

TERMS & CONDITIONS

NOTICES TO AGREEMENT HOLDER

1. This **AGREEMENT** is not a contract of Insurance; it is a vehicle service contract.
2. This service **AGREEMENT** is not valid unless a completed **DECLARATION PAGE** is attached to this page covering this notice. If the **DECLARATION PAGE** is not attached to this **AGREEMENT**, please contact the issuing dealer or call the **ADMINISTRATOR**.
3. Purchase of this **AGREEMENT** is not required in order to purchase or obtain financing for a motor vehicle.
4. This **AGREEMENT** is inclusive of the manufacturer's warranty; it does not replace the manufacturer's warranty but provides certain additional benefits during the term of the manufacturer's warranty.
5. Authorization by the **ADMINISTRATOR** is required prior to any repairs to **COVERED PARTS**.

DEFINITIONS

The following definitions apply to words used frequently throughout this Vehicle Service **AGREEMENT** and which appear in **BOLD-FACED, SMALL CAPS** type:

1. **ADMINISTRATOR** – is Principal Warranty Corp., 1500A E. College Way, PMB 541, Mount Vernon, WA 98273, (855) 251-7175, who is the entity that administers this **AGREEMENT** on **OUR** behalf.
2. **AGREEMENT** – This vehicle service **AGREEMENT**, which **YOU** have purchased for the **VEHICLE** described on the **DECLARATION PAGE**.
3. **BREAKDOWN** – The failure of a **COVERED PART** under normal service and usage of the **VEHICLE**. A **COVERED PART** has failed when it can no longer perform the function for which it was designed solely because of its condition.
4. **COST(S)** – The customary and reasonable charges for the parts and labor necessary to repair or replace **COVERED PARTS**. These charges are subject to the Administrator's approval and will not exceed either the manufacturer's suggested retail price for parts or the labor allowances derived from nationally recognized labor guides (i.e. Mitchell On Demand or AllData). The maximum dollar amount per labor hour will not exceed the posted customer pay rate of the repairing facility or the average labor rate charged by similar facilities in the same zip code, whichever is less.
5. **COVERED PARTS** – The parts listed in the Schedule of **COVERED PARTS** subsection of this **AGREEMENT**.
6. **DECLARATION PAGE** – The numbered document executed by **YOU** which must be attached to the inside cover of this **AGREEMENT**. It lists information regarding the **VEHICLE** to be covered, **AGREEMENT** terms, and other vital information.
7. **DEDUCTIBLE** – The amount **YOU** are required to pay, as shown on the **DECLARATION PAGE**, towards the total **COST** for the repair or replacement of **COVERED PARTS** per claim made.
8. **LUBRICATED PARTS** – Parts that require lubrication to perform their intended function.
9. **PLAN** – Refers to the Type of Coverage selected by **YOU** as shown on the **DECLARATION PAGE** of this **AGREEMENT**.
10. **REPAIR FACILITY** – A licensed **REPAIR FACILITY** authorized by the **ADMINISTRATOR** to perform repair services under this **AGREEMENT**.
11. **SELLING DEALER** – The automobile dealership from whom **YOU** purchased **YOUR VEHICLE** and is referred to as the **SELLING DEALER** on the **DECLARATION PAGE** of this **AGREEMENT**.
12. **VEHICLE** – The **VEHICLE** described on the **DECLARATION PAGE** that is covered under this **AGREEMENT**.
13. **WE, US and OUR** – is Northcoast Warranty Services, Inc., 800 Superior Avenue E, 21st Floor, Cleveland, OH 44114 (866) 927-3097, the entity that is obligated to perform under this **AGREEMENT**, unless indicated otherwise in the Special State Disclosures.
14. **YOU, YOUR** – The **AGREEMENT** holder shown on the **DECLARATION PAGE** of this **AGREEMENT**.

