



Fast Lane Application & Contract **Contract No. IDS**

PURCHASER **DEALER**

Applicant Name:			Dealer Name:		
Address:			Address:		
City:			City:	Dealer Code:	
State:	Zip:	Phone:	State:	Zip:	Phone:

VEHICLE **LIENHOLDER**

Year:	Make:	Lienholder:	
Model:		Current Odometer Reading:	Address:
Vehicle Identification Number (VIN):		City:	
Vehicle Purchase Date:	Vehicle Purchase Price:	State:	Zip: Phone:

CONTRACT COVERAGE LEVELS

Level 1 (Powertrain)
 Level 1 (Powertain ACV)
 Level 2 (Extended)
 Level 3 (Extended Plus)
 Level 4 (Exclusionary)

USED VEHICLE TERMS <small>(Number of months/Mileage in Thousands)</small>	NEW VEHICLE TERMS <small>(Number of months/Mileage in Thousands)</small>
<input type="checkbox"/> 3/3 <input type="checkbox"/> 6/6 <input type="checkbox"/> 12/12 <input type="checkbox"/> 24/24 <input type="checkbox"/> 36/36 <input type="checkbox"/> 48/48	<input type="checkbox"/> 36/80 <input type="checkbox"/> 36/100 <input type="checkbox"/> 48/80 <input type="checkbox"/> 48/100 <input type="checkbox"/> 60/100
Time begins on the date of Contract sale. Mileage is measured from the odometer reading at the time of sale.	Time begins on the date of Contract sale. Mileage is measured from "0" miles on the odometer.

WRAP COVERAGE TERMS
(Number of months/Mileage in Thousands)

60/60
 60/100
 72/60
 72/70
 72/100
 84/70
 84/75
 84/100
 120/100

Time begins at the manufacturers in service date. Mileage is measured from "0" miles on the odometer.

MANDATORY SURCHARGES

4WD/AWD
 Diesel Engine
 One Ton
 Light Commercial
 Turbo/Supercharger
 Hybrid Vehicles
 Lift Kit (6" Max)
 Turbo Diesel

OPTIONAL SURCHARGES	DEDUCTIBLE
<input type="checkbox"/> Seals and Gaskets <input type="checkbox"/> Wear & Tear <input type="checkbox"/> 3000 Mile Ext.	<input type="checkbox"/> \$200 (Std) <input type="checkbox"/> \$100 <input type="checkbox"/> \$50 (Class A & B only) <input type="checkbox"/> \$0 (Class A & B only)

ADMINISTRATOR: IDS Administrative Solutions · 2520 St. Rose Parkway Suite 202 · Henderson, NV 89014
1-877-483-4559

NOTICE:
 The undersigned verify that the information contained herein is true and correct to the best of their knowledge. The undersigned **Contract Holder** has examined and driven the **Vehicle** and is not aware of any mechanical or electrical defect or problem with the **Vehicle**. The **Contract Holder** verifies that **He/She** has read, understands, and will abide by the terms and conditions of this **Contract**. No verbal or written representations have been made which may alter the terms and conditions of this **Contract**. **We** reserve the right to refuse, cancel, terminate or void any **Contract** that does not meet **Our** underwriting guidelines (except in Arizona). This **Contract** becomes valid only upon acceptance by the **Administrator**. Purchase of this **Contract** is not necessary to obtain financing for the **Vehicle**. **This is not an insurance policy.**

_____ Applicant's Signature	_____ Date	_____ Contract Price	_____ Seller Representative's Signature	_____ Date
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NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CLAIMS: 1-877-483-4559

TERMS AND CONDITIONS

1. DEFINITIONS

Actual Cash Value or **ACV**: shall be the “average retail” value for the **Vehicle**, adjusted for mileage as shown in the then-current NADA Official Used Car Guide.

Administrator: refers to IDS Administrative Solutions, 2520 St. Rose Pkwy. Suite 202, Henderson, NV 89014.

Breakdown: refers to the inability or failure of any **Covered Part** to perform the function for which it was intended by the manufacturer through the normal use of **Your Vehicle**. Gradual reduction in operating performance due to the natural and inherent wear characteristics of automotive parts, where no failure has occurred, will not be considered a **Breakdown**.

Contract: refers to this vehicle service **Contract**.

Covered Component – Any part or component listed as covered in Section 6 “WHAT IS COVERED”.

Deductible – refers to the amount **You** must pay per repair visit in the event of a **Breakdown**. The standard **Deductible** for this **Contract** is two hundred (200) dollars. A reduced **Deductible** is available at an additional charge.

Exclusionary Coverage: refers to the coverage afforded by level 4 of this **Contract**. This coverage includes all parts and/or components of **Your Vehicle** unless specifically listed under “What Is Not Covered” (Section 10 of this **Contract**). **Note**: the selection and purchase of all appropriate surcharges are required for benefit under **Exclusionary Coverage**.

