



SERVICE CONTRACT TERMS AND CONDITIONS

These Terms and Conditions, the sales invoice and/or receipt for Your Product, and the attached Certificate of Coverage (“**Certificate**”) set forth the entire “**Contract**” between Us and You. No other representation, promise or condition shall modify this Contract.

“**We**”, “**Us**”, “**Our**” or the “**Obligor**” (regardless of capitalization), throughout this Contract, refer to OnPoint Warranty Solutions LLC. Our address is 1400 Main Street, Suite 132, Clarksville, IN 47129. We, as the Obligor, are Contractually obligated to provide the purchaser (“**You**”, “**Your**” or “**Contract holder**”, regardless of capitalization) of the product described in the Certificate (the “**Product**” or “**Covered Product**”) Service under this Contract, where in accordance with and as allowed by state law, during the period from the Effective Date to the Expiration Date (the “**Term**”). We have delegated certain administrative activity under this Contract to Electrolux Home Products, Inc. and/or Electrolux Warranty Corporation (collectively, the “**Administrator**”). The Administrator can be contacted at 10200 David Taylor Drive, Charlotte, NC 28262 or (866) 386-5286.

HOW TO OBTAIN SERVICE:

Call 1-866-386-5286 to request Service. Service may only be performed by a repair technician authorized and designated by the Administrator (an “**Authorized Service Technician**”) to render Service for Your Claim. Instead of directly dispatching an Authorized Service technician, the Administrator (in its sole discretion) may issue You a pre-authorization number for Service and the name of the nearest available Authorized Service Technician, in which case You will inform the Authorized Service Technician of Your Certificate/Contract Number and pre-authorization number when You schedule Service.

WAIT PERIOD:

THIS CONTRACT INCLUDES A “WAIT PERIOD,” WHICH IS THE 60-DAY PERIOD BETWEEN THE PURCHASE DATE AND THE EFFECTIVE DATE SHOWN ON THE CERTIFICATE. NO WAIT PERIOD IS REQUIRED IF THE PRODUCT IS UNDER THE MANUFACTURER’S WARRANTY OR COVERED BY ANOTHER EXTENDED SERVICE CONTRACT AS OF THE PURCHASE DATE OF THIS CONTRACT. IF THE MANUFACTURER’S WARRANTY OR OTHER EXTENDED SERVICE CONTRACT HAS ENDED BEFORE THE PURCHASE DATE OF THIS CONTRACT, A 60-DAY WAIT PERIOD IS REQUIRED. PRODUCT FAILURE OR CLAIMS THAT OCCUR PRIOR TO OR DURING THE WAIT PERIOD ARE CONSIDERED PRE-EXISTING CONDITIONS AND ARE NOT COVERED BY THIS CONTRACT.

WHAT IS COVERED:

We will furnish labor, parts or a replacement product (or pay for same) necessary to repair operational or mechanical breakdowns of the Product (“**Service**” and, depending upon the context, regardless of capitalization), provided such Service is necessitated by Product failure during normal usage and subject to all other Terms and Conditions of this Contract (a “**Claim**” regardless of capitalization). The Product includes only equipment as originally specified in the Certificate and charged for in this Contract. Coverage also applies to the parts and accessories that are necessary for the Product’s functionality, but does not apply to the accessories that are used in conjunction with or to enhance the performance of the Product.

If You request Service for a non-covered repair, You will be responsible for all costs associated with the repair. In the event You are unable to meet the Authorized Service Technician, You must call to cancel the appointment in advance of the agreed upon time of Service or You will be responsible for paying for the second trip for the rescheduled Service. This Contract must be paid in full prior to any Service being rendered.

PRODUCT REPLACEMENT:

Our limit of liability is the actual cash value of the Product in operating condition at the time of the Claim. We determine actual cash value based on factors such as the cost of replacement less any depreciation.

Depreciation is assessed based on the condition of the Product immediately before the failure occurred and the normal product life expectancy. At Our complete discretion, We may opt to replace Your Product with a new or refurbished product with similar features and functionality (though not necessarily the same brand, fit or finish). Technological advancements may result in a replacement product with a lower selling price than the Product. If We replace the Product after expiry of the manufacturer's warranty, and during the Term, then Our obligations under this Contract will immediately be deemed fulfilled and this Contract will end on the date of replacement.

LOCATION AND TIME FOR SERVICE:

This Contract covers in-home Service on all appliances except dehumidifiers, smaller size room air conditioners and under-counter refrigerators and ice-makers, which are covered for carry-in Service only. After We authorize Your request, Service will be performed during normal working hours by an Authorized Service Technician.

PARTS:

Parts used to repair the Product will be genuine replacement parts whenever possible, designed to work with the Product. However, at Our option, We may use refurbished parts that perform to the factory specifications of the Product. If We determine that We are unable to repair the Product due to the unavailability of functional parts, We will, at Our option, either replace the Product with a product with equivalent specifications or provide a monetary settlement, as described in the CLAIMS LIMITATION section below. In all cases where parts are on an extended backorder for a minimum of sixty (60) days, We will determine if a reimbursement or replacement will be made.

FOOD SPOILAGE:

In the event of a Claim for Your refrigerator or freezer that results in a prolonged and continuous outage of 12 hours or more for refrigerated food and 24 hours or more for frozen foods, You are eligible to receive reimbursement for the replacement of incidental spoiled food up to \$250 during the Term of this Contract. *NOTICE: You will be required to submit proof of purchase (sales receipt/invoice) of the replacement items to the Administrator in order to receive this reimbursement.*

DEDUCTIBLE:

No deductible applies to this Contract.

RENEWAL:

This Contract is renewable at Our sole discretion.

