



SERVICE AGREEMENT

- 1. Plan Provider or Obligor:** The Provider/Obligor under this Service Agreement is Starr Protection Solutions, LLC ("SPS"), except in Florida, Oklahoma and Washington. In Oklahoma and Washington the Obligor is Starr Technical Risks Agency, Inc. ("Starr Tech"). SPS and Starr Tech are located at 399 Park Avenue, 8th Floor, New York, NY 10022, (888)959-9726. In Florida the Obligor is Starr Indemnity & Liability Company located at 399 Park Avenue, 8th Floor, New York, NY 10022.
- 2. Definitions:** "We", "Us" and "Our" shall mean the Obligor. "You" or "Your" shall mean the consumer or purchaser of the Product(s) covered by this Service Agreement. "Service Agreement" or "Agreement" or "Plan" shall mean this document together with Your original purchase receipt. "Covered Product" shall mean the Product or type of Product covered by this Service Agreement. "Administrator" shall mean New Leaf Service Contracts LLC or our authorized third party provider used to process claims payments and/or cancellation refunds. There is no deductible under this Service Agreement.

3. WHAT IS COVERED:

In consideration of payment of the Service Agreement price, this Service Agreement provides for either the repair or replacement of the covered product(s) subject to the terms and conditions below. This Agreement does not cover repair or replacement of the product for any of the causes or provide coverage for any losses set forth in the section entitled WHAT IS NOT COVERED below.

- a) **Repair Protection:** If Your product is eligible for repair protection this Agreement provides, at our discretion, for the repair or replacement of your product to its standard operating condition provided the product, during normal usage, fails to perform its intended functions due to normal wear and tear; mechanical or electrical failure; or a defect in either materials or workmanship. Parts used to repair or replace the covered product may be new, used, refurbished or non-original manufacturer's parts that perform to factory specifications of the product.
- b) **Replacement Protection:** If Your product is eligible for replacement protection this Agreement provides for a one time replacement of your product(s) throughout the term of this agreement. Replacement products may be new or refurbished products that perform to factory specifications of the original product. If a like or kind product is unavailable, you may receive the original value of the product, not including taxes, shipping or handling, in a check, gift card, or voucher at the discretion of the insurance company or obligor. You may be required to ship the product to a designated facility for inspection.
- c) **Service Location:** If Your Service Agreement includes In-Home/On-Site Service, We will arrange for Your Product to be serviced at Your residence, provided You have fulfilled the following provisions: (1) accessibility to the Product; (2) a non-threatening and safe environment; and (3) an adult over the age of 18 to be present for the period of time Our authorized technician is scheduled for service and while Our authorized technician is on Your property servicing Your Product. In-Home/On-Site Service will be provided by the authorized service provider during regular business hours, local time, Monday through Friday, except holidays. Televisions 40" and larger will receive In-Home Service as stated above; all Televisions smaller than 40" will be repaired at an authorized Depot Center, unless the original manufacturer's warranty states otherwise. We will be responsible for all shipping and insurance costs; including to and from the designated Depot Center and packaging materials and applicable instructions. If Your Service Agreement includes Depot

Service, We will be responsible for shipping and insurance of the Product to the designated Depot Center. We will also pay for return shipping of the Product to Your residence. If Your Product qualifies for Carry-In Service, You are responsible for transporting Your Product to and from the designated service center. If We require You to ship Your Product, any shipping charges will be Your responsibility. A copy of the proof of Product purchase (sales receipt) and a brief written description of the problem must accompany Your Product. We will not be liable for freight charges or damage due to improper packaging. If Your Service Agreement originally included Carry-In, Depot or Mail-In service, but has been built-in and rendered as a permanent fixture inside or outside of Your residence and You are unable to transport or ship the Product in accordance with the terms and conditions of this Service Agreement, You will be responsible for the On-Site service call charge. The service call charge is payable to the servicer at the time of service. If Our diagnosis indicates that the failure is not covered by this Service Agreement, You will be responsible for all service fees incurred for such diagnosis, inclusive of trip charge. (Replacement Plans are only eligible for Carry-In/Depot Service.)

- d) **Power Surge Protection:** This Agreement provides power surge protection from the date of purchase 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.
- e) **No Lemon Guarantee:** This Agreement provides that following the expiration of the manufacturer warranty term and after three service repairs have been completed for the same problem, on an individual product that requires a fourth repair, as determined by Us, We reserve the right to replace the product with one of like kind and quality, not to exceed the original purchase price of the product. This clause will be exercised at our sole discretion
- f) **Accidental Damage form Handling (ADH) Protection:** If You purchased ADH Protection this Agreement provides coverage, from the date of purchase, for unintentional and accidental damage to the product that results from normal customary use and handling of the product such as drops and liquid spills that render the product inoperable. You will be required to ship the products to our designated repair facility for inspection. If the product cannot be repaired it will be replaced with a product of like kind and quality. All shipping charges will be covered by the Agreement. There is no deductible under this plan.
- g) **Laptop Screen Protection:** If You purchased Laptop Screen Protection or ADH this Plan provides coverage labor and replacement parts necessary to repair or replace your laptop screen should it become inoperable but not more than twice during the term of this Plan. There is no deductible under this plan.
- h) **Food Loss:** To receive coverage for food loss, the failure of your refrigerator or freezer must be due to a defect in the components of the appliance, and not a power failure of any kind. You will be reimbursed up to one \$200.00 claim during the coverage period. To receive payment, you must have the appliance repaired by a service center authorized by the Administrator/Obligor and submit the following: a copy of the repair order, an itemized list of food lost due to the lack of refrigeration, and proof of purchase for the replaced food.
- i) **Commercial Plan:** for products used in a Commercial setting/environment (i.e. for use other than in a residential single-family setting), a Commercial Plan is required. If purchased, this Plan will furnish replacement parts and/or labor necessary to maintain your covered product that is used in a Commercial setting in those cases where the manufacturer's original warranty is null and void. For these products, this Plan will begin from Day One and continue for the period of time defined on your sales receipt. Selected products are manufactured specifically for commercial use and include a manufacturer's warranty. For those products, actual service coverage under the Plan begins upon expiration of the shortest portion of the manufacturer's original or factory-refurbished parts and labor warranty. During the manufacturer's warranty period, any parts, labor, on-site service or shipping costs covered by that warranty are the sole responsibility of the manufacturer. (For additional coverage information, refer to the Repair Plan listed above.) Note: Special Features, Benefits or Optional Plans (i.e. Food Loss, Screens, etc.) Major Component for Appliance Service Agreement, are not available for products covered under the Commercial Plan.
- j) **Major Component for Appliances Service Agreement:** If You purchased a Service Agreement for a Major Appliance and Your receipt indicates You purchased an additional (5) years of coverage for the Major Component Part only (AC, Dehumidifier, Refrigerator or Freezer Sealed Refrigeration System, Cooktop, Range or W all Oven Electric or Gas Heating Elements, Range Hood Ventilation Motor, D/W Motor/Pump Assembly, Dryer Motor, W arming Drawer Electronic Board, Washer/Dryer Combo Motor, Microwave Magnetron Tube, Washer Motor or Transmission) from the end of Your Major Appliance Service Agreement. Major Component coverage, when purchased alone, will cover the Major Component Part for only five (5) years from the date of purchase of Your Product. Major Component coverage is only for the Major Component Part in the event of a mechanical or electrical failure and does not include trip and labor charges, or any other part that should fail.
- k) **Delivery/Installation:** If Your original Major Appliance Product was installed by a

