

**contract holder information**

contract applicant 1 name \_\_\_\_\_ phone number \_\_\_\_\_  
 contract applicant 2 name \_\_\_\_\_ e-mail address \_\_\_\_\_  
 mailing address \_\_\_\_\_  
 city / state / zip \_\_\_\_\_

**dealer/seller information**

dealer/seller name \_\_\_\_\_ phone number \_\_\_\_\_  
 fax number \_\_\_\_\_ web site \_\_\_\_\_  
 address \_\_\_\_\_  
 city / state / zip \_\_\_\_\_ salesperson \_\_\_\_\_

**RV information**

vin number (17 numbers)	RV/Trailer make	options <input type="checkbox"/> 4 X 4 / AWD <input type="checkbox"/> Commercial Use <input type="checkbox"/> Diesel Engine <input type="checkbox"/> Wear & Tear for Chassis <input type="checkbox"/> Luxury Package (Available on Premium) <input type="checkbox"/> Technology Package (Available on Premium)
current odometer reading	RV/Trailer model	
RV/Trailer purchase date	RV/Trailer year	
RV/Trailer purchase price	number of cylinders	
contract purchase date	lienholder	

**service contract information**

contract number	contract purchase price	effective date	contract effective miles
contract expiration miles (if applicable)	contract expiration date	contract term in months	waiting period (if applicable)
term (in months and miles)  _____ factory term + _____ contract (extended) term = _____ total term	unit type <input type="checkbox"/> New (RV) <input type="checkbox"/> New (Trailer) <input type="checkbox"/> Used (RV) <input type="checkbox"/> Used (Trailer)  coverage level <input type="checkbox"/> Premier <input type="checkbox"/> Premium  deductible <input type="checkbox"/> \$200 <input type="checkbox"/> \$100 <input type="checkbox"/> \$50 <input type="checkbox"/> \$0		

The Contract Applicant whose signature appears below acknowledges that:

(1) The purchase of this contract is a separate consideration from the purchase price of the Recreational Vehicle (RV) and is not a requirement to purchase the RV, or to obtain financing; (2) This Contract is not connected, either directly or indirectly, with the warranty issued by the manufacturer of this RV; (3) This Application and Terms & Conditions together with your RV Identification Card (that will be sent separately - if you do not receive within 30 days, please contact the customer service number below) constitute Your Service Contract; (4) The implied warranty of merchantability on the RV is not waived if this Contract has been purchased within ninety days of the purchase date of the Vehicle from a seller who also sold the RV covered by this Contract; (5) The Coverage I have selected expires according to the term indicated on the Application Page and the Identification Card as defined in Item 1 Terms and Conditions; (6) The components and parts covered under this Contract are listed under the section entitled "Coverage" for the level of Coverage indicated on the Application Page and identification Card; (7) I understand to file a claim in the event my RV has a Failure, I am to follow the instructions listed under the section titled "What to Do in the Event of a Failure"; (8) I understand that in order to maintain Coverage under this Contract, I must have my RV serviced as indicated under "Maintenance Requirements" in the Contract as defined in Item 10, Terms and Conditions; (9) I understand that I have the right to cancel this Contract and receive a refund as indicated under the section entitled "Cancellations"; (10) I understand this Contract does not cover a number of exclusions which are listed under the section entitled "Exclusions"; (11) I have read and understand the Limit of Liability as defined in Item 4, Terms and Conditions; (12) I hereby acknowledge and accept the provisions of the Resolutions of Disputes clause as stated in Item 8, Terms and Conditions.

I hereby declare that I have read the terms of this Application and I understand and accept all of the provisions therein.

\_\_\_\_\_  
Applicant's Signature Date

\_\_\_\_\_  
Seller Representative's Signature Date

Administrator/Obligor:  
 RED Shield Administration, INC  
 5350 College Blvd, Overland Park, KS 66211  
 (888) 740-6170 • redshieldprotection.com

# RED Shield Rec Service Contract

## SECTION I. DEFINITIONS

The following definitions apply to words frequently used in this contract:

1. **Administrator** means RED Shield Administration, INC, a corporation organized under the laws of the state of Kansas, whose principal place of business is 5350 College Blvd., Overland Park, KS 66211 and phone number (888) 740-6170.
2. **Agreement, Service Agreement, Service Contract, Vehicle Service Contract, or Contract** means this RED Shield Rec Service Contract that is by and between **You** and **Us**.
3. **Contract** means this Service Contract. **The Application Page, the Terms and Conditions and the Identification Card** comprise this Contract.
4. **Coverage** means the component protection **You** have chosen, as shown on the Application Page and the Identification Card.
5. **Deductible** means the Deductible amount **You** will need to pay, as shown on the Application Page and the Identification Card, for each covered Failure repair visit.
6. **Option and/or Surcharge** means any additional amount charged to **You** for Coverage under this Service Contract and indicated on the Application Page. The Luxury Package Option, Technology Package Option, and the Wear & Tear for Chassis Options are optional, however all surcharges are mandatory as they apply.
7. **Failure:** Means the Failure of a covered part under normal service. A covered part has failed when it can no longer perform the function for which it was designed solely due to its condition, and not due to the action or inaction of any non covered parts. In addition, a Failure will be deemed to have occurred when a covered part has worn beyond the manufacturer's tolerances allowed for the particular Vehicle/RV/Trailer at the mileage when the problem occurs.
8. **Identification Card** means the numbered card which becomes part of this **Contract**. It gives information about **You, Your Vehicle, Coverage** chosen and other significant data.
9. **Recreational Vehicle/Trailer/RV/Vehicle/RV/Trailer** means the Recreational Vehicle (RV)/Trailer/Vehicle/RV/Trailer which is described on the Application Page and the Identification Card, which cannot be used for rental, emergency or for hire purposes.
10. **We, Us, Our** means the entity who is obligated to perform under this Contract (the "obligor"). The obligor of this Contract is **RED Shield Administration, INC**, a corporation organized under the laws of the state of Kansas, whose principal place of business is **5350 College Blvd., Overland Park, KS 66211 and phone number (888) 740-6170**.
11. **You, Your** means the **Contract** holder named on the **Application Page** and the **Identification Card** or the person to whom this Contract was properly transferred.
12. **For RV's, a Waiting Period** means the period of time and mileage that must transpire before a claim may be filed hereunder. **Unless otherwise indicated on the Application Page of this Contract, there is no waiting period. If a Waiting Period is indicated on the Application Page of this Contract, then the period of time and mileage as indicated on the Application Page of this contract must transpire from the Effective Date and Effective Mileage of this Contract before a claim may be filed. If there is a waiting period, the waiting period time and mileage shall be added to the end of the contract term. Travel Trailers shall not have a waiting period.**

## SECTION II. TERMS AND CONDITIONS

These Terms and Conditions include information about Coverage, Benefits, Cancellations, What to do in the Event of a Failure and Exclusions of Your Service Contract. If You do not receive Your Identification Card within sixty (60) days from date of purchase, call toll-free (888) 740-6170. This document is an Application for the Service Contract and does not constitute a Contract until accepted by Administrator.