Lienholder: refers to the financial institution that provided financing for the purchase of the **Vehicle** and/or this **Contract**.

Light Commercial Use: Eligibility is limited to the following; cars, trucks and vans used for route sales, inspection, maintenance, repair, landscaping, carrying tools to a jobsite and eligible vehicles owned by religious/charitable organizations.

Named Component Coverage: refers to the coverage afforded by levels 1, 2 & 3 of this **Contract**. Only the parts and/or components specifically listed are covered.

Obligor: refers to the entity obligated to perform under this **Contract**. IDS Administrative Solutions, 2520 St. Rose Pkwy. Suite 202, Henderson, NV 89014, is the **Obligor** for this **Contract**.

Repair Facility: refers to the **Repair Facility** that is, has or will be performing repairs to **Your Vehicle**. Such facility must be licensed and/or approved by the state to perform automotive repairs. Such facility must work within labor rates & times as approved by the **Administrator**. Such facility must have a tax identification number where required and be capable of performing the needed repairs to **Your Vehicle**.

Selling Dealer: refers to the entity from whom you purchased the **Vehicle** and/or this **Contract**.

Vehicle: refers to the **Vehicle** covered by this **Contract** as listed on the Declaration Page of this **Contract**.

We, Us, Our or **Obligor**: refers to IDS Administrative Solutions as **Obligor** of this **Contract**.

You, Your, His/Her or **Contract Holder**: refers to the person named on this **Contract** as the purchaser of this **Contract**.

2. CONTRACT TERM

This **Contract** shall be in effect as of the date the **Vehicle** is purchased from the **Selling Dealer** provided this **Contract** is accepted by **Us**, and shall continue in effect until terminated, cancelled, voided (except in Arizona), or until expiration of the time and mileage limitations identified on the Declaration Page of this **Contract**.

- a). For “New Vehicle Terms”, the **Contract** term in months begins on the date of **Contract** sale and mileage is measured from “0” miles on the odometer.
- b). For “Used Vehicle Terms”, the **Contract** term in months begins on the date of **Contract** sale and mileage is measured from the **Vehicle’s** odometer reading at the date of **Vehicle** purchase.

3. LIMITS OF LIABILITY

The total dollar value of all benefits paid or payable under this **Contract** shall not exceed the **Actual Cash Value** of the **Vehicle** at the time of a **Breakdown**. If a single claim or cumulative claims and benefits reach or exceed the **ACV** of the **Vehicle** and **We** elect to pay up to the **Actual Cash Value**, this **Contract**, its transfer and cancellation rights, terminate and no further claims can be made against **Us**. For Coverage: 3 **Months/3,000 Miles** and 6 **Months/6,000 Miles** - the total of all benefits paid or payable shall not exceed \$1,500 **We** shall not be responsible for lost time, wages, lost use or any other consequential or incidental damages. These limitations and exclusions of liability apply only to the extent allowed by law

4. OTHER SERVICE CONTRACTS, WARRANTIES OR INSURANCE POLICIES

The term of this **Contract** may include a portion of the term of the manufacturer’s Warranty issued to the original purchaser of the **Vehicle**. Coverage under this **Contract** is secondary to, and does not replace, the manufacturer’s Warranty, but may provide certain additional benefits during the term of the manufacturer’s Warranty. If more than one service contract, Warranty or insurance policy can be applied to a **Breakdown**, coverage under this **Contract** shall be excess over all other coverage, whether valid or collectible, except for benefits that may be applicable under Section 7 “ADDITIONAL BENEFITS” of this **Contract**.

5. OUR OBLIGATIONS

If **You** experience a **Breakdown** during the term of this **Contract** within the United States or Canada, the **Administrator** will pay or reimburse **You** or the **Repair Facility** for the repair or replacement of the **Covered Part(s)** as described in this **Contract**, provided **You** have met **Your** obligations as stated in this **Contract** (see Section 11 “WHAT TO DO IN THE EVENT OF A BREAKDOWN”

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and Section 12 "CONTRACT HOLDERS OBLIGATIONS") and if the repair is not excluded under "WHAT IS NOT COVERED" (Section 10 of this **Contract**). Replacement parts will be of like kind and quality. If like kind and quality parts are unavailable, **We** may use new, remanufactured, rebuilt or serviceable used parts at **Our** sole discretion. Labor time for any repair shall be based on the then-current All-Data labor guide and labor rates shall be within accepted industry standards at the sole discretion of the **Administrator**.. Additionally, the **Administrator** reserves the right to determine acceptable parts costs, in its sole discretion.

6. **WHAT IS COVERED** Coverage is limited to the parts listed below. See "ADDITIONAL BENEFITS" (Section 7) to insure maximum coverage available to **You**.

