

Frontier - Terms and Conditions for TV Protection Plan

This protection plan ("Plan") is a legal contract. By subscribing to this Plan, you understand that it is such a contract and acknowledge that you have had the opportunity to read the terms and conditions set forth herein. These terms and conditions constitute the entire agreement regarding the Plan.

1. **Plan Provider (Obligor):** The company obligated by this Contract under the Program (the "Obligor") is Asurion Warranty Services, Inc. if purchased in AK, AL, AZ, AR, CA, CO, CT, DE, DC, GA, HI, ID, IL, IN, IA, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NV, NH, NJ, NM, NY, ND, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY; whose address is 648 Grassmere Park, Suite 300, Nashville, TN 37211 or 1-877-472-0988 Asurion Florida Warranty Services, Inc., if purchased in Florida; whose address is 648 Grassmere Park, Suite 300, Nashville, TN 37211 or 1-877-472-0988.
2. **Definitions:** Throughout these terms and conditions the words, "we", "us", and "our" refer to the Obligor. The words, "you" and "your" refer to the Plan subscriber. The word "product" refers to the qualifying products indicated in Section 4(a) of this Plan. The word "household" refers to a group of one or more persons related to the Plan subscriber by direct lineal descent (i.e., grandparent, parent, child, siblings, aunts, uncles, etc.), adoption, marriage, foster child/parent relationship or domestic partnership, who reside with the Plan subscriber in a common residential unit. The words, "Administrator" refers to (a) National Electronics Warranty, LLC in all states and DC except in AL, AZ and FL; (b) N.E.W. Warranty Services, Inc. in AL and AZ; (c) National Electronics Warranty Corporation of Florida (a service warranty association) in FL, (National Electronics Warranty, LLC, N.E.W. Warranty Services, Inc. and National Electronics Warranty Corporation of Florida (collectively referred to herein as NEW). The administrator can be contacted at: P.O. Box 1340, Sterling, Virginia, 20167.
3. **Term:** The Plan will become effective and billing will commence upon your subscription to the Plan. **As specified in Section 4(b), there is a 30 day waiting period before coverage commences.**
4. **Coverage:** This Plan provides for the repair or replacement of your product to its standard operating condition if the product fails to perform its intended functions due to normal wear and tear or a defect in either materials or workmanship. The terms of coverage are further outlined below:
 - a. **Qualifying Products:** This Plan covers televisions of any brand, any age and any size, either analog or digital including Plasma, LCD and DLP screen displays, original remote controls, one (1) FiOS back up battery per household, as well as lamp and bulb replacement as specified in Section 4(h). **Coverage Effective Date: Coverage under the Plan will commence 31 days after your subscription to the Plan. No service will be provided during the initial 30 days of the Plan. If the Plan is cancelled, coverage will continue for 30 days after the cancellation date.** There will be no lapse in coverage if you move to another residence, provided that you continue the Plan and notify Frontier of your new residence address.
 - b. **Primary Residence:** Unless otherwise specified, the coverage under this Plan applies to all televisions customarily located in your primary residence belonging to you or a member of your household. If you change your primary residence, you are required to notify Frontier of such request or change. In the event that you wish to obtain coverage for more than one residence, additional Plans must be purchased.
 - c. **Service Fee: In the event that your television requires service, you will be required to pay a service fee in the amount of Seventy-Five Dollars (\$75.00).** This service fee does not apply to the replacement of the remote control or FiOS back up battery as specified in Section 4(e). The service fee must be paid and received in advance of the service being provided and may be paid through a valid credit card, check or money order. There is no service fee for repair or replacement of remote controls or FiOS back up battery units.
 - d. **Remote Control and FiOS Back Up Battery:** This Plan covers the cost to replace the original remote control, as provided with the television by the manufacturer, and a FiOS back up battery with ones of like kind and quality. You will not be charged a service fee for claims related to products listed in this Section 4(e), however, the costs associated with the replacement of these products will apply toward the aggregate claim limit under the Plan.
 - e. **On-Site Service:** If the product requiring service has a screen size larger than 32", it will be serviced on-site. We will use our best efforts to have an authorized service provider contact you within (1) business day of your initial call to arrange for service. Service will be provided during regular business hours Monday through Friday, except holidays. An adult (18 years or older) must be present during the time of service. You must provide a safe, non-threatening environment for our technicians in order to receive on-site service. Due to environmental or technical requirements, if certain repairs cannot be completed where the product is located and must be repaired at another location, this Plan will cover all shipping and handling costs. Products installed in cabinetry and other types of built-in applications are eligible for service as long as you make the product accessible to the service technician. We are not responsible for dismantling or reinstallation of fixed infrastructure when removing or reinstalling a repaired or replaced product into a custom installation. The product must be located at your primary residence at the time of service.
 - f. **Repair Depot Service:** If the product requiring service has a screen size of 32" or smaller, it will be shipped to a designated repair depot location for service. We will use our best efforts to ship a carton, prepaid shipping label and instructions for shipping your product to you within two (2) business days of your initial call for service. This Plan provides for next business day shipping. All shipping costs are covered by the Plan.