1. **Contract Period: Coverage** under this **Contract** begins immediately and will expire according to the time/mileage of the **Contract** selected, whichever occurs first, as shown on the **Identification Card** and the Application Page. The **Effective Dates** and **Effective Miles** fields on the **Application Page** represents the mileage and date in which this **Coverage** begins. The **Expiration Date** and **Expiration Miles** fields on the **Application Page** represent the date and/or mileage when this **Coverage** will expire, based on whichever occurs first.
2. **Failure of Covered Parts:** We will pay on behalf of or reimburse **You** for the reasonable costs to repair or replace any of the parts included in Your **Coverage** which cause a **Failure**. Replacement parts may be new, remanufactured or replacement parts of like kind and quality. Sales tax will be authorized for covered **Failures** only when required by the applicable state where the repair is taking place.
3. **Territory:** This Contract is limited to Failures which occur, and repairs that are made, within the United States of America (excluding U.S. territories and possessions) and Canada.
4. **Limits of Liability:** **The aggregate limit of liability for each Service Contract will be equal to the actual cash value of the RV/Travel Trailer at the time of the filing of a claim. Once the maximum limit of liability has been reached, as defined above, this contract, its transfer and cancellation rights terminate.**
5. **Our Right to Recovery:** If **We** pay anything under this **Contract** and **You** have a right to recover from another party, **Your** rights will become **Our** rights up to the amount **We** paid. **You** will do whatever is reasonably necessary to enable **Us** to enforce these rights.
6. **Transfer Rights:** This **Contract** is for the benefit of the original **Contract** holder but is transferable subject to a transfer fee and inspection providing: a) Proof of transfer of the remaining manufacturer's warranty is provided, if applicable. b) **Contract** is being transferred to a subsequent private purchaser of **Your Vehicle/RV/Trailer**. (Transfer rights are voided when the Vehicle/RV/Trailer is traded, sold or put on consignment to an individual or entity engaged in the wholesale or retail sale, leasing or rental of Vehicles.) You must submit the following: a) Complete a Transfer Application (Available from the Administrator) and submit to the Administrator. b) Provide a Bill of sale with the Transfer Application indicating the sale date and mileage at time of sale. c) Issue a check in the amount of fifty dollars (\$50.00) for the Transfer fee made payable to the Administrator, d) Provide all documents to the Administrator within thirty (30) days of the transfer of Vehicle/RV/Trailer ownership.
7. **Deductible:** In the event of a **Failure** covered by this **Contract**, **You** may be required to pay a **Deductible**. No **Deductible** payment is required with respect to Coverage listed in the Additional Benefits section of this **Contract**. The **Deductible** amount **You** have to pay is shown on the Application Page and the

Identification Card, for covered Failures on a per repair visit basis. Should a covered Failure require more than one visit to repair, only one Deductible will apply to that Failure. If no Deductible is checked on the **Administrator** copy of the **Application Page** of this **Contract**, the one-hundred dollar (\$100) **Deductible** will apply.

8. **Resolution of Disputes:** Should a dispute, controversy, or claim arise out of or relating to this **Contract**, the dispute, controversy, or claim arising out of or relating to this Contract, or a breach hereof, may be settled by non-binding Mediation. Either party may make a written request to any nationally recognized organization that performs consumer related Mediation services. If both parties agree to Mediate in writing, the parties shall then agree to abide by the consumer related protocol established by the chosen Mediation organization and the laws of the state where the purchaser resides as well as federal law. Otherwise, any dispute, controversy, or claim arising out of or relating to this Contract shall be settled in a court of competent jurisdiction, according to the laws of the state where the Contract Purchaser resides at the time the dispute, claim, or controversy arose, and federal law.
9. **Reinstatement:** In the event this **Contract** is cancelled, **We** reserve the right to approve or reject any and all requests for reinstatement. In the event we agree to Reinstatement, we reserve the right to impose a 30 day and 1,000 mile waiting period before any Claims may be approved.
10. **Contract Holder's Maintenance Requirements:** You must have **Your Vehicle/RV/Trailer** checked and serviced in accordance with the manufacturer's recommendations, as outlined in the Owner's Manual. **Your Vehicle's** Owner Manual lists different servicing recommendations based on **Your** individual driving habits and climate conditions. **You** are required to follow the maintenance schedule that applies to **Your** driving habits and climate conditions. Failure to follow these recommendations may result in the denial of claims.
11. **Verifiable Maintenance Receipts:** In the event of a Breakdown, **We** may request or service records to verify that maintenance has been properly done. If **You** perform your own maintenance and/or service, **You** must retain all receipts that show the purchase of materials used in the Vehicle/RV/Trailer maintenance process.
12. **Labor Rates and Parts:** **We shall only be required to pay the average labor rate in a twenty (20) mile radius from the location of Breakdown. Further in the event of a covered repair, We shall only be required to repair the RV/Travel Trailer with parts and/or components that we select, including the use of used, remanufactured, refurbished, or reconditioned parts and/or components. At the administrator's request the vehicle may be moved to another repair facility.**

### SECTION III. WHAT TO DO IN THE EVENT OF A FAILURE OR BREAKDOWN

**Filing a Breakdown Claim:** If **Your Vehicle/RV/Trailer** incurs a Breakdown, You must take the following steps to file a claim:

1. **Prevent Further Damage-** Immediately take action to prevent further damage to **Your Vehicle**. The operator of **Your Vehicle/RV/Trailer** is responsible for observing **Vehicle/RV/Trailer** warning lights, gauges, and sensory items that indicate a potential Breakdown. Upon this observation, you must immediately arrange for the Vehicle/RV/Trailer to be diagnosed. Failure to properly take this action may result in the denial of claims.
2. **If Your Vehicle/RV/Trailer** breaks down, return to the issuing **Dealer** during normal service department hours. If this is not possible, take **Your Vehicle/RV/Trailer** to an ASE-Certified licensed repair facility (You may contact us for assistance in locating a repair facility).
3. **Obtain Authorization from the Administrator-** Once **You** have taken **Your vehicle/RV/Trailer** to the **Dealership** or an authorized repair facility, give them your Contract Number. **We** must be contacted at **(888) 740-6170** to obtain authorization to proceed with the claim. Any claim for repairs without prior authorization from **Us** may be denied, with the exception of Emergency Repairs as defined in this section of the **Contract**. The amount authorized by **Us** will be the maximum amount that will be paid for repairs covered under the terms of this **Contract**. Any additional amount must obtain additional approval from **Us** by contacting the same number as stated above.
4. **If applicable, Authorize Tear-Down and/or Inspection-** In some cases, **You** may need to authorize the licensed repair facility to inspect and/or tear down **Your Vehicle/RV/Trailer** in order to determine the cause of failure and cost of the repair. **We** will pay this fee, up to the maximum market rate amount; if the breakdown is a Covered Repair. The repair facility must get prior authorization to begin the teardown by calling the claims number as stated above. **We** reserve the right to request you take your Vehicle/RV/Trailer to another repair facility.
5. **Review Coverage-** After **We** have been contacted, review with the repair facility what will be covered under this **Contract**.
6. **Pay any Deductible (If Applicable)-** **We** will reimburse or pay to the **Dealer**, repair facility, or **You**, for the cost of authorized repairs performed on **Your Vehicle/RV/Trailer**, less any applicable Deductible. All repair orders and documentation must be submitted to **Us** within thirty (30) days by the Dealership, repair facility, or **You** to qualify for payment.

Emergency Repairs: Should an emergency occur which requires a repair of a Breakdown to be made at a time when Our office is closed, and failure to repair the Breakdown immediately will either 1) render Your Vehicle/RV/Trailer unsafe to operate, 2) result in further damage to Your Vehicle/RV/Trailer or, 3) cause other components on Your Vehicle/RV/Trailer to fail, follow the claim procedures above without authorization, and We will make reimbursement to You or the Authorized Repair Facility in accordance with the provisions of this Contract if the Breakdown is a Covered Repair. You must contact Us within three (3) business days from the date of repair to determine if the repair is a Covered Repair. No Emergency Repairs will be reimbursed without authorization in excess of \$500.00 per occurrence.

**For claims assistance, please contact Us, the Administrator, RED Shield Administration, INC at (888) 740-6170, NO CLAIMS WILL BE PAID UNLESS THE STEPS ABOVE ARE FOLLOWED.**

### SECTION IV. COVERAGE

The components listed below, within the Coverage level and unit type indicated on the **Administrator** copy of the **Application** and **Your Identification Card**, are covered by the **Contract**. If no **Coverage** level is checked, Premium Coverage will apply. Except for Premier Coverage, components not listed are not covered. If no unit type is selected, this Contract shall not be valid, and you should contact your **Dealer** immediately.

**Premium Coverage shall cover a Breakdown of the following parts and components on Your Vehicle/RV/Trailer: Engine:** Cylinder Block, Cylinder Head(s) and all Internally Lubricated Parts contained within the Engine including: Pistons; Piston Rings; Connecting Rod Bearings; Crankshaft; Crankshaft Main Bearings; Camshaft; Camshaft Bearings; Cam Followers; Timing Chain or Belt; Timing Gears, Guides, Tensioners; Rocker Arms; Rocker Shafts; Rocker Bushings; Cylinder Head Valves; Valve Guides; Valve Lifters; Valve Springs; Valve Seals; Valve Retainers; Valve Seats; Push Rods; Water Pump; Oil Pump and Oil Pump Housing;

Vacuum Pump; Harmonic Balancer; Oil Pan; Timing Chain Cover; Intake and Exhaust Manifolds; Valve Covers; Engine Mounts; Seals and Gaskets. **Turbocharger/Supercharger:** Turbocharger/Supercharger Housing and all Internally Lubricated Parts contained within the Turbocharger/Supercharger Housing; Seals and Gaskets. **Transmission: (Automatic or Standard) Transmission Case and all Internally Lubricated Parts plus:** Torque Converter; Flywheel/Flex Plate; Vacuum Modulator; Electronic Shift Control Unit; Transmission Cooler; Transmission Mounts; Oil Pan; Seals and Gaskets. **Drive Axle: (Front and Rear) Differential Case;** Transaxle Case; Final Drive Case; and all Internally Lubricated Parts thereof; Locking Hubs; Drive Axles/Shafts; Universal Joints; Constant Velocity Joints; Bearings; Supports; Retainers; Seals and Gaskets. **Steering:** Steering Gear Box/Housing; All Internally Lubricated Parts contained within the Steering Box; Rack and Pinion Gear; Power Cylinder; Steering Knuckles; Pitman Arm; Idler Arm; Tie Rod Ends and Drag Link; Upper and Lower Steering Column Shafts and Couplings; Control Valve and Cylinder; Power Steering Pump; Seals and Gaskets. **Brakes:** Jake Brake; Master Cylinder; Power Brake Cylinder; Vacuum Assist Booster; Hydro Boost; Disc Brake Calipers; Wheel Cylinders; Compensating Valve; Brake Hydraulic Lines and Fittings; Backing Plates; Springs; Clips; Actuator; Air Brake Compressor, Diaphragm, Treadle Disc, Caliper, Compensating Valve; Slack Adjusters; Seals and Gaskets. The following ABS parts are also covered: Electronic Control Processor; Wheel Speed Sensors; Hydraulic Pump/Motor Assembly; Pressure Modulator Valve/Isolation Dump Valve; Accumulator; Seals and Gaskets. **Electrical:** Alternator; Voltage Regulator; Starter Motor; Starter Solenoid and Starter Drive; Engine Compartment Wiring Harness; Computerized Timing Control Unit; Electronic Ignition Module; Crank Angle Sensor; Knock Sensor; Ignition Switch; Ignition Switch Lock Cylinder; Front and Rear Window Wiper Motor, Washer Pump and Switch; Stop Lamp Switch; Headlamp Switch; Turn Signal Switch; Heater/A.C. Blower Speed Switch; Manual Heater/A.C. Control Head; Dash Board Clock; Dual Battery Parallel-ing Switch; Back-up Alarm; Gauges and Relays. **Air Conditioner:** Condenser; Compressor, Compressor Clutch and Pulley; Evaporator; Idler Pulley and Idler Pulley Bearing; High/Low Compressor Cut-off Switch; POA Valve; Pressure Cycling Switch; Accumulator/Receiver Dryer; Orifice Tube; Seals and Gaskets. **Front and Rear Suspension:** Upper and Lower Control Arms; Control Arm Shafts and Bearings or Bushings; Upper and Lower Ball Joints; Radius Arm and Bushings; Torsion Bars and Mounts or Bushings; Stabilizer Bar, Links and Bushings; Spindle and Spindle Support; Wheel Bearings; Coil and Leaf Springs; Actuators; Air Suspension Compressor, Lines and Bags; Seals and Gaskets. **Fuel Delivery:** Fuel Pump; Fuel Injection Pump; Fuel Injectors, Fuel Injection Pump, and Vacuum Pump; Diesel Fuel Heater; Fuel Tank; Metal Fuel Delivery Lines; Fuel Distributor; Auxiliary Tank Switch. **Cooling:** Engine Cooling Fan/Motor and Motor Controller Module; Fan Clutch; Thermostat; Belt Tensioner; Radiator; Heater Core; Blower Motor; Coolant Recovery Unit; Fan Shroud; Electric Block Heater. **Enhanced Electrical:** Automatic Climate Control Programmer; Electronic Instrument Cluster; Distributor; Cruise Control Transducer, Module, and Servo; Power Window Motor and Regulator; Power Seat Motor; Power Mirror Motor; Power Antenna Motor/Mast Assembly; Power Window Switch; Cruise Control Engagement Switch; Power Seat Switch; Power Mirror Motor Switch; Rear Defogger Switch; Power Door Lock Actuator and Switch; Fuel Injection Sensors; Inverter; Electronic Mixture Control Unit and Sensors. **Power Step:** Mechanical/Hydraulic Components, Seals and Gaskets. **Hot Water Heater:** Burner Assembly; Tank; Thermostat; Thermocouple; Gas Valve; Electronic Ignition Assembly; Printed Circuit Boards; Seals and Gaskets. **Waste System:** Shower; Toilet (Except Electrical Toilets); Sinks; Holding Tanks; Gate Valves and Connections; Seals and Gaskets. **Fresh Water System:** Water Pump; Compressor; Water Tanks; Water Lines; Traps; Fittings; Faucets; Seals and Gaskets. **Central/Roof A.C.:** (Central Air or Roof Mounted 110V) Compressor; Evaporator; Capacitors; Relays; Thermostat; Condenser; Fans; Seals and Gaskets. **Range and Oven:** Burner Assembly; Thermostat; Thermocouple; Burner Valve; Microwave Oven; Power Hood; Printed Circuit Boards; Seals and Gaskets. **L.P. Gas System:** Regulators; Gas Bottles (Except Valves and Gauges); Mounting Brackets; Pigtails; L.P. Lines and Fittings; Seals and Gaskets. **Heating System:** Furnace; Ignitor; Burner Assembly; Thermocouple; Gas Valve; Thermostat; Blower Motor; Printed Circuit Boards. **Refrigerator:** Thermostat; Thermocouple; Cooling Unit Compressor and Evaporator; Condenser; Fans; Burner Assembly; Ignitor; Printed Circuit Boards; Seals and Gaskets. **Auxiliary Powerplant/Generator:** All Internally Lubricated Parts of the Powerplant Engine; plus the Starter Switches; Generator Assembly; Head; Power Converter; Printed Circuit Boards; Inverter; Voltage Regulator; Gauges; Seals and Gaskets. **Lift Crank System:** Crank Handle; Winch; Corner Lifters; Cables; Wind Braces. **Slide Outs:** All Mechanical Hydraulic Ram Assemblies, Seals and Gaskets. **Leveling System:** All Mechanical, Hydraulic and Electrical Components, Seals and Gaskets. **Preferred Component Package:** Electrical Outlets (excludes wiring), Television (maximum 2, not to exceed 42")/VCR/DVD Players, AM/FM/Radio/Cassette/CD Players (not to exceed \$4000 repair or replacement cost), Speakers, Alarm Sensors, Carbon Monoxide/Smoke Detectors, Mechanical Awnings.