LIMITATIONS OF COVERAGE – THIS CONTRACT DOES NOT COVER:

- (a) Service required as a result of any alteration of the Product, or repair made by anyone other than an Authorized Service Technician.
- (b) Failure or damage due to a cause beyond Our control including, but not limited to, operator negligence, the failure to maintain the Product according to the owner's guide, misuse, abuse, vandalism, theft, fire, flood, wind, freezing, power failure, improper gas, electrical, or water connections, acts of war, or acts of God.
- (c) Service necessary because of improper storage or ventilation, including failure to place the Product in an area that complies with the manufacturer's published space or environmental requirements.
- (d) Any installation that prevents normal Service, including inaccessible Products or parts.
- (e) Products used in recreational vehicles or in industrial or commercial settings, defined as anything other than a single family dwelling. Single family dwellings include: houses, townhouses, manufactured or modular housing, condominiums, duplexes and apartments.
- (f) Cosmetic damage such as, but not limited to, scratches, dents, rust or stains. Nonfunctional parts such as, but not limited to, plastics, internal and external finishes including porcelain enamel, knobs and dials. Expendable or lost items. Consumable items, defined as any part that is designed to be



consumed (wear out) during the life of the Product, regardless of whether it is consumer replaceable or not. Consumable items include, but are not limited to, light bulbs, air and water filters, hoses, gas or electrical connections, etc.

- (g) Operational or mechanical failure covered by the manufacturer's warranty or the manufacturer's recall.
- (h) Operational or mechanical failure not reported prior to the expiration of this Contract.
- (i) Any Claim for Service that has not been given prior authorization by the Administrator;
- (j) Normal, periodic, or preventative maintenance, including but not limited to customer education or periodic cleaning.
- (k) Pre-existing conditions (incurred prior to the Effective Date of coverage) known to You.
- (l) Products where the attached serial plate is removed, defaced or made illegible.
- (m) Damage resulting from unauthorized repair, or caused during delivery or removal, by improper installation or setup, or by misuse or abuse whether willful or not.
- (n) Secondary, consequential or incidental damage (including loss of income, utility bills, additional living expenses, personal and/or property damage, the restoration or repair of walls, ceiling, flooring, cabinets, countertops or painting) due to Product failure or due to delay or failure in furnishing parts or Services for any reason beyond Our control.
- (o) Products over ten (10) years of age.
- (p) Products for which You are not the original owner, including Products that have been leased to You.

NO LEMON GUARANTEE:

During the Term of this Contract, when three Services repairs covered by this Contract, with three separate Claim numbers, have been attempted on the same part, and that same part requires a fourth repair, as determined by Us, We will, at Our option, either replace the part or the Product with a product with equivalent specifications or provide a cash settlement, as described in the CLAIMS LIMITATION section below. This guarantee does not include repairs made during the manufacturer's warranty period, rework/callback service required after initial installation, or during the warranty period provided by the Authorized Service Technician.

INSURANCE:

This Contract is not an insurance policy. However, Our contractual obligations under this Contract are secured under a service contract reimbursement insurance policy issued by Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211 (the "Insurer"). If, within sixty (60) days after proof of loss has been filed, We have not paid a covered Claim, provided You With a refund, or We are no longer a going concern, You may make a Claim directly to the Insurer by contacting the Insurer at the address or phone number above. Please enclose a copy of Your Contract when sending correspondence to the Insurer.

CANCELLATION AND REFUND:

You may cancel this Contract at any time for any reason. If You cancel this Contract within sixty (60) days of the Purchase Date, You will receive a refund of the full Purchase Price less any Claims. If You cancel this Contract thereafter, You will be refunded the remaining days of coverage on a monthly prorated basis, less costs for Service performed (if applicable). Neither You, the Administrator or We are obligated to renew this Contract beyond the current Term. You may cancel this Contract via phone by calling 1-866-386- 5286 or by sending written notice of cancellation to the Administrator at **10200 David Taylor Drive, Charlotte, NC 28262**.

We may cancel this Contract for (a) nonpayment of the Purchase Price by You; (b) fraud or misrepresentation by You of facts material to the issuance of this Contract or the benefits provided hereunder; or (c) mutual agreement of Us and You. If We cancel this Agreement, We will provide written notice to You at least fifteen (15) days prior to the effective date of cancellation. Such notice will be sent to Your current address in Our file (email or physical address as applicable), with the reason for and effective date of such cancellation. If We cancel this Contract, You will receive a pro-rata refund based upon the same criteria as outlined in the preceding paragraph.

CLAIMS LIMITATION:

Total Claims for Services provided under this Contract shall be limited to the retail price You paid for Your Product minus sales tax and delivery and installation charges. During the Term of this Contract, We may elect, at Our option and in lieu of performing Repair Service, to either replace the Product with a product with equivalent specifications or provide a cash settlement, in either case for an amount not to exceed the retail price You paid for Your Product minus sales tax, Claims paid, and delivery and installation charges. In the event that the retail price You paid for Your Product is not available, such limit will be, as determined by Us, the current market value of the Product or a product with equivalent specifications. In the event We buy out the Contract or replace the Product as set forth in this section, all contractual obligations under this Contract shall have been fulfilled.

MODIFICATION / TRANSFER:

No modification or change of this Contract can be made, including transfer of ownership of the Product, except with Our written consent.

STATE ADDENDUM:

Regulation of service contracts may vary widely from state to state. Any provision within this Contract, 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 Contract was purchased in one of the following states and supersedes any other provision within your Contract terms and conditions to the contrary.

ALABAMA only: You may return this Contract within 20 days of the date the Contract was mailed to you or within 10 days if the Contract was delivered to you at the time of sale. If you made no claim, the Contract is void and the full purchase price will be refunded to you. These provisions apply only to the original purchaser of the Contract. If you cancel this Contract after 20 days of the date the Contract was mailed to you or 10 days if the Contract was delivered to you at time of sale, you will receive the unearned portion of the full purchase price of the Contract, less an administrative fee of up to \$25. To arrange for cancellation of this Contract, please contact your Dealer/Seller. We will pay a penalty of 10% per month on a refund that is not paid or credited within 45 days after return of the Contract to us. Our obligations are backed by a reimbursement insurance policy. If we fail to pay or to provide service on a claim within 60 days after proof of loss has been filed, the Contract holder is entitled to submit a claim directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. If after 8pm Eastern time, Monday-Friday, you are unable to reach the Administrator at 866-386-5286 and you require emergency repair due to a Covered Product failure which endangers your health and safety, you may contact any manufacturer authorized service repair facility listed in your phone book or online. Mail your original itemized repair bill along with the technician's report and a copy of the Contract to Electrolux Home Products, Inc. at [10200 David Taylor Drive, Charlotte, NC 28262] for reimbursement up to the limit of coverage under this Contract. You should try to find a repair facility which will charge a fair and reasonable cost for parts and labor as you will be responsible for paying the facility directly for the services rendered, including any diagnostic fee or similar charge, as well as all costs over and above those charged during normal business hours such as overtime. In the event we cancel the Contract, 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 or a material misrepresentation by you relating to the Covered Product or its use.