- g. Power Surge Protection: The Plan provides power surge protection in the absence of any other insurance coverage. If your product is damaged as a result of a power surge, we will service your product in accordance with the terms herein.
 - h. Lamp and Bulb Replacement: After you have subscribed to the Plan for nine (9) consecutive months, you will be entitled to one (1) replacement per household of either a lamp for your DLP technology television or a bulb for your projector television, after such lamp or bulb burns out.
 - i. Subscriber Eligibility. Only customers residing in the United States are eligible for coverage under the Plan.
 - j. Replacement Products: If we opt to provide you a replacement product under the Plan, we reserve the right to retain ownership of your defective product. At our sole discretion, we may require that you return the defective product to our designated repair depot location as a condition to receiving your replacement product. Shipping costs associated with the return of the product will be paid by us.
5. **Registration:** Registration of this Plan is not required. At your option, you may register the products to be covered by the Plan at any time during the coverage period. To perform this registration, please go online to <https://Expertcare.ncnetwork.net>. Changes and/or updates to the list of covered products can be made by updating your online account at the web address cited previously.
 6. **Plan Limits of Liability (Aggregate Claim Limit):** Under the Plan, claims cannot exceed \$2,500 per 12-month rolling period which commences on the date of your first claim. We will be responsible for informing you, at the time of the claim, if you have reached the \$2,500 aggregate claim limit. The retail value of any repairs shall be equal to the market retail value of parts and labor charges for repairing the product, as determined at our sole discretion, provided that the retail value for any repair shall not exceed the total retail value of a comparable replacement product. In the event that you reach the 12-month aggregate claim limit for claims (\$2,500) and the product requires additional repairs, we will provide you with information on how to get the product repaired; however, we will not be responsible for any costs related to these repairs.
 7. **Your Responsibilities:** This Plan is for your use only and may not be assigned. Products owned by anyone other than you or members of your household will not be covered by the Plan. Any abuse of the Plan by you, including but not limited to seeking replacement of a product not belonging to you, may result in termination of the Plan upon notice. The Product must be in good working condition prior to your Plan subscription. You must follow the instructions that are in the owner's manual for proper use, care and maintenance of the Product. Failure to follow the manufacturer's maintenance and service guidelines may result in the denial of coverage under this Plan. Please retain these terms and conditions for your records.
 8. **Payment:** You agree to pay monthly charges for this Plan as such charges may appear on your monthly bill from Frontier. The monthly rate for the Plan was provided to you at the time you subscribed to the Plan. You may contact your Frontier representative for the current applicable rate for the Plan. Non-payment may result in cancellation of the Plan. All charges, plus all applicable taxes, shall be due and payable by the due date stated on Frontier's bill.
 9. **If Your Product Needs Service:** In the event the product fails to operate, you may, 30 days after subscription to this Plan, file a claim by calling 877-462-0988, 24 hours a day, 7 days a week, excluding national holidays. As stated above, service for your television is subject to your payment of a \$75.00 service fee for each claim. There will be no service fee required for the replacement of the remote control or the FiOS back up battery. **AT OUR OPTION, REPLACEMENTS WILL BE NEW, REBUILT, REFURBISHED OR NON-ORIGINAL EQUIPMENT MANUFACTURER'S PARTS OR PRODUCTS THAT PERFORM TO THE ORIGINAL FACTORY SPECIFICATIONS.** If, at our sole discretion, it is determined that the product cannot be repaired, we will offer you a replacement product of like kind and quality, either new or refurbished. The cost of the replacement product cannot exceed the available balance of funds under the aggregate claim limit. Like kind and quality for televisions is determined by us, by comparing the product brand, screen size, resolution, aspect ratio and housing color. Repaired or replaced products are warranted by us for 90 days from the date of product receipt by you. In the event that the product fails to function properly during such 90 days, we will repair or replace the product at no cost to you. Such services will not be charged against your aggregate claim limit under the Plan. If you choose not to accept the replacement product which we offer you, then we will provide a payment to you in the form of a gift card or check based on the fair market value of the product as determined by us, based upon the age of the product. This payment amount cannot exceed the available balance of funds under the aggregate claim limit.
 10. **Insurance Securing this Plan:** This Contract is not an insurance policy. This Contract is secured by an insurance policy provided by Liberty Mutual Insurance Company, in the following jurisdictions only: AL, AR, CA, CT, FL, GA, HI, IL, KY, MN, MO, MT, NC, NH, NV, OH, OK, OR, SC, TX, VA, VT, WA, WI, WY and all other states required by law. In NY, this Contract is secured by an insurance policy provided by Liberty Insurance Underwriters Inc. If You reside in one of these listed states and, within sixty (60) days We have not paid a covered claim, provided You with a refund owed or You are otherwise dissatisfied, You may make a claim directly to the insurance company at 175 Berkley Street, Boston, Massachusetts, 02116 or 1-617-357-9500.
 11. **Exclusions – What Is Not Covered:** This Plan does not cover the following:
 - a. Products with pre-existing conditions at the time of your subscription to the Plan;
 - b. Operability issues resulting from the inability of products, which are designed to process only analog television broadcasts, to process digital television broadcasts;
 - c. Batteries (except for a FiOS back up battery), lamps or bulbs (except as set forth in Section 4(h));
 - d. Failure of a FiOS back up battery due to improper use or use with unauthorized products or any FiOS back up battery previously replaced under this Plan or any other Frontier Expert Care service plan owned by you;
 - e. Components or products used for any commercial, public, lease or other non-residential purpose;

