this contract, Purchaser must provide their cancellation request in writing to the address cited below. The refund amount of the contract price paid will be 100% if the cancellation occurs within 30 days of contract receipt. If the cancellation is requested after 30 days of contract receipt, the refund amount of the contract price paid will be prorated based upon the remaining contract term minus any claims paid. The corresponding charge that may be assessed for cancellation may not exceed the lesser of \$25 or 10% of the service contract price.

Connecticut: Resolution of Disputes: Any unresolved complaints pertaining to service rendered under this contract should be directed in writing to: State of Connecticut, Insurance Department, PO Box 816, Hartford, CT 06142-0816, ATTN: Consumer Affairs. This written complain must contain a description of the dispute, the purchase or lease price of the product, the cost of product repair and a copy of this contract.

Georgia: Cancellation by the Dealer shall be done in accordance with O.C.G.A. 33-24-44

Wisconsin: This contract is subject to limited regulation by the office of the Commissioner of Insurance.

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