Level 1 – Powertrain Coverage

ENGINE – All internally lubricated parts of the engine including pistons; piston rings; piston pins; crankshaft and main bearings; connecting rods and rod bearings; camshaft and camshaft bearings; timing belt or chain; timing gears; intake and exhaust valves; valve springs; oil pump; push rods; rocker arms; rocker arm shafts; hydraulic lifters. **Note:** The engine block and cylinder heads are only covered if damaged by the failure of any of the above-listed parts.

TRANSMISSION – All internally lubricated parts of manual or automatic transmissions including torque converter; oil pump; drums; planetaries; sun gear and shell; shaft(s); bearings; side gears; carrier; pinion gear; ring gear; shift rail; forks; and synchronizers. **Note:** The transmission or transaxle case is covered only if damaged by the failure of any of the above-listed parts.

TRANSFER CASE – All internally lubricated parts of the transfer case. **Note:** The transfer case housing is covered only if damaged by the failure of an internally lubricated part.

TURBO/SUPERCHARGER – (Surcharge applies) all internally lubricated parts of the turbocharger or supercharger. **Note:** The Turbo or Supercharger housing is covered only if damaged by the failure of an internal lubricated part. Only OEM equipment qualifies for coverage.

COOLING – Water pump.

ELECTRICAL – Starter motor; alternator.

SEALS & GASKETS – Seals and gaskets for any of the above stated components are covered only if required in conjunction with an authorized covered repair.

Level 2 – Extended Coverage - includes the covered parts listed under Level 1 coverage (above) plus the following:

BRAKES: master cylinder, wheel cylinders, vacuum booster, disc brake calipers, metal hydraulic lines and fittings.

SUSPENSION: upper & lower ball joints; upper & lower control arms, control arm shafts & bushings; kingpins; steering knuckle; radius arm; stabilizer bars, linkage and bushings; struts, strut bearing plates; spindles; wheel bearings.

STEERING: steering gear housing and all internally lubricated parts; rack and pinion assembly; power steering pump; control valve; pitman arm; idler arm; drag link. **Note:** Housing is covered only if damaged by the failure of an internally lubricated part.

COOLING SYSTEM: radiator; engine cooling fan motor; fan & fan clutch.

AIR CONDITIONING (front only): AC compressor, compressor clutch & pulley; accumulator; condenser; evaporator.

FUEL SYSTEM: fuel pump; fuel tank; fuel sending unit; fuel injectors; metal fuel lines.

ELECTRICAL: main battery (hybrid battery packs excluded); ignition module; ignition coil; distributor; starter solenoid; front & rear wiper motors; wiper module; washer pump and switch; power window motors & switches; power seat motors & switches, power door lock actuator & switch; power antenna motor & switch.

Level 3 – Extended Plus Coverage – includes the covered parts listed under Level 1 and Level 2 coverage (above) plus the following:

ENGINE: oil pressure switch & sending unit; air pump, pulley & mounting bracket; timing belt tensioner; serpentine belt tensioner.

TRANSMISSION: transmission cooler & lines.

DRIVE AXLE: drive shaft, shaft bearings; hub bearings, CV axles (unless CV boot is missing or torn).

BRAKES: ABS electronic control unit, computer module.

SUSPENSION: automatic leveling unit compressor, sensor & limiter valve; torsion bars & bushings; springs (only if broken).

STEERING: power steering speed sensor; steering damper; tie rod ends.

COOLING: heater core; blower motor; thermostat.

AIR CONDITIONING: automatic temperature control programmer; high/low pressure cut-off switch; receiver/dryer.

ELECTRICAL: power window regulators; power door lock solenoids; cruise control servo & sensor; sun/moon roof motor, wiring harness & switches (factory installed only); convertible top motor & switches; power mirror motor & switches; neutral safety switch; washer fluid pump; power trunk release; stop lamp switch; headlamp switch; turn signal switch; horn.

ELECTRONICS: mass air flow sensor; manifold absolute pressure sensor; oxygen sensors; EGR valve; DPF valve; remote keyless entry transmitter & receiver (factory only); heated (side) rear view mirror elements.

Level 4 – Exclusionary Coverage

We will pay the repair facility or reimburse **You** for a **Breakdown** of any of **Your Vehicle's** mechanical and electrical parts, except those items listed in "What Is Not Covered" (Section 10 of this **Contract**).

7. **ADDITIONAL BENEFITS** No deductible applies to Additional Benefits.

Rental Reimbursement: We will provide reimbursement for a rental vehicle from a licensed agency in the event of a **Breakdown**. We will pay up to thirty five (\$35) dollars for every eight (8) hours or portion thereof of approved labor time to complete the covered repair with a 5 day maximum, not to exceed \$175. You must submit receipts to the **Administrator** for reimbursement. In addition, a maximum of three (3) additional days of rental applies for parts/inspection delays.