ServiceMAX Authorized Dealer, as stated on the same purchase receipt as the one provided through the purchase of this Service Agreement, and your product is deemed irreparable, You will receive a replacement Product pursuant to these terms and conditions. If it is necessary for Us to remove Your Product for it to be replaced, We will cover the normal Removal and Re-installation costs for Your replacement Product, exclusive of any custom work such as tile, flooring, wall paper, borders, and all parts such as mounting brackets, kits, etc. that may be needed to complete the installation.

- i) **Furniture Protection:** Coverage for Stains and Accidental Damage is effective upon date of delivery. Accidental stains to area rugs, fabric, vinyl or leather as a result of normal spills from food and beverage and human or pet biological stains, ball point pen ink and nail polish. Accidental Punctures or rips to fabric, leather or vinyl from external causes caused by a single incident; Accidental Chipping or gouges to wood and other case good surfaces. Accidental breakage and loss of silvering to mirrors; accidental breakage of glass; Minor burn marks from a single incident caused solely by cigarette, cigar or a tobacco pipe; Liquid marks or rings to wood, wood veneered or wood laminate surfaces caused from household food and beverages, caused by a single incident; and Heat marks on solid wood, wood veneered and wood laminate surfaces from normal household items, caused by a single incident. Furniture to include recliners, fabric or leather, office and home RTA style furniture and mattresses.

4. Terms:

- a) **Repair Plans:** This Service Agreement shall commence upon the date of product purchase or delivery, whichever occurs last. The product manufacturer has primary responsibility for replacement or repair of the covered product during the manufacturer's warranty period.
- b) **Replacement Plans:** This Service Agreement commences upon expiration of the shortest portion of the manufacturer's original written warranty and terminates completely upon replacement of Your product or at the end of the term specified for the plan You purchased. All products replaced under this plan are the property of US in their entirety.

5. Limit of Liability: The total amount that We will pay for repairs or for replacement if eligible made in connection with all claims that You make pursuant to this Service Agreement shall not exceed the purchase price of the product, less taxes. In the event that We make payments for repairs, which in the aggregate, are equal to the Purchase Price or We replace the product with a new, rebuilt or refurbished product of equal or similar features and functionality, We will have no further obligations under this Service Agreement.

6. To Obtain Service: If the covered product requires service call the Administrator at 877.676.8319 toll-free and explain the problem. We will attempt to resolve the problem You are experiencing over the telephone. If We cannot resolve the problem, You will be directed to an authorized service center. NOTE: YOU MUST OBTAIN PRIOR AUTHORIZATION IN ORDER TO RECEIVE COVERAGE FOR REPAIRS UNDER THIS SERVICE AGREEMENT. We reserve the right to inspect the product from time to time. Service will be provided during normal business hours the USA only.

7. Your responsibilities: You must follow the instructions for use contained in the owner's manual of the product. You must have the product maintained in accordance with the manufacturer's recommendations, as outlined in the owner's manual. Failure to maintain the product in accordance with the manufacturer's instructions may result in denial of coverage under this Agreement.

8. Purchaser Records: You may be required to provide proof of purchase as a condition for receiving service under the Agreement. **Your Original Purchase Receipt and This Agreement Should Be Kept in a Safe Place.**

9. WHAT IS NOT COVERED:

- a) **ANY EQUIPMENT LOCATED OUTSIDE THE UNITED STATES OF AMERICA**
- b) **EQUIPMENT SOLD WITHOUT A MANUFACTURER'S WARRANTY, unless an "out of warranty plan was purchased OR SOLD "AS IS;"**
- c) **REFURBISHED PRODUCTS WITH LESS THAN AN ORIGINAL NINETY (90) DAYS MANUFACTURER'S PARTS AND LABOR LIMITED WARRANTY;**
- d) **MAINTENANCE, REPAIR OR REPLACEMENT NECESSITATED BY LOSS OR DAMAGE RESULTING FROM ANY CAUSE OTHER THAN NORMAL USE AND OPERATION OF THE PRODUCT IN ACCORDANCE WITH THE MANUFACTURER'S SPECIFICATIONS AND OWNER'S MANUAL, INCLUDING BUT NOT LIMITED TO, THEFT, EXPOSURE TO WEATHER CONDITIONS, OPERATOR NEGLIGENCE, MISUSE, ABUSE, IMPROPER ELECTRICAL/POWER SUPPLY, ETC.;**
- e) **UNAUTHORIZED REPAIRS, IMPROPER INSTALLATION OR ATTACHMENTS;**
- f) **COSMETIC DAMAGE TO CASE OR CABINETRY OR OTHER NON-OPERATING PARTS OR COMPONENTS;**
- g) **LACK OF MANUFACTURER SPECIFIED MAINTENANCE, IMPROPER EQUIPMENT MODIFICATIONS, VANDALISM, ANIMAL OR INSECT INFESTATION, RUST, DUST, CORROSION, DEFECTIVE BATTERIES, BATTERY LEAKAGE, OR ACTS OF NATURE OR ANY OTHER PERIL ORIGINATING FROM OUTSIDE THE**