**Premier Coverage shall include Premium and Premium Plus coverage in addition, this Coverage will cover a Breakdown ALL OF THE MECHANICAL PARTS AND COMPONENTS ON YOUR RV/TRAILER/VEHICLE except those listed in the Exclusions section of this Contract.**

## SECTION V. EXCLUSIONS – WHAT IS NOT COVERED

Coverage is not provided under this Contract for any of the following Exclusions:

1. **PRE-EXISTING CONDITIONS: ANY CONDITION EXISTING PRIOR TO THE PURCHASE OF THIS AGREEMENT OR ANY FAILURE THAT OCCURED PRIOR TO THE PURCHASE OF THIS AGREEMENT.**
2. **ANY BREAKDOWN THAT OCCURS DURING THE WAITING PERIOD OF THIS CONTRACT.**
3. **FOR DAMAGE TO A COVERED PART CAUSED BY THE FAILURE OF A PART THAT IS NOT LISTED AS COVERED UNDER THIS AGREEMENT.**
4. **ANY COVERED REPAIR THAT IS NOT AUTHORIZED IN ADVANCE BY US, EXCEPT THOSE EMERGENCY REPAIRS, AS OUTLINED IN THIS CONTRACT.**
5. **ANY AFTERMARKET PART OR COMPONENT THAT WAS INSTALLED IN THE VEHICLE/RV/Trailer TO REPLACE AN ORIGINAL MANUFACTURER'S PART OR COMPONENT THAT IS SALVAGED OR WAS NOT REPLACED IN ACCORDANCE WITH THE MANUFACTURER'S SPECIFICATIONS.**
6. **CARBURETOR; BATTERY; BATTERY/BATTERY PACK ON HYBRID VEHICLES; SHOCK ABSORBERS; MANUAL TRANSMISSION CLUTCH ASSEMBLY; FRICTION CLUTCH DISC AND PRESSURE PLATE; THROWOUT BEARING; MANUAL AND HYDRAULIC LINKAGES; DISTRIBUTOR CAP AND ROTOR; SAFETY RESTRAINT SYSTEMS (INCLUDING AIR BAGS); GLASS; LENSES; SEALED BEAMS; LIGHT BULBS; BRAKE HARDWARE; JAKE BRAKE; ALL EXHAUST AND EMISSION COMPONENTS EXCEPT THOSE SPECIFIED AS COVERED; WEATHER STRIPS; ALL TRIM, MOLDINGS, HANDLES, KNOBS OR DIALS; BRIGHT METAL; CHROME; UPHOLSTERY AND CARPET; PAINT; BUMPERS; BODY SHEET METAL AND PANELS; TIRES AND WHEELS/RIMS.**
7. **GPS NAVIGATION SYSTEMS AND PERIMETER WARNING SYSTEMS (UNLESS YOU HAVE PREMIER COVERAGE OR YOU HAVE SELECTED THE TECHNOLOGY OPTION WHICH IS INDICATED ON THE ADMINISTRATOR COPY OF THE APPLICATION AND YOUR IDENTIFICATION CARD), TELEVISION SETS, TV ANTENNA MOTOR, VCR/VCP/DVD PLAYER, SATELLITE RECEIVER AND DISH (UNLESS YOU HAVE PREMIER COVERAGE OR YOU HAVE SELECTED THE LUXURY OPTION WHICH IS INDICATED ON THE ADMINISTRATOR COPY OF THE APPLICATION AND YOUR IDENTIFICATION CARD); TELEVISIONS IN EXCESS OF 72"; PHONE SYSTEMS; PERSONAL COMPUTERS AND PRINTERS; INTERNET ACCESS**