GENERAL PROVISIONS

1. **AGREEMENT Term**: The **AGREEMENT** Term is shown on the **DECLARATION PAGE**. Coverage under this **AGREEMENT** will expire on the Expiration Date or when the **VEHICLE** reaches the specified Expiration Odometer Mileage, whichever occurs first. Plan Coverage Expiration is determined as follows:
 - a. **New Vehicle Plans**: The qualifying **VEHICLE** must have less than fifty thousand (50,000) miles at time of purchase. The Expiration Date is determined by adding the months of the Term selected to the **AGREEMENT** Purchase Date, and the Expiration Odometer Mileage is the mileage of the Term selected.
 - b. **Wrap Plan**: The qualifying **VEHICLE** must have less than fifty thousand (50,000) miles at time of purchase and the term of the **PLAN** cannot exceed the manufacturer's powertrain warranty. Time starts on the in-service date of the **VEHICLE**. The

Expiration Date is determined by adding the months of the Term selected to the In-Service Date, and the Expiration Odometer Mileage is the mileage of the Term selected.

- c. Used Vehicle Plans: The qualifying VEHICLE is one that does not meet the definition in the NEW VEHICLE PLAN. The Expiration Date is determined by adding the months of the Term selected to the AGREEMENT Purchase Date, and the Expiration Odometer Mileage is determined by adding the mileage of the Term selected to the Odometer Reading of the VEHICLE on the AGREEMENT Purchase Date.
 - d. CPO Wrap Plan: The qualifying VEHICLE must be a manufacturer certified pre-owned vehicle and meet the manufacturer's eligibility requirements. Coverage term begins and expires in conjunction with the manufacturer's certified pre-owned powertrain warranty.
2. Coverage: The coverage afforded to YOU for the VEHICLE is determined by the Type of Coverage and Term selected by YOU on the DECLARATION PAGE and pursuant to the terms and provisions of this AGREEMENT. WE will pay on behalf of or reimburse YOU for the approved COST to repair or replace any of the COVERED PARTS listed in the Schedule of COVERED PARTS, for the Type of Coverage which YOU selected on the DECLARATION PAGE, which cause a BREAKDOWN, less any DEDUCTIBLE, and will pay to YOU the Additional Benefits and the 24-Hour Roadside Assistance Benefits listed in the 24-Hour Roadside Assistance Benefits section, provided YOU comply with all of the terms and provisions of this AGREEMENT. REPAIRS MAY BE COMPLETED WITH PARTS OF LIKE KIND AND QUALITY AT THE DISCRETION OF THE ADMINISTRATOR. IN SOME CASES, REMANUFACTURED OR USED PARTS MAY BE UTILIZED.
 3. Deductible: The standard DEDUCTIBLE is one hundred dollars (\$100) per visit. An optional DEDUCTIBLE of two hundred dollars (\$200) is also available on all PLANS. In the event covered repairs are performed by the Dealer that sold YOU this AGREEMENT, the DEDUCTIBLE will be reduced by the amount indicated on YOUR DECLARATION PAGE up to one hundred dollars (\$100). If no DEDUCTIBLE is indicated on the DECLARATION PAGE, the DEDUCTIBLE will be the standard one hundred dollars (\$100) per claim. The DEDUCTIBLE will not apply to the Additional Benefits or the 24-Hour Roadside Assistance Benefits.
 4. Limits of Liability: The aggregate total of OUR liability for all benefits paid during the term of this AGREEMENT shall not exceed the lesser of: The VEHICLE Purchase Price, as shown on the DECLARATION PAGE; or the NADA retail value of the VEHICLE at the time of the current repair.
 5. Territory: The benefits provided under this AGREEMENT are only available for a BREAKDOWN that occurs and repairs made within the United States and Canada. United States means the 50 United States and the District of Columbia and does not include Puerto Rico, Guam or other territories and possessions.
 6. Subrogation Provision: In the event that coverage is provided under this AGREEMENT, WE shall be subrogated to all the rights YOU may have to recover against any person or organization arising out of any safety defect which is the subject of a voluntary or mandatory recall campaign, as well as out of any order, judgment, consent decree, or other settlement, and YOU shall execute and deliver instruments and papers and do whatever is necessary to secure such rights. YOU shall do nothing to prejudice those rights. Further, all amounts recovered by YOU for which YOU have received benefits under this AGREEMENT shall belong to, and be paid to US, up to the amount of benefits paid under this AGREEMENT. WE shall only recover the excess after YOU are fully compensated for YOUR loss.
 7. Maintenance Requirements: In order to keep this AGREEMENT in effect, YOU must have the VEHICLE checked and serviced in accordance with the manufacturer's recommendations. Failure to follow such recommendations may result in a denial of coverage. YOU must retain verifiable receipts for the maintenance services performed. Receipts must reflect proper VEHICLE documentation (i.e. year, make and model), the complete Vehicle Identification Number, the current mileage of the VEHICLE at the time of repair, and the date the service was performed. Handwritten receipts will not be accepted. Proof of maintenance may be required to be submitted to US when a claim is filed.
 8. Guaranty: This AGREEMENT is not an insurance policy. However, OUR obligations under this AGREEMENT are guaranteed by an insurance policy. OUR obligations under this VEHICLE Service AGREEMENT are guaranteed by an insurance policy issued by Wesco Insurance Company (the "Insurance Company"), 59 Maiden Lane, 43rd Floor, New York, NY 10038, unless indicated otherwise in the state specific section of this AGREEMENT. If a covered claim is not paid within sixty (60) days after proof of loss has been filed, YOU may file a claim directly with the Insurance Company. Please call 1-866-505-4048 for instructions.
 9. Renewal: This AGREEMENT is non-renewable.