- PRODUCT;
- h) TELEVISION OR PERSONAL COMPUTER MONITOR SCREEN IMPERFECTIONS, INCLUDING 'BURN-IN' OR BURNED CRT PHOSPHOR, CAUSED BY VIDEO GAMES, PROLONGED DISPLAY OF ONE OR MORE SIGNAL(S), OR OTHER ABUSE;
 - i) DIGITAL/VIDEO PROJECTOR AND "DLP" TYPE REAR PROJECTION TV'S BULBS;
 - j) DAM AGED OR DEFECTIVE LCD SCREENS WHEN THE FAILURE IS CAUSED BY ABUSE OR IS OTHERWISE EXCLUDED HEREIN;
 - k) ALL DISPLAY PRODUCTS THAT ARE USED IN AN APPLICATION THAT REQUIRES CONTINUOUS BUSINESS AND/OR COMMERCIAL OPERATION;
 - l) ACCIDENTAL DAM AGE, CRACKED OR DAM AGED MONITOR, LAPTOP OR DISPLAY SCREENS, IF ADH COVERAGE WAS NOT INCLUDED AS AN INTEGRAL PART OF THE PLAN PURCHASED BY YOU;
 - m) COMPONENTS NOT CONTAINED WITHIN THE HOUSINGS OF THE COVERED PRODUCT(S) SUCH AS KEYBOARDS, MOUSE, SPEAKERS, MODEMS, WIRING, ETC;
 - n) ANY AND ALL PRE-EXISTING CONDITIONS THAT OCCUR PRIOR TO THE EFFECTIVE DATE OF THIS CONTRACT;
 - o) SERVICE NECESSARY BECAUSE OF IMPROPER STORAGE, IMPROPER VENTILATION, RECONFIGURATION OF EQUIPMENT, USE OR MOVEMENT OF THE EQUIPMENT, INCLUDING THE FAILURE TO PLACE THE EQUIPMENT IN AN AREA THAT COMPLIES WITH THE MANUFACTURER'S PUBLISHED SPACE OR ENVIRONMENTAL REQUIREMENTS;
 - p) ANY UTILIZATION OF EQUIPMENT THAT IS INCONSISTENT WITH EITHER THE DESIGN OF THE EQUIPMENT OR THE WAY THE MANUFACTURER INTENDED THE EQUIPMENT TO BE USED;
 - q) FAILURES TO PRODUCTS CAUSED BY ANY INSTALLATION THAT PREVENTS NORMAL SERVICE;
 - r) ANY AND ALL CASES IN WHICH THE MANUFACTURER OF THE EQUIPMENT WOULD NOT HONOR ANY WARRANTY REGARDING THE EQUIPMENT;
 - s) FAILURE TO USE REASONABLE MEANS TO PROTECT YOUR PRODUCT FROM FURTHER DAM AGE AFTER A FAILURE OCCURS;
 - t) LOSS OR DAM AGE TO RECORDING MEDIA, SOFTWARE OR DATA;
 - u) CONSUMABLES SUCH AS BATTERIES, BULBS, TONER, RIBBONS, INK CARTRIDGES, DRUMS, BELTS, OR CONSUMER REPLACEABLE PRINTER HEADS;
 - v) UNAUTHORIZED TRANSPORTATION CHARGES IF SERVICE IS SPECIFIED ON YOUR PURCHASE RECEIPT AS CARRY IN;
 - w) PRODUCT(S) WITH REMOVED OR ALTERED SERIAL NUMBERS.
 - x) REPAIRS RECOMMENDED BY A REPAIR FACILITY NOT NECESSITATED BY MECHANICAL OR ELECTRICAL BREAKDOWN;
 - z) ANY REPAIR THAT IS A RESULT OF IN-WARRANTY PARTS NOT PROVIDED OR SHIPPED BY THE MANUFACTURER;
 - aa) DAMAGE OR EQUIPMENT FAILURE WHICH IS COVERED BY MANUFACTURER'S WARRANTY, MANUFACTURER'S RECALL, OR FACTORY BULLETINS (REGARDLESS OF WHETHER OR NOT THE MANUFACTURER IS DOING BUSINESS AS AN ONGOING ENTERPRISE;
 - ab) CLEANING, PREVENTIVE MAINTENANCE OR CUSTOMER EDUCATION;
 - ac) SYSTEMS OR COMPONENT(S) THAT ARE COVERED BY A MANUFACTURER'S WARRANTY, INSURANCE OR ANOTHER SERVICE CONTRACT;
 - ad) CONSEQUENTIAL DAM AGES 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;
 - ae) DAM AGE TO COMPUTER HARDWARE AND SOFTWARE CAUSED BY, INCLUDING, BUT NOT LIMITED TO, VIRUSES, APPLICATION PROGRAMS, NETWORK PROGRAMS, UPGRADES, FORMATTING OF ANY KIND, DATABASES, FILES, DRIVERS, SOURCE CODE, OBJECT CODE OR PROPRIETARY DATA, OR ANY SUPPORT, CONFIGURATION, INSTALLATION OR REINSTALLATION OF ANY SOFTWARE OR DATA;
 - af) SERVICE REQUIRED AS A RESULT OF ANY ALTERATION OF THE EQUIPMENT OR REPAIRS MADE BY ANYONE OTHER THAN THE AUTHORIZED SERVICE PROVIDER, ITS AGENTS, DISTRIBUTORS, CONTRACTORS OR LICENSEES OR THE USE OF SUPPLIES OTHER THAN THOSE RECOMMENDED BY THE MANUFACTURER;
 - ag) CUSTOM INSTALLATIONS: PRODUCTS INSTALLED IN CABINETS 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 RETURNING REPAIRED OR REPLACED PRODUCT INTO A CUSTOM INSTALLATION;
 - ah) COMPUTERS WITH ANY OPERATING SYSTEM OTHER THAN, WINDOWS 95 OR HIGHER, OR MAC OPERATING SYSTEMS;
 - ai) CHARGES RELATED TO "NO PROBLEM FOUND" DIAGNOSIS. NON FAILURE