- f. Cosmetic defects, damage to or failures of non-operational components that do not inhibit the proper operation and performance of a covered item, such as but not limited to: appearance parts; broken hinges; cracked cases; decorative finishing; finish defects; handles; nonfunctional plastic; trim; accessories; attachments;
 - g. Damage or costs resulting from: improper installation or setup; use in any combinations not approved in the manufacturer's specifications; unauthorized modifications, alterations, repairs or repair personnel;
 - h. Failure, inoperability, or disruption of any product or product functions due to any design flaw or systemic manufacturing defect;
 - i. Failures, damage or loss caused by any physical force external to the product, whether accidental or intentional, including but not limited to: any disaster, whether natural (acts of God) or man-made, whether local or catastrophic; abuse; acts of war; civil disorders; corrosion; dirt; mold; dust; earthquake; fire; hail; insects or other animals; liquid immersion; malicious mischief; misuse; negligence; nuclear accident; riot; rust; sand; smoke; storm; terrorist attack; vandalism; wind;
 - j. Costs associated with installation or de-installation of any product;
 - k. Burned-in images and pixel failure within designed specifications or that do not materially alter the product's functionality;
 - l. Products that are not owned by you or a member of your household, leased and rented products or products that are not located in your specified residence;
 - m. Loss or damage to the product either while in storage or in the course of transit, delivery, or redelivery, except where the loss or damage occurs while your product is located at our designated repair depot;
 - n. Normal periodic or preventative maintenance, inspections, cleaning, or tune-ups; minor adjustments and settings outlined in the product owner's manual that the user can perform;
 - o. Products whose serial number has been altered or removed;
 - p. Products located outside the United States;
 - q. Repair or replacement covered by a manufacturer recall in effect at the time of the failure;
 - r. Special, indirect, or consequential damages or losses; or
 - s. Theft or loss of the product.
12. **Renewal:** This Plan automatically renews from month to month until cancelled.
 13. **Transfer:** This Plan is not transferable to another party.
 14. **Cancellation:** This Plan is provided on a month-to-month basis and can be cancelled by you at any time for any reason by notifying Frontier's local business office (or other number that Frontier] may designate for such purpose) or by notifying us in writing. We may elect not to renew the Plan upon 30 days written notice to you. Upon any termination or cancellation by you or Frontier, you will have coverage provided, at no cost for an additional thirty (30) days after the date of termination or cancellation of this Plan. All claims under this Plan must be reported to us within thirty (30) days after cancellation of the Plan.
 15. **Changes to the Plan:** WE MAY CHANGE THE MONTHLY CHARGE FOR THE PLAN, OR WE MAY CHANGE THESE TERMS AND CONDITIONS FROM TIME TO TIME UPON THIRTY (30) DAYS WRITTEN NOTICE TO YOU. SUCH NOTICE MAY BE PROVIDED AS A MESSAGE PRINTED ON THE Frontier BILL, IN A SEPARATE MAILING OR EMAIL, OR BY ANY OTHER REASONABLE METHOD AT FRONTIER'S DISCRETION. IF YOU DO NOT AGREE TO THE MODIFIED CHARGES OR TERMS OF THE AGREEMENT, YOU MAY CANCEL THE PLAN BY NOTICE TO Frontier AT ANY TIME IN ACCORDANCE WITH THESE TERMS AND CONDITIONS. THE PAYMENT OF APPLICABLE CHARGES BY YOU, OR A REQUEST FOR SERVICE UNDER THE PLAN, AFTER RECEIVING SUCH NOTICE OF A CHANGE IN THE CHARGES OR OTHER TERMS AND CONDITIONS WILL BE DEEMED TO BE ASSENT BY YOU TO THE CHANGE (S) IN THE CHARGES, TERMS OR CONDITIONS.
 16. **Limitation of Liability:** Our liability for any negligence, error, mistake, or omission regarding the Plan or replacement of product(s) under the Plan is limited to a correction of any such error, mistake or omission. If such a correction is not possible, our liability will be limited to charges paid to Frontier in the applicable month pursuant to the Plan. Any refund must be requested by you. IN NO EVENT WILL THE PLAN OBLIGOR, Frontier OR THE ADMINISTRATOR BE LIABLE FOR INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO PERSONAL INJURIES OR LOSS OF INCOME ARISING OUT OF OR CONNECTED TO THE PROVISION OF THE PLAN, REPAIR OR REPLACEMENT OF PRODUCTS UNDER THE PLAN AND CAUSED BY NEGLIGENCE, ERROR, MISTAKE OR OMISSION ON THE PART OF THE PLAN OBLIGOR, ADMINISTRATOR OR Frontier, OR THEIR RESPECTIVE EMPLOYEES, AGENTS OR SUBCONTRACTORS.
 17. **Force Majeure:** We shall not be held responsible for any delay or failure in performance of any part of this Plan to the extent that such delay or failure is caused by fire, flood, explosion, war, strike, embargo, government requirement, regulatory agency requirement civil or military authority, acts of God, or other similar causes beyond our control. If any such condition occurs, we may elect to terminate this Plan immediately without notice.
 18. **Non-waiver:** Our failure in any circumstance to require strict adherence to any term or condition set forth herein shall not be deemed a waiver by us of any such term or condition under any other circumstance or of any other term or condition set forth herein.