SCHEDULE OF COVERED PARTS

Only the listed parts below in accordance with the **PLAN** and the terms and provisions of this **AGREEMENT** are covered. All **COVERED PARTS** must be functioning properly at the time of the sale of this **AGREEMENT**.

<u>Type of Coverage</u>	<u>Component Groups</u>	<u>Covered Vehicle Availability</u>
Power Train Plan	1 – 4	Pre-Owned Only
Power Train Plus Plan	1 – 8	New & Pre-Owned
Preferred Plan	1 – 11	New & Pre-Owned
Maximum Plan	1 – 12	New & Pre-Owned
Certified Plan	4 – 12	Certified Pre-Owned Only
Maximum WRAP Plan	4 – 12	New Only

1. Engine Components: Engine block and cylinder head(s), and all internally lubricated parts, including pistons, pins, rings, connecting rods and bearings, crankshaft and main bearings, camshaft, followers and cam bearings. Push rods, valves, springs, guides, seats, lifters, rocker arms, shafts, bushings, core plugs, timing gear, timing chain or timing belt, belt tensioners and retainers. Eccentric shaft, oil pump, oil cooler and oil cooler lines. Also covered are the following: water pump, fuel pump, oil pan, intake and exhaust manifolds, engine mounts and cushions, engine torque strut, timing cover, valve cover(s), harmonic balancer, flywheel (flex plate) and flywheel ring gear, vacuum pump, dipstick and tube, all pulleys, and all internally lubricated parts of the turbo charger/supercharger, including waste gate, vanes, shafts, and bearings. The turbocharger / supercharger housing is covered only if damaged by the failure of an internally lubricated part.
2. Transmission Components: (Automatic or Manual) Transmission case, transfer case, torque converter, and all internally lubricated parts contained within the cases. Filler tube and dipstick. Vacuum modulator, internal linkage and transmission mounts.
3. Drive Axle Components: (Front & Rear) Differential housing, trans-axle housing, final drive housing, and all the internally lubricated parts of the foregoing. Axle shafts, constant velocity joints (except when CV boot is torn, perforated or leaking), universal joints, drive shafts, locking hubs, hub bearings, locking rings, supports, retainers and bearings.
4. Seals and Gaskets Coverage: Seals and gaskets are covered for all listed parts, provided the **VEHICLE** has 125,000 miles or less at the time of purchase of this **AGREEMENT**.
5. Air Conditioning Components: (Factory Installed Units Only) Air conditioner compressor, clutch, clutch pulley, clutch coils, electrical HVAC actuators, condenser, evaporator, expansion valve, accumulator, orifice, idler pulley, bearing, blower motor, temperature control programmer, high/low cut off switch and receiver/dryer.
6. Heating/Cooling Components: Water pump, thermostat, radiator and mounting brackets, cooling fan motor, fan blade, fan clutch, fan shroud and fan controller module, coolant recovery unit, blower motor and heater core.