Trip Interruption: (available only where allowed by law): If You experience a **Breakdown** which occurs more than 100 miles from Your home and results in a **Repair Facility** keeping Your Vehicle overnight, We will reimburse You for receipted motel and meal expenses not to exceed \$125 per day for up to 3 days. The maximum benefit per occurrence is \$375.

Tire Coverage Benefit - In the event Your Vehicle's tire(s) incur(s) damage from a road hazard, We will pay or reimburse You for receipted expenses for tire repair, or if non-repairable, for tire replacement up to a maximum of twenty dollars (\$20.00) for each tire repaired or one hundred dollars (\$100.00) for each tire replacement, up to a maximum aggregate of four hundred dollars (\$400.00) during the term of this **Contract**. A "road hazard" shall mean: pothole, rock, nail, wood, tree limb/branch, or other debris on the road surface. In order to obtain coverage under this benefit the tire tread depth must be a minimum of 3/32". Pre-authorization is required. **No deductible shall apply to this benefit.**

Lost Key/Lockout - In the event the keys for Your Vehicle are lost, broken or accidentally locked in Your Vehicle, this benefit covers receipted expenses, up to a maximum of fifty dollars (\$50.00), for locksmith services. No **Deductible** will apply to this benefit.

Auto Insurance Deductible Reimbursement Benefit – In the event You file a claim against Your collision or comprehensive auto insurance policy that is paid by Your auto insurance company, we will reimburse You up to \$250.00 (two hundred and fifty dollars) towards Your insurance deductible. You must notify us of a claim within 60 days of the date of loss in order to collect Your reimbursement under this benefit.

8. **OPTIONAL COVERAGES**

3,000 Mile Extension: We will add an additional 3,000 miles of coverage (per year) to the term of Your Contract. **Note:** the surcharge cost is based on a per year amount and must be multiplied by the term of Your Contract (number of years Your Contract will be in force).

Wear & Tear: will provide coverage for parts and components for the selected coverage level, which are not operating outside manufacturer's allowable tolerances even though a **Breakdown** has not occurred, provided the wear is a result of normal use of Your Vehicle. This coverage is included on the "Premium" level. The Vehicle must have less than 125,000 miles at time of sale to qualify for Wear & Tear coverage.

Seals & Gaskets: We will provide coverage for the seals & gaskets of all **Covered Parts** for the selected coverage level, provided the failure is a result of normal use of Your Vehicle. The Vehicle must have less than 125,000 miles at time of sale to qualify for Seals & Gaskets coverage. **Note:** A seal or gasket must show an active leak or drip for coverage to apply; minor seepage is considered normal and will not be considered a **Breakdown**.

9. **MANDATORY SURCHARGES**

4X4 and All Wheel Drive Components: a surcharge is required for 4WD or AWD Vehicles.

Turbo/Supercharged: a surcharge is required for Vehicles equipped with a turbocharger or supercharger.

Diesel Engine: a surcharge is required if Your Vehicle is equipped with a diesel engine.

Turbo Diesel: if Your Vehicle is a Turbo Diesel, this surcharge will apply.

Hybrid Vehicles: a surcharge is required for Hybrid Vehicles.

1 Ton Truck or Van: If Your Vehicle is classified as a 1 ton Vehicle, a surcharge is required.

Light Commercial Use: See Section 1 "Definitions" for an explanation of eligible vehicles. Other surcharges such as 4X4, still apply.

Lift kit: (six inch max lift)

10. **WHAT IS NOT COVERED**

THE FOLLOWING IS A LIST OF ITEMS NOT COVERED UNDER THIS CONTRACT:

- A. ANY FAILURE OF A PART OR COMPONENT OF YOUR VEHICLE CAUSED BY A CONDITION REASONABLY ASSUMED TO HAVE EXISTED AT OR IMMEDIATELY PRIOR TO THE PURCHASE DATE OF THIS CONTRACT (PRE-EXISTING CONDITION) (EXCEPT IN ARIZONA), OR DURING THE WAITING PERIOD AS STATED IN SECTION 2.
- B. NORMAL MAINTENANCE PARTS AND SERVICE RECOMMENDED OR REQUIRED BY THE MANUFACTURER'S RECOMMENDED MAINTENANCE SCHEDULE FOR YOUR VEHICLE.
- C. ENGINE TUNE UPS; SUSPENSION ALIGNMENT; WHEEL/TIRE BALANCING; WHEEL/TIRE ALIGNMENT; DRIVE BELTS; VACUUM, HEATER AND RADIATOR HOSES; SPARK/GLOW PLUGS; MANUAL CLUTCH DISC, PRESSURE PLATE AND THROWOUT BEARING; BRAKE PADS, LINING AND SHOES; FILTERS; WIPER ARMS; WIPER BLADES.
- D. AIR BAGS; AIR LEAKS; ANTI-THEFT SYSTEMS; AUDIO SYSTEMS; BACK-UP CAMERA & MONITOR; BATTERY CABLES; BRAKE DRUMS; BRAKE ROTORS; BRIGHT METAL; BODY PANELS; BUMPERS; CARBURETORS; CARPET; CD/CASSETTE PLAYERS; CATALYTIC CONVERTER; CELLULAR PHONES; CIRCUIT BREAKERS; CONNECTORS; CONVERTIBLE TOP; CORROSION; DOOR KEY; ELECTRONIC TRANSMITTING/RECEIVING DEVICES & SYSTEMS; EVAPORATIVE SYSTEMS; EXHAUST SYSTEM; FASTENERS OR DAMAGED THREADS; FUEL TANK CAP; FUSES;