PROBLEMS, INCLUDING BUT NOT LIMITED TO, ITEMS NOT COVERED, NOISES, SQUEAKS, ETC. INTERMITTENT ISSUES ARE NOT PRODUCT FAILURES

aj) FURNITURE:a. defects, stains or damages caused as a result of, abuse, misuse, physical force or furniture that is in an unserviceable condition; b. neglect, theft, vandalism or malicious mischief; c. accidents unless otherwise noted under the Coverage's section; d. collapse or explosion; e. spillage of any kind unless otherwise noted under the Coverage section; f. exposure to weather conditions and/or environmental conditions including, but not limited to: fire, floods, smoke, corrosion, sand, dirt, lightning, explosions; natural disasters; moisture water damage of any kind, whether from fresh water, saltwater or other water intrusion, freezes, storms, wind or windstorm, hail, earthquake, tornados or other acts of God; g. riot, nuclear radiation, war or hostile action, radioactive contamination; h. intentional or accidental damage by third parties; i. sun fade or direct exposure to sunlight, bright light or extreme heat, extreme temperature or humidity changes, atmospheric conditions, any heating process, and/or drying; j. fungus, mold, mildew, rot or rust; k. vermin or insects; l. stain or damage cause by incontinence; m. any independent contracts, such as but not limited to plumber, painter or other service or maintenance personnel and/or damage caused by any repair personnel or any owner, employee or third party; n. damage occurring prior to or during delivery or while furniture is being moved between residences or into or out of storage; o. pet damage (except bodily fluids as outlined under the Coverage's section); p. scratches; q. appliance malfunctions and any resultant leak there from; s. any stain, soiling or damage resulting from everyday use or which has built up over time, e.g. hair, body or suntan oils and/or lotions; t. signs of soiling include darkened areas where the body comes into contact with the furniture (these darkened areas are signs of soil build-up, which is not covered)u. general maintenance and overall cleaning of the furniture is the consumer's responsibility; v. damage due to harsh or corrosive chemicals; w. acids, including without limitation, dyes and inks (except ballpoint), plant food and fertilizer and bleach, gum; x. any non-operating part or decorative parts such as hinges, knobs, handles, or shelves; y. coverage under another insurance program; z. delivery and/or redelivery and/or loss or damage to the covered product while in the course of transit; aa. design deficiency; ab. fabrics with "X" cleaning codes and non-colorfast fabrics and leathers; ac. odors; ad. variation of the color, or graining of wood or wood products, marble or leather; ae. split leathers used in seat cushions, back cushions or top or inside arm areas; af. natural markings on leather, such as, healed scars, insect bites, brand marks or wrinkles, or suede, and leathers with embossed patterns other than those stimulating natural cowhide; ag. non-bovine leathers, nubuck and other buffed leathers; ah. stains, color loss or damage resulting from cleaning methods or products (detergents, abrasives or other harsh cleaning agents) other than those recommended by the furniture manufacturer; ai. stone or sand abrasion; aj. loss or damage resulting from: pre-existing conditions known to you; ak. Wear related issues, such as but not limited to, fading, wear, seam separation, stress tears, loss of foam resiliency, pilling or fraying of any fabric on all types of furniture; al. color loss or cracking and peeling on any leather or vinyl; am. splits or bi-cast leather; an. furniture that is used for commercial, institutional, outdoor or rental purposes.

10. Renewal: This Service Agreement may at Our discretion be renewed at the expiration of its term. When We offer to renew the Service Agreement, the renewal price quoted will reflect the age of the product and the prevailing service cost at the time of the renewal.

11. Transferability: If You transfer ownership of the covered Product, this Service Agreement may be transferred by sending to the Administrator, at the address above, the name, address, and phone number of the new owner within 10 days of the transfer along with a \$10.00 transfer fee. The cancellation provisions of the service contract apply only to the original purchaser of the service contract.

12. Cancellation: You may cancel this Plan at any time. To arrange for cancellation of this Plan, please contact your selling retailer. If You cancel within the first thirty (30) days after purchasing this Plan You will receive a full refund, less any claims paid or pending.

If your cancellation request is made more than 30 days from the date of purchase, you will receive a pro-rata refund of the Plan purchase price, less the cost of repairs made (if any), and less an administrative fee not to exceed the cost of the contract or \$50.00, whichever is less; or the state law for cancellation that apply to residents requesting cancellation.

Administrator or We may only cancel this Plan for the following reasons: nonpayment of the Plan contract price, nonpayment of "No Problem Found" or non-failure charges, fraud or material misrepresentation. If We cancel this Plan, Administrator will provide You with written notice of cancellation listing the reason for such cancellation not later than fifteen (15) days before the effective date of termination, and will refund Your payment in full, less any claims paid or pending.

13. Insured Agreement: This is not an insurance policy. However, We have obtained an insurance policy to insure Our performance under this Service Agreement. Should We fail to pay any claim or fail to replace the Product covered under this Service Agreement within sixty (60) days after Product has been returned or, in the event that You cancel this Service Agreement, and We, fail to refund the unearned portion of the Service Agreement price, You are entitled to make a direct claim against the insurer, Starr Indemnity & Liability Company at 855.438.2390 or 399 Park Ave 8th Floor, New York, NY 10022.

SPECIAL STATE DISCLOSURES

Regulation of service plans may vary widely from state to state. Any provision within This Agreement, which conflicts with the laws of the state where you reside, shall automatically be considered to be modified in conformity with applicable state laws and regulations as set forth below. The following state specific requirements apply if your Service Agreement was purchased in one of the following states and supersede any other provision within your Service Agreement terms and conditions to the contrary.