7. Electrical Components: Starter motor, alternator, voltage regulator, distributor, ignition coil, starter solenoid, ignition switch, lock and tumbler, brake light switch, wiper motors, horn button and horns, manually operated switches, power door locks, window motors and regulators, mirror motors and controls, power antenna motor, power seat motor; cruise control transducer, engagement switch and servo; turn signal switch, wiper delay switch and controller, wiper/washer controller and pump, power sunroof / convertible top motor and switches, relays, gauges, electronic level control module, instrument cluster, electronic anti-detonation sensors, keyless entry system, and electronic anti-theft device (factory installed only).
8. Braking Components: Master cylinder, power assist booster, wheel cylinders, combination valves, metal hydraulic lines and fittings, disc calipers, backing plates, springs, clips, retainers, and electronic anti-lock brake system (ABS) and relays. Parking brake linkage and cables, and rear actuators.
9. Suspension Components: Struts, mounting plates, retainer and bushing, upper and lower control arms, control arm shafts and bushings. The upper and lower ball joints, steering knuckles, wheel bearings, stabilizer shaft, linkage and bushings, torsion bars, spindle and spindle supports, radius arm and bushings, coil and leaf springs, strut bar and bushing.
10. Steering Components: Gear housing and all internally lubricated parts, including the rack and pinion, power steering pump, main and intermediate shafts. Couplings, cooler and cooler lines, power cylinder and pitman arm. Idler arm, tie rod and tie rod ends and control valve.
11. Fuel Delivery Components: Fuel pump, fuel tank, fuel tank sending unit, metal fuel lines, fuel injectors, carburetor, throttle body, fuel distributor, fuel injection pump, diesel injectors, diesel injector pump and vacuum booster pump.

12. Maximum Plan covers all parts of the **VEHICLE** except for parts listed under the Exclusions from Coverage section of this **AGREEMENT**; Maximum Wrap & CPO Wrap Plans cover all parts for the **VEHICLE** except components under the Exclusions from Coverage section of this **AGREEMENT** and does not provide coverage for components listed in the Engine, Transmission and Drive Axle sections under Schedule of Covered Parts.

ADDITIONAL BENEFITS

1. Substitute Transportation: In the event of a **BREAKDOWN** covered by this **AGREEMENT**, **WE** will pay on behalf of or reimburse **YOU** for receipted expenses to rent a replacement vehicle from a licensed rental agency, or for alternate public transportation while the **VEHICLE** is at a licensed **REPAIR FACILITY** in accordance with the terms and provisions of this **AGREEMENT**.

We will pay the actual expenses, not to exceed one hundred dollars (\$100) per day for six (6) days. Total benefit shall not exceed six hundred dollars (\$600) for each repair visit. You must incur this expense between the date of the **BREAKDOWN** and the date the repairs to the covered parts are completed.

2. Trip Interruption: In the event that a **BREAKDOWN** occurs more than one hundred (100) miles from **YOUR** home and results in a **REPAIR FACILITY** keeping the **VEHICLE** overnight, **WE** will reimburse **YOU** for receipted motel and restaurant expenses, up to three hundred dollars (\$300) per day for a maximum of three (3) days. Total benefit shall not exceed nine hundred dollars (\$900) per occurrence. Prior authorization is not required for Trip Interruption benefits.