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GLASS; GPS/NAVIGATION SYSTEM; HUD SYSTEMS; HYBRID BATTERY PACKS; IGNITION KEY; IGNITION WIRES; INFRARED/NIGHT VISION SYSTEMS; LEDS; LENSES; LIGHT BULBS; MOLDING; PAINT; PASSIVE RESTRAINT SYSTEM; PERIMETER WARNING SYSTEMS; PHYSICAL DAMAGE; PROJECTION SYSTEMS; REMOTE START SYSTEMS; RIMS; RUST DAMAGE OR FAILURES CAUSED BY RUST; SEALED BEAMS; SEATBELT SYSTEMS; SHEET METAL; SHOCK ABSORBERS; SPEAKERS; SQUEAKS/RATTLES; SUPPLEMENTAL RESTRAINT SYSTEM; TIRES; TRIM; UPDATED PARTS; UPHOLSTERY; VACUUM LINES & HOSES; VIDEO SYSTEMS & DISPLAYS; VINYL TOP; WATER LEAKS; WEATHER STRIPPING; WHEELS; WHEEL COVERS; WIRING HARNESSSES.

- E. ANY VEHICLE WITH A BRANDED, REBUILT OR SALVAGE TITLE OR ANY GREY MARKET VEHICLE (EXCEPT IN ARIZONA).
- F. ALL ITEMS LISTED IN "MANDATORY SURCHARGES" (SECTION 8 OF THIS CONTRACT) UNLESS THOSE ITEMS ARE PAID FOR AND NOTED ON THE DECLARATION PAGE OF THIS CONTRACT AT THE TIME OF CONTRACT PURCHASE.
- G. ANY VEHICLE EQUIPPED WITH NON-STANDARD OR HIGH-PERFORMANCE PARTS OR EQUIPMENT OR IF ALTERATIONS NOT MEETING MANUFACTURER'S SPECIFICATIONS HAVE BEEN MADE TO THE VEHICLE. ANY FAILURE RESULTING FROM THE USE OF ATTACHMENTS OR EQUIPMENT (INCLUDING LIFT KITS); OVERSIZED OR UNDERSIZED TIRES OR WHEELS MORE THAN TWO TIRE SIZES OR 5% DEVIATION FROM MANUFACTURER'S STANDARD; OR IF THE VEHICLE IS FITTED WITH SNOWPLOW EQUIPMENT OR IS USED FOR PLOWING SNOW.
- H. ANY PART OR REPAIR WHICH IS COVERED BY INSURANCE, A REPAIRER'S GUARANTEE/WARRANTY, OR FOR WHICH A MANUFACTURER HAS ANNOUNCED ITS RESPONSIBILITY THROUGH ANY MEANS, INCLUDING RECALL CAMPAIGNS AND FACTORY SERVICE BULLETINS WHETHER OR NOT THE MANUFACTURER WILL PAY FOR THE REPAIR.
- I. COVERED PARTS WHICH THE REPAIR FACILITY MAY RECOMMEND REPLACING BUT WHICH HAVE NOT EXPERIENCED A BREAKDOWN AS DEFINED IN "DEFINITIONS" (SECTION 1 OF THIS CONTRACT). ALSO, UPDATED OR IMPROVED PARTS WHERE A BREAKDOWN HAS NOT OCCURRED.
- J. ANY VEHICLE IN WHICH THE ODOMETER HAS BEEN TAMPERED WITH, ALTERED, DISCONNECTED, OR NOT MAINTAINED IN WORKING ORDER; ANY VEHICLE IN WHICH THE TRUE MILEAGE CANNOT BE DETERMINED. YOU WILL BE REQUIRED TO PROVIDE PROOF OF ODOMETER READING OR OTHER DOCUMENTATION TO RESTORE COVERAGE IN THE EVENT OF ODOMETER FAILURE.
- K. A GRADUAL REDUCTION IN OPERATING PERFORMANCE WHERE A BREAKDOWN HAS NOT OCCURRED INCLUDING, BUT NOT LIMITED TO, VALVE AND RING REPAIRS DESIGNED TO IMPROVE ENGINE COMPRESSION OR REDUCE OIL CONSUMPTION. THIS CONTRACT DOES NOT COVER WORN TRANSMISSION CLUTCHES; STUCK, CARBONED OR BURNED VALVES OR RINGS; DAMAGE TO ANY PART OR COMPONENT OF YOUR VEHICLE FROM DETONATION, INCORRECT TIMING, LEAN BURN, PRE-IGNITION, FLUID CONTAMINATION, WATER INTRUSION, ELECTROLYSIS, CORROSION, OVERHEATING, SLUDGE AND LACK OF, OR IMPROPER FLUIDS, LUBRICANTS OR COOLANTS.