ALABAMA only: You may return this Service Agreement within twenty (20) days of the date the Service Agreement was provided to you or within ten (10) days if the Service Agreement was delivered to you at the time of sale. If you made no claim, the Service Agreement is void and the full purchase price will be refunded to you. If you cancel this Service Agreement after the first 20 days, you will receive the unearned portion of the full purchase price of the Service Agreement, less an administrative fee of up to twenty-five dollars (\$25.00). To arrange for cancellation of this Plan, please contact your selling retailer. The Obligor will pay a penalty of 10% per month on a refund that is not paid or credited within forty-five (45) days after return of the service contract to the Obligor. Obligations of the Obligor are backed by the full faith and credit of the Obligor, as well as by a service contract reimbursement policy. If the Obligor fails to pay or to provide service on a claim within sixty (60) days after proof of loss has been filed, the contract holder is entitled to submit a claim directly to Starr Indemnity & Liability Company, who insures the Obligor's obligations under this Service Agreement, at 888-959-9726 or 399 Park Ave 8th Floor, New York, NY 10022. These provisions apply only to the original purchaser of the Service Agreement. In the event the Obligor cancels the Service Agreement, the Obligor will mail a written notice to you at your last known address at least five (5) days prior to cancellation which shall state the effective date of cancellation and the reason for cancellation. However, prior notice is not required if the reason for cancellation is nonpayment of the provider fee or a material misrepresentation by You relating to the covered property or its use.

ARIZONA only: Definitions: A "Consumer" means a contract holder, inclusive of a buyer of the covered Product (other than for re-sale), any person to whom the Product is transferred during duration of the contract coverage period, or any person entitled to receive performance on the part of the Obligor under applicable law. "Service Dealer" is any person or entity that performs or arranges to perform services pursuant to a service contract which the Service Dealer issues. "Service Contract Administrator" means an entity which agrees to provide contract forms; process claims and procure insurance for and on behalf of a Service Dealer in performance of the obligations pursuant to a service contract, but which may not itself perform actual repairs.

Cancellation: If Your written notice of cancellation is received prior to the expiration date, We will provide a pro rata refund after deducting for administrative expenses associated with the cancellation, regardless of prior services rendered against the Plan. No claim incurred or paid shall be deducted from the amount of the refund. The cancellation provision shall not contain both a cancellation fee and a cancellation penalty. To arrange for cancellation of this Plan, please contact your selling retailer. Starr Protection Solutions, LLC is the Provider and the Obligor for this Service Agreement in Arizona.

CALIFORNIA only: With respect to California contract holders, the Administrator under this Service Agreement is New Leaf Service Contracts LLC. The Obligor under this Service Agreement is Starr Protection Solutions LLC. This Service Agreement may be cancelled by the contract holder for any reason, including, but not limited to, the Product covered under this contract being sold, lost, stolen or destroyed. If You decide to cancel your Service Agreement, and cancellation notice is received by the selling retailer within 30 days of the date you received the Service Agreement, and you have made no claims against the Service Agreement, you will be refunded the full Service Agreement price, less any claims; or if your Service Agreement is cancelled by written notice after 30 days from the date you received this Service Agreement, you will be refunded a pro-rated amount of the Service Agreement price, less any claims paid or less an administrative fee of 10% of the Service Agreement price or \$25, whichever is less, unless otherwise precluded by law. To arrange for cancellation of this Plan, please contact your selling retailer.

COLORADO only: Action under this Service Agreement may be covered by the provisions of the "Colorado Consumer Protection Act" or the "Unfair Practices Act", Articles 1 and 2 of Title 6, C.R.S. A party to this Service Agreement may have a right of civil action under the laws, including obtaining the recourse or penalties specified in such laws.

CONNECTICUT only: The term of your Service Agreement is automatically extended by the length of time in which the covered Product is in the Obligor's custody for repair under the Service Agreement. If your Service Agreement is a Replacement Plan, it is automatically extended through the time period in which the Product is in transit for inspection, and until the Product is replaced (or equivalent). In the event of a dispute with the Obligor, you may contact the State of Connecticut Insurance Department: P.O. Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase or lease price of the Product, the cost of repair of the Product, and a copy of the Service Agreement. If the Obligor fails to pay or to provide service on a claim within sixty (60) days after proof of loss has been filed, the service contract holder is entitled to submit a claim directly to Starr Indemnity & Liability Company who insures the Obligor's obligations under this Service Agreement, at 888-959-9726 or 399 Park Ave, 8th Floor, New York, NY 10022.

FLORIDA only: The obligor under this Service Agreement is Starr Indemnity & Liability Company. The administrator under this Service Agreement is New Leaf Service Contracts LLC. If you cancel this Service Agreement, you will receive a refund equal to 90% of the unearned pro rata purchase price of the Service Agreement, less any claims that have been paid or less the cost of repairs made on Your behalf. To arrange for cancellation of this Plan, please contact your selling retailer. If We cancel this Service Agreement, you will receive one hundred percent (100%) of the unearned pro rata purchase price of the Service Agreement, less any claims paid or the cost of repairs made on Your behalf. The rates charged for this Service Agreement are not subject to regulation by the Florida Office of Insurance Regulation.

GEORGIA only: You may cancel this Service Agreement at any time by notifying the selling retailer in writing or by surrendering the Service Agreement to the selling retailer, whereupon the selling retailer will refund the unearned pro rata purchase price based on the time remaining on the request for cancellation. To arrange for cancellation of this Plan, please contact your selling retailer. The Obligor is also entitled to cancel this Service Agreement at any time based upon fraud, misrepresentation, nonpayment of fees by you, or non-renewal. The following exclusion: ANY AND ALL PRE-EXISTING CONDITIONS THAT OCCUR PRIOR TO THE EFFECTIVE DATE OF THIS CONTRACT is hereby amended with respect to Georgia contract holders as follows: WHAT IS NOT COVERED: ANY AND ALL PRE-EXISTING CONDITIONS KNOWN TO YOU OR REASONABLY SHOULD HAVE BEEN KNOWN TO YOU THAT OCCUR PRIOR TO THE EFFECTIVE DATE OF THIS CONTRACT. The following Disclosure: NOTE: THIS SERVICE AGREEMENT MAY BECOME VOID IF YOU MAKE UNAUTHORIZED REPAIRS, is hereby amended as follows: NOTE: COVERAGE UNDER THIS AGREEMENT MAY BE DENIED IF YOU MAKE UNAUTHORIZED REPAIRS.