If You Reside In One Of The Following States, These Provisions Apply To You:

Alabama: You are entitled to a "Free Look" period for this Plan. This Plan will be considered void and we will refund you the purchase price of the Plan if you have not made a claim under this Plan and you have returned the Plan to us a) within

20 days after the date we have mailed the Plan to you, b) within 10 days after you have received the Plan if the Plan was furnished to you at the time the Plan was purchased, or c) within a longer time period if specified in the Plan. If we fail to pay the cancellation refund within forty-five (45) days of your written request, we will pay you a penalty of ten percent (10%) of the Plan purchase price for each thirty (30) day period or portion thereof that the refund and any accrued penalties remain unpaid. The right to void this Plan applies only to the original Plan purchaser and is not transferable. If we cancel this Plan, no cancellation fee will be imposed. If we cancel this Plan for reasons other than nonpayment, a material misrepresentation made by you to us or because of a substantial breach of duties by you relating to the product or its use, we will mail a written notice to you at least five (5) days prior to cancellation. The notice of cancellation shall state the effective date of cancellation and the reason for cancellation.

Arizona: If your written notice of cancellation is received prior to the expiration date, the administrator shall refund the remaining pro-rata price, regardless of prior services rendered under this Plan. The pre-existing condition exclusion does not apply to conditions occurring prior to the sale of the consumer product by the Obligor, its assignees, subcontractors and/or representatives.

California: You may cancel this Plan for any reason at any time. To cancel it, submit your request in writing to the above address. For all products other than home appliances and home electronic products, the Cancellation provision is amended as follows: If the Plan is cancelled: (a) within sixty (60) days of the receipt of this Plan, you shall receive a full refund of the price paid for the Plan provided no service has been performed, or (b) after sixty (60) days, you will receive a pro rata refund, less the cost of any service received.