24-HOUR ROADSIDE ASSISTANCE BENEFITS

1. Towing and Wrecker Service: In the event the **VEHICLE** becomes disabled due to a covered mechanical failure which renders the **VEHICLE** inoperable, **WE** will arrange to have the **VEHICLE** transported to the nearest qualified repair service facility and will pay up to a maximum of one hundred fifty dollars (\$150) per occurrence for the transportation expenses.
2. Flat Tire Change: In the event of a flat tire on the **VEHICLE**, **WE** will arrange for a service provider to mount an inflated spare tire provided by **YOU** and will pay up to a maximum of one hundred fifty dollars (\$150) per occurrence for the flat tire service call.
3. Emergency Gas Delivery Service: In the event the **VEHICLE** runs out of gas, **WE** will arrange for a service provider to deliver an emergency supply of gas for the **VEHICLE** and will pay up to a maximum of one hundred fifty dollars (\$150) per occurrence for the gas delivery service, excluding the cost of the gas. **YOU** are responsible for the cost of the emergency supply of gas at the time of delivery.
4. Battery Jump Service: In the event the **VEHICLE** will not crank due to a weak or "run-down" battery, **WE** will arrange for a service provider to boost or jump-start the battery and will pay up to a maximum of one hundred fifty dollars (\$150) per occurrence for the battery jump service.
5. Key Lockout Service: In the event the keys for the **VEHICLE** are lost, broken or accidentally locked in the **VEHICLE**, or the **VEHICLE** has a frozen lock, **WE** will arrange for a service provider to unlock the **VEHICLE** and will pay up to a maximum of one hundred fifty dollars (\$150) per occurrence for the locksmith service, excluding the cost of replacement keys. **YOU** are responsible for the cost of any replacement keys at the time of service.

NOTE: The 24-Hour Roadside Assistance services are provided through Saferide Motor Club, Inc. 13901 Midway Rd, Suite 102-429, Dallas, TX 75244-4388 and their toll-free number is (833) 397-4212. Please refer to the Guide to Filing a Claim section for claims instructions.

OPTIONAL COVERAGE (surcharge applies)

Tech Care Package: Coverage is provided for the following components if the surcharge has been paid and the option has been marked on **YOUR DECLARATION PAGE** – Factory installed: navigation system components; Bluetooth components; Global Positioning System; sound system components; sunroof track motor and switches; Driver's touch/display screens; cruise control components; built in TV screens and DVD players; back up and forward cameras; parking sensors; wireless headphone systems; Wi-Fi data connections; lane departure warning systems; Homelink system and garage door openers; night vision; parking assistance; USB ports; speakers; smart phone interfaces.

NOTE: Coverage applies to Original Equipment Manufacturer installed parts ONLY and Parts not specifically listed above are NOT covered.

Business Use: Coverage is provided if BUSINESS USE surcharge has been paid as specified on **YOUR DECLARATION PAGE**. Eligibility is limited to the following: cars, trucks and vans used for ridesharing services such as Uber or Lyft, route sales, inspections, maintenance, repair, landscaping, carrying tools to a job site and eligible vehicles owned by religious / charitable organizations.

MANDATORY SURCHARGES

Hybrid Electric Vehicles (HEV’s) Package: a surcharge is required if **YOUR VEHICLE** is a Hybrid Electric Vehicle. Coverage is provided for the following components—high-voltage battery, electric motor, power controller, hybrid transaxle, electronic transmission, inverter, generator(s) and electronic display monitor.

Note: The high-voltage battery will experience gradual capacity loss with time and use, which is considered normal wear and tear. Loss of battery capacity due to or resulting from gradual capacity loss is **NOT** covered under this **AGREEMENT**.

Lift Kit (8” Max): coverage is extended to components directly affected by suspension lifts up to an eight-inch (8”) maximum. Adequate calibrations must be properly performed and verification will be necessary in the event of any claim or as requested by the **ADMINISTRATOR**. A surcharge is required if **YOUR VEHICLE** is equipped with a lift kit (subject to a 8 inch maximum).