- SYSTEMS; CABLE, SATELLITE AND TELEPHONE WIRING; FLAT PANEL (INCLUDES BUT NOT LIMITED TO PLASMA, LCD, LED) TVS (UNLESS YOU HAVE PREMIER COVERAGE OR YOU HAVE SELECTED THE LUXURY OPTION WHICH IS INDICATED ON THE ADMINISTRATOR COPY OF THE APPLICATION AND YOUR IDENTIFICATION CARD); DLP TVS; EXTERNAL SPEAKERS; AUDIO & VIDEO INTERCOM SYSTEMS; ROOFING MATERIALS, SKYLIGHT ASSEMBLY AND ITS PARTS; SEALANTS; SHEET METAL AND FIBERGLASS; SIDING(S); ALL FLOORS AND FLOOR COVERINGS; VANITIES; VENTS; WALLS, WINDOW SHADES, BLINDS, TREATMENTS AND DRAPERIES; ALL WINDOWS; ALL WOOD FRAMING; ALL WOODWORK AND MILLWORK; METAL, WOOD, RUBBER AND PLASTIC MOLDINGS; INTERIOR AND EXTERIOR WEATHER STRIPS INCLUDING: SLIDE OUT BOOT (EXCEPT PREMIER COVERAGE); METAL OR PLASTIC TRIM; ALL METAL, ALUMINUM, WOOD, PLASTIC AND FIBERGLASS HARDWARE; LOOSE FASTENERS OR CONNECTIONS; LOUVERS; GRAY & BLACK WATER DRAIN HOSE/LINE AND ITS FITTINGS AND CONNECTIONS; MICROWAVE OR OVEN MEAT PROBES OR ROTISSERIES; RACKS, SHELVES, BASKETS OR BUCKETS; SHORE PLUG AND LINE; MECHANICAL SWIVEL JACKS; ORNAMENTATION; CAUSE OF RATTLES; BEDDING; BOWED WALLS OR CEILINGS; ALL CABINETS; CAULKING OR GROUTING; CEILINGS; COSMETIC DAMAGE; PEELING OF FORMICA AND ALL LAMINATED MATERIALS; COUNTER TOPS; TEARS, CUTS, DISCOLORATION OR FADING OF ANY MATERIAL; ALL DOORS; ALL FURNITURE; TRAILER FRAME OR STRUCTURAL SEPARATION; METAL SUPPORTS; ANY REPOSITIONING, REFITTING OR REALIGNING.
8. MAINTENANCE SERVICES AND PARTS DESCRIBED IN YOUR UNIT'S OWNER'S MANUAL AS SUPPLIED BY THE MANUFACTURER AND OTHER NORMAL MAINTENANCE SERVICES AND PARTS INCLUDING, BUT NOT LIMITED TO: PAINT AND COSMETIC REPAIRS; ALIGNMENTS; WHEEL BALANCING; TUNEUPS; SPARK PLUGS AND SPARK PLUG WIRES; GLOW PLUGS; HOSES; DRIVE BELTS; WIPER BLADES. SHOP SUPPLY CHARGES; EPA DISPOSAL FEES; PARTS SHIPPING COSTS; PARTS RESEARCH FEE; DIAGNOSTIC FEES; STORAGE FEES; WATER LEAKS (OTHER THAN PLUMBING); REPAIRS AND ADJUSTMENTS TO CORRECT WIND NOISE CONDITIONS. NOTE: FILTERS, LUBRICANTS, COOLANTS, FLUIDS AND REFRIGERANTS WILL BE COVERED ONLY IF REPLACEMENT IS REQUIRED DUE TO A COVERED FAILURE.
  9. ANY FAILURE RESULTING FROM COLLISION; INTERNAL OR EXTERNAL FIRE; THEFT; VANDALISM; RIOT; EXPLOSION; LIGHTNING; EARTHQUAKE; FREEZING; RUST OR CORROSION; SMOKE OR SOOT; WINDSTORM; PESTS; HAIL; WATER OR FLOOD; FREEZING OR ICE DAMAGE; REVERSE POLARITY; ACTS OF GOD; CHEMICALS; SALT, SAP, SAND, DIRT OR OTHER OBSTACLES; COSMETIC OR PAINT CHANGES; ELECTROLYSIS; ENVIRONMENTAL DAMAGE; DETERIORATION, CONDENSATION, CONTAMINATION OR LOSS OF FLUIDS, FUELS, COOLANTS OR LUBRICANTS.
  10. ANY FAILURE CAUSED BY MISUSE; ABUSE; NEGLIGENCE; LACK OF NORMAL MAINTENANCE REQUIRED BY THE MANUFACTURER'S MAINTENANCE SCHEDULE FOR YOUR UNIT; IMPROPER SERVICING BY YOU AFTER THE EFFECTIVE DATE OF THIS CONTRACT; CARBON OR SLUDGE BUILD-UP OR NOT MAINTAINING PROPER LEVELS OF LUBRICANTS AND/OR COOLANTS; PREDETONATION/PREIGNITION; OR NOT PROTECTING THE UNIT FROM FURTHER DAMAGE WHEN A FAILURE HAS OCCURRED.
  11. ANY REPAIR OR REPLACEMENT OF A COVERED PART IF A FAILURE HAS NOT OCCURRED; ANY UNAUTHORIZED REPAIR. IF THE WEAR & TEAR OPTION IS PURCHASED OR IS INCLUDED, THE WEAR ON THAT PART HAS NOT EXCEEDED THE FIELD TOLERANCES PERMITTED BY THE MANUFACTURER.
  12. IF ANY ALTERATIONS HAVE BEEN MADE TO YOUR UNIT OR YOU ARE USING, OR HAVE USED, YOUR UNIT IN A MANNER NOT RECOMMENDED BY THE MANUFACTURER. THIS WILL INCLUDE, BUT NOT BE LIMITED TO, THE FAILURE OF ANY CUSTOM OR ADD-ON PART; ANY FRAME OR SUSPENSION MODIFICATIONS; LIFT KITS; OVERSIZED/UNDERSIZED TIRES OR WHEELS; TRAILER HITCHES; AND OR MODIFICATIONS TO THE ENGINE, EMISSIONS OR EXHAUST SYSTEMS.
  13. IF YOUR ODOMETER HAS CEASED TO WORK AND REPAIRS HAVE NOT BEEN IMMEDIATELY MADE; THE ODOMETER HAS BEEN ALTERED IN ANY WAY SUBSEQUENT TO PURCHASE; OR IF UNIT'S TRUE MILEAGE CANNOT BE DETERMINED.
  14. ANY LIABILITY FOR PROPERTY DAMAGE, OR FOR INJURY TO OR DEATH OF ANY PERSON(S) ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF YOUR UNIT, WHETHER OR NOT RELATED TO THE PARTS COVERED. LOSS OF TIME, PROFIT, INCONVENIENCE, OR ANY OTHER LOSS THAT RESULTS FROM A FAILURE. ANY COST DIRECTLY ASSOCIATED WITH THE UPGRADING OF A COVERED PART OR COMPONENT THAT IS NO LONGER IN PRODUCTION, OBSOLETE OR NOT COST EFFECTIVE TO REPLACE (REPLACEMENT VALUE OF THE ORIGINAL PART WILL BE THE MAXIMUM ALLOWED); ANY COSTS IN EXCESS OF THE ACTUAL WHOLESALE OR TRADE-IN VALUE OF THE UNIT AT THE TIME OF THE REPAIR OR FAILURE. THIS CONTRACT DOES NOT PROVIDE COVERAGE FOR DAMAGES FOR BAD FAITH, PUNITIVE OR EXEMPLARY DAMAGES, PERSONAL INJURY INCLUDING BODILY INJURY, PROPERTY DAMAGE (EXCEPT AS SPECIFICALLY STATED IN THE CONTRACT) AND ATTORNEY'S FEES.
  15. REPAIRS TO SEIZED OR DAMAGED ENGINES DUE TO CONTINUED OPERATION WITHOUT SUFFICIENT LUBRICANTS OR COOLANT. THERMOSTAT IS NOT COVERED. YOU ARE RESPONSIBLE FOR MAKING CERTAIN THAT THE OIL AND TEMPERATURE WARNING LIGHTS/GAUGES ARE FUNCTIONING PROPERLY. YOU MUST PULL OFF THE ROAD IMMEDIATELY AND DISCONTINUE UNIT OPERATION WHEN EITHER OF THESE LIGHTS/GAUGES INDICATES INADEQUATE PROTECTION OR PERFORMANCE.
  16. WHEN RESPONSIBILITY FOR A REPAIR IS COVERED BY AN INSURANCE POLICY; WARRANTY FROM THE MANUFACTURER INCLUDING EXTENDED DRIVE TRAIN, MAJOR COMPONENT OR FULL COVERAGE WARRANTIES; A REPAIRER'S GUARANTEE/WARRANTY; OR FAILURES FOR WHICH THE MANUFACTURER HAS ANNOUNCED ITS RESPONSIBILITY THROUGH ANY MEANS, INCLUDING RECALL CAMPAIGNS AND FACTORY SERVICE BULLETINS.
  17. IF YOUR UNIT IS USED FOR COMMERCIAL PURPOSES UNLESS THE COMMERCIAL USE OPTION HAS BEEN PURCHASED AND IS SO INDICATED ON THE ADMINISTRATOR COPY OF APPLICATION AND THE IDENTIFICATION CARD AND USE IS LIMITED TO THAT DESCRIBED IN THE OPTIONS COVERAGE.
  18. ANY FAILURE OCCURRING PRIOR TO THE CONTRACT PURCHASE DATE, OR IF INFORMATION PROVIDED BY YOU OR A REPAIR FACILITY CANNOT BE VERIFIED AS ACCURATE OR IS FOUND TO BE INACCURATE.
  19. ANY FAILURE OCCURRING OUTSIDE OF THE UNITED STATES OF AMERICA (50 U.S. STATES AND THE DISTRICT OF COLUMBIA) OR CANADA.
  20. DAMAGE CAUSED BY PRE-IGNITION DETONATION, PINGING, IMPROPER/CONTAMINATED FUEL OR IMPROPER ENGINE ADJUSTMENTS.
  21. OUR LIABILITY OF INCIDENTAL AND CONSEQUENTIAL DAMAGES INCLUDING, BUT NOT LIMITED TO, PERSONAL INJURY, PHYSICAL DAMAGE, PROPERTY DAMAGE, LOSS OF USE OF YOUR VEHICLE, LOSS OF TIME, LOSS OF WAGES, INCONVENIENCE, AND COMMERCIAL LOSS RESULTING FROM THE OPERATION, MAINTENANCE, OR USE OF YOUR VEHICLE IS EXPRESSLY EXCLUDED.

## SECTION VI. ADDITIONAL BENEFITS OF COVERAGE

In the event Your RV is disabled, We will dispatch a service vehicle to Your location to assist You. In the event Your RV is unable to continue under its own power Your Vehicle may be towed to a location of Your choosing. You will receive up to \$1000 of towing, any additional costs will be Your responsibility and payment will be expected at the time service is rendered. **When calling for towing or road service You must call 1-866-330-0760.** You will be required to give the representative assisting You the following information: **Producer Code-76004, Your Member Number (which is your contract number on the top right of your contract) and Your plan letter which is EB.**

**Coverage: You are entitled to one (1) service per 72-hours. Services available to You up to a \$1000 are:** a tow; battery jumpstart; flat tire change; fuel delivery (You are responsible for the actual cost of the delivered materials); locksmith is limited to a maximum of \$500. **You must call toll-free 1-866-330-0760 and reference Producer Code-76004, Your Member Number (which is your contract number on the top right of your contract) and Your plan letter which is EB.**

**Reimbursement: This is not a reimbursement program. In the event Your RV is disabled and You contracted for any of the above covered services on Your own WITHOUT CALLING THE NUMBER ABOVE, You will be able to submit Your original receipted road service expenses for reimbursement consideration, however the maximum for any covered services is strictly limited to \$50 if you elect to seek reimbursement.**

**You must send your original receipted roadside bills along with a completed claim form to: National Adjustment Bureau, LLC located at 800 Yamato Road Suite 100, Boca Raton, Florida, 33431. Attn: Claims. Claim forms may be obtained online at [www.nsdclaims.com](http://www.nsdclaims.com) or by calling toll-free 1-866-330-0760 .**

**TRIP INTERRUPTION:** In the event of a mechanical breakdown of a covered component or part, **Administrator will REIMBURSE** Agreement Holder a maximum of seventy five (\$75.00) dollars per day, not to exceed a total of two hundred twenty five (\$225.00) dollars up to three days (3), for expenses incurred by Agreement Holder for meals and/or lodging, provided: Agreement Holder cannot operate Agreement Holder's Vehicle due to a mechanical breakdown covered by this Agreement and are more than 100 miles away from home, and expenses are incurred between the time of breakdown and the time repairs are completed. (The date of breakdown shall be considered the first day.) One day's trip interruption expense shall be allowed for each eight hours, or portion thereof, of required manual flat-rate labor time. A detailed receipt must be submitted to Administrator before reimbursement will be made.

**RENTAL:** In the event of a Breakdown of a covered part, You will be reimbursed for actual expenses incurred for a rental vehicle at the maximum daily rate of \$35.00 per day, for five (5) days, not to exceed \$175.00 per occurrence. After the first day of rental, each additional day of rental requires the covered repairs to exceed 4.0 labor hours per additional day as defined in the current year's manufacturers or nationally recognized labor time standards manual. In the event that the vehicle is not drivable due to the covered breakdown, we will cover one day of rental for every four (4) labor hours applicable to the covered repair. Under no circumstances will we provide rental coverage for any repair hours that exceed the operation time for the covered repair as defined in a nationally recognized labor time standards manual (current year's edition). Rental time due to parts backorder or component failure inspection may be considered at the discretion of the Administrator. Rental coverage shall not continue beyond the day on which covered repairs are completed. The substitute vehicle must be rented from a licensed and nationally recognized rental agency. To receive reimbursement, You must present the following items within 60 days of the repair completion date: a rental agreement from a licensed and nationally recognized car rental company signed by You; proof of payment receipt; a copy of the repair order; and any other documentation reasonably requested by the Administrator.

**ADDITIONAL BENEFITS:** The following additional benefits are provided by **Nation Safe Drivers (NSD)** under this Contract:

**SERVICE CALLS:** In the event of a Failure of a covered part, You will be reimbursed up to the amounts listed below per occurrence for service call charges in addition to normal parts and labor charges.

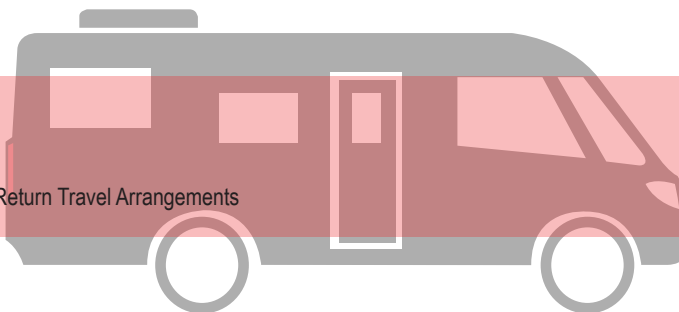
**AIR TRANSPORTATION:** In the event of a Failure of a covered part that causes a delay that is more than three (3) days, We will reimburse You up to the amounts listed below for air transportation expenses. You must provide a receipt. We will reimburse You up to a maximum of \$500.00 as a one-time occurrence for the duration of this Contract.

**FUEL/L.P. GAS:** In the event Your Unit experiences a Failure due to a fuel tank Failure or requires fuel to be drained due to Failure of a covered component, We will reimburse You up to the amounts listed below for fuel and/or L.P. gas replacement. You must provide a receipt. We will reimburse You up to a maximum of \$200.00 per occurrence.

**PET BENEFIT:** In the event of a Failure of a covered part, We will reimburse You up to the amounts listed below for actual expenses for domestic pet removal, transporting, handling and boarding. You must provide a receipt.

**CONCIERGE and MOTORIST ASSISTANCE SERVICES:** For Concierge Services please call: **(866) 330-0760 – Producer Code: 76004** You may contact the emergency center to obtain assistance with:

- Turn by Turn Driving Directions and Traffic Reports
- Hospital and Urgent Care Facility Locators
- Emergency Message Relay to Family, Friends and Co-workers
- Hotel and Rental Car Availability
- General Travel Assistance
- Rental Car Return, Missed Connection Coordination, Emergency Return Travel Arrangements
- RV Storage Facility Locators
- RV On-site Repair Locators
- Pet Care Locators
- Locate ATM, Medical Facilities, Restaurants



- Theme Park, Historical Site and Local Attraction Information
- Movie Schedules and Locations
- Golf Course Tee Time Reservations / Referrals

Services provided are informational only. You are responsible for payment of arranged benefits that require additional billing, such as the actual cost of hotel rooms, rental cars, etc. Payment is to be made directly by You to the providers, vendors or establishments. Limitations: Concierge Services are limited to a maximum of three (3) uses per twelve (12) month period of coverage during the term of Your Contract. All Concierge Service Benefits are available twenty-four (24) hours per day, seven (7) days a week.

**FOOD SPOILAGE:** We will reimburse You up to the amounts listed below if Your refrigerator breaks down due to Failure of a covered part where service is not available for twenty-four (24) hours or longer, and food spoilage occurs. You must provide a receipt.

**RV TECHNICAL ASSISTANCE: For RV Technical Assistance please call: (866) 330-0760 – Producer Code: 76004.**

RV Technical assistance is available twenty-four (24) hours a day all days of the year and is in effect on the date of Your application and continues for the specified term.

The services of a certified or master certified technician as recognized by the RVDA and RVIA technician certification governing board are available to You as often as needed (see limitations below), however the use of the RV Technical Assistance line should be limited to immediate or emergency concerns that interfere with the normal operation and enjoyment of Your Unit and is not meant to be a substitute for proper RV repair and maintenance. Routine use for RV's lacking proper maintenance and repair may void or limit provisions contained herein and You will be notified in writing of the voided or limited portions of this benefit. Our technicians are adept at answering questions for most RV concerns.

Examples of common technical support questions are electrical (12 VDC & 110VAC); LP Gas\*; appliances; fresh water system; leveling and slide outs. \*For concerns regarding LP Gas or the smell of LP Gas You should immediately evacuate Your Unit and call us from a safe place. IMPORTANT: Advice obtained through this service is given based upon information You provide and is not meant to replace the need for proper RV servicing and maintenance. At times You may be asked to contact a service technician in Your area to further assist You. NSD and our technicians cannot remotely gauge Your ability to execute any of our recommendations or suggestions and as such is not responsible for Your acts or omissions. You should never attempt any recommended or suggested task that You feel would exceed Your personal abilities or threaten Your safety or the safety of those around You.

*All 24-Hour Roadside Assistance services and benefits are administered by Nation Motor Club, LLC located at 800 Yamato Road, Suite 100, Boca Raton, FL 33431. In California, all roadside services and benefits are administered by Nation Motor Club, LLC located at 800 Yamato Road, Suite 100, Boca Raton, FL 33431. Motor Club Permit Number: 5157-3. In Alabama, Alaska, Utah and Virginia: All services and benefits are Administered through Nation Safe Drivers Services, Inc. located at 800 Yamato Road, Suite 100, Boca Raton, FL 33431.*

## SECTION VII. ADD-ON COVERAGE OPTIONS

The following options are add-on options and apply **ONLY** if they have been selected on the Administrator Copy of the Application Page of this Contract:

**4X4 OPTION (MUST ADD IF EQUIPPED):** Coverage shall be added for the following component(s): **Transfer Unit:** All internally lubricated parts contained within the transmission case, including, but not limited to: bearings, bushings, sprockets, chains, sleeves and gears, viscous coupler, shift forks. **Drive Axles:** All internal parts including, but not limited to: ring and pinion gears, spider gears, side gears, bushings, bearings, spacers, yokes, axle shafts, lock rings, retainers, axle bearings and hubs. **The differential housing is also covered if damage is caused by a Failure of an internally lubricated moving part. Drive Shaft, Center Support & Universal Joints including constant velocity joints and tripod joints.**

**COMMERCIAL USE – New/Extended Eligibility Only (Mandatory as It Applies):** Coverage shall not be excluded if the Vehicle is used for the following commercial uses: Commercial use coverage only means daily, weekly or monthly rentals; short term (12 months or less) lease; or primarily used for business purposes by a single driver; e.g. a traveling salesperson. Coverage does not include taxi, shuttle, delivery services, used off-road or hauling.

**DIESEL ENGINE PACKAGE (MUST ADD IF EQUIPPED):** Coverage shall be added for the following component(s): **Engine:** All covered engine parts shown under "Engine" component plus fuel injectors (except for wear and tear and contamination); fuel injection pump; fuel heater. **Turbocharger:** All internally lubricated parts contained within the turbocharger housing, waste gate and intercooler. Turbocharger housing is covered if damaged due to the Failure of an internally lubricated moving part. **Air Brakes:** Compressor; diaphragm; treadle; disc caliper; compensating valve; slack adjusters.

**WEAR & TEAR FOR CHASSIS Used Units: Less than 60,000 miles and current model year plus 8 years back at time of Unit sale:** Wear and Tear Failure will be deemed to have occurred when a covered part has worn beyond the Manufacturer's tolerances allowed for the particular part at the mileage when the problem occurs. (This Coverage is included for New/Extended Eligibility Units). Damage resulting from Failure of non-covered parts is not covered.

**LUXURY PACKAGE (INCLUDED IN Premier COVERAGE):** If the Application Page shows that You purchased the Luxury Electronics Option, the following parts will be covered: central vacuum, fireplace, more than two TVs (maximum of 4) (Plasma/LCD/LED/Smart), TV(s) larger than 42" (not to exceed 60"), multiple kitchen/cooking spaces, full size appliances, garbage disposal, upgraded lighting (track lights, etc.), washer/dryer, dishwasher, electric/power awnings, bluetooth/WIFI/USB ports, roof TV antenna and head, antenna motors, manual or automated rotators, satellite radio, satellite system, web TV (factory installed), rear stereo system (factory installed and excludes speakers), CD player (factory installed), Radio (factory installed and excludes speakers), DVD/Blu-ray player (factory installed), and wireless modem (factory installed). In no event shall the repair or replacement cost of any covered TV exceed four thousand dollars (\$4000).

**TECHNOLOGY PACKAGE (INCLUDED IN Premier COVERAGE):** If the Application Page shows that You purchased the Technology Package, the following parts will be covered: navigation systems (factory installed) (does not include programming or updates), heads up display, back up camera and monitor, video display screen (excludes pixel damage), and perimeter warning system.

#### SECTION VIII. GUARANTY

Our obligations and the performance to You under this Contract are guaranteed and insured by a policy issued by Wesco Insurance Company, 59 Maiden Lane, 43rd Floor, New York, NY 10038. The telephone number for Wesco Insurance Company is (866) 505-4048. If any covered claim or refund is not paid within sixty (60) days (thirty [30] days for Arizona residents), or if the provider becomes insolvent or otherwise financially impaired, after proof of loss has been filed, You may file a claim directly with the Insurance Company by contacting the Insurance Company at the number provided above.

#### SECTION IX. CANCELLATIONS

1. **You** may cancel this **Contract** at any time by notifying **Us**. You will need to mail in either a Cancellation Form, which may be obtained by going to <http://www.redshieldprotection.com/redshieldcanx>, or you may mail in a notarized Letter of **Cancellation** to the **Administrator** at the following address: **RED Shield Administration, INC, ATTN: Cancellations, 5350 College Blvd, Overland Park, KS 66211**. The letter must have the signature of the **Applicant** listed on the **Application Page**, the reason for cancellation, the date of cancellation, and the cancellation mileage. The letter must be signed by a licensed notary public. Letters without all of the required information will be rejected.
2. **We** may cancel this **Contract** for non-payment of the **Contract** charge, or for **Your** intentional misrepresentation in obtaining this **Contract** or in submitting a claim. If **We** cancel this **Contract**, an amount of the unearned **Contract** charge will be refunded according to the pro-rata method reflecting the greater of the days in force or the mileage elapsed based on the term of the **Contract**, less a service charge of seventy-five dollars (\$75.00), except where state law or regulation requires a lesser amount.
3. If **Your Vehicle/RV/Trailer** and this **Contract** have been financed, the lien holder may cancel this **Contract** for non-payment, or if **Your Vehicle/RV/Trailer** has been declared a total loss or repossessed. The rights under this **Contract** are transferred to the lien holder and the lien holder is also entitled to any resulting refund.
4. If **You** cancel this **Contract** within thirty (30) days of purchase and no claim has been filed, the entire **Contract** price paid will be refunded. If **You** cancel this **Contract** after thirty (30) days of purchase, an amount of the unearned **Contract** charge will be refunded according to the pro-rata method reflecting either the greater of the days in force or the mileage elapsed based on the term of the **Contract**. Elapsed time and mileage shall be measured from **Contract** sale date and the odometer reading at the time of sale, less a service charge of seventy-five dollars (\$75.00), except where state law or regulation requires a lesser amount.
5. A seventy-five dollar (\$75) service charge will be deducted from all refunds after 30 days, unless otherwise prohibited by state statute or regulation. In the event of cancellation whereby a lien has been placed against the **Vehicle/RV/Trailer, the lien holder or Dealer (as indicated on the Application Page) will be named on the cancellation refund check**. In the event of a lienholder change or release, it is Your responsibility to notify us in writing by sending in proof of lienholder documents and/or lien release documents at **RED Shield Administration, INC, ATTN: Lienholder Change, 5350 College Blvd, Overland Park, KS 66211**.

#### SECTION X. PRIVACY POLICY

RED Shield Administration, INC follows a strict privacy policy when dealing with customer information. To view our privacy policy, go to <http://www.redshieldprotection.com/redshieldprivacypolicy> or contact us in writing at the below address to request a copy.

**This Contract is Administered by:**

**RED Shield Administration, INC**  
5350 College Blvd, Overland Park, KS 66211  
(888) 740-6170