Connecticut: The expiration date of this Plan shall automatically be extended by the duration that the product is in our custody being repaired. In the event of a dispute with the administrator, you may contact the State of Connecticut Insurance Department, PO Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase price of the product, the cost of repair of the product and a copy of the Plan.

Florida: The Plan shall be cancelled by us for fraud or material misrepresentation, including but not limited to commercial or rental use. Unauthorized repair or replacement of covered equipment shall result in the cancellation of the Plan by us. In the event of cancellation by us, written notice of cancellation shall be mailed to you not less than sixty (60) days before cancellation is effective. This Plan can be cancelled by you at any time for any reason by emailing, mailing or delivering to us notice of cancellation. If the Plan is cancelled: (a) within thirty (30) days of the receipt of the Plan, you shall receive a full refund of the price paid for the Plan provided no service has been performed, or (b) after thirty (30) days, you will receive a refund based on 100% of unearned pro rata premium less any claims that have been paid or less the cost of repairs made by us. If we cancel the Plan, the return premium is based upon 100% of the unearned pro rata premium. Only a check payable to you will be issued by us if your product cannot be repaired or replaced pursuant to the terms and conditions of this Plan.

Georgia: This Plan shall be non-cancelable by us except for fraud, material misrepresentation, or failure to pay consideration due therefore. The cancellation shall be in writing and shall conform to the requirements of Code 33-24-44. You may cancel at any time upon demand and surrender of the Plan and we shall refund the excess of the consideration paid for the Plan above the customary short rate for the expired term of the Plan. The Plan excludes coverage for incidental and consequential damages and pre-existing conditions only to the extent such damages or conditions are known to you or reasonably should have been known to you.

Illinois: You may cancel this Plan: a) within thirty (30) days after its purchase if no service has been provided and a full refund of the Plan price, less a cancellation fee not to exceed the lesser of ten percent (10%) of the Plan price or fifty dollars (\$50.00); or b) at any other time and a pro rata refund of the Plan price for the unexpired term of the Plan, based on the number of elapsed months less the value of any service received, and the cancellation fee not to exceed the lesser of ten percent (10%) of the Plan price or fifty dollars (\$50.00).

Nevada: You are entitled to a "Free Look" period for this Plan. If the plan is cancelled, no deduction shall be made from the refund for the cost of any service received. This Plan may be cancelled due to an unauthorized repair which results in a material change in the nature or extent of the risk, occurring after the first effective date of the current policy, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed. This Plan will be considered void and we will refund you the purchase price of the Plan if you have not made a claim under this Plan and you have returned the Plan to us a) within 20 days after the date we have mailed the Plan to you, b) within 10 days after you have received the Plan if the Plan was furnished to you at the time the Plan was purchased, or c) within a longer time period if specified in the Plan. If we fail to pay the cancellation refund within forty-five (45) days of your written request, we will pay you a penalty of ten percent (10%) of the Plan purchase price for each thirty (30) day period or portion thereof that the refund and any accrued penalties remain unpaid. The right to void this Plan applies only to the original Plan purchaser and is not transferable. If we cancel this Plan, no cancellation fee will be imposed.

New Hampshire: In the event you do not receive satisfaction under this Plan, you may contact the New Hampshire Insurance Department, 21 South Fruit St, Suite 14, Concord, NH 03301 or (800) 852-3416.

New Mexico: If this Plan has been in force for a period of seventy (70) days, we may not cancel before the expiration of the Plan term or one (1) year, whichever occurs first, unless: (1) you fail to pay any amount due; (2) you are convicted of a crime which results in an increase in the service required under the Plan; (3) you engage in fraud or material misrepresentation in obtaining this Plan; (4) you commit any act, omission, or violation of any terms of this Plan after the effective date of this Plan which substantially and materially increase the service required under this Plan; or (5) any material change in the nature or extent of the required service or repair occurs after the effective date of this Plan and causes the required service or repair to be substantially and materially increased beyond that contemplated at the time you purchased this Plan.

North Carolina: The purchase of this Plan is not required either to purchase or to obtain financing for a home appliance.