Procedures for cancellation of this Service Agreement will comply with section 33-24-44 of the Georgia code. Administrator may cancel this Service Agreement upon thirty (30) days written notice to you. If a claim for service has not been completed within sixty (60) days after proof of loss has been filed with the Obligor, the claim can be submitted to Starr Indemnity & Liability Company who insures the Obligor's obligations under this Service Agreement at 888-959-9726 or 399 Park Ave, 8th Floor, New York, NY 10022.

HAWAII only: You may return this Service Agreement within thirty (30) days of the date this Service Agreement was provided to you or within twenty (20) days if the Service Agreement was delivered to you at the time of sale. If you made no claim, the Service Agreement is void and the full purchase price will be refunded to you. To arrange for cancellation of this Plan, please contact your selling retailer. The Obligor will pay a penalty of ten (10) percent on a refund that is not paid or credited within forty-five (45) days after return of the Service Agreement to the selling retailer. These provisions apply only to the original purchaser of the Service Agreement. In the event the Obligor cancels the Service Agreement, the We will mail a written notice to you at your last known address at least 5 days prior to cancellation which shall state the effective date of cancellation and the reason for cancellation. However, prior notice is not required if the reason for cancellation is nonpayment of the provider fee, a material misrepresentation by you relating to the covered property or its use, or a substantial breach of your duties relating to the covered Product or its use. Obligations of the Provider under this Service Agreement are insured under a service contract contractual liability policy issued by Starr Indemnity & Liability Company , 399 Park Ave, 8th Floor, New York, NY 10022. If you have a question or complaint, you may contact the Insurance Commissioner, Hawaii Insurance Division, PO Box 3614, Honolulu, Hawaii, 96811.

ILLINOIS only: Starr Protection Solutions, LLC, (and not the dealer or manufacturer), is the Obligor under this Service Agreement in the State of Illinois. The Obligor will pay the cost of covered parts and labor necessary to restore the Product(s) to normal operating condition as a result of covered or mechanical component failure due to normal wear and tear. You may cancel this Service Agreement at any time. If you cancel this Service Agreement within the first thirty (30) days of purchase and if no service has been provided to you, you shall receive a full refund of the purchase price less a cancellation fee equal to the lesser of ten percent (10%) of the purchase price or fifty dollars (\$50.00). If you cancel this Service Agreement at any other time or if you cancel after service has been provided to you, you shall receive a refund equal to the pro rata purchase price less the value of any service received and less a cancellation fee equal to the lesser of ten percent (10%) of the purchase price or fifty dollars (\$50.00). To arrange for cancellation of this Plan, please

contact your selling retailer. If the Obligor fails to pay or to provide service on a claim within sixty (60) days after proof of loss has been filed, the service contract holder is entitled to submit a claim directly to Starr Indemnity & Liability Company which insures the Obligor's obligations under this Service Agreement at the following address: 399 Park Avenue, 8th Floor, New York, NY 10022.

INDIANA only: If a claim for service has not been completed within sixty (60) days after proof of loss has been filed with the Obligor, the claim can be submitted to Starr Indemnity & Liability Company, who insures the Obligor's obligations under this Service Agreement, at 399 Park Avenue, 8th Floor, New York, NY 10022.

KENTUCKY only: If processing of a claim for service has not been completed within sixty (60) days after proof of loss has been filed with the Obligor, the claim may be submitted to Starr Indemnity & Liability Company who insures the Obligor's obligations under this Service Agreement at 399 Park Avenue, 8th Floor, New York, NY 10022.

NEVADA only: This Service Agreement is not an insurance policy. This Service Agreement does not provide replacement or service coverage for failures or breakdowns arising from pre-existing conditions or for any form of consequential damages.

The cancellation provision in your Service Agreement is hereby deleted and replaced with the following:

"This Service Agreement is void and We will refund to You the purchase price of this Service Agreement, if no service or replacement claim has been made and you return the contract to Us:

(a) Within 20 days after the date this Service Agreement was mailed or otherwise sent to you;

or

(b) Within 10 days after You have received a copy of the Service Agreement if We have furnished you with a copy of this Agreement at the time when this Agreement was purchased.

To arrange for cancellation of this Plan, please contact your selling retailer. We will refund to You the purchase price of this contract within 45 days after it has been returned to us. If We do not refund the purchase price within 45 days, We will pay the You a penalty of 10 percent of the purchase price for each 30-day period that the refund remains unpaid. You may also cancel this Service Agreement at any other time and receive a refund equal to the pro rata purchase price. These provisions apply only to the original purchaser of the Service Agreement. We may not cancel this contract once it has been in effect for at least seventy (70) days, except for the following conditions:

(a) Failure to pay the service contract purchase price;

(b) The contract holder being convicted of a crime which results in an increase in the service required under this contract;

(c) Discovery of fraud or material misrepresentation perpetrated by you in purchasing this contract or obtaining service;

(d) The discovery of an act or omission, or a violation of any condition of this contract by you which substantially and materially increases the service requested under the Service Agreement; or

(e) A material change in the nature or extent of the service required under the Service

Agreement, which occurs after the purchase of this contract, and substantially and materially increases the service required beyond that contemplated at the time of purchase.

If We cancel this Service Agreement for any of the above reasons, You will receive a refund equal to the pro rata purchase price. With respect to each Product covered under this Service Agreement, the Administrator and/or Obligor liability is limited to the original retail purchase price You paid for such Product. We may not cancel this Service Agreement until at least fifteen (15) days after the notice of cancellation has been mailed to You. The obligations under this Service Agreement are guaranteed by Starr Indemnity & Liability Company located at 399 Park Ave., 8th Floor, New York, NY 10022.

NEW HAMPSHIRE only: In the event You do not receive satisfaction under this Service Agreement, you may contact the New Hampshire Insurance Department at 21 South Fruit Street, Suite 14, Concord, NH 03301, 1 (800) 852-3416. The obligations under this Service Agreement are insured by a contractual liability policy issued by Starr Indemnity & Liability Company located at 399 Park Ave., 8th Floor, New York, NY 10022. In the event any covered service is not paid within sixty (60) days after proof of loss has been filed or the Obligor ceases to do business or goes bankrupt, you may file your claim directly with Starr Indemnity & Liability Company.

NEW MEXICO only: You may return this Service Agreement within ninety (90) days of the date this Service Agreement was provided to you. If you made no claim, the Agreement is void and the full purchase price will be refunded to you. To arrange for cancellation of this Plan, please contact your selling retailer. The Obligor will pay a penalty of ten (10%) percent per month on a refund that

is not made within sixty (60) days of the return of the Service Agreement. These provisions apply only to the original purchase of the Service Agreement. We may not cancel this Service Agreement once it has been in effect for seventy (70) days except for the following conditions:

- (a) Failure to pay an amount when due;
- (b) The conviction of You in a crime that results in an increase in the service required under this Service Agreement;
- (c) Fraud or material misrepresentation by You in obtaining the Service Agreement or in presenting a claim for service thereunder; or
- (d) Discovery of an act or omission or a violation of any condition of the Service Agreement by You, which substantially and materially increases the service required under the Service Agreement.

If We cancel this Service Agreement, We will mail a written notice to You at your last known address at least fifteen (15) days prior to cancellation with the reason for cancellation. The written notice is not required, if the reason for cancellation is nonpayment of the provider fee, a material misrepresentation, or a substantial breach of duties by You relating to the covered Product or its use.

NEW YORK only: The obligations of the Provider under this Service Agreement are insured under a service contract reimbursement insurance policy issued by Starr Indemnity & Liability Company. If the Provider fails to perform under this Agreement, including failure to return any unearned fee in the event of cancellation, Starr Indemnity & Liability Company will pay all sums the Provider is legally obligated to pay under this Agreement or perform any service the Provider is legally obligated to perform under this Agreement. You may return this Service Agreement within twenty (20) days of the date this Service Agreement was provided to You or within ten (10) days, if the Service Agreement was delivered to You at the time of sale. If You made no claim, the Service Agreement is void and the full purchase price will be refunded to You. To arrange for cancellation of this Plan, please contact your selling retailer. We will pay a penalty of ten (10) percent per month on a refund that is not made within thirty (30) days of return of the Service Agreement. These provisions apply only to the original purchaser of the Service Agreement. In the event We cancel this Service Agreement, We will mail a written notice to you at your last known address at least fifteen (15) days prior to cancellation with the reason for cancellation. A written notice is not required, if the reason for cancellation is nonpayment of the provider fee, a material misrepresentation, or a substantial breach of duties by You relating to the covered Product or its use. If a claim for service has not been completed within sixty (60) days after proof of loss has been filed, the claim can be submitted to Starr Indemnity & Liability Company located at 399 Park Ave, 8th Floor, New York, NY 10022, 1 (888) 959-9726.

NORTH CAROLINA only: The purchase of a Service Agreement is not required in order to obtain financing. We may not cancel this Service Agreement except for nonpayment by You or for violation of any of the terms and conditions of this Service Agreement. If You cancel this Service Agreement, You will receive a pro-rata refund, less the cost of any claims paid and less a cancellation fee of ten percent (10%) of the amount of the refund. To arrange for cancellation of this Plan, please contact your selling retailer. Obligations under this Service Agreement are insured by Starr Indemnity & Liability Company, 399 Park Ave., 8th Floor, New York, NY 10022.

OKLAHOMA only: The Obligor under this Service Agreement is Starr Technical Risks Agency, Inc. In the event You cancel this Service Agreement, you shall receive a refund equal to ninety percent (90%) of the unearned pro-rata purchase price. To arrange for cancellation of this Plan, please contact your selling retailer. In the event We cancel this Service Agreement, You shall receive a refund equal to one hundred percent (100%) of the unearned pro-rata purchase price, less the cost of any service received.

SOUTH CAROLINA only: In order to prevent damage to the covered Product, please refer to the owner's manual. This Service Agreement does not provide coverage for pre-existing conditions. This Service Agreement does not cover repair and replacement necessitated by loss or damage resulting from 1) any cause other than normal use and operation of the Product in accordance with manufacturer's specifications and/or owner's manual or 2) failure to use reasonable means to protect Your Product from further damage after a breakdown or performance failure occurs. You may return this Service Agreement within twenty (20) days of the date this Service Agreement was provided to You, or within ten (10) days, if the Service Agreement was delivered to you at the time of sale. If you made no claim, the Service Agreement is void and the full purchase price will be refunded to You. To arrange for cancellation of this Plan, please contact your selling retailer. We will pay a penalty of ten (10) percent per month on a refund that is not made within forty-five (45) days of return of the Service Agreement. These provisions apply only to the original purchaser of the Service Agreement. In the event We cancel this Service Agreement, We will mail a written notice to you at your last known address at least fifteen (15) days prior to cancellation with the reason for cancellation. The written notice is not required, if the reason for cancellation is nonpayment of the provider fee, a material misrepresentation, or a substantial breach of duties by you relating to the covered property or its use. If a claim for service has not been completed within sixty (60) days after proof of loss has been filed, the claim can be submitted to Starr Indemnity &

Liability Company, which insures the obligations under this Service Agreement, located at 399 Park Ave., 8th Floor New York, NY 10022. In the event you have a question or complaint, you may contact the South Carolina Department of Insurance, P.O. Box 100105, Columbia, South Carolina, 29202-3105, (803) 737-6134.

TEXAS only: You may return this Service Agreement within twenty (20) days of the date this Service Agreement was provided to You or within ten (10) days if the Service Agreement was delivered to you at the time of sale. If You made no claim, the Service Agreement is void and the full purchase price will be refunded to you. To arrange for cancellation of this Plan, please contact your selling retailer. We will pay a penalty of ten (10) percent of the amount outstanding per month on a refund that is not made within forty-five (45) days. These provisions apply only to the original purchaser of the Service Agreement. In the event We cancel the Service Agreement, We will mail a written notice to You at Your last known address at least five (5) days prior to cancellation which shall state the effective date of cancellation and the reason for cancellation. However, prior notice is not required if the reason for cancellation is nonpayment of the provider fee, a material misrepresentation by You relating to the covered property or its use, or a substantial breach of your duties relating to the covered Product or its use. Obligations of the provider under this Service Agreement are insured under a service contract reimbursement policy. In the event a covered service is not provided by Us within sixty (60) days after proof of loss has been filed, the claim can be submitted to Starr Indemnity & Liability Company located at 399 Park Ave, 8th Floor, New York, NY 10022. Unresolved complaints concerning a provider or questions concerning the registration of a service contract provider may be addressed to the Texas Department of Licensing and Regulations, PO Box 12157, Austin TX 78711, 1 (800) 803-9202.

UTAH only: We may cancel this Service Agreement by providing you with thirty (30) days written notice for the following reasons only: fraud, material misrepresentation, substantial change in the risk assumed, unless We should reasonably have foreseen the change or contemplated the risk when entering into this Agreement. We may cancel this Service Agreement by providing you with ten (10) days written notice, if the reason for cancellation is non-payment by you. This Service Agreement does not provide coverage for pre-existing conditions or any Product that is subject to neglect, abuse, or damage prior to issuance of the Service Agreement. If it is an emergency situation and We cannot be reached, You can proceed with repairs. We will reimburse You or the repairing facility in accordance with the Service Agreement provisions. This Service Agreement may be paid in full at the time of purchase or finance. If a claim for service has not been completed within sixty (60) days after proof of loss has been filed with Us, the claim can be submitted to Starr Indemnity & Liability Company, who insures the Administrator's obligations under this Service Agreement, located at 399 Park Avenue, 8th Floor, New York, NY 10022, (888) 959-9726 Coverage afforded under this Service Agreement is not guaranteed by the Property and Casualty Guaranty Association.

VERMONT only: You may return this Service Agreement within twenty (20) days of receipt and, if no claim for service has been made, receive a full refund of the purchase price. To arrange for cancellation of this Plan, please contact your selling retailer. Our obligations under this Service Agreement are supported by a contractual liability insurance policy issued by Starr Indemnity & Liability Company. In an event that We are unable to perform under the contract, , Starr Indemnity & Liability Company, which shall pay on Our behalf any sums We are legally obligated to pay and shall provide the service, which We are legally obligated to perform according to the Our contractual obligations under this Service Agreement. If a claim for service has not been completed within sixty (60) days after proof of loss has been filed with Us, the claim can be submitted to Starr Indemnity & Liability Company located at 399 Park Avenue, 8th Floor, New York, NY 10022, (888) 959-9726.

WASHINGTON only: Section 13 of these Terms and Conditions is deleted in its entirety and replaced with the following: This is not an insurance policy. Obligations of the service contract obligor under this Service Agreement are backed by the full faith and credit of the service contract obligor, Starr Technical Risks Agency, Inc., located at 399 Park Avenue, 8th Floor, New York, NY 10022. You may contact them toll-free at (855) 438-2390.

WISCONSIN only: THIS WARRANTY IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. If a claim for service has not been completed within sixty (60) days after proof of loss has been filed with Us, the claim can be submitted to Starr Indemnity & Liability Company, who insures Our obligations under this Service Agreement, located at 399 Park Avenue, 8th Floor, New York, NY 10022, (888) 959-9726. This Service Agreement may be cancelled by the purchaser within fifteen (15) days of the date of purchase for a full refund less actual administrative costs associated with issuance and cancellation. To arrange for cancellation of this Plan, please contact your selling retailer. The selling retailer shall return one hundred percent (100%) of the purchase price, less an administrative fee of ten percent (10%) of the Service Agreement price up to twenty-five dollars (\$25.00). Lack of pre-authorization shall be the sole grounds for a claim denial; however, unauthorized repairs may not be covered if evaluated to have been at unreasonable expense.

WYOMING only: You may return this Service Agreement within twenty (20) days of the date this Service Agreement was provided to You, or within ten (10) days, if the Service Agreement was delivered to You at the time of sale. If You made no claim, the Service Agreement is void and the full

purchase price will be refunded to You. To arrange for cancellation of this Plan, please contact your selling retailer. We will pay a penalty of ten (10) percent on a refund that is not paid or credited within forty-five (45) days after return of the Service Agreement to Us. These provisions apply only to the original purchaser of the Service Agreement. In the event We cancel the Service Agreement, We will mail a written notice to You at your last known address at least ten (10) days prior to cancellation, which shall state the effective date of cancellation and the reason for cancellation. However, prior notice is not required, if the reason for cancellation is nonpayment of the provider fee, a material misrepresentation by You relating to the covered property or its use, or a substantial breach of Your duties relating to the covered Product or its use. Obligations under this Service Agreement are insured by Starr Indemnity & Liability Company located at 399 Park Avenue, 8th Floor, New York, NY 10022.

ENTIRE CONTRACT: This Service Agreement together with your Purchase Receipt sets forth the entire contract between the parties and no representation, promise, or condition not contained herein shall modify these terms.

Sample Purchase Receipt

Date	Contract Number
Customer Name	Coverage Term
Customer Address	Product Brand & Model
Customer City, State Zip	Category
Customer email	Purchase Price
	Date of Purchase
	Dealer Name
	Plan name (product number & description)
	Plan Price
	800#