NOTE: Coverage is extended to Original Equipment Manufacturer installed parts **ONLY** and lift kit components are **NOT** covered, other exclusions apply.

PRINCIPAL AUTO CARE PREPAID MAINTENANCE PLAN OPTION

GENERAL PROVISIONS

In the event **YOU** purchased the Principal Auto Care Prepaid Maintenance option, **WE** will pay the Dealer from whom **YOU** purchased this **AGREEMENT** to perform the maintenance services allowed per visit listed below. The expiration date and miles for the Principal Auto Care Prepaid Maintenance plan is determined by adding 24 months to the contract sale date, or 30,000 miles to the contract sale odometer, whichever occurs first. To obtain listed services, return to **YOUR SELLING DEALER**. Should you choose to take **YOUR** vehicle to a repair facility other than **YOUR SELLING DEALER**, you may incur additional out of pocket expenses for listed services. The Customer Care visit value is determined by the plan you chose at the time of purchase. These prepaid maintenance plan benefits or intervals do not replace the maintenance requirements of **YOUR VEHICLE** manufacturer. The plan definitions are as follows:

PPM 1: Plan includes the use of conventional/standard oils up to the **VEHICLE** manufacturer’s capacity specification. Services must be completed every 6 months or 7500 miles, whichever comes first, not to exceed the expiration of the prepaid maintenance plan option.

PPM 2: Plan includes the use of full synthetic oils for **YOUR VEHICLE’S** gas engine or for oil specific to **YOUR VEHICLE’S** diesel engine up to the **VEHICLE** manufacturer’s capacity specification. Services must be completed every 6 months or 7500 miles, whichever comes first, not to exceed the expiration of the prepaid maintenance plan option.

<p>CUSTOMER CARE VISIT ONE includes:</p> <ul style="list-style-type: none"> 1 Engine Oil Change/Oil Filter Replacement 1 Fluids Check and Replenish 1 Rotate Tires/Adjust Air Pressure 1 Multi-Point Vehicle Inspection 	<p>CUSTOMER CARE VISIT THREE includes:</p> <ul style="list-style-type: none"> 1 Engine Oil Change/Oil Filter Replacement 1 Fluids Check and Replenish 1 Rotate Tires/Adjust Air Pressure 1 Multi-Point Vehicle Inspection
<p>CUSTOMER CARE VISIT TWO includes:</p> <ul style="list-style-type: none"> 1 Engine Oil Change/Oil Filter Replacement 1 Fluids Check and Replenish 1 Air Element Replacement 1 Multi-Point Vehicle Inspection 	<p>CUSTOMER CARE VISIT FOUR includes:</p> <ul style="list-style-type: none"> 1 Engine Oil Change/Oil Filter Replacement 1 Fluids Check and Replenish 1 Front Wiper Blade Replacement 1 Multi-Point Vehicle Inspection

GUIDE TO FILING A CLAIM

A. INSTRUCTIONS FOR THE AGREEMENT HOLDER:

1. Prevent Further Damage by taking immediate action. This **AGREEMENT** will not cover the damage caused by not securing a timely repair of the failed component or consequential damages whether it is covered by this contract or not.
2. Return **VEHICLE** to the **SELLING DEALER** or any licensed **REPAIR FACILITY** of **YOUR** choice. Provide the **REPAIR FACILITY** with a copy of this **AGREEMENT** and/or the **AGREEMENT** Number.
3. Instruct the **SELLING DEALER** or approved licensed **REPAIR FACILITY** to contact the **ADMINISTRATOR** to obtain authorization **PRIOR** to commencing repairs.
4. Pay **DEDUCTIBLE** and Costs for Non-Covered Repairs. **WE** will reimburse the **REPAIR FACILITY** or **YOU** for the **COST** of the work performed on the **VEHICLE** that is covered by this **AGREEMENT** for the authorized amount, less the **DEDUCTIBLE** (if any). **YOU** must pay for any repair or service that is not covered by this **AGREEMENT**. **WE** will pay the **REPAIR FACILITY** by charge