- L. A FAILURE OR DAMAGE CAUSED BY THE CONTRACT HOLDER'S NEGLIGENCE, MISUSE, IMPROPER SERVICING, OR FAILURE TO HAVE THE VEHICLE MAINTAINED IN ACCORDANCE WITH THE MANUFACTURERS' MAINTENANCE SCHEDULE FOR THE VEHICLE AND/OR OUR REQUIRED MAINTENANCE PROCEDURES (SEE SECTION 11 OF THIS CONTRACT). DAMAGE CAUSED BY THE CONTRACT HOLDER'S CONTINUED OPERATION OF THE VEHICLE AFTER A FAILURE OCCURS.
- M. VEHICLES PREPARED FOR OR USED IN COMPETITIVE RACING OR DRIVING OR USED FOR TAXI SERVICE, LIVERY, SHUTTLE, EMERGENCY, COMMERCIAL, TOWING, ROAD SERVICE OR RENTAL.
- N. ANY VEHICLE THAT IS EQUIPPED TO USE ALTERNATIVE FUELS SUCH AS BIO-DIESEL, COOKING OIL, ELECTRICITY, LIQUID PROPANE GAS, COMPRESSED NATURAL GAS OR METHANOL.
- O. DAMAGE TO A COVERED PART CAUSED BY THE FAILURE OF A NON-COVERED PART OR COMPONENT.
- P. ACCIDENTAL LOSS OR DAMAGE; COLLISION OR UPSET; VANDALISM; FALLING MISSILES OR OBJECTS; FIRE; THEFT; LARCENY; EXPLOSION; LIGHTNING; EARTHQUAKE; WIND STORM; HAIL; WATER FLOOD; FREEZING; MALICIOUS MISCHIEF; RIOT OR CIVIL COMMOTION. LOSSES RESULTING FROM DELAYS OR FAILURES CAUSED BY ACTS OF GOD; LABOR STRIKES; PARTS DELAYS; CAUSES BEYOND THE CONTROL OF THE ADMINISTRATOR OR REPAIR FACILITY; LOSS OF TIME; INCONVENIENCE; LOSS OF THE USE OF THE VEHICLE; DIMINUTION IN VALUE RESULTING FROM THE FAILURE OF A COVERED OR NON-COVERED PART.
- Q. ANY VEHICLE USED TO PULL A TRAILER WITH A GROSS WEIGHT IN EXCESS OF 1,000 POUNDS UNLESS THE VEHICLE IS EQUIPPED WITH A FACTORY TOW PACKAGE. ANY VEHICLE EQUIPPED WITH A FACTORY TOW PACKAGE IN WHICH YOU EXCEED THE TOWING LIMITS SET BY THE MANUFACTURER. ANY VEHICLE EQUIPPED WITH A FIFTH WHEEL, GOOSENECK OR LOAD LEVELING HITCH.
- R. OIL; FLUIDS; LUBRICANTS; REFRIGERANTS; COOLANTS; FILTERS OR FASTENERS UNLESS REQUIRED IN CONNECTION WITH REPAIR OR REPLACEMENT OF PARTS COVERED UNDER THE TERMS OF THIS CONTRACT.
- S. SHOP SUPPLIES; MATERIALS CHARGES; HAZARDOUS WASTE CHARGES; STORAGE CHARGES OR MISCELLANEOUS CHARGES.
- T. FOR REPAIR COSTS OR EXPENSES IF THE VEHICLE HAS BEEN USED FOR THE FOLLOWING PURPOSES,

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REGARDLESS OF WHETHER THE BUSINESS USE OPTION WAS PURCHASED: POLICE OR LAW ENFORCEMENT SERVICES, FIRE, AMBULANCE OR EMERGENCY SERVICES, TAXI, LIMOUSINE OR SHUTTLE SERVICES, PICK-UP AND/OR DELIVERY OPERATIONS, RACING, NEWSPAPER OR MAIL DELIVERY, RENTAL SERVICES, CONSTRUCTION, SECURITY SERVICES, SNOW REMOVAL OR SNOW PLOWING, CABLE OR LINE INSTALLATION, OR HAULING FOR HIRE, OR IF THE VEHICLE HAS BEEN USED FOR HAULING TRAILERS IN EXCESS OF THE MANUFACTURER'S RATED CAPACITY OR HAULING TRAILERS WITHOUT SUITABLE EQUIPMENT, OR IF THE REQUIREMENTS IN THE MANUFACTURER'S MANUAL FOR VEHICLES USED TO PULL TRAILERS ARE NOT FOLLOWED;

11. WHAT TO DO IN THE EVENT OF A BREAKDOWN

In the event of a failure **You** must protect **Your Vehicle** from further damage. This may require **You** to stop the **Vehicle**, turn off the engine, and/or have the **Vehicle** towed. Damage resulting from continued operation of an impaired **Vehicle** will be considered negligence and will result in denial of claim coverage.