OKLAHOMA: The "Cancellation" section is deleted and replaced by the following: You may cancel this contract at any time by surrendering it or providing written notice to the retailer at the

address where You purchased this Contract. You may also cancel this Contract by surrendering it or providing written notice to N.E.W. at the address listed below. You may cancel this Contract for any reason. In the event You cancel this Contract within 30 days of receipt of the Contract, You shall receive a full refund of any payments made by You under this Contract. In the event You cancel this Contract after 30 days of receipt of this Contract, You shall receive a refund based upon 90% of the unearned pro-rata premium less an administrative fee not to exceed 10% of the unearned pro-rata premium or \$25, whichever is less, and less the cost of claims paid. We or N.E.W. may not cancel this Contract except for fraud, material misrepresentation or non-payment by You; or if required to do so by any regulatory authorization. If we or N.E.W. cancel this Contract, You shall receive a refund of 100% of the unearned pro-rata premium. We or N.E.W. may not cancel this Contract without providing You with written notice at least thirty days prior to the effective date of cancellation. Such notice shall include the effective date of cancellation and the reason for cancellation. The following sentence is added to this contract: Coverage afforded under this contract is not guaranteed by the Oklahoma Insurance Guaranty Association. Oklahoma service warranty statutes do not apply to commercial use references in this Contract.

South Carolina: To prevent any further damage, please refer to the owner's manual. A ten percent penalty per month shall be added to a refund that is not paid or credited within forty-five days after return of the service contract to the provider. In the event the Plan provider does not provide covered service within sixty (60) days of proof of loss by the Plan holder, you are entitled to apply directly to the insurance company. If the insurance company does not resolve such matters within sixty (60) days of proof of loss, you may contact the South Carolina Department of Insurance, PO Box 100105, Columbia, SC 29202-3105, or (800) 768-3467.

Texas: If you purchased this Plan in Texas, unresolved complaints concerning a provider or questions concerning the registration of a Plan provider or administrator may be addressed to the Texas Department of Licensing and Regulations, PO Box 12157, Austin, TX 78711 or (512) 463-6599 or (800) 803-9202. You may apply for reimbursement directly to the insurer if a refund or credit is not paid before the forty-sixth (46th) day after the date on which the Plan is returned to the provider.

Utah: Coverage afforded under this Plan is not guaranteed by the Utah Property and Casualty Guarantee Association. If we cancel this Plan due to fraud or material misrepresentation, you will be notified thirty (30) days prior to Plan cancellation. If we cancel this Plan due to nonpayment, you will be notified ten (10) days prior to Plan cancellation. This Plan is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department, 3110 State Office Building, Salt Lake City, UT 84114 and phone number (801)538-3800 or (800) 439-3805.

Washington: This Plan is not a Plan of insurance. This Service Plan is secured by a contractual liability insurance policy provided by Liberty Insurance Underwriters Inc., 175 Berkley Street, Boston, Massachusetts, 02116 or 1-617-357-9500. You may make a claim directly to the insurance company at any time.

Wisconsin: **THIS AGREEMENT IS SUBJECT TO LIMITED REGULATION BY THE WISCONSIN OFFICE OF THE COMMISSIONER OF INSURANCE.** This Plan shall not be cancelled nor can coverage be denied due to unauthorized repair of the covered equipment, unless we are prejudiced by your failure to obtain such authorization. If you cancel this Plan, no deduction shall be made from the refund for the cost of any service received. This Plan is backed by a contractual liability insurance policy with limits of liability of five thousand dollars (\$5,000) per claim and twenty-five thousand dollars (\$25,000) in aggregate per Plan.

Wyoming: This Plan will be considered void and we will refund you the full purchase price of the Plan or credit your account if you have not made a claim under this Plan and you have returned the Plan to us, a) within 20 days after the date we have mailed the Plan to you, b) within 10 days after you have received the Plan if the Plan was furnished to you at the time the Plan was purchased, or c) within a longer time period if specified in the Plan. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of the Plan to us. The right to void this Plan applies only to the original Plan purchaser and is not transferable. If we cancel this Plan for reasons other than nonpayment, a material misrepresentation made by you to us or because of a substantial breach of duties by you relating to the product or its use, we will mail a written notice to you at least ten (10) days prior to cancellation. The notice of cancellation shall state the effective date of cancellation and the reason for cancellation.

Administered by:

NEW

P.O. Box 1340 • Sterling, VA 20167 • 1-877-472-0988

© 2010 N.E.W. Customer Service Companies Inc. All rights reserved

056 (05/10)