ARIZONA only: Our obligations are backed by a reimbursement insurance policy: Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211.

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. The administrative expenses may not exceed \$75 or 10% of the purchase amount paid by you for the Contract, whichever is less. Any administrative expense assessed may not exceed the amount of the refund due to the Contract holder. To



arrange for cancellation of this Contract, please contact your Dealer/Seller.

ARKANSAS only: Our obligations are backed by a reimbursement insurance policy. If we fail to pay or to provide service on a claim within 60 days after proof of loss has been filed, the Contract holder is entitled to submit a claim directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. A claim against the provider may include a claim for return of unearned provider fees. If after 8pm Eastern time, Monday-Friday, you are unable to reach the administrator at 866-386-5286 and you require emergency repair due to a Covered Product failure which endangers your health and safety, you may contact any manufacturer authorized service repair facility listed in your phone book or online. Mail your original itemized repair bill along with the technician's report and a copy of the Contract to Electrolux Home Products, Inc. at [10200 David Taylor Drive, Charlotte, NC 28262] for reimbursement up to the limit of coverage under this Contract. You should try to find a repair facility which will charge a fair and reasonable cost for parts and labor as you will be responsible for paying the facility directly for the services rendered, including any diagnostic fee or similar charge, as well as all costs over and above those charged during normal business hours such as overtime. You may return this Contract within 20 days of the date the Contract was mailed to you or within 10 days if the Contract was delivered to you at the time of sale. If you made no claim, the Contract is void and the full purchase price will be refunded to you. We will pay a penalty of 10% per month on a refund that is not paid or credited within 45 days after the return of the Contract to us. In the event we cancel the Contract, we will mail a written notice to you at your last known address at least 15 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 to us, or a material misrepresentation by You relating to the Covered Product or its use. To arrange for cancellation of this Contract, please contact your Dealer/Seller.

CALIFORNIA only: This Contract may be cancelled by the Contract holder for any reason, including, but not limited to, the Product being sold, lost, stolen or destroyed. If you decide to cancel your Contract, and cancellation notice is received by the Dealer/Seller within 30 days of the date you received the Contract, and you have made no claims against the Contract, you will be refunded the full Contract price, less any claims; or if your Contract is cancelled by written notice after 30 days from the date you received this Contract, you will be refunded a pro-rated amount of the Contract price, less any claims paid or less an administrative fee of 10% of the Contract price or \$25, whichever is less, unless otherwise precluded by law. To arrange for cancellation of this Contract, please contact your Dealer/Seller. If you cancel this Contract and the refund due is not paid to you or credited to your account within 30 days after we receive written notice of cancellation, the amount of the required refund or credit will bear interest, payable to you, at the rate of 10% per annum for each additional 30 days or fraction thereof.

COLORADO only: You may return this Contract within 20 days of the date the Contract was mailed to you or within 10 days if the Contract was delivered to you at the time of sale. If you made no claim, the Contract is void and the full purchase price will be refunded to you. These provisions apply only to the original purchaser of the Contract. We will pay a penalty of 10% per month on a refund that is not paid or credited within 45 days after the return of the Contract to us. The administrative fee may not exceed 10% of the gross provider fee paid by the Contract holder. Our obligations are backed by a reimbursement insurance policy. If we fail to pay or to provide service on a claim within 60 days after proof of loss has been filed, the Contract holder is entitled to submit a claim directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. Action under this Contract 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 Contract may have a right of civil action under the laws, including obtaining the recourse or penalties specified in such laws. In the event we cancel the Contract, 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 or a material misrepresentation by you relating to the Covered Product or its use. To arrange for cancellation of this Contract, please contact your Dealer/Seller.

CONNECTICUT only: This Contract 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. The term of your



Contract is automatically extended by the length of time in which the Covered Product is in our custody for repair under the Contract. In the event of a dispute with us, 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 Contract. If we fail to pay or to provide service on a claim within 60 days after proof of loss has been filed, the Contract holder is entitled to submit a claim directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211, 800-515-5988. To arrange for cancellation of this Contract, please contact your Dealer/Seller.

DISTRICT OF COLUMBIA only: Our obligations are backed by a reimbursement insurance policy. If we fail to pay or provide service on a claim within 60 days after proof of loss has been filed, the Contract holder is entitled to submit a claim directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. You may cancel this Contract within 30 days of the date the Contract was mailed or the date of delivery if the Contract is delivered at the time of sale. If you have not made a claim, the Contract is void and the full purchase price will be refunded to you. We will pay a penalty of 10% per month on a refund that is not paid or credited within 45 days after the return of the Contract to us. If you cancel this Contract after 30 days of the date the Contract was mailed or the date of delivery if the Contract is delivered at the time of sale, you will receive 100% of the unearned portion of the full purchase price of the Contract less any claims paid and an administrative fee not exceed 10% of the gross amount paid by you for the Contract. In the event we cancel the Contract, 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 to us, or a substantial breach of duties by you relating to the Covered Product or its use. To arrange for cancellation of this Contract, please contact your Dealer/Seller.

FLORIDA only: If you cancel this Contract, you will receive a refund equal to 90% of the unearned pro rata purchase price of the Contract, less any claims that have been paid or less the cost of repairs made on your behalf. To arrange for cancellation of this Contract, please contact your Dealer/Seller. If we cancel this Contract, you will receive 100% of the unearned pro rata purchase price of the Contract, less any claims paid or the cost of repairs made on your behalf. **The rates charged for this Contract are not subject to regulation by the Florida Office of Insurance Regulation.**

GEORGIA only: You may return this Contract within 20 days of the date the Contract was mailed to you or within 10 days if the Contract was delivered to you at the time of sale. If you made no claim, the Contract is void and the full purchase price will be refunded to you. These provisions apply only to the original purchaser of the Contract. We will pay a penalty of 10% per month on a refund that is not paid or credited within 45 days after the return of the Contract to us. You may cancel this Contract at any time by notifying the Dealer/Seller in writing or by surrendering the Contract to the Dealer/Seller, whereupon the Dealer/Seller will refund 100% of the unearned pro rata purchase price, less any claims paid and less an administrative fee not to exceed 10% of the unearned pro rata purchase price. In the event we cancel the Contract, we will mail a written notice to you at your last known address at least 30 days prior to cancellation which shall state the effective date of cancellation and the reason for cancellation. We can only cancel this Contract based upon fraud, misrepresentation, or failure to pay the consideration due therefor. This is not a contract of insurance. If a claim for service has not been completed within 60 days after proof of loss has been filed with us, the claim can be submitted to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211 who insures our obligations under this Contract.

HAWAII only: You may return this Contract within 30 days of the date this Contract was delivered to you or within 20 days if the Contract was delivered to you at the time of sale. If you made no claim, the Contract is void and the full purchase price will be refunded to you. These provisions apply only to the original purchaser of the Contract. To arrange for cancellation of this Contract, please contact your Dealer/Seller. We will pay a penalty of 10% on a refund that is not paid or credited within 45 days after the return of the Contract to the Dealer/Seller. Our obligations under this Contract are insured under a reimbursement insurance policy issued by Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. If you have a question or complaint, you may contact the Insurance Commissioner, Hawaii Insurance Division, P.O.



Box 3614, Honolulu, Hawaii, 96811. In the event we cancel the Contract, 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 to us, or a substantial breach of duties of you under the Contract relating to the Covered Product or its use.

ILLINOIS only: We 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 Contract at any time. If you cancel this Contract within the first 30 days of purchase and if no service has been provided to you, you shall receive a full refund of the purchase price less an administrative fee equal to the lesser of 10% of the purchase price or \$50.00. If you cancel this Contract 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 an administrative fee equal to the lesser of 10% of the purchase price or \$50.00. To arrange for cancellation of this Contract, please contact your Dealer/Seller. Our obligations are backed by a reimbursement insurance policy. If we fail to pay or to provide service on a claim within 60 days after proof of loss has been filed, the Contract holder is entitled to submit a claim directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211.

INDIANA only: Our obligations are backed by a reimbursement insurance policy. If we fail to pay or to provide service on a claim within 60 days after proof of loss has been filed, the Contract holder is entitled to submit a claim directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. This Contract is not insurance and is not subject to Indiana insurance law. To arrange for cancellation of this Contract, please contact your Dealer/Seller.

IOWA only: Our obligations are backed by a reimbursement insurance policy. If we fail to pay or to provide service on a claim within 60 days after proof of loss has been filed, the Contract holder is entitled to submit a claim directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. If after 8pm Eastern time, Monday-Friday, you are unable to reach the administrator at 866-386-5286 and you require emergency repair due to a Covered Product failure which endangers your health and safety, you may contact any manufacturer authorized service repair facility listed in your phone book or online. Mail your original itemized repair bill along with the technician's report and a copy of the Contract to Electrolux Home Products, Inc. at [10200 David Taylor Drive, Charlotte, NC 28262] for reimbursement up to the limit of coverage under this Contract. You should try to find a repair facility which will charge a fair and reasonable cost for parts and labor as you will be responsible for paying the facility directly for the services rendered, including any diagnostic fee or similar charge, as well as all costs over and above those charged during normal business hours such as overtime. You may return this Contract within 20 days of the date this Contract was mailed to you or within 10 days if the Contract was delivered to you at the time of sale. If you made no claim, the Contract is void and the full purchase price will be refunded to you. If you cancel this Contract after 20 days of the date the Contract was mailed to you or 10 days if the Contract was delivered to you at the time of sale, you will receive the unearned portion of the full purchase price of the Contract, less an administrative fee not to exceed 10% of the total purchase price. We will pay a penalty of 10% on a refund that is not paid or credited within 30 days after return of the Contract to the Dealer/Seller. You may contact the Insurance Commissioner: Iowa Insurance Division, 1963 Bell Avenue, Suite 100, Des Moines, IA 50315. In the event we cancel the Contract, we will mail a written notice to you at your last known address at least 15 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. To arrange for cancellation of this Contract, please contact your Dealer/Seller.

KENTUCKY only: Our obligations are backed by a reimbursement insurance policy. If we fail to pay or to provide service on a claim within 60 days after proof of loss has been filed, the Contract holder is entitled to submit a claim directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. To arrange for cancellation of this Contract, please contact your Dealer/Seller.

MAINE only: Our obligations are backed by a reimbursement insurance policy. If we fail to pay or to provide



service on a claim within 60 days after proof of loss has been filed, the Contract holder is entitled to submit a claim directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. You may return this Contract within 20 days of the date this Contract was mailed to you or within 10 days if the Contract was delivered to you at the time of sale. If you made no claim under the Contract, the Contract is void and the full purchase price will be refunded to you or credited to your account. These provisions apply only to the original purchaser of the Contract, and only if no claim has been made prior to the return of the Contract. If you cancel this Contract after 20 days of the date the Contract was mailed to you or 10 days if the Contract was delivered to you at the time of sale, you will receive the unearned portion of the full purchase price of the Contract, less an administrative fee not to exceed 10% of the total purchase price. We will pay a penalty of 10% on a refund that is not paid or credited within 45 days after the return of the Contract to the Dealer/Seller. If after 8-pm Eastern time, Monday-Friday, you are unable to reach the administrator at 866-386-5286 and you require emergency repair due to a Covered Product failure which endangers your health and safety, you may contact any manufacturer authorized service repair facility listed in your phone book or online. Mail Your original itemized repair bill along with the technician's report and a copy of the Contract to Electrolux Home Products, Inc. at [10200 David Taylor Drive, Charlotte, NC 28262] for reimbursement up to the limit of coverage under this Contract. You should try to find a repair facility which will charge a fair and reasonable cost for parts and labor as you will be responsible for paying the facility directly for the services rendered, including any diagnostic fee or similar charge, as well as all costs over and above those charged during normal business hours such as overtime. In the event we cancel the Contract, we will mail a written notice to you at your last known address at least 15 days prior to cancellation which shall state the effective date of cancellation and the reason for cancellation. To arrange for cancellation of this Contract, please contact your Dealer/Seller.

MARYLAND only: You may return this Contract within 20 days after receipt of the Contract, if it was mailed to you or within 20 days after delivery if the Contract was delivered to you at the time of sale. If you made no claim under the Contract, the Contract is void and the full purchase price will be refunded to you or credited to your account. These provisions apply only to the original purchaser of the Contract, and only if no claim has been made prior to the return of the Contract. We will pay a penalty of 10% on a refund that is not paid or credited within 45 days after return of the Contract to the Dealer/Seller. If we are unable to fulfill the terms of the Contract within 10 days after the date on which we are required to perform obligations under the Contract, per your request, we shall provide you a brief written explanation of the reasons for the delay. To arrange for cancellation of this Contract, please contact your Dealer/Seller.

MASSACHUSETTS only: Our obligations are backed by a reimbursement insurance policy. If we fail to pay or to provide service on a claim within 60 days after proof of loss has been filed, the Contract holder is entitled to submit a claim directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. You may return this Contract within 20 days of the date this Contract was mailed to you or within 10 days if the Contract was delivered to you at the time of sale. If you made no claim under the Contract, the Contract is void and the full purchase price will be refunded to you or credited to your account. We will pay a penalty of 10% on a refund that is not paid or credited within 45 days after the return of the Contract to the Dealer/Seller. In the event we cancel the Contract, 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, material misrepresentation, or a substantial breach of duties by you relating to the Covered Product or its use. To arrange for cancellation of this Contract, please contact your Dealer/Seller.

MICHIGAN only: If the performance of this Contract is interrupted because of a strike or work stoppage, the effective period of this Contract will be extended by the period of the strike or work stoppage.

MINNESOTA only: Our obligations are backed by a reimbursement insurance policy. If we fail to pay or to provide service on a claim within 60 days after proof of loss has been filed, the Contract holder is entitled to submit a claim directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. You may return this Contract within 20 days of the date this Contract was mailed to you or within 10 days if the Contract was delivered to you at the time of sale. If you made no claim under the Contract,

the Contract is void and the full purchase price will be refunded to you or credited to your account. We will pay a penalty of 10% on a refund that is not paid or credited within 45 days after return of the Contract to the Dealer/Seller. In the event we cancel the Contract, we will mail a written notice to you at your last known address at least 15 days prior to cancellation which shall state the effective date of cancellation and the reason for cancellation. However, 5 days prior notice will be provided if the reason for cancellation is nonpayment of the provider fee, a material misrepresentation by you to us, or a substantial breach of duties by you relating to the Covered Product or its use. To arrange for cancellation of this Contract, please contact your Dealer/Seller.

MISSOURI only: Our obligations are backed by a reimbursement insurance policy. If we fail to pay or to provide service on a claim within 60 days after proof of loss has been filed, the Contract holder is entitled to submit a claim directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. A claim against the provider shall also include a claim for return of the unearned provider fee. You may return this Contract within 20 days of the date this Contract was mailed to you or within 10 days if the Contract was delivered to you at the time of sale. If you made no claim under the Contract, the Contract is void and the full purchase price will be refunded to you or credited to your account. To arrange for cancellation of this Contract, please contact your Dealer/Seller. We will pay a penalty of 10% on a refund that is not paid or credited within 45 days after the return of the Contract to the Dealer/Seller. These provisions apply only to the original purchaser of the Contract, and only if no claim has been made prior to the return of the Contract. If after 8pm Eastern time, Monday-Friday, you are unable to reach the administrator at 866-386-5286 and you require emergency repair due to a Covered Product failure which endangers your health and safety, you may contact any manufacturer authorized service repair facility listed in your phone book or online. Mail your original itemized repair bill along with the technician's report and a copy of the Contract to Electrolux Home Products, Inc. at [10200 David Taylor Drive, Charlotte, NC 28262] for reimbursement up to the limit of coverage under this Contract. You should try to find a repair facility which will charge a fair and reasonable cost for parts and labor as you will be responsible for paying the facility directly for the services rendered, including any diagnostic fee or similar charge, as well as all costs over and above those charged during normal business hours such as overtime.

MONTANA only: Our obligations are backed by a reimbursement insurance policy. If we fail to pay or to provide service on a claim within 60 days after proof of loss has been filed, the Contract holder is entitled to submit a claim directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. In the event we cancel the Contract, 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 or a material misrepresentation by you relating to the Covered Product or its use. To arrange for cancellation of this Contract, please contact your Dealer/Seller.

NEVADA only: You may return this Contract within 20 days of the date this Contract was mailed to you or within 10 days if the Contract was delivered to you at the time of sale. If you made no claim under the Contract, the Contract is void and the full purchase price will be refunded to you or credited to your account. These provisions apply only to the original purchaser of the Contract. We may not cancel this Contract without providing You with written notice at least 15 days prior to the effective date of cancellation. Such notice shall include the effective date of cancellation and the reason for cancellation. A 10% penalty per month or portion thereof shall be applied to refunds not paid or credited within 45 days of receipt of returned Contract. We may not cancel this Contract once it has been in effect for at least 70 days, except for the following reasons: 1) failure by you to pay the provider fee; 2) your conviction of a crime which results in an increase in the service required under the Contract; 3) discovery of fraud or material misrepresentation by you in obtaining the Contract, or in presenting a claim for service thereunder; 4) discovery of an act or omission by you or a violation by you of any condition of the Contract, which occurred after the effective date of the Contract and which substantially and materially increases the service required under the Contract; 5) a material change in the nature or extent of the required service or repair which occurs after the effective date of the Contract and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time the Contract was issued or sold. In emergency situations where defects immediately endanger the health and safety of you, repairs will commence within 24 hours after the report of the claim and



will be completed as soon as reasonably practicable thereafter; and if we determine that repairs cannot practicably be completed within 3 calendar days after the report of the claim, we will provide a status report to you no later than 3 calendar days after the report of the claim that will include: 1) A list of the required repairs or services; 2) the primary reason causing the required repairs or services to extend beyond the 3 day period; 3) the current estimated time to complete the repairs or services; and 4) contact information for you to make additional inquiries concerning any aspect of the claim and a commitment to respond to such inquiries no later than 1 business day after such an inquiry is made. If you are not satisfied with the manner in which we are handling your claim under this Contract, you may contact the Nevada Division of Insurance toll-free at (888) 872-3234.

NEW HAMPSHIRE only: In the event you do not receive satisfaction under this Contract, you may contact the New Hampshire Insurance Department at 21 South Fruit Street, Suite 14, Concord, NH 03301, 800-852-3416. Our obligations under this Contract are insured by a reimbursement insurance policy. In the event any covered service is not paid within 60 days after proof of loss has been filed you may file your claim directly with Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. To arrange for cancellation of this Contract, please contact your Dealer/Seller.

NEW JERSEY only: Our obligations are insured by a reimbursement insurance policy. If we fail to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to submit a claim directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. You may return this Contract within 20 days of the date this Contract was mailed to you or within 10 days if the Contract was delivered to you at the time of sale. If you made no claim under the Contract, the Contract is void and the full purchase price will be refunded to you or credited to your account. We will pay a penalty of 10% on a refund that is not paid or credited within 45 days after return of the Contract to the Dealer/Seller. In the event we cancel the Contract, 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 or omission, or a substantial breach of contractual obligations concerning the Covered Product or its use. To arrange for cancellation of this Contract, please contact your Dealer/Seller.

NEW MEXICO only: You may return this Contract within 20 days of the date this Contract was mailed to you or within 10 days if the Contract was delivered to you at the time of sale. If you made no claim under the Contract, the Contract is void and the full purchase price will be refunded to you or credited to your account. These provisions apply only to the original purchaser of the Contract. If you cancel this Contract after 20 days of the date the contract was mailed to you or 10 days after the contract was delivered to you at time of sale, you will receive the unearned portion of the full purchase price of the Contract, less an administrative fee not to exceed 10% of the Contract purchase price. If we cancel this Contract, no administrative fee will be deducted. To arrange for cancellation of this Contract, please contact your Dealer/Seller. We will pay a penalty of 10% per month on a refund that is not made within 60 days of the return of the Contract. We may not cancel this Contract once it has been in effect for at least 70 days, except for the following reasons: 1) failure by you to pay the provider fee; 2) your conviction of a crime which results in an increase in the service required under the Contract; 3) discovery of fraud or material misrepresentation by you in obtaining the Contract, or in presenting a claim for service thereunder; 4) discovery of an act or omission by you or a violation by you of any condition of the Contract, which occurred after the effective date of the Contract and which substantially and materially increases the service required under the Contract. In the event we cancel the Contract, we will mail a written notice to you at your last known address at least 15 days prior to cancellation which shall state the effective date of cancellation and the reason for cancellation.

NEW YORK only: Our obligations under this Contract are insured under a reimbursement insurance policy issued by Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. If we fail to perform under this Contract, including failure to return any unearned fee within 60 days after proof of loss has been filed, Universal Underwriters Insurance Company will pay all sums we are legally obligated to pay under this Contract or perform any service we are legally obligated to perform under this Contract. You may return this Contract within 20 days of the date this Contract was mailed to you or within 10 days, if the Contract was delivered to you at the time of sale. If you made no claim, the Contract is void and the full



purchase price will be refunded to you. To arrange for cancellation of this Contract, please contact your Dealer/Seller. We will pay a penalty of 10% per month on a refund that is not made within 30 days of return of the Contract. These provisions apply only to the original purchaser of the Contract. If after 8pm Eastern time, Monday-Friday, you are unable to reach the administrator at 866-386-5286 and you require emergency repair due to a Covered Product failure which endangers your health and safety, you may contact any manufacturer authorized service repair facility listed in your phone book or online. Mail your original itemized repair bill along with the technician's report and a copy of the Contract to Electrolux Home Products, Inc. at [10200 David Taylor Drive, Charlotte, NC 28262] for reimbursement up to the limit of coverage under this Contract. You should try to find a repair facility which will charge a fair and reasonable cost for parts and labor as you will be responsible for paying the facility directly for the services rendered, including any diagnostic fee or similar charge, as well as all costs over and above those charged during normal business hours such as overtime. In the event we cancel the Contract, we will mail a written notice to you at your last known address at least 15 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, or a substantial breach of duties by you relating to the Covered Product or its use.

NORTH CAROLINA only: The purchase of a Contract is not required in order to obtain financing. We may not cancel this Contract except for nonpayment by you or for violation of any of the terms and conditions of this Contract. If you cancel this Contract, you will receive a pro rata refund, less the cost of any claims paid and less an administrative fee of 10% of the amount of the refund. To arrange for cancellation of this Contract, please contact your Dealer/Seller. Our obligations under this Contract are insured by Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211.

OHIO only: If we fail to pay or to provide service on a claim within 60 days after proof of loss has been filed, the Contract holder is entitled to submit a claim directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. To arrange for cancellation of this Contract, please contact your Dealer/Seller.

OKLAHOMA only: Our obligations are backed by a reimbursement insurance policy issued by: Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. If after 8pm Eastern time, Monday-Friday, you are unable to reach the administrator at 866-386-5286 and you require emergency repair due to a Covered Product failure which endangers your health and safety, you may contact any manufacturer authorized service repair facility listed in your phone book or online. Mail your original itemized repair bill along with the technician's report and a copy of the Contract to Electrolux Home Products, Inc. at [10200 David Taylor Drive, Charlotte, NC 28262] for reimbursement up to the limit of coverage under this Contract. You should try to find a repair facility which will charge a fair and reasonable cost for parts and labor as you will be responsible for paying the facility directly for the services rendered, including any diagnostic fee or similar charge, as well as all costs over and above those charged during normal business hours such as overtime. In the event you cancel this Contract, you shall receive a refund equal to 90% of the unearned pro rata purchase price less the cost of any service received. To arrange for cancellation of this Contract, please contact your Dealer/Seller. In the event we cancel this Contract, you shall receive a refund equal to 100% of the unearned pro rata purchase price, less the cost of any service received. This is not an insurance agreement. Coverage afforded under this Contract is not guaranteed by the Oklahoma Insurance Guaranty Association. Our Oklahoma service warranty association license number is: [50816141].

OREGON only: To arrange for cancellation of this Contract, please contact your Dealer/Seller. If after 8pm Eastern time, Monday-Friday, you are unable to reach the administrator at 866-386-5286 and you require emergency repair due to a Covered Product failure which endangers your health and safety, you may contact any manufacturer authorized service repair facility listed in your phone book or online. Mail your original itemized repair bill along with the technician's report and a copy of the Contract to Electrolux Home Products, Inc. at [10200 David Taylor Drive, Charlotte, NC 28262] for reimbursement up to the limit of coverage under this Contract. You should try to find a repair facility which will charge a fair and reasonable cost for parts and labor as you will be responsible for paying the facility directly for the services rendered, including any diagnostic fee or similar charge, as well as all costs over and above those charged during normal business hours



such as overtime.

SOUTH CAROLINA only: You may return this Contract within 20 days of the date this Contract was mailed to you, or within 10 days, if the Contract was delivered to you at the time of sale. If you made no claim, the Contract is void and the full purchase price will be refunded to you. These provisions apply only to the original purchaser of the Contract. To arrange for cancellation of this Contract, please contact your Dealer/Seller. We will pay a penalty of 10% per month on a refund that is not made within 45 days of return of the Contract. Our obligations are backed by a reimbursement insurance policy. If a claim for service has not been completed within 60 days after proof of loss has been filed, the claim can be submitted to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. In the event of a dispute with us, you may contact the South Carolina Department of Insurance, Capitol Center, 1201 Main St, Suite 1000, Columbia, SC 29201 or by phone at 800-768-3467. In the event we cancel the Contract, we will mail a written notice to you at your last known address at least 15 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 to us, or a substantial breach of duties relating to the Covered Product or its use. If after 8pm Eastern time, Friday-Monday, you are unable to reach the administrator at 866-386-5286 and you require emergency repair due to a Covered Product failure which endangers your health and safety, you may contact any manufacturer authorized repair facility listed in your phone book or online. Mail your original itemized repair bill along with the technician's report and a copy of the Contract to Electrolux Home Products, Inc. at [10200 David Taylor Drive, Charlotte, NC 28262] for reimbursement up to the limit of coverage under this Contract. You should try to find a repair facility which will charge a fair and reasonable cost for parts and labor as you will be responsible for paying the facility directly for the services rendered, including any diagnostic fee or similar charge, as well as all costs over and above those charged during normal business hours such as overtime.

TEXAS only: You may cancel this Contract at any time. If you cancel this Contract before the 31st day after the date of purchase, the full purchase price will be refunded to you decreased by the amount of any claims paid. If you cancel this Contract on or after the 31st day after the date of purchase, you shall receive a prorated refund less any claims paid. The administrative fee will not exceed \$50. To arrange for cancellation of this Contract, please contact your Dealer/Seller. We will pay a penalty of 10% of the amount outstanding per month on a refund that is not made before the 46th day after the date the notice of cancellation is received by us. These provisions apply only to the original purchaser of the Contract. Our obligations are backed by a reimbursement insurance policy. In the event a covered service is not provided by us before the 61st day after proof of loss has been filed, or a refund or credit is not paid before the 46th day after the date on which the Contract is cancelled, you may apply for reimbursement directly to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. Unresolved complaints concerning a provider or questions concerning the registration of a Contract provider may be addressed to the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, TX 78711, 800-803-9202. In the event we cancel the Contract, we will mail a written notice to you at your last known address before the 5th day preceding the effective date of the cancellation. The notice 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, fraud or a material misrepresentation by you to us or the administrator, or a substantial breach of duties by you relating to the Covered Product or its use. If we cancel this Contract, the administrative fee will not be deducted.

UTAH only: This Contract is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. Coverage afforded under this Contract is not guaranteed by the Utah Property and Casualty Guaranty Association. Proof of loss should be furnished by you to the administrator as soon as reasonably possible. Failure to furnish such notice or proof within the time required by this Contract does not invalidate or reduce a claim. If we cancel this Contract, within the first 60 days, notice of such cancellation will be delivered to you via registered mail at your last known address at least 10 days prior to cancellation. The notice of cancellation will state the reason for cancellation and will include any reimbursement required. If your Contract has been in effect for at least 60 days, we may not cancel it prior to the expiration date, or one year after the effective date of the Contract, whichever comes first, except for the following reasons: 1) nonpayment of the provider fee; 2) material misrepresentation; 3) substantial



change in the risk assumed, unless we should have reasonably foreseen the change or contemplated the risk when entering into the contract; 4) substantial breaches of contractual duties, conditions, or warranties. For reasons other than nonpayment of the provider fee, we may cancel this Contract by mailing a written notice to you at your last known address at least 30 days prior to the effective date of cancellation. The notice shall state the effective date of cancellation and the reason for cancellation. For nonpayment of the provider fee, we may cancel this Contract by mailing you at your last known address at least 10 days prior to the effective date of cancellation. The notice shall state the effective date of cancellation and the reason for cancellation. If after 8pm Eastern time, Friday-Monday, you are unable to reach the administrator at 866-386-5286 and you require emergency repair due to a Covered Product failure which endangers your health and safety, you may contact any manufacturer authorized service repair facility listed in your phone book or online. Mail your original itemized repair bill along with the technician's report and a copy of the Contract to Electrolux Home Products, Inc. at [10200 David Taylor Drive, Charlotte, NC 28262] for reimbursement up to the limit of coverage under this Contract. You should try to find a repair facility which will charge a fair and reasonable cost for parts and labor as you will be responsible for paying the facility directly for the services rendered, including any diagnostic fee or similar charge, as well as all costs over and above those charged during normal business hours such as overtime. All coverage and exclusions in this Contract will apply. Our obligations under this Contract are insured under a reimbursement insurance policy issued by Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211, 800-515-5988.

VERMONT only: You may return this Contract within 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 Contract, please contact your Dealer/Seller. If after 8pm Eastern time, Monday-Friday, you are unable to reach the administrator at 866-386-5286 and you require emergency repair due to a Covered Product failure which endangers your health and safety, you may contact any manufacturer authorized service repair facility listed in your phone book or online. Mail your original itemized repair bill along with the technician's report and a copy of the Contract to Electrolux Home Products, Inc. at [10200 David Taylor Drive, Charlotte, NC 28262] for reimbursement up to the limit of coverage under this Contract. You should try to find a repair facility which will charge a fair and reasonable cost for parts and labor as you will be responsible for paying the facility directly for the services rendered, including any diagnostic fee or similar charge, as well as all costs over and above those charged during normal business hours such as overtime. Our obligations under this Contract are supported by a reimbursement insurance policy. If a claim for service has not been completed within 60 days after proof of loss has been filed, the claim can be submitted to, Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211.

VIRGINIA only: If any promise made in the Contract has been denied or has not been honored within 60 days after your request, you may contact the Virginia Department of Agriculture and Consumer Services, Office of Charitable and Regulatory Programs at www.vdacs.virginia.gov/food-extended-service-Agreement-providers.shtml to file a complaint.

WASHINGTON only: You may return this Contract within 20 days of the date this Contract was mailed to you, or within 10 days, if the Contract was delivered to you at the time of sale. If you made no claim, the Contract is void and the full purchase price will be refunded to you. These provisions apply only to the original purchaser of the Contract. We will pay a penalty of 10% per month on a refund that is not made within 30 days of return of the Contract. If after 8pm Eastern time, Monday-Friday, you are unable to reach the administrator at 866-386-5286 and you require emergency repair due to a Covered Product failure which endangers your health and safety, you may contact any manufacturer authorized service repair facility listed in your phone book or online. Mail your original itemized repair bill along with the technician's report and a copy of the Contract to Electrolux Home Products, Inc. at [10200 David Taylor Drive, Charlotte, NC 28262] for reimbursement up to the limit of coverage under this Contract. You should try to find a repair facility which will charge a fair and reasonable cost for parts and labor as you will be responsible for paying the facility directly for the services rendered, including any diagnostic fee or similar charge, as well as all costs over and above those charged during normal business hours such as overtime. In the event we cancel this Contract, we will mail a written notice to you at your last known address at least 21 days prior to cancellation with the reason for cancellation. This is not an insurance policy. Our obligations are backed by a reimbursement



insurance policy. Claims can be submitted to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. To arrange for cancellation of this Contract, please contact your Dealer/Seller.

WISCONSIN only: THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. Our obligations are backed by a reimbursement insurance policy. If a claim for service has not been completed within 60 days after proof of loss has been filed with us, or if the provider becomes insolvent or otherwise financially impaired, the claim can be submitted to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. You may return this Contract within 20 days of the date this Contract was mailed to you, or within 10 days, if the Contract was delivered to you at the time of sale. If you made no claim, the Contract is void and the full purchase price will be refunded to you or credited to your account. These provisions apply only to the original purchaser of the Contract. If you cancel this Contract after 20 days of the date the Contract was mailed to you or 10 days if the Contract was delivered to you at the time of sale, or if a claim has been made, you will receive a refund of 100% of the unearned pro rata provider fee, less an administrative fee not to exceed 10% of the provider fee. To arrange for cancellation of this Contract, please contact your Dealer/Seller. We will pay a penalty of 10% per month on a refund that is not paid or credited within 45 days after the return of the Contract to us. We may only cancel this Contract for the following reasons: 1) nonpayment of the provider fee; 2) material misrepresentation by you to us or the administrator; or 3) substantial breach of duties by you relating to the Covered Product or its use. If we cancel this Contract, no administrative fee will be deducted. In the event we cancel the Contract, 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. In the event that you experience a total loss of property covered by this Contract that is not covered by a replacement of the property pursuant to the terms of the Contract, you shall be entitled to cancel this Contract and receive a pro rata refund of any unearned provider fee, less any claims paid.

WYOMING only: You may return this Contract within 20 days of the date this Contract was mailed to you, or within 10 days, if the Contract was delivered to you at the time of sale. If you made no claim, the Contract is void and the full purchase price will be refunded to you. These provisions apply only to the original purchaser of the Contract. To arrange for cancellation of this Contract, please contact your Dealer/Seller. We will pay a penalty of 10% on a refund that is not paid or credited within 45 days after the return of the Contract to us. Our obligations are backed by a reimbursement insurance policy. If a claim for service has not been completed within 60 days after proof of loss has been filed with us, or if the provider becomes insolvent or otherwise financially impaired, the claim can be submitted to Universal Underwriters Insurance Company, 7045 College Blvd., Overland Park, Kansas 66211. In the event we cancel the Contract, we will mail a written notice to you at your last known address at least 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 to us or a substantial breach of duties by you relating to the Covered Product or its use.