You may take the **Vehicle** to any licensed repair facility, however, the **Administrator** reserves the right to select a different **Repair Facility** and/or move the **Vehicle** in the event that the **Repair Facility** selected by **You** charges for parts and labor in excess of amounts shown by All-Data, flat rate labor guide, or does not meet the level of service necessary to insure proper repair of **Your Vehicle**. (**You** may contact the **Administrator** for assistance in locating a **Repair Facility**).

You are required to authorize the **Repair Facility** to inspect and/or tear down **Your Vehicle** to determine the cause of the failure. **You** will be responsible for these charges if the failure is not covered under the terms of this **Contract**. If it is determined that the failure is covered, **We** will pay for the reasonable and customary cost of such tear-down and/or diagnosis. **We** reserve the right to inspect **Your Vehicle** and service records prior to approving any repairs.

You must ensure the **Repair Facility** calls the **Administrator** at 877-483-4559 prior to any work being performed on the **Vehicle**. The **Administrator** will ask the **Repair Facility** to supply the following information: a) **Contract Holder's** name, address and telephone number; b) Year, Make & Model of the **Vehicle**; c) **Vehicle Identification Number**, License plate number and current odometer mileage; d) Name, Address and Phone number of the **Repair Facility** and name of the Technician; e) A complete estimate of parts and labor time charges to repair the **Breakdown**. Authorization must be obtained from the **Administrator** prior to any repair.

If it is determined the failure is covered, The **Administrator** will confirm the cost of the repair and provide the **Repair Facility** with an authorization code. The repair cost that is approved by the **Administrator** is the maximum amount that will be paid for any **Covered Repairs** under the terms of this **Contract**. Any additional amount must receive prior approval from the **Administrator**. Payment will be made via direct billing, credit card, or reimbursement to **You**.

Once authorization is obtained and the repair has been completed, all repair orders and documentation must be signed by **You** and submitted to the **Administrator** within thirty (30) days from the date the repair to **Your Vehicle** was completed. All such documentation must show **Our** Claim Authorization Number and be submitted to: IDS Administrative Solutions, 2520 St. Rose Pkwy. Suite 202, Henderson, NV 89014.

You are responsible for the payment of the **Deductible** for each visit to the **Repair Facility**. If a **Breakdown** requires more than one visit to repair, only one **Deductible** applies to the original failure for which a claim was filed. Present a copy of this document to the **Repair Facility** prior to proceeding with repairs.

Any claims made after the expiration date or expiration mileage of this **Contract** will be denied without regard to the date of the failure. Emergency Repairs: If emergency repairs covered by this Vehicle Service Contract are required outside the **ADMINISTRATOR's** or **SELLING DEALER's** business hours, the **SERVICE CONTRACT HOLDER** should deliver the **COVERED VEHICLE** to a licensed repair facility and have the necessary repairs performed at a reasonable and customary charge. On the next business day, the **SERVICE CONTRACT HOLDER** should report the repairs to the **ADMINISTRATOR**. To report an emergency repair and obtain a reimbursement, please call (888) 552-0207 for instructions. Emergency repairs are only those repairs, which, if not performed, would render **YOUR COVERED VEHICLE** inoperable or unsafe to drive and impair its future operation.

12. CONTRACT HOLDER'S OBLIGATIONS

To keep this **Contract** in force, **You** must:

- a) Maintain **Your Vehicle** according to the Manufacturer's Recommended Maintenance Schedule for **Your Vehicle**. For example, some manufacturers require that the timing belt be changed or an oil change be performed at specific time and/or mileage intervals. **You** must follow the manufacturer's maintenance guidelines (including types and quality of products used in maintenance) to avoid denial of a claim and/or cancellation of this **Contract**. In addition, **You** must also follow the procedures described within this **Contract** under Section 11 "WHAT TO DO IN THE EVENT OF A BREAKDOWN." **NOTE: Your** owner's manual has separate required maintenance schedules for "normal" and "more severe" operating conditions. **You** are required to follow the maintenance schedule that applies to **Your** conditions.
- b) Be sure the proper grade of lubricants and coolants, as recommended by the manufacturer, are used in **Your Vehicle**..
- c) Retain verifiable receipts for all parts and materials necessary to perform the required maintenance.
- d) The **Contract Holder** hereby authorizes the **Lienholder** to: (1) be listed as joint payee and receive any refund (as their interest may appear) in the event this **Contract** is canceled, and (2) cancel this **Contract** if the **Contract Holder** defaults on **His/Her** obligations to said **Lienholder**. The **Contract Holder** shall subrogate all rights of recovery against any person or entity to the **Administrator**, and shall do whatever is necessary to secure such rights. The **Contract Holder** shall do nothing to prejudice these rights.

NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CLAIMS: 1-877-483-4559

13. CANCELLATION OF THIS CONTRACT

If the **Vehicle** has been repossessed, declared a total loss or **You** give notice of cancellation, this **Contract** will terminate. **You** may also cancel this **Contract** at any time by notifying the **Selling Dealer** or **Administrator** in writing of **Your** intent to cancel. **You** must send the **Selling Dealer** or **Administrator**, a) this **Contract**, b) a copy of the **Vehicle's** registration, and c) a notarized statement indicating the actual mileage (odometer reading) of the **Vehicle** at the date of the cancellation request.

If this **Contract** is canceled within the first thirty (30) days and no claims have been filed, **You** will receive a full refund. If this **Contract** is canceled after the first thirty (30) days or a claim has been filed, **Your** refund will be determined by prorating the **Contract** fee paid based on the greater of time or mileage used and deducting all incurred claims, except where state law provides otherwise. In the event of a repossession of the vehicle, there will be no deduction for prior incurred claims. If there is no **Lienholder**, the refund, less a cancellation fee, will be paid to **You**. If there is a **Lienholder**, the refund less a cancellation fee will be paid to the **Lienholder** as their interest may appear.

If the **Contract Holder** elects cancellation, the **Administrator** will retain a cancellation fee not to exceed \$50. Transferred **Contracts** are not eligible for cancellation refunds. For state specific details, please refer to "SPECIAL STATE REQUIREMENTS/ DISCLOSURES" (Section 16 of this **Contract**).

14. HOW THIS CONTRACT MAY BE TRANSFERRED

If **You** sell the **Vehicle** or there is any change in the ownership of the **Vehicle**, this **Contract** will terminate unless **You** apply for a transfer of the remaining term of this **Contract** to the new owner. **You** must notify the **Selling Dealer** or **Administrator** in writing of **Your** request to transfer this **Contract** within fifteen (15) days of the date of **Vehicle** sale and include the required transfer fee of \$50, along with the name and address of the purchaser, a copy of the bill of sale or sales contract showing the date and mileage of the **Vehicle** at the time of sale, and proof that **You** transferred any remaining manufacturer's Warranty to the purchaser of the **Vehicle**.

The **Administrator** has the sole discretion to approve or reject such application. Copies of all maintenance records showing oil changes and manufacturer's required maintenance must be given to the new owner and copies must be submitted to the **Administrator**. The new owner must retain these records and is subject to the maintenance requirements as specified in this **Contract**. Transfer fees are not permitted in New Hampshire.

This **Contract** may not be transferred more than once, may not be transferred to another vehicle, and may not be assigned to a new or used vehicle dealer or anyone other than an individual purchasing the **Vehicle** for personal use.

TRANSFER APPLICATION AND PROCEDURES

To transfer this **Contract**, complete the following and mail it along with this **Contract** and the requested documents listed above to: IDS Administrative Solutions, 2520 St. Rose Pkwy. Suite 202, Henderson, NV 89014.

*Please transfer the remainder of this **Contract**. I am transferring this **Contract** in accordance with the provisions stated herein. I have enclosed with this Application the required \$50.00 check or money-order payable to: IDS Administrative Solutions.*

Name of New Owner _____ Date of Transfer _____

City _____ State _____ Zip _____

Phone _____ Odometer Mileage on Date of Transfer _____

Signature of Purchaser _____ Signature of Seller _____

15. DISPUTE RESOLUTION NOTICE: THIS CONTRACT IS SUBJECT TO BINDING ARBITRATION

In the event that the parties to this **Contract** have a dispute over the terms or the application of the terms of this **Contract**, including payment or performance hereunder, both parties agree to submit, in lieu of filing or pursuing any legal remedy, including suit in a court, to binding arbitration at the **Better Business Bureau**®, conducted by a neutral third-party arbitrator qualified to perform arbitration in the State of Texas and under the Better Business Bureau Binding Arbitration Rules.

In arbitration, an informal hearing will be held in accordance with the BBB's rules for binding arbitration. A volunteer arbitrator will render a decision that the arbitrator feels will be a fair resolution of the dispute and in doing so the arbitrator will not be required to apply legal principles. The arbitrator's decision will be final and binding for both parties, and it is agreed that judgment on the decision may be entered in any court having jurisdiction. There are no administrative fees for consumers who are submitting to binding arbitration with a member of the **Better Business Bureau**®.

**NO CLAIMS WILL BE PAID WITHOUT PRIOR AUTHORIZATION
CLAIMS: 1-877-